



Single and Annual Multi Trip Policies

Please take time to read through the policy terms and conditions outlined in this document

Your Travel Insurance Policy Document

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Introduction

Welcome to your Holidayrisk Travel Insurance policy

Please note: Terms shown in bold in this policy have the meanings given to them in the general definitions section on pages 22 and 23.

This policy wording is only valid when issued in conjunction with a Holidayrisk **policy certificate** and provided the required insurance premium has been paid.

The following cover is provided for each **insured person**. It is important that **you** refer to the individual sections of cover for full details of what **you** are entitled to should **you** need to make a claim. The sum insured and the excess applicable to any claim made will depend upon the level of insurance **you** have purchased. **Your policy certificate** will show whether **you** have bought Bronze cover, Silver cover or Gold cover.

Your policy certificate will also show whether **you** have purchased any additional sections of cover, as outlined in the table of benefits on pages 4 and 5.

If **your trip** is solely within the **United Kingdom**, cover under some of the sections listed below will not apply. Please refer to the individual section within the policy wording for full details.

Foreign, Commonwealth & Development Office (FCDO) Advice

This insurance policy will not cover **you** to travel to a specific country or to an area where, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where **your** destination is within Europe 1 or Europe 2 (see the 'Geographical Areas' on page 15) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the **Coronavirus** risk.

It is **your** responsibility to check the latest advice from the FCDO prior to commencing **your trip**, which **you** can find at <https://www.gov.uk/foreign-travel-advice>.

Claims arising from alcohol

We do not expect **you** to avoid alcohol during **your trip**, but **we** will not cover any claim arising from excessive alcohol consumption by which **we** mean where **you** have drunk so much alcohol that a **doctor** has stated that **your** alcohol consumption has caused or actively contributed to **your** injury or illness, the results of a blood test at the time of injury or illness shows that **your** blood alcohol level exceeds 0.19% that is approximately 1.5 litres of beer or four 175ml glasses of wine; a witness report of a third party that has advised that **you** have notably impaired **your** faculties and/or judgement. Please refer to general exclusions 27, 28 and 29 on page 26.

This is not a private medical insurance policy and is only designed to cover you for emergency treatment

Your Holidayrisk travel insurance policy is not a private medical insurance policy and does not cover private medical treatment, private hospital costs or other related expenses incurred, unless these have been specifically agreed and authorised by the Medical Emergency Assistance Company as part of a medical emergency covered by this policy.

This policy is only designed to cover **you** for emergency treatment. Emergency treatment means unforeseen and unplanned treatment that is needed for the sudden onset of an acute condition, which for medical reasons and in the opinion of **our** Medical Emergency Assistance Company, cannot be delayed until **you** return to the **United Kingdom**. The decision of the Medical Emergency Assistance Company is final.

An acute condition means: A disease, illness or injury that is likely to respond quickly to treatment which aims to return **you** to the state of health **you** were in immediately before suffering the disease, illness or injury, or which leads to **your** full recovery.

Claims for reimbursement of costs

This insurance policy will only respond to claims for **irrecoverable costs** once those principally responsible for reimbursing the cost have been exhausted. For example transport and accommodation costs – **You** should, in the first instance, contact **your** tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018; EU Transport Regulations; Consumer Credit Act; or Debit card charge backs, a refund is legally due.

IMPORTANT INFORMATION

We draw **your** attention to the exclusions detailed in the 'General Exclusions' section, in particular, exclusions 37 and 38, as this policy will **NOT** provide cover for any claims directly or indirectly related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.

Please note: general exclusion 37 applies to all sections of cover, whilst general exclusion 38 applies to all sections of cover with the exception of Section A (Cancelling your trip), Section B1 (Medical and other expenses outside of the United Kingdom), Section B2 (Expenses within the United Kingdom), Section C (Cutting your trip short) and Section L (End supplier failure including scheduled airline failure); provided that **you** have received the recommended number of doses of an approved **Coronavirus** vaccine 14 days prior to **your trip** commencing. This vaccination requirement shall not apply where **you** were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in **your** medical records. **You** should also refer to general exclusion 19.

Please be aware: There is no cover under this policy if (having no symptoms of or **you** not testing positive for Coronavirus) **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with testing positive for **Coronavirus**.

Eligibility

This policy is only available to **you** if:

- **You** are permanently resident in the **United Kingdom** and have **your** main **home** in the **United Kingdom**;
- **You** have been in the **United Kingdom** for a minimum of 6 months in the year prior to purchasing **your** insurance policy;
- **You** are registered with a **doctor** in the **United Kingdom**;
- **You** have a **UK** National Insurance number (where aged 16 years of age or older);
- **You** are in the **United Kingdom** at the time of purchasing this policy. Any **trip** that has begun when **you** purchase this insurance will not be covered;
- **You** are not travelling against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your trip**;
- **You** are not travelling with the intention of receiving medical treatment;
- **Your trip** starts and ends in the **United Kingdom** (single trip or annual multi-trip cover only);
- **Your trip** starts in the **United Kingdom** (**one-way trip** cover only).
- **You** must be travelling with the intention to return to the **United Kingdom** within **your trip** dates unless an extension has been agreed with **us** and **we** have confirmed in writing.

Age Eligibility

The person buying this insurance must be 18 years of age or over at the date of purchase.

All **insured persons** must be the following ages or under at the date of buying this insurance:

Bronze Policies – 79 years of age or under

Silver Policies – 79 years of age or under

Gold Policies – 79 years of age or under

Table of benefits

Section	Benefits	Bronze cover		Silver cover		Gold cover	
		Sum insured up to	Excess*	Sum insured up to	Excess*	Sum insured up to	Excess*
A	Cancelling your trip	£1,000	£149	£2,000	£125	£3,000	£75
B1	Medical and other expenses outside of the United Kingdom	£10,000,000	£149	£10,000,000	£125	£10,000,000	£75
	Emergency dental treatment	£500	Nil	£500	Nil	£500	Nil
	Additional accommodation & travel expenses if you test positive for Coronavirus & are unable to return to the UK as planned	£2,000	£149	£2,000	£125	£2,000	£75
	Additional accommodation & travel expenses for one parent/carer to stay with you if you test positive for Coronavirus & are unable to return to the UK as planned	£2,000	£149	£2,000	£125	£2,000	£75
	Costs of returning your body or ashes to the UK	£5,000	£149	£5,000	£125	£5,000	£75
	Funeral and burial expenses in the country in which you die (if outside the UK)	£5,000	£149	£5,000	£125	£5,000	£75
B2	Expenses within the United Kingdom	£5,000	£149	£10,000	£125	£20,000	£75
B3	Hospital benefit	£25 for each 24 hour period up to £200	Nil	£25 for each 24 hour period up to £200	Nil	£50 for each 24 hour period up to £400	Nil
B4	Mugging benefit	£25 for each 24 hour period up to £200	Nil	£25 for each 24 hour period up to £250	Nil	£30 for each 24 hour period up to £300	Nil
C	Cutting your trip short	£1,000	£149	£2,000	£125	£3,000	£75
D1	Missed departure	£500	£149	£500	£125	£600	£75
D2	Missed connection	£500	£149	£500	£125	£600	£75
E1	Travel delay	£50 for each full 12 hour delay up to £100	Nil	£50 for each full 12 hour delay up to £200	Nil	£100 for each full 12 hour delay up to £400	Nil
E2	Abandoning your trip	£1,000	£149	£2,000	£125	£3,000	£75
F1	Personal belongings and baggage Including: Overall limit if 17 years of age or under #	£750 £500	£149	£1,000 £500	£125	£2,000 £500	£75
	Including: One item/pair or set of items limit	£250		£400		£500	
	Including: Valuables and electronic/other equipment limit	£250		£400		£500	
	Including: Property in a motor vehicle Limit	£100		£100		£100	
F2	Delayed baggage	£25 after each 12 hour period of delay up to £125	Nil	£50 after each 12 hour period of delay up to £250	Nil	£100 after each 12 hour period of delay up to £500	Nil
F3	Personal money	£300	£149	£400	£125	£500	£75
	Including: Cash limit	£300		£400		£500	
	Including: Cash limit if 17 years of age or under #	£50		£50		£50	
F4	Passport and travel documents	£250	Nil	£250	Nil	£500	Nil

Table of benefits (continued)

Section	Benefits	Bronze cover		Silver cover		Gold cover	
		Sum insured up to	Excess*	Sum insured up to	Excess*	Sum insured up to	Excess*
G	Personal accident**						
	Death benefit if between 18 and 79 years of age inclusive #	£10,000	Nil	£10,000	Nil	£20,000	Nil
	Death benefit if 17 years of age or under	£2,000	Nil	£2,000	Nil	£2,000	Nil
	Loss of limb or sight	£10,000	Nil	£10,000	Nil	£20,000	Nil
	Permanent total disablement	£10,000	Nil	£10,000	Nil	£20,000	Nil
H	Personal liability	£1,000,000	£149	£1,500,000	£125	£2,000,000	£75
I	Legal expenses	£10,000	£149	£10,000	£125	£20,000	£75
J	Hijack	Nil	Nil	£75 for each 24 hour period up to £750	Nil	£100 for each 24 hour period up to £1,000	Nil
K	Kennel & cattery fees	£25 for each 24 hour period up to £250	Nil	£50 for each 24 hour period up to £500	Nil	£75 for each 24 hour period up to £750	Nil
L	End supplier failure (including scheduled airline failure)	£5,000	Nil	£5,000	Nil	£5,000	Nil
Golf Cover - only available if included on your policy certificate and you pay the required extra premium							
M1	Golf equipment Including: One item/pair or set of items limit	Nil Nil	Nil	£1,500 £300	£125	£1,500 £500	£75
M2	Golf equipment hire	Nil	Nil	£50 for each 24 hour period up to £500	Nil	£50 for each 24 hour period up to £500	Nil
M3	Green fees	Nil	Nil	£50 for each 24 hour period up to £500	Nil	£50 for each 24 hour period up to £500	Nil
Wedding Cover - only available if included on your policy certificate and you pay the required extra premium							
N1	Ceremonial attire Including: One item/pair or set of items limit	Nil	Nil	£2,000 per person £500	£125	£2,000 per person £500	£75
N2	Wedding gifts Including: One item/pair or set of items limit	Nil	Nil	£1,000 per couple £500	£125	£1,000 per couple £500	£75
N3	Wedding rings Including: Limit for each ring	Nil Nil	Nil	£500 £250	£125	£500 £250	£75
N4	Photographs and video recording	Nil	Nil	£500	£125	£500	£75
Cruise Cover - only available if included on your policy certificate and you pay the required extra premium							
O1	Cruise interruption	£500	Nil	£500	Nil	£500	Nil
O2	Formal cruise attire Including: One item/pair or set of items limit Including: Formal cruise attire in a motor vehicle limit Including: Purchase or hire of formal cruise attire if your own is lost, stolen, damaged or delayed	£1,000 £500 £100 £250	£149	£1,000 £500 £100 £250	£125	£1,000 £500 £100 £250	£75
O3	Cabin confinement	£100 for each 24 hour period up to £1,000	Nil	£100 for each 24 hour period up to £1,000	Nil	£100 for each 24 hour period up to £1,000	Nil
O4	Cruise itinerary changes (amount per port)	£100 per port up to £500	Nil	£100 per port up to £500	Nil	£100 per port up to £500	Nil
O5	Unused excursions	£500	£149	£500	£125	£500	£75

Table of benefits (continued)

Section	Benefits	Bronze cover		Silver cover		Gold cover	
		Sum insured up to	Excess*	Sum insured up to	Excess*	Sum insured up to	Excess*
Winter sports Cover - only available if included on your policy certificate and you pay the required extra premium							
P1	Winter sports equipment you own or hire Including: One item/pair or set of items limit	Nil	Nil	£1,000 £500	£125	£1,000 £500	£75
P2	Winter sports equipment hire	Nil	Nil	£50 for each 24 hour period up to £500	Nil	£50 for each 24 hour period up to £500	Nil
P3	Lift pass	Nil	Nil	£375	Nil	£500	Nil
P4	Ski pack	Nil	Nil	£50 for each 24 hour period up to £500	Nil	£50 for each 24 hour period up to £500	Nil
P5	Piste closure	Nil	Nil	£50 for each 24 hour period up to £500	Nil	£50 for each 24 hour period up to £500	Nil
P6	Avalanche cover	Nil	Nil	£50 for each 24 hour period up to £500	Nil	£50 for each 24 hour period up to £500	Nil
P7	Physiotherapy in the United Kingdom	Nil	Nil	£350	£125	£350	£75
Gadget Cover - only available if included on your policy certificate and you pay the required extra premium							
Q	Gadget cover***	£500	£75	£1,000	£75	£1,500	£75
	Including: Unauthorised calls / texts/ data	£10,000 per claim	Nil	£10,000 per claim	Nil	£10,000 per claim	Nil
	Including: Accessories (following a gadget claim)	£150	Nil	£150	Nil	£150	Nil

* Excess

If **you** need to make a claim under certain sections listed in the table above, **we** will deduct the amount shown in respect of the policy excess from the sum **we** pay **you** for any valid claim. The excess will apply to each person claiming and to each incident and to each section of the policy under which a claim is made.

Under section Q, once **your** claim is approved, **you** must pay the policy excess before **we** organise the repair or replacement of **your** gadget.

When dealing with claims under section A, where a claim is being made for cancelling more than one **trip** due to one incident, an excess for each person claiming and for each **trip** will be deducted.

If **you** have purchased the 'excess waiver' option and this is shown on **your** policy certificate, this only applies to Sections A to K and M to P inclusive. **You** cannot waive the excess under section Q.

** Any claim arising from the result of a Motorcycling accident will be subject to a maximum sum insured payable of £10,000 under Section G - Personal Accident.

*** The policy excess charged under section Q is per person and per incident.

Age is at the date the policy is purchased.

General information about this insurance

Insurance provider

Sections A to K and sections M to P inclusive

This insurance is underwritten by Chaucer Insurance Company DAC. Chaucer Insurance Company DAC are authorised and regulated by the Central Bank of Ireland and registered in the Republic of Ireland. Registered office: 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, Ireland.

Section L only

Cover under section L is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE. Liberty Mutual Insurance Europe SE is authorised and regulated by the Luxembourg Minister of Finance and the Commissariat aux Assurances. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (registered number 829959). Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the **UK** for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Section Q only

Cover under section Q is arranged and administered by Bastion Insurance Services Ltd and is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, Surrey, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487, with a registered head office at Louizalaan 166, 1050 Brussels. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Bastion Insurance Services are authorised and regulated by the Financial Conduct Authority, FCA number 650727.

This policy is sold and administered by Holidayrisk. Holidayrisk is a trading name of Globeshield International Limited which is authorised and regulated by the Financial Conduct Authority (FCA 308028). This can be checked by visiting the Financial Services Register (www.fca.org.uk).

Your travel insurance

This policy wording along with **your policy certificate** and any appropriate endorsements forms the basis of **your** contract of insurance with **us**. Together, these documents detail and explain what **you** are covered for and what **you** are not covered for.

Different levels of cover apply depending on whether **you** have bought a Bronze, Silver or Gold policy and additional sections of cover will apply if the **policyholder** has paid the required premium for policy upgrades.

Please read this policy wording to make sure that the cover meets **your** needs and please check the details outlined within **your policy certificate** and any applicable endorsements to make sure that the information shown is correct.

Law and jurisdiction

This policy will be governed by English Law and **you, insured persons** and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless agreed to the contrary by **you** and **us** before the commencement date. The Terms and Conditions of this policy will only be available in English and all communication relating to this policy will be in English.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme (depending on the type of insurance and the circumstances of the claim) if **we** are unable to meet **our** financial obligations under this policy. A claim under this type of insurance is covered for 90% of the claim without any upper limit.

Further information about the compensation scheme is available from:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: 020 7741 4100 or 0800 678 1100 Website: www.fscs.org.uk

Important conditions relating to health

This policy contains conditions relating to **your** health.

You must comply with the disclosure of **your medical conditions** as stated on page 8 or 9.

We are unable to provide cover for any claim arising as a result of an **existing medical condition** of a non-travelling **close relative**, **close business associate** or friend living abroad who **you** had planned to stay with, or any known or recognised complication of or caused by the **existing medical condition**.

BE AWARE! We do not provide any cover for:

- Psychological conditions such as stress, anxiety, depression, eating disorders or mental instability unless agreed with **us** in writing.
- Any circumstances if **you** have received a terminal prognosis.
- Any **medical condition** **you** are aware of but for which **you** have not had a diagnosis.
- Any **medical condition** for which **you** are on a waiting list for, or referred to a specialist or a consultant, or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.
- Claims caused by an **existing medical condition** of a non-travelling close **relative**, close **business associate** or friend living abroad who **you** had planned to stay with, or any known or recognised complication of or caused by the **existing medical condition**.
- Any circumstances that are not specified in **your** policy.

You should also refer to 'General exclusions' on pages 25 and 26 - applicable to all sections of the policy.

Important conditions relating to health

Disclosure of your medical conditions

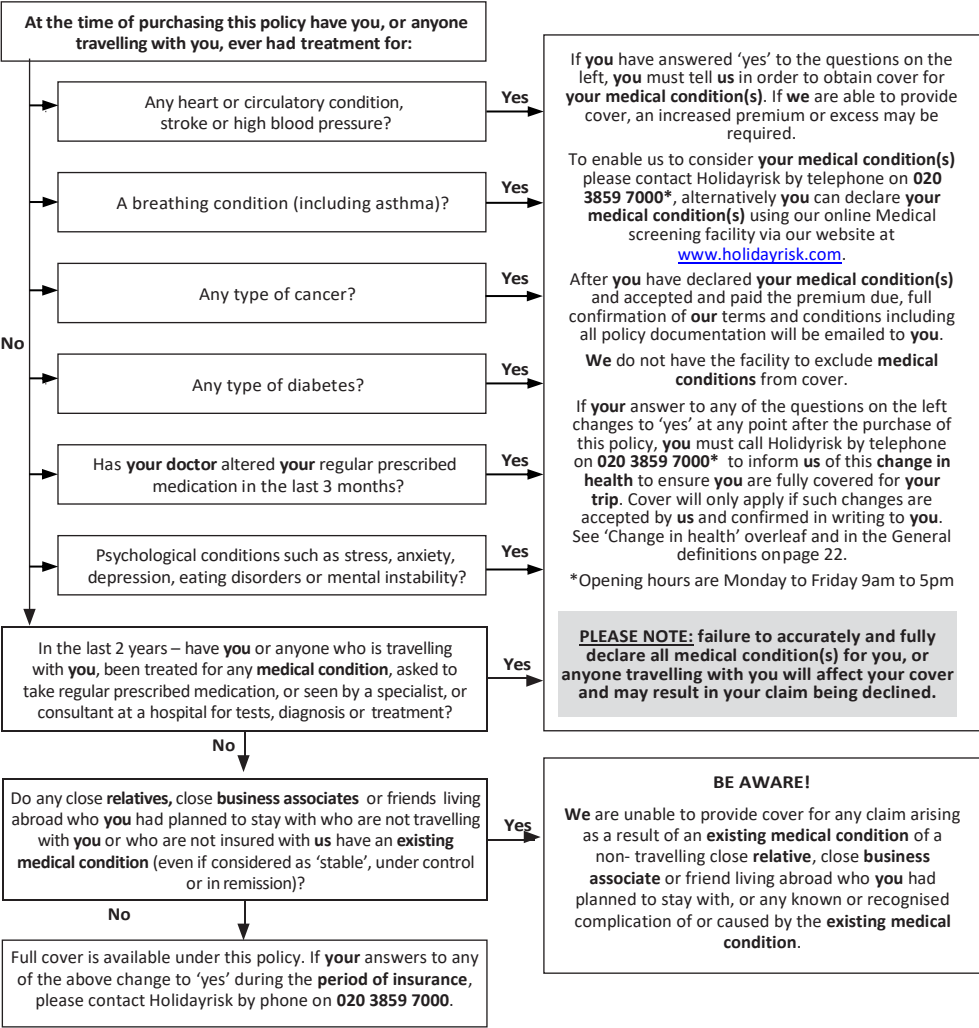
Your policy may not cover claims arising from **your medical conditions**.

If **you** answer 'yes' to any of the questions below then **you** must declare the relevant conditions to **us** at Holidayrisk.

So that **we** can ensure **you** are provided with the best cover **we** can offer please read and answer the following questions accurately and carefully:

Please note: If **you** are answering the medical questions on behalf of someone else, **you** must make sure that **you** have their permission to do so and all of the required information to answer the medical questions fully and accurately. If **you** are not sure of any of the information **you** are giving **us** or do not know, the answers must be checked with the treating G.P.

Failure to accurately and fully declare all **medical condition(s)** for **you**, or anyone travelling with **you** will affect **your** cover and may result in **your** claim being declined.



Important conditions relating to health

CHANGE IN HEALTH

If **your** health or **your** ongoing medication changes between the date **your** policy was purchased and the date of travel **you** must advise Holidayrisk by phone on **020 3859 7000** as soon as possible. **We** will advise **you** what cover **we** are able to provide, after the date of diagnosis. Following **your change in health** **we** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary (please refer to 'General definitions' for more information).

How we use personal information

We will use the information from **your** policy for the purpose of providing **you** with insurance services and additional products and services. **We** fully accept **our** responsibility to promote the privacy of customers and the confidentiality and security of information entrusted to **us**.

The information provided by or on behalf of **you** when the policy was taken out, together with other information, will be used by **us**, **our** Group companies and **our** service providers and agents. It will be used for administration, customer service and claims.

It may also be used for the purpose of fraud prevention including passing details to other insurers and regulatory bodies. **You** have provided information in connection with the purchase and performance of this insurance policy and **you** have consented to the processing of the personal data, including sensitive personal data and **you** have consented to the transfer of this information abroad.

Unless **you** have informed **us** otherwise, **we** or **our** service providers and agents may contact **you** by mail or telephone to let **you** know about any goods, services or promotions that may be of interest to **you** and/or share **your** information with organisations that are **our** business partners. Under the UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU) 2016/679, **you** have certain rights regarding access to **your** information. **You** have the right to see a copy of the personal information held about **you**, if **you** believe that any of the information **we** are holding is incorrect or incomplete, please let **us** know as soon as possible. Any information which is found to be incorrect will be corrected promptly.

We may monitor and/or record communication with **us** either directly or by reputable organisations selected by **us**, to ensure consistent servicing levels and account operation. **We** will keep information about **you** only for as long as is appropriate.

In certain circumstances, **we** may need **your** consent to process certain categories of information about **you** (including sensitive details such as information about **your** health). Where **we** need **your** consent, **we** will ask **you** for it separately. **You** do not have to give **your** consent and **you** may withdraw **your** consent at any time. However, if **you** do not give **your** consent, or **you** withdraw **your** consent, this may affect **our** ability to provide the insurance cover from which **you** benefit and may prevent **us** from providing cover for **you** or handling **your** claims.

Want more details?

For more information about how **we** use **your** personal information please see **our** full privacy notice(s), which is/are available online on **our** website www.chaucerplc.com/privacy-cookie-policy/ or in other formats on request.

If **you** require details of Holidayrisk's privacy policy, this can be found online at www.holidayrisk.com.

If **you** require details of International Passenger Protection Limited's privacy policy, please refer to – <https://www.ipplondon.co.uk/privacy.asp>.

If **you** require details of Inter Partner Assistance S.A UK Branch's privacy policy, please refer to – www.axa-assistance.co.uk. Other format are available upon request.

UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU) 2016/679.

Residency

You and all other persons insured on this policy must have **your main home** in the **United Kingdom** and have a **United Kingdom** National Insurance number (when aged 16 years of age or older) and be registered with a **doctor** in the **United Kingdom** at the time **you** buy this policy.

Residents of the Isle of Man must have their main **home** in the Isle of Man and be registered with a local **doctor**.

Health agreements

European Health Insurance Card (EHIC)/Global Health Insurance Card (GHIC)

The EHIC allows **you** to access state provided healthcare in all European Economic Area (EEA) countries and Switzerland. **Your** EHIC will be accepted for the remainder of its validity. From 4th January 2021, if **you** do not have a valid EHIC **you** will need to apply for a GHIC but please be aware that the GHIC does not cover Switzerland, Iceland, Liechtenstein or Norway. For more information or to apply for **your** GHIC: online at www.dh.gov.uk/travellers or by telephoning 0845 606 2030.

Presenting **your** EHIC/GHIC at a public medical facility will allow **you** to obtain treatment at a reduced cost and in many cases free of charge, provided **you** are a **UK** resident (please note if **you** reside in the Isle of Man or the **Channel Islands** **you** are not eligible for an EHIC/GHIC). **You** must carry it with **you** when travelling abroad. Remember to check **your** EHIC/GHIC is still valid before **you** travel.

If **you** are travelling outside the EEA then there are some countries that have reciprocal agreements with the **UK** and these can be found on: www.gov.uk/guidance/uk-reciprocal-healthcare-agreements-with-non-eu-countries.

Australia or New Zealand

If **you** require medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE Website on www.humanservices.gov.au/medicare or by emailing: medicare@humanservices.gov.au.

If **you** require medical treatment in New Zealand, there are reciprocal agreements, but a person may not enrol with a Primary Health Organisation (PHO). They should get the same health subsidies as a New Zealand citizen visiting a general practitioner as a casual patient, if the **doctor** has decided the condition needs prompt attention. For more information, please go to www.health.govt.nz or email: info@health.govt.nz

Alternatively please call the Medical Emergency Assistance Company for guidance.

If **you** are admitted to hospital contact must be made with the Medical Emergency Assistance Company as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE or a Primary Health Organisation (PHO).

In the event of liability being accepted for a medical expense which has been reduced by the use of either a EHIC/GHIC, Medicare in Australia or private health insurance, **we** will not apply the deduction of the policy excess under section B1 (Medical and other expenses outside of the United Kingdom).

Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline must offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund **your** ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If **your** flight is delayed or cancelled, **you** must in the first instance approach **your** airline and clarify with them what costs they will pay under the Regulation.

If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website (www.caa.co.uk).

Sports and activities

The following lists detail the sports, activities that this policy will cover when **you** are participating on a recreational, incidental and amateur basis during any **trip**, provided that **you**:

1. comply with local laws and the relevant safety procedures rules and regulations
2. use appropriate safety equipment (such as helmet, harness, knee and/or elbow pads)
3. have not been advised by a **doctor** against participating in such sport or activity (or would not have been advised against it if it would have been reasonable for **you** to seek their advice and **you** chose not to).

Please also refer to the 'General conditions' on page 24 and the 'General exclusions' on pages 25 and 26.

Activity Pack 1 – Covered as standard

Aerobics	Elephant Trekking (UK-Booked)	Netball	Skateboarding (recreational)
Angling	Fell Walking	Petanque	Small Bore Target Shooting
Archery*	Fishing	Pigeon Racing	Snooker
Athletics (track & field)	Flag Football	Pistol shooting*	Snorkelling
Badminton	Flying a kite	Pony Trekking	Softball
Banana Boating	Football	Pool	Squash
Baseball	Frisbee	Quoits	Stoolball
Basketball	Fruit or Vegetable Picking	Rackets	Stoopball
Beach Games	Glass Bottom Boats	Rafting (Grade 1 rivers only)	Surfing
Biathlon	Go Karting below 250cc*	Rambling	Swim Trekking
Billiards	Golf	Racquetball	Swimming
Bird Watching	Gymnastics	Restaurant Work	Swimming with Dolphins
Boating (any craft less than 10m long, inside 12 mile limit)*	Highland games	Rifle Range Shooting*	Sydney Harbour Bridge
Boardsailing*	Hiking/Trekking/Walking up to 3000m	Ringos	Table Tennis
Body Boarding	Horse Riding	River Walking	Tai Chi (non-contact)
Bowling	Hot Air Ballooning (as a passenger only)	Roller Blading	Ten Pin Bowling
Bowls	Ice Skating (on rink, recreational only)	Roller Skating	Tennis
Bungee Jumping (incidental - maximum of 2 jumps)	Jet Boating (as passenger on organised trip with tour operator. No racing)	Rounders	Tubing
Camel/Elephant Riding	Jet Skiing*	Rowing	Tug of War
Camping	Jogging	Running Sprint/Long Distance	Volleyball
Canoeing/Kayaking (including white water grade 1 and 2 rivers)	Keepfit	Safari (UK Organised)	Wake Boarding
Clay Pigeon Shooting*	Korfball	Safari Trekking	Water Skiing
Cricket	Low Ropes	Sail Boarding (inside 12 mile limit)*	Whale Watching
Croquet	Marathons (Maximum of 2 and not extreme marathons)	Sailing/Yachting (longer than 10m, within 60 miles of a safe haven)*	Windsurfing
Cycling	Model Flying	Scuba Diving to 30m with recognised school and qualified instructor	Working (excluding manual labour)
Dancing	Model Sports	Sea Fishing	Yachting (longer than 10m, within 60 miles of a safe haven)*
Darts	Motorcycling (EU Only - on road wearing a helmet provided you hold an appropriate UK licence for the capacity of the motorcycle you are riding). No cover off road or for Quad bikes*	Sea Kayaking as a beach activity (subject to not kayaking alone, must wear a life jacket and be within sight of the shore)	Yoga
Diving (indoor up to 5 metres)	Mountain Biking (not competition or downhill)	Shooting (target range-not hunting)	Zip Wiring

Activity Pack 2 – Covered with an additional charge

If Activity Pack 2 activities are purchased, **you** will also be covered on an amateur basis for the activities listed under Activity Pack 1. Cover for the following activities only applies if **you** have paid the required extra premium and this is shown on **your policy certificate**.

Abseiling	Elephant Trekking (Non-UK booked)	Kendo (training only)	Shinty
Airsoft	Falconry	Lacrosse	Street Hockey
Animal Sanctuary/Refuge Work	Fell Running	Land Yachting	Summer Tobogganing
Bamboo Rafting	Fencing	Martial Arts (training Only)	Swimming Open Water (organised and subject to boat escort e.g. swim trek. No cover for across channel etc...)
Bar Work	Fives	Octopush	Tae Kwon Do (training only)
Breathing Observation Bubble (BOB)	Gaelic Football	Orienteering	Trampolining
Climbing (indoor only)	Gorge Walking (no ropes)	Paint Balling*	Triathlon
Cross Country Running	Gorilla Trekking	Parasailing (Over water)	War Games/Paint Balling
Cycle Touring	Handball	Parascending (Over water)	Water Polo
Deep Sea Fishing (recreational, inside 12 mile limit)	Hockey	Rap Running/Jumping	Weight Lifting
Dinghy Sailing (inside 12 mile limit)	Indoor Climbing (on climbing wall)	Rugby (training)	
Dragon Boat Racing	Judo (training only)	Safari (Non UK Organised)	
Dry Slope Skiing	Karate (training only)	Shark Cage Diving	

Activity Pack 3 – Covered with an additional charge

If Activity Pack 3 activities are purchased, **you** will also be covered on an amateur basis for the activities listed under Activity Packs 1 and 2. Cover for the following activities only applies if **you** have paid the required extra premium and this is shown on **your policy certificate**.

American Football	Horse Jumping (no Polo, Hunting)	Roller Hockey	Tree Top Canopy Walking
Boxing Training	Horse Riding (Competitions/Eventing)	Rugby (amateur game)	White Water Rafting (Grade 1 to 3)
Canoeing/Kayaking (white water up to grade 3 rivers)	Hydro Zorbing	Rugby League	Wrestling
Canyoning	Modern Pentathlon	Rugby Union	Zip Lining/Trekking (e.g. Go Ape)
Equestrian	Power Boating	Sand Boarding	
Flying crew/pilot	Power lifting	Sand Dune Surfing/Skiing	
Harness Racing (EU only)	River Tubing	Speed Sailing	

Activity Pack 4 – Covered with an additional charge

If Activity Pack 4 activities are purchased, **you** will also be covered on an amateur basis for the activities listed under Activity Packs 1, 2 and 3. Cover for the following activities only applies if **you** have paid the required extra premium and this is shown on **your policy certificate**.

Cyclo Cross	Dirt Boarding	Ski Biking	White Water Rafting (Grade 4 to 6) (EU only)
Devil Karting	Parascending (Over land)	Snow Biking	

Please note:

Whilst participating in any of the activities marked with an asterisk* the following will apply:

- no cover will be provided under Section G - Personal Accident.
- no cover will be provided under Section H - Personal Liability.

Please note the policy terms and conditions will still apply in all other respects.

If the activity in which **you** are participating is not listed or **you** are participating in anything other than on a recreational or amateur basis, please contact Holidayrisk on **020 3859 7000** or by emailing **cs@holidayrisk.com**.
Opening hours are Monday to Friday 9am to 5pm.

Cruises

There is no cover provided for **cruises** unless **you** have paid the appropriate additional premium and cover is shown on **your policy certificate**. In any event there is no cover for cargo ship travel.

Cancellations and refunds

Important - Applicable to all policies:

We will not refund the premium if **you** have travelled on the policy, or if **you** have made or if **you** intend to make a claim or an incident has occurred which is likely to give rise to a claim.

To cancel **your** policy, **you** must contact Holidayrisk by phoning **020 3859 7000**, or emailing **cs@holidayrisk.com** or by writing to Holidayrisk, Unit 1 Princes House, 9-15 High Street, Slough, SL1 1DY. Opening hours are Monday to Friday 9am to 5pm.

1. If You wish to cancel the policy within the 14-day cooling off period

If **you** decide this policy is not suitable for **you** and **you** want to cancel **your** policy, **you** must contact Holidayrisk within fourteen (14) days of buying the policy or the date **you** receive **your** policy documents. Any premium already paid will be refunded to **you** in full.

2. If You wish to cancel the policy outside the 14-day cooling off period

a) For single trip policies:

If **you** cancel the policy at any time after the fourteen (14) day cooling off period, **you** will be entitled to a refund of the premium paid, subject to a deduction of 30% for the cancellation cover **you** have received.

b) For annual multi trip policies:

If cover has started, **you** will be entitled to a pro-rata refund of premium, in accordance with the amounts shown below:

Period of cover:	Refund due:
If cover has not started	100%
Up to two (2) months	60%
Up to three (3) months	50%
Up to four (4) months	40%
Up to five (5) months	30%
Up to six (6) months	25%
Six (6) months or over	No refund

Our right to cancel the policy

We have the right to cancel this policy by giving at least thirty (30) days' notice in writing to the **policyholder** at their last known address where **we** have serious grounds for doing so, including any failure by **you** to comply with the conditions on page 24 of this policy which is incapable of remedy or which **you** fail to remedy within fourteen (14) days of receiving a notice from **us** requiring **you** to remedy the breach. A proportionate refund of the premium paid will be made to the **policyholder** from the date **we** cancel the policy.

Cover options available

Types of cover and durations

Single trip

This gives **you** cover to travel on one **trip** made by **you** within the geographical areas as shown on **your policy certificate**; or

Annual multi trip

You are covered to travel as many times as **you** like within the **period of cover** provided no single **trip** lasts longer than the durations shown in the table below. If any **trip** exceeds the durations shown below then there is absolutely no cover under this policy for that **trip** (not even for the first 31, 45 or 60 days of the **trip**), unless **you** have contacted **us** and **we** have agreed in writing to provide cover.

If **you** have purchased a **winter sports** annual multi trip policy, cover is provided for winter sports for the maximum number of days shown in the table below within the **period of cover**.

	Bronze cover	Silver cover	Gold cover
Annual multi trip - maximum single trip duration	31 days	31 days*	31 days*
Winter sports coverage per period of cover	Not available	21 days	21 days

* unless the additional premium has been paid to increase this limit and it noted on **your policy certificate**.

One way trip (not applicable to annual multi trip policies)

This provides cover for a single **one way trip** for up to thirty one (31) days. Cover ends twenty four (24) hours after **you** first leave immigration control in **your** final country of destination or at the end of the **period of cover** shown on **your policy certificate**, whichever is earlier.

Upgrades

The following upgrades are available, subject to payment of an additional premium. Having paid the appropriate additional premium, cover will be shown on **your policy certificate**.

If **you** wish to extend **your** policy to cover any of the following, please contact Holidayrisk Customer Services (Opening hours are Monday to Friday 9am to 5pm) –

by telephone - **020 3859 7000** or
by email - **cs@holidayrisk.com**.

Winter sports cover

Please see page 49 for a list of **winter sports** activities which are covered by this policy. If the **winter sport** **you** intend to take part in is not shown in the list, please check that cover will be provided by contacting Holidayrisk Customer Services on **020 3859 7000** or by e-mailing **cs@holidayrisk.com**. Please see sections P1 to P7 for full details of cover.

Cruises

This policy can be extended to cover **you** on a **cruise**. Please see sections O1 to O5 for full details of cover.

Golf cover

If **you** have a Silver or a Gold policy, **you** can pay an additional premium to include golf cover. Please see sections M1 to M3 for full details of cover.

Wedding cover

If **you** have a Silver or a Gold policy, **you** can pay an additional premium to include wedding cover. Please see sections N1 to N4 for full details of cover.

Gadget cover

This policy can be extended to cover **your gadgets** on **your trip**. Please see section Q for full details of cover.

Geographical areas

One of the following areas will be shown on **your policy certificate**. This describes the area of the world which this policy provides cover for **you** to travel to.

You will not be covered if **you** travel outside the area **you** have chosen, as shown on **your policy certificate**.

United Kingdom - England, Scotland, Wales, Northern Ireland and the Isle of Man.

Europe 1 – Aland Islands, Albania, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Guernsey (including Alderney, Sark and Herm), Hungary, Iceland, Ireland, Israel, Italy (including Aeolian Islands, Sardinia, Sicily), Jersey, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal, Romania, Russia (west of Ural mountains), San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Ukraine and Vatican City.

Europe 2 - Those countries listed above and including: Algeria, Andorra, Cyprus, Greece (including Greek Isles), Israel, Malta, Morocco, Spain (including Balearic and Canary Islands), Tunisia and Turkey.

Australia and New Zealand *

Worldwide - excluding Canada, Caribbean, Mexico and USA

Worldwide - including Canada, Caribbean, Mexico and USA

*applicable to single trip policies only.

- A stopover of up to a maximum of seventy two (72) hours is allowed in Worldwide – excluding Canada, Caribbean, Mexico and USA if travelling to Australia and New Zealand.
- A stopover of up to a maximum of seventy two (72) hours is allowed in Worldwide – including Canada, Caribbean, Mexico and USA if travelling to Worldwide – excluding Canada, Caribbean, Mexico and USA.

Please note:

This insurance policy will not cover **you** to travel to a specific country or to an area where, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where **your** destination is within Europe 1 or Europe 2 (see the 'Geographical Areas' above) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the **Coronavirus** risk.

It is **your** responsibility to check the latest advice from the FCDO prior to commencing **your trip**, which **you** can find at <https://www.gov.uk/foreign-travel-advice>.

Period of cover

On single trip policies cover for cancellation starts at the time **you** book the **trip** or pay the insurance premium, whichever is later. Cover for cancellation ends as soon as **you** start **your trip**.

On annual multi trip policies cover starts on the chosen start date and cancellation cover is not in force until that date, subsequent **trips** start from the date of booking.

Cover under all other sections starts when **you** leave **your home** address in the **United Kingdom** (but not earlier than twenty four (24) hours before the booked departure time) or from the first day of the **period of cover** as shown on **your policy certificate**, whichever is the later.

Cover ends when **you** return to **your home** address in the **United Kingdom** (but not later than twenty four (24) hours after **your** return to the **United Kingdom**) or for single trip policies at the end of the **period of cover** as shown on **your policy certificate**, whichever is earlier.

All cover ceases if **you** have to return to the **United Kingdom** under section C (Cutting your trip short) or section B1 (Medical and other expenses outside of the United Kingdom), cover cannot be provided to resume **your trip** or for further **trips**.

If **you** have arranged a **one way trip** policy, cover ends twenty four (24) hours after **you** first leave immigration control in **your** final country of destination or at the end of the **period of cover** as shown on **your policy certificate**, whichever is earlier.

Any **trip** that had already begun when **you** purchased this insurance will not be covered.

Each **trip** must begin and end in the **United Kingdom**, unless **you** have bought a **one way trip** policy, in which case **your trip** must begin in the **United Kingdom**.

Cover is only provided in the **United Kingdom** if **you** stay in accommodation which **you** have paid for in advance of the date **you** depart on **your trip** or if **you** have paid for **public transport** or air fares in advance of the date of departure to enable **you** to reach **your** destination in the **United Kingdom**. All **trips** within the **United Kingdom** must be for at least one night away from **home**.

Trip extensions

Trip extensions if you decide you wish to extend your trip whilst overseas

If, once **you** have left the **United Kingdom** and before the end of the **period of cover**, **you** decide **you** want to extend **your** policy, please contact Holidayrisk Customer Services on **020 3859 7000** or by e-mailing **cs@holidayrisk.com**. Opening hours are Monday to Friday 9am to 5pm.

Extensions can usually only be considered if there has been no change in **your** health (or that of a **relative** or **business associate**) and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. However, should there have been a change in **your** health or **you** are aware that a claim has been made or will need to be made under the original policy then **we** may still be able to consider the extension provided full details are disclosed to Holidayrisk Customer Services for consideration.

Trip extensions if you are unable to return home from your trip as planned

If, due to unexpected circumstances beyond **your** control, for example, due to illness, testing positive for **Coronavirus**, injury or unavoidable delays affecting **your** return flight or **public transport**, **your trip** cannot be completed within the **period of cover** outlined in **your policy certificate**, cover will be extended for **you** at no extra cost for up to thirty (30) days.

This also applies to:

- a) one person travelling with **you** who is authorised to stay with **you** by the Medical Emergency Assistance Company if the extension is due to medical reasons; or
- b) one **parent** (who is an **insured person** on this policy) to stay with **you** and travel **home** with **you**, where **you** are aged under 18 years (at the time of the incident) and **you** test positive for **Coronavirus** within fourteen (14) days of **your** booked **trip** return date and as a result **you** are unable to return to the **home** as planned; or
- c) one **insured person** who acts as **your** carer to stay with **you** and travel **home** with **you**.

All requests for more than thirty (30) days must be authorised by the Medical Emergency Assistance Company. Please see Medical and other emergencies on page 17 for details of how to contact the Medical Emergency Assistance Company.

Trip extensions – travel disruption caused by a pandemic/epidemic (including coronavirus)

If, as a result of a **pandemic** and/or **epidemic** (including but not limited to **Coronavirus**), **you** are unable to return to the **UK** as planned, due to:

- a) a country closing their borders and/or
- b) the cancellation or delay of **your** booked **public transport**

and as a result **you** wish to extend coverage under **your** current policy, please contact Holidayrisk Customer Services on: **020 3859 7000** or e-mail: **cs@holidayrisk.com**. Opening hours are Monday to Friday 9am to 5pm.

We will need full details of **your** circumstances, to allow **us** to consider any such request. Please be aware, that all such extension requests will be considered, but cannot be guaranteed.

Medical and other emergencies

Your Holidayrisk travel insurance policy is not a private medical insurance policy and does not cover private medical treatment, private hospital costs or other related expenses incurred unless these have been specifically agreed and authorised by the Medical Emergency Assistance Company.

This policy is only designed to cover **you** for emergency treatment. Emergency treatment means unforeseen and unplanned treatment that is needed for the sudden onset of an acute condition, which for medical reasons and in the opinion of **our** Medical Emergency Assistance Company, cannot be delayed until **you** return to the **United Kingdom**. The decision of the Medical Emergency Assistance Company is final.

An acute condition means: A disease, illness or injury that is likely to respond quickly to treatment which aims to return **you** to the state of health **you** were in immediately before suffering the disease, illness or injury, or which leads to **your** full recovery.

The Medical Emergency Assistance Company will provide immediate help if **you** are ill, injured or die outside the **United Kingdom**. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: + 44 (0)1444 465570

E-mail: 247assistance@imglobal.com

Please have the following information available when **you** (or someone on **your** behalf) contact the Medical Emergency Assistance Company so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad including the hospital and treating **doctors** details;
- **Your** policy number shown on **your policy certificate**; and
- The name, address and contact phone number of **your** GP.
- Quote the scheme name which is: Holidayrisk.

Please note: This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an in-patient for more than twenty four (24) hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **you** as soon as reasonably possible. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** in-patient or outpatient treatment.

In the event that **you** require in-patient hospital treatment and/or evacuation /repatriation, it is imperative that the Medical Emergency Assistance Company is contacted and authorisation obtained prior to such treatment and/or evacuation / repatriation taking place.

Failure to contact the Medical Emergency Assistance Company and obtain authorisation may prejudice the claim and could mean that some or all of the costs involved may not be paid. **You** should not attempt to find **your** own solution and then expect full reimbursement from **us** without prior approval first having been obtained from the Medical Emergency Assistance Company.

If **you** have to return to the **United Kingdom** under section C (Cutting your trip short) or section B1 (Medical and other expenses outside of the United Kingdom) the Medical Emergency Assistance Company must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**.

How to make a claim

You must register a claim under sections A to K and sections M to P inclusive, by contacting the following company:

Rightpath Claims
PO Box 6430
Basildon
SS14 0QT

The fastest and easiest way to make a claim is online at: <https://rpclaims.com/holidayrisk>.

The process should take approximately 10-15 minutes to complete (depending on the type of claim). Please quote scheme code: **A08123** when prompted and ensure **you** have **your policy certificate**, **trip** dates and details of the incident available.

Alternatively, **you** can register your claim over the phone by contacting Rightpath Claims on 020 8667 2465 or by email at claim@rpclaims.com.

Rightpath Claims are open Monday to Friday between 9am and 5pm.

You must register a claim under Sections L only by contacting the following company:

Any occurrence, which may give rise to a claim, should be advised as soon as reasonably practicable to the following, by quoting **your** policy number, travel insurance policy name and reference: IPP ESFI V1-21.

IPP Claims at Sedgwick,
Oakleigh House,
14-15 Park Place,
Cardiff,
CF10 3DQ.

Telephone: +44 (0)345 266 1872

Email: Insolvency-claims@ipplondon.co.uk

To download a claim form please visit www.ipplondon.co.uk/claims.asp

You must register a claim under Section Q only by contacting the following company:

Davies Group Limited

Tel: 0345 0744828

Lines are open between 8:30am and 6:30pm Monday to Friday and 8.30 to 1.00 on Saturdays.

To log **your** claim online, please visit **our** portal at <https://bastion.davies-group.com/>

Alternatively, please send an email to: gadgetclaims@davies-group.com

Or write to: Davies Group Limited, Unit 8, Fulwood Business Park, Caxton Road, Preston, PR2 9NZ

All Claims

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes **you** to submit a claim. Late notification of a claim may affect **our** acceptance of a claim or result in the amount **we** pay being reduced.

We will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by **us** to support a claim. If the information supplied is insufficient, **we** will identify the further information which is required. If **we** do not receive the information **we** need, **we** may reject the claim. For further details about claims, please refer to 'General conditions' on page 24.

To help **us** prevent fraudulent claims, **we** store **your** personal details on computer and **we** may transfer them to a centralised system. **We** keep this information in line with the conditions of the UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU)2016/679.

How to make a complaint

We aim to provide the highest standard of service to every customer. If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right. All complaints **we** receive are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

1. Does your complaint relate to a claim?

For complaints relating to sections A to K and sections M to P inclusive:

- a) In the first instance, please contact:
The Complaints Department
Rightpath Claims
PO Box 6430
Basildon
SS14 0QT

Email: complaint@rpclaims.com

Tel: 020 8667 2465

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one).
- **Your** policy and/or claim number, and the type of policy **you** hold.
- The reason for **your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

If **we** are unable to resolve **your** complaint immediately, **we** will send **you** a written acknowledgement within two (2) days of receipt. **We** will then investigate **your** complaint and, in most cases, send **you** a full response in writing within two (2) weeks of receipt. In exceptional cases, where **we** are unable to complete **our** investigations within two (2) weeks, **we** will send **you** a full written response as soon as **we** can, and in any event within four (4) weeks of receipt of **your** complaint.

- b) If **you** are dissatisfied with **our** response, then **you** can raise the matter with the Financial Services and Pensions Ombudsman (FSPO), an independent body that adjudicates on complaints, at the following address:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29

Telephone: +353 1 567 7000

Email: info@fspoi.ie

Website: www.fspoi.ie

For complaints relating to section L (End supplier failure including scheduled airline failure) only:

- a) In the first instance, please contact:
Compliance Officer
Liberty Mutual Insurance Europe SE
20 Fenchurch Street
London
EC3M 3AW
- Telephone: +44 (0) 20 3758 0840
Email: complaints@libertyglobalgroup.com

Please make sure that **you** quote **your** policy number, which can be found on **your policy certificate** or a claim number.

- b) If after making a complaint **you** are still not satisfied **you** may be entitled to refer the dispute to an independent organisation. This will depend on where **you** are based, please see below.

For policyholders and insured persons based in the UK

The Financial Ombudsman Service is a free and impartial service, who may be contacted at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London
E14 9SR

Telephone: 0800 023 4567 – From **UK** Landline
Telephone: 0300 123 9123 – From **UK** Mobile
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

To confirm whether **you** are eligible to ask the Financial Ombudsman Service to review **your** complaint please contact them at: <https://www.financial-ombudsman.org.uk/consumers/how-to-complain>.

1. Data protection - Any information **you** have provided will be dealt with by **us** in compliance with the provisions of the relevant Data Protection legislation. For the purposes of providing this insurance and the handling of any claims or complaints, **we** may need to transfer certain information which **you** have provided to other parties.
2. Sanctions - **We** will not provide any benefit to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
3. Non-assignment - No title, right or interest under this section of cover may be assigned, transferred, conveyed or otherwise disposed of without **our** written consent. Any attempt to assign rights or interests without **our** written consent is null and void.

For complaints relating to section Q – (Gadget cover) only:

- a) In the first instance, please contact:

The Customer Services Director,
Davies Group Limited,
Unit 8
Fulwood Business Park
Caxton Road
Preston
PR2 9NZ

Email: gadgetcomplaints@davies-group.com
Telephone: 0345 0744788

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one)
- **Your** policy and/or claim number, and the type of policy **you** hold
- The reason for **your** complaint

We will make every effort to resolve **your** complaint immediately. If **we** cannot resolve **your** complaint by the end of the next working day, **we** will acknowledge **your** complaint within 5 days of receipt and will do **our** best to resolve the problem within four weeks, by sending **you** a final response letter.

If **we** are unable to resolve **your** complaint in this time, **we** will write to advise **you** of progress and will endeavour to resolve **your** complaint within the following four weeks.

- b) If **you** are still dissatisfied after receiving **our** final response letter, **you** may refer **your** complaint to the Financial Ombudsman Service at the following address:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567 – from **UK** landline

Tel: 0300 123 9123 – from **UK** mobile

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have the right of referral within six months of the date of **your** final response letter. Whilst **we** and **our UK** service providers are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure above does not affect **your** right to take legal action.

2. Does your complaint relate to your policy?

For complaints relating to all sections of the policy:

- a) In the first instance, please contact:

The Complaints Manager, Holidayrisk, Unit 1, Princes House, 9-15 High Street, Slough, SL1 1DY.

Tel: 020 3859 7000, Email: complaints@holidayrisk.com

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one).
- **Your** policy number and the type of policy **you** hold.
- The reason for **your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

If **we** are unable to resolve **your** complaint immediately, **we** will send **you** a written acknowledgement within two (2) days of receipt. **We** will then investigate **your** complaint and, in most cases, send **you** a full response in writing within two (2) weeks of receipt. In exceptional cases, where **we** are unable to complete **our** investigations within two (2) weeks, **we** will send **you** a full written response as soon as **we** can, and in any event within four (4) weeks of receipt of **your** complaint.

- b) If **you** are dissatisfied with **our** response, then **you** can raise the matter with the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. **You** have six (6) months from the date of **our** final response to refer **your** complaint to the FOS.

If **we** cannot resolve **your** complaint, **you** may refer it to Financial Ombudsman Service (FOS) at the following address:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567 – From **UK** Landline or Telephone: 0300 123 9123 – From **UK** Mobile

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Complaints about non-insured events and **your** travel arrangements must be referred to **your** travel organiser.

Making a complaint does not affect **your** right to take legal action.

You have the right of referral within six months of the date of **your** final response letter. Whilst **we** and **our UK** service providers are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure above does not affect **your** right to take legal action.

General definitions

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the section details on pages 37, 41, 42, 45, 49 and 52 for further definitions.

Business associate

Any employee whose level of responsibility in the business is such that if both **you** and they were absent from the business for a period of five (5) full working days or more this would have a detrimental impact on the running of the business.

Change in health

Any deterioration or change in **your** health between the date the policy was purchased and the date of travel, this includes, new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.

Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Child/Children

A person who is 17 years of age or under.

Coronavirus

Coronavirus disease, including any related and/or similar conditions howsoever called, or any mutation of these.

Cruise

A voyage on a ship/vessel sailing on the seas or oceans that includes stopping at various ports. No cover is provided for cargo ship travel.

Doctor

A registered medical practitioner who is not **you** or related to **you**, who is currently registered with the General Medical Council in the **United Kingdom** (or foreign equivalent) to practice medicine.

Epidemic

A widespread occurrence of an infectious disease in a community at a particular time.

Existing medical condition(s)

Any serious or ongoing or recurring **medical condition** which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Family

Up to two adults and any number of their **children**, step **children** or foster **children** aged 17 years of age or under at date of issue of the policy. If annual multi trip, all **insured persons** are insured to travel on their own (**children** must be accompanied by a responsible adult).

Home

An **insured person's** usual place of residence within the **United Kingdom**.

Insured person

The person or persons shown on the **policy certificate**.

Irrecoverable costs

Any costs where **you** are not entitled to a refund by any other means, and/or costs that are not compensated elsewhere, and/or costs that are already accepted or offered by **your** transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements.

Manual labour

Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve machinery).

Medical condition(s)

Any disease, illness or injury, including any psychological conditions.

Natural catastrophe

Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

One way trip

A holiday or journey starting from the time that **you** leave **your home** in the **United Kingdom** or from the date shown on **your policy certificate**, whichever is the later, up to maximum duration of thirty one (31) days but with cover under this policy ceasing twenty four (24) hours after the time **you** first leave immigration control of the country in which **your** final destination is situated or at the end of the **period of cover** shown on **your policy certificate** whichever is earlier.

Pair or set of items

Items of personal property which are substantially the same, complementary or designed to be used together.

Pandemic

An **epidemic** that has spread across a large region.

Parent

A person with parental responsibility including a legal guardian acting in that capacity.

Partner

A person who is either an **insured person's** husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address and has done so for a minimum of six (6) continuous months before the **trip** is booked and before the **trip** commences.

Period of cover

As defined in the **policy certificate**.

Policyholder

The person who has paid for this policy and is shown on the **policy certificate**.

Policy certificate

The document showing details of the cover and which should be read with this policy wording.

Public transport

A bus, coach, ferry, sea-vessel or train operating according to a published timetable.

Relative

Husband or wife (or **partner** with whom **you** are living at the same address), **parent**, step-parent, grandparent, parent-in-law, brother, sister, step-brother, step-sister, **child**, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e) or next of kin

Single parent

One adult and any number of his or her **children**, step **children** or foster **children** aged 17 years or under at date of issue of the policy. If annual multi trip, all **insured persons** are insured to travel on their own (**children** must be accompanied by a responsible adult).

Terrorism

An act(s), including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Trip

Your holiday or journey starting from the time that **you** leave **your home** in the **United Kingdom** or from the start date shown on **your policy certificate**, whichever is the later, until arrival back at **your home** address in the **United Kingdom**.

Unattended

When **you** do not have full view of **your** property or where **you** are not in a position to prevent the unauthorised taking of **your** property, unless it is left in a locked room or a locked safety deposit facility. Property left in a motor vehicle is considered to be **unattended** even when the motor vehicle is locked and the property is out of view in an enclosed storage compartment, boot or luggage space.

United Kingdom/UK

England, Scotland, Wales, Northern Ireland and The Isle of Man.

Utilisation of Nuclear, Chemical or Biological weapons of mass destruction

The use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of: fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed; which is capable of causing incapacitating disablement or death amongst people or animals.

Valuables and electronic/other equipment

Photographic, audio, video, electronic, electrical equipment (including cd's, dvd's, video and audio tapes and electronic games), MP3 players, computer equipment (but not mobile or smart phones or tablet computers), binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

War

Military action, either between nations or resulting from civil war or revolution.

We, us, our

- For sections A to K and sections M to P inclusive it means Chaucer Insurance Company DAC.
- For section L it means International Passenger Protection Limited who provides the cover that is underwritten by Liberty Mutual Insurance Europe SE.
- For section Q it means Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, Surrey, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487, with a registered head office at Louizalaan 166, 1050 Brussels. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

You, your, yourself

An **insured person**.

General conditions

The following conditions apply to all sections of this insurance.

1. **You** must tell **us** if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday).
 2. **You** must comply with the 'Important conditions relating to health' on pages 7, 8 and 9.
 3. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance. (For example if **you** receive hospital treatment in a European Union country, **you** should produce **your** European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC), if **you** have one).
 4. **You** must give Rightpath Claims all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your doctor**.
 5. **You** must help **us** get back any money that **we** have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving **us** all the details **we** need and by filling in any forms.
 6. This insurance policy will only respond to claims for **irrecoverable costs** once those principally responsible for reimbursing the cost have been exhausted. For example transport and accommodation costs – **You** should, in the first instance, contact **your** tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018; EU Transport Regulations; Consumer Credit Act; or Debit card charge backs, a refund is legally due.
 7. Any fraud, deliberate mis-statement or hiding of information in connection with the application for this policy or when making a claim will make this policy invalid for the **insured person** who has committed the fraud, deliberate mis-statement or hid information. In this event, any benefit due to the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information under this policy will be forfeited and any benefit that has previously been paid to them must be repaid to **us** in full. **We** will also under such circumstances not refund any premium paid on behalf of the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information.
 8. The **insured person** must give **us** permission to obtain any medical reports or records needed from any **doctor** who has treated the **insured person**; otherwise **we** may not pay any claim.
 9. **We** may ask the **insured person** to attend one or more medical examinations. If **we** do, **we** will pay the cost of the examination(s) and for any medical reports and records and the **insured person's** reasonable travelling expenses to attend (and any person required to travel with them), if these expenses are agreed by **us** in advance. If the **insured person** fails to attend without reasonable cause, **we** may reject the claim.
 10. If an **insured person** dies, **we** have the right to ask for a post mortem examination at **our** expense.
 11. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance. This could include any overpayments and payments which **you** are not entitled to, for example, if **your** claim for lost luggage has been paid but **your** suitcase is subsequently returned to **you** by the airline.
 12. After a claim has been settled, any damaged items which **you** have sent into Rightpath Claims will become **our** property.
 13. This policy may not be assigned or transferred unless agreed by **us** in writing. Any attempt to assign rights or interests without **our** written consent is null and void.
 14. **We** will not pay any interest on any amount payable under this policy.
 15. **We** will deal with claims under section G (Personal accident) in respect of accidental death as follows:
 - a. If an **insured person** is 18 years of age or over any sums payable will be made to the executor or personal representative of the deceased **insured person's** estate.
 - b. If an **insured person** is 17 years of age or under any sums payable will be made to a **parent** of the deceased **insured person**.
- For the avoidance of doubt, age is at the date the policy is purchased.
16. **We** may also contact third parties who have or who were to provide services to the **insured person** (for example, an airline, travel company or hotel) to verify the information provided.
 17. Only the **policyholder**, an **insured person** (or their **parent** if they are 17 years of age or under or their executor or personal representative in the event of the **death** of an **insured person**) or **us** may enforce the terms of this policy.
 18. All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in **our** rejection of the claim if it is made so long after the event that **we** are unable to investigate it fully, or may result in **you** not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.
 19. Several Liability Notice. The subscribing (re)insurers' obligations under contracts of (re)insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing (re)insurers are not responsible for the subscription of any co-subscribing (re)insurer who for any reason does not satisfy all or part of its obligations.

General exclusions

General exclusions apply to all sections of this policy; with the exception of Section L (End supplier failure including scheduled airline failure). In addition to these General exclusions, please also refer to 'What you are not covered for' under each policy section and 'Important conditions relating to health' on pages 7, 8 and 9, as these set out further exclusions which apply to certain sections.

We will not cover the following.

1. **You** are travelling with the purpose of receiving medical treatment abroad.
2. Any claims arising as a result of an **existing medical condition** of a non-travelling close **relative**, close **business associate** or friend living abroad who **you** had planned to stay with, or any known or recognised complication of or caused by the **existing medical condition**.
3. Any claim relating to an incident or circumstances which were in the public domain or **you** were aware of, at the time **you** purchased this insurance, or at the time of booking any **trip**, which could reasonably be expected to lead to a claim.
4. Any claim arising from **you** acting in a way which goes against the advice of a **doctor**, or **you** travelling against the advice of **doctor** or where **you** would have been if **you** had sought their advice before beginning **your trip**.
5. Any claim if **you** are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
6. Any claim arising out of **war**, hostilities or warlike operations (whether war be declared or not), civil war, invasion, revolution or any similar event.
7. Any claim arising from **terrorism** but this exclusion shall not apply to losses under Section B1 (Medical and other expenses outside of the United Kingdom), Section B2 (Expenses within the United Kingdom), Section B3 (Hospital benefit) and Section G (Personal accident).
8. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**).
9. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it, or being exposed to the **utilisation of nuclear, chemical or biological weapons of mass destruction**.
10. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section F1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).
11. Any loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from **your** credit card provider under section 75 of the Consumer Credit Act, or any other specific legislation for transport or travel providers.
12. Any costs already accepted or offered by **your** transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements.
13. Any costs if **you** are unable to prove **your** financial loss.
14. Any claim arising as a result of **your** use of a two-wheeled motor vehicle unless:
 - a) as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs; or
 - b) **you** are in the EU and as a rider **you** wear a crash helmet and **you** hold an appropriate **UK** licence which permits **you** to drive the capacity of the two-wheeled motor vehicle and **you** comply with the licencing laws of the country in which the accident occurs.There is no cover for off-roading.
15. Any claims arising from **your** use of a quad bike.
16. Any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
17. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What you are covered for' in sections A to Q, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
18. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you** (unless the policy **you** have purchased entitles **you** to cover under section L (End supplier failure including scheduled airline failure)).

19. Any claim arising where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where **your** destination is within Europe 1 or Europe 2 (see the 'Geographical Areas' on page 15) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the **Coronavirus** risk.

It is **your** responsibility to check the latest advice from the FCDO prior to commencing **your trip**, which **you** can find at <https://www.gov.uk/foreign-travel-advice>.
20. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
21. Motor racing, rallying or vehicle racing of any kind.
22. Any claim involving **you** taking part in **manual labour**.
23. Any claim involving **you** taking part in any sport or activity unless the **policyholder** has paid the necessary premium (if applicable) to extend **your** policy to provide cover for this. Please see the Sports and activities section on pages 11 and 12 of this policy wording for further details.
24. Any claim relating to **winter sports** unless the **policyholder** has paid the necessary premium to extend **your** policy to provide cover for this.
25. Any claim arising from:
 - **your** suicide or attempted suicide; or
 - **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
26. **Your** use of drugs.
27. **Your** excessive consumption of alcohol by which **we** mean where **you** have drunk so much alcohol that a **doctor** has stated that **your** alcohol consumption has caused or actively contributed to **your** injury or illness, the results of a blood test at the time of injury or illness shows that **your** blood alcohol level exceeds 0.19% that is approximately 1.5 litres of beer or four 175ml glasses of wine or a witness report of a third party that has advised that **you** have notably impaired **your** faculties and/or judgement.
28. **Your** alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not.
29. Any claim which is as a result of **you** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
30. Any costs which **you** would have had to or would have chosen to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
31. Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need in relation to **your trip**.
32. Any loss, damage, liability, cost or expense caused deliberately or accidentally by:
 - i. the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
 - ii. any computer virus;
 - iii. any computer related hoax relating to i and/or ii above.
33. Any claim arising from a **cruise** unless **you** have paid the appropriate additional premium and cover is shown on **your policy certificate**. In any event there is no cover for cargo ship travel.
34. Flying (other than as a passenger in a fully licensed aircraft).
35. **We** shall not provide any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or the United States of America.
36. Anything shown as not covered in the Important Conditions relating to Health on pages 7, 8 and 9.
37. Any claim directly or indirectly related to the fear or threat of a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.
38. Any claims directly or indirectly related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.

However, this general exclusion shall not apply to Section A (Cancelling your trip), Section B1 (Medical and other expenses outside of the United Kingdom), Section B2 (Expenses within the United Kingdom), Section C (Cutting your trip short) and Section L (End supplier failure including scheduled airline failure; provided that **you** have received the recommended number of doses of an approved **Coronavirus** vaccine 14 days prior to **your trip** commencing. This vaccination requirement shall not apply where **you** were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in **your** medical records. **You** should also refer to general exclusion 19.

Sections of cover

Section A – Cancelling your trip

What you are covered for under section A

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back; and
- the cost of visas which **you** have paid for and which **you** cannot get back.

Please note: If payment has been made using frequent flyer points, avios, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of **your trip** is necessary and unavoidable as a result of the following:

1. **You** dying, becoming seriously ill or being injured.
2. **You** testing positive for **Coronavirus** within fourteen (14) days of **your trip** departure date.
3. **You** being admitted to hospital due to testing positive for **Coronavirus** since **you** purchased **your** policy.
4. The death, serious illness or injury of a **relative, business associate**, a person who **you** have booked to travel with, or a **relative** or friend living abroad who **you** had planned to stay with during **your trip**.

Please note: there is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, as this is excluded. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see 'Important conditions relating to health' on pages 7, 8 and 9 and 'General exclusions' on pages 25 and 26 for further details.

5. **You** being made redundant, as long as **you** had been working at **your** current place of employment for a minimum continuous period of two years, and that at the time of booking the **trip** or the date **you** purchased this insurance cover, whichever is earlier, **you** had no reason to believe that **you** would be made redundant. This cover would not apply if **you** are self-employed or accept voluntary redundancy.
6. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
7. If the police or relevant authority need **you** to stay in the **United Kingdom** after a fire, storm, burglary or vandalism to **your home** or place of business within seven (7) days before **you** planned to leave on **your trip**.
8. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
9. If after the time **you** booked **your trip** or purchased **your** policy, whichever is later, the Foreign, Commonwealth & Development Office (FCDO) advises against all (or all but essential) travel to **your** intended destination.

Please note: there is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, as this is excluded.

10. If **you** become pregnant after the date **you** purchased this insurance cover (or booked **your trip** whichever is later) and **you** will be more than 26 weeks pregnant at the start of or during **your trip**. Or, if **you** become pregnant after the date **you** purchased this insurance cover and **your doctor** advises that **you** are not fit to travel due to complications in **your** pregnancy.

What you are not covered for under section A

1. The excess as shown in the table of benefits. The excess will apply for each **trip** that **you** have booked and for each **insured person**.
2. Cancelling **your trip** because of a **medical condition** or an illness related to a **medical condition** which **you** knew about and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any claim under 'What you are covered for under section A' point 4 or 9 above, that is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.
4. **You** not wanting to travel.

5. Any claims arising directly or indirectly from **Coronavirus**:
 - a) if **you** do not have an official positive test result confirming **your** diagnosis within fourteen (14) days of **your** **trip** departure date, or **you** have not been admitted to hospital due to testing positive for **Coronavirus** since **you** purchased **your** policy;
 - b) if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus**;
 - c) if a medical professional advises **you** not to travel as **you** have underlying health conditions that place **you** 'at a higher risk' from **Coronavirus**;
 - d) as a result of Foreign , Commonwealth & Development Office (FCDO) advice against all (or all but essential) travel to **your** intended destination;
 - e) as a result local government restrictions or directives prohibiting or restricting entry (for example, self-isolation, quarantine or lockdown measures) to **your** intended destination or on **your** return **home**;
 - f) any costs of **Coronavirus** testing.
6. Any extra costs resulting from **you** not telling the company with whom **you** have made **your** booking with as soon as **you** know **you** have to cancel **your** **trip**.
7. **You** being unable to travel due to **your** failure to obtain the passport, visa or other required documentation that **you** need for the **trip**.
8. Airport taxes and credit or debit card fees included in the cost of **your** holiday.
9. Costs that have not been incurred by or on behalf of an **insured person**.
10. Any costs **you** would have still had to pay even if **you** had not been due to travel such as time share management fees or holiday club membership fees.
11. Anything mentioned in the 'General exclusions' on pages 25 and 26.

You should also refer to 'Important conditions relating to health' on pages 7, 8 and 9.

Claims evidence required for section A may include

- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which **we** will supply for the appropriate **doctor** to complete
- **You** must provide at **your** own expense a positive official test result confirming **your** diagnosis of **Coronavirus**
- An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in the **United Kingdom**
- Summons for jury service

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section B1 – Medical and other expenses outside of the United Kingdom

Please note: If **you** are admitted into hospital as an in-patient for more than twenty four (24) hours someone must contact the Medical Emergency Assistance Company on **your** behalf as soon as reasonably possible (please see the Medical and other emergencies section on page 17 for further details).

What **you are covered for under section B1**

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** dying, becoming ill (including with symptoms of or testing positive for **Coronavirus**) or being injured during **your** **trip**. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Emergency dental treatment as long as it is for the immediate relief of pain only (please see the table of benefits for details of the sum **you** are entitled to claim).
3. The cost of **your** return to the **United Kingdom** earlier than planned if approved by the Medical Emergency Assistance Company and this is deemed to be a medical necessity.

4. If **you** cannot return to the **United Kingdom** as **you** originally planned due to illness or injury and the Medical Emergency Assistance Company agrees **your** extended stay is medically necessary, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the **United Kingdom**; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from the United Kingdom to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
5. If **you** cannot return to the **United Kingdom** as **you** originally planned because **you** test positive for **Coronavirus** within fourteen (14) days of **your** booked **trip** return date, **we** will pay for:
 - any additional costs of **your** return flights and/or **public transport** to the **United Kingdom** (economy class); and
 - any extra accommodation (room only) costs; and
 - the additional cost of return flights and/or **public transport** to the **United Kingdom** (economy class) and extra accommodation costs (room only) for one **parent** to stay with **you** and travel **home** with **you**, provided **you** are aged under 18 years (at the time of the incident); and
 - the additional cost of return flights and/or **public transport** to the **United Kingdom** (economy class) and extra accommodation costs (room only) for one **insured person** who acts as **your** carer to stay with **you** and travel **home** with **you**.

Please note:

- i. **You** must ensure **you** return to the **UK** upon receipt of a negative test for **Coronavirus**, following **your** confinement.
 - ii. Please refer to 'Trip extensions if you are unable to return home from your trip as planned' on page 16 for details of how to extend the cover under **your** policy until **you** are able to return to the **UK**.
 - iii. If **you** require any help with altering **your** return flight or **public transport**. Please contact the Medical Emergency Assistance Company.
6. The cost of returning **your** body or ashes to the **United Kingdom** or the cost of the funeral and burial expenses in the country in which **you** die if this is outside the **United Kingdom**.

Please note: In the event of **your** injury or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this if in the opinion of the **doctor** in attendance or the Medical Emergency Assistance Company **you** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.

If the claim relates to **your** return travel to the **United Kingdom** and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

What you are not covered for under section B1

1. The excess as shown in the table of benefits for each **insured person** and for each incident. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC), Medicare or equivalent schemes (please refer to the 'Health agreements' section on page 10 for further details).
2. Any medical treatment that **you** receive because of a **medical condition** or an illness related to a **medical condition** which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any costs relating to pregnancy or childbirth, if **you** are more than 26 weeks pregnant at the start of or during **your trip**.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to the **United Kingdom**. The decision of the Medical Emergency Assistance Company is final.
5. In-patient or private treatment which has not been notified as soon as possible to and agreed by **us** or the Medical Emergency Assistance Company.

6. The extra cost of a single or private hospital room unless this is medically necessary and authorised by the Medical Emergency Assistance Company.
7. Treatment in a private hospital or private clinic where suitable state facilities are available.
8. Any costs of **Coronavirus** testing, unless **you** are admitted to hospital as an in-patient as a result of an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom).
9. Any claims arising directly or indirectly from **Coronavirus** under sub-section 5 (If **you** cannot return to the **United Kingdom** as **you** originally planned because **you** test positive for **Coronavirus**) if **you** do not have an official positive test result confirming **your** diagnosis within fourteen (14) days of **your** booked **trip** return date.
10. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing **you**. This does not include medical evacuation costs by the most appropriate transport).
11. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
 - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an in-patient).
12. Any costs incurred in the **United Kingdom**.
13. Any costs **you** have to pay when **you** have refused to come back to the **United Kingdom** and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
14. Any treatment or medication of any kind that **you** receive after **you** return to the **United Kingdom** (unless **you** have purchased **winter sports** cover, in which case **you** may be entitled to claim under section P7 (Physiotherapy in the United Kingdom)).
15. If **you** become injured or die as a result of a **winter sports** activity and **you** have not purchased the additional **winter sports** cover.
16. Treatment in a private hospital or private clinic unless authorised and agreed by **us**.
17. Damage to dentures.
18. Anything mentioned in the 'General exclusions' on pages 25 and 26.

You should also refer to 'Important conditions relating to health' on pages 7, 8 and 9.

Section B2 – Expenses within the United Kingdom

What **you** are covered for under section B2

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** dying, becoming ill, testing positive for **Coronavirus** or being injured during **your trip**. This includes:

1. The cost of **your** return **home** earlier than planned if this is medically necessary and the treating hospital **doctor** approves this.
2. If **you** cannot return **home** as **you** originally planned and the treating **doctor** approves this, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by **you** on **your** outward **trip**) to allow **you** to return **home**. A maximum amount of £2,000 per **insured person** applies if **you** have to extend **your trip** because **you** have tested positive for **Coronavirus**; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from their **home** in the **United Kingdom** to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
3. Up to £1,000 for the cost of returning **your** body or ashes to **your home** town if **you** die during **your trip**.

Please note: If **your trip** is within the **Channel Islands** cover is also provided for emergency medical, surgical and hospital treatment but only if **you** do not reside in the **Channel Islands**.

What **you** are not covered for under section B2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claim arising from a **medical condition** or an illness related to a **medical condition** which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.

3. Any costs of **Coronavirus** testing.
4. Anything mentioned in the 'General exclusions' on pages 25 and 26.

You should also refer to 'Important conditions relating to health' on pages 7, 8 and 9.

Section B3 – Hospital benefit

Please note:

This section does not apply to trips taken within the United Kingdom.

What you are covered for under section B3

We will pay up to the amount shown in the table of benefits if, as a result of an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) of this insurance, **you** go into hospital as an in-patient. **We** will pay a benefit for each complete twenty four (24) hour period that **you** are kept as an in-patient.

Please note: This benefit is only payable for the time that **you** are kept as an in-patient abroad and ceases if **you** go into hospital upon **your** return to the **United Kingdom**. This amount is meant to help **you** pay any extra expenses such as taxi fares and phonecalls.

What you are not covered for under section B3

1. Anything mentioned in the 'General exclusions' on pages 25 and 26.

You should also refer to 'Important conditions relating to health' on pages 7, 8 and 9.

Section B4 – Mugging benefit

Please note:

This section does not apply to trips taken within the United Kingdom.

What you are covered for under section B4

We will pay up to the amount shown in the table of benefits if **you** are injured as a result of a mugging and **you** go into hospital overseas as an in-patient for more than twenty four (24) hours.

A mugging is a violent, unprovoked attack by someone not insured on this policy which results in physical bodily harm, as shown in the police report.

Please note: **You** must report the incident to the local police within twenty four (24) hours of the attack and get a written police report. Payment under this section is in addition to the benefit payable under section B3 (Hospital benefit).

What you are not covered for under section B4

1. Anything mentioned in the 'General exclusions' on pages 25 and 26.

You should also refer to 'Important conditions relating to health' on pages 7, 8 and 9.

Claims evidence required for sections B1 to B4 may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- An official letter from the treating **doctor** in the resort to confirm the additional expenses were medically necessary (for claims under section B2)
- Proof of **your** hospital admission and discharge dates and times (for claims under sections B3 and B4)
- A police report to confirm the incident (for claims under section B4 only)

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section C – Cutting your trip short

Please note: If you need to return home to the United Kingdom earlier than planned, you must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on page 17 for further details).

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for either before **you** left the **United Kingdom** or those paid for locally upon arrival at **your** holiday destination and which **you** cannot get back; and
- reasonable additional travel costs to return back to the **United Kingdom** (or costs to return home if **your trip** is within the **United Kingdom**) if it is necessary and unavoidable for **you** to cut short **your trip**.

Please note: If payment has been made using frequent flyer points, avios airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of **your trip** is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. **You** testing positive for **Coronavirus** and becoming seriously ill or dying.
3. The death, serious illness or injury of a **relative**, **business associate**, a person who **you** are travelling with, or a **relative** or friend living abroad who **you** had planned to stay with during **your trip**.

Please note: There is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, as this is excluded. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see 'Important conditions relating to health' on pages 7, 8 and 9 and 'General exclusions' on pages 25 and 26.

4. **Your** inability to use, or participate in, pre-paid activities, excursions or tours due to **you** becoming temporarily ill or injured during **your trip**.
5. If the police or relevant authority need **you** to return to **your home** in the **United Kingdom** after a fire, storm, burglary or vandalism to **your home** or place of business.
6. If **you** are a member of the armed forces, police, fire, nursing or ambulance services which results in **you** having to return to **your home** in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

Please note: We will calculate claims for cutting short **your trip** from the day **your** return to the **United Kingdom** begins or the day **you** go into hospital overseas as an in-patient. **Your** claim will be based on the number of complete days **you** have not used.

What you are not covered for under section C

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Cutting short **your trip** because of a **medical condition** or an illness related to a **medical condition** which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any claim under 'What you are covered for under section C' point 3 above, that is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.
4. Any claim arising directly or indirectly from **Coronavirus**:
 - a) if **you** do not have an official positive test result confirming **your** diagnosis, unless agreed by the Medical Emergency Assistance Company;
 - b) if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus**;
 - c) any costs of **Coronavirus** testing unless **you** are admitted to hospital as an in-patient as a result of an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom).
5. Any claim where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the **United Kingdom**.
6. Any additional expenses incurred should **you** decide to travel to any destination other than the **United Kingdom** in the event of cutting short **your trip**. If **you** have to cut short **your trip** and **you** do not return to the **United Kingdom** we will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the **United Kingdom**.

7. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
8. The cost of **your** intended return travel to the **United Kingdom** if **we** have paid additional travel costs for **you** to cut short **your trip**.
9. Costs where **your** inability to use pre-paid activities, excursions, or tours due to temporarily illness or injury is not verified in writing by **your** treating **doctor**.
10. Anything mentioned in the 'General exclusions' on pages 25 and 26.

You should also refer to 'Important conditions relating to health' on pages 7, 8 and 9.

Claims evidence required for section C may include

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming: the need for **your** return to the **United Kingdom**, emergency posting overseas
- An official letter from **your** treating **doctor** to confirm **your** temporary illness or injury

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section D1 – Missed departure

Please note:

This section does not apply to trips taken solely within the United Kingdom.

What **you** are covered for under section D1

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** incur to reach **your** booked holiday destination if **you** cannot reach the final international departure point on the outward or return journey from or to the **United Kingdom** because:

- **public transport** services fail due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown; or
- the vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

Section D2 – Missed connection

Please note:

This section does not apply to trips taken solely within the United Kingdom.

What **you** are covered for under section D2

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** incur to enable **you** to continue with **your** pre-booked journey in accordance with **your** itinerary should **you** miss a flight connection due to:

- The airline with whom **you** are booked to travel being unable to deliver **you** in sufficient time to **your** connecting airport to meet **your** connecting flight due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

What **you** are not covered for under sections D1 and D2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind.
3. Any claims where **you** have not allowed enough time to reach **your** initial departure point or check in, at or before the recommended time.
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
5. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

6. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
7. Anything mentioned in the 'General exclusions' on pages 25 and 26.

Claims evidence required for sections D1 and D2 may include

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming the reason for **your** late arrival and the length of the delay

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section E1 – Travel delay

Please note:

This section does not apply to trips taken solely within the United Kingdom

You are entitled to claim under section E1 or E2 but not both sections.

What you are covered for under section E1

We will pay up to the amount shown in the table of benefits if **your** final international departure from or to the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than twelve (12) hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

We will pay a benefit for each complete twelve (12) hour period that **you** are delayed, as long as **you** eventually go on the holiday.

Section E2 – Abandoning your trip

Please note:

This section does not apply to trips taken solely within the United Kingdom

You are entitled to claim under section E1 or E2 but not both sections.

What you are covered for under section E2

We will pay up to the amount shown in the table of benefits for the following costs which **you** have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas

if it is necessary for **you** to cancel **your trip** if **your** final international departure from the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than twenty four (24) hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

Please note: If payment has been made using frequent flyer points, avios, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

What you are not covered for under sections E1 and E2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section E2).
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind.
3. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact Rightpath Claims to discuss **your** circumstances and to register **your** claim so it can be considered.)

4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
5. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
6. Anything mentioned in the 'General exclusions' on pages 25 and 26.

Claims evidence required for sections E1 and E2 may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that **your** pre paid expenses cannot be refunded (for claims under section E2 only)

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section F1 – Personal belongings and baggage

What you are covered for under section F1

We will pay for items which are usually carried or worn by **you** for **your** individual use during a **trip**. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by **you** which are lost, stolen or damaged during **your trip**.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. A deduction will be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount we will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 22.
- The maximum amount we will pay for **valuables and electronic/other equipment** in total is shown in the table of benefits. Please refer to the definition of '**valuables and electronic/other equipment**' on page 23.
- The maximum we will pay for property which is lost or stolen from an **unattended** motor vehicle is £100 for each **insured person** if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there was evidence of forced and violent entry to the vehicle.

Section F2 – Delayed baggage

Please note:

This section does not apply to trips taken solely within the United Kingdom.

What you are covered for under section F2

We will pay up to the amount shown in the table of benefits for buying essential items if **your** baggage is delayed in reaching **you** on **your** outward international journey for more than twelve (12) hours.

Please note: You must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy.

If **your** baggage is permanently lost we will deduct any payment we make for delayed baggage from the payment we make for **your** overall claim for baggage.

Section F3 – Personal money

What you are covered for under section F3

We will pay up to the amount shown in the table of benefits for the loss or theft of the following if **you** can provide evidence **you** owned them and provide evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

Please note: The maximum amount **we** will pay for cash carried by one **insured person**, whether jointly owned or not, is the cash limit as shown in the table of benefits (please note a lower limit applies to **children** who are 17 years of age or under).

Section F4 – Passport and travel documents

What you are covered for under section F4

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your trip**:

- Passport;
- Travel tickets; and
- Visas.

Please note: The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to the **United Kingdom** (this would include travel costs to the Consulate as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date - depending upon how many years there were left to run on the original passport, an unused proportionate refund would be made of its original value.

What you are not covered for under sections F1, F2, F3 and F4

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section F2 or section F4).
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which **you** do not report to the police within twenty four (24) hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within twenty four (24) hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven (7) days of leaving the airport and get a written report from them.
5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within twenty four (24) hours of discovering it and get a written report for.
6. Any loss, theft or damage to **valuable and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
7. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in a locked safety deposit facility.
8. Claims arising due to an authorised person fraudulently using **your** credit or debit cards.
9. Any claim for loss, theft of or damage to **your gadget** or **gadget accessories** if section Q is operative under **your** policy.
10. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
11. Breakage of fragile objects or breakage of sports equipment while being used.
12. Damage due to scratching or denting unless the item has become unusable as a result of this.
13. Loss due to variations in exchange rates.
14. If **your** property is delayed or detained by Customs, the police or other officials.
15. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
16. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
17. Loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
18. Any claim for loss, theft, damage or delay to **winter sports equipment** or **golf equipment**.
19. Anything mentioned in the 'General exclusions' on pages 25 and 26.

Important information:

- **You** must act in a reasonable way to look after **your** property as if uninsured and not leave it **unattended** or unsecured in a public place;
- **You** must carry **valuables and electronic/other equipment** and money with **you** when **you** are travelling. When **you** are not travelling, keep **your** money, passport, **valuables and electronic/other equipment** with **you** at all times or leave them in a locked safety deposit box;
- **You** must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within twenty four (24) hours of the incident; and
- **You** must provide Rightpath Claims with all the documents they need to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

Claims evidence required for sections F1 to F4 may include

- Loss or theft of property or money - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport - police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: If **you** are unable to provide any of the reports referred to above, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from obtaining the necessary documentation. Please contact Rightpath Claims to discuss why **you** have been unable to obtain the relevant reports and to register **your** claim so it can be considered.

Section G – Personal accident

Definitions relating to this section

Accident

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

Loss of limb

- a) In the case of a lower limb, loss by physical severance at or above the ankle, or
- b) Permanent and total loss of and/or total and irrecoverable loss of use of an entire leg or foot which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement, or
- c) In the case of an upper limb, loss by physical severance of the entire four fingers through or above the meta carpo phalangeal joints or permanent and total loss of and/or total and irrecoverable loss of use of an entire arm or hand which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

Loss of sight

- a) Permanent and total loss of sight in both eyes where an **insured person's** name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
- b) Permanent and total loss of sight, if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (seeing at least three feet what an **insured person** should see at sixty feet), which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

Permanent total disablement

Irrecoverable disablement arising from accidental bodily injury, which permanently and totally incapacitates the **insured person** for a continuous period of twelve (12) months from carrying out at least two (2) of the following activities of daily living:

- a) Transfer and Mobility – the ability to move from one room to an adjoining room or from one side of a room to another or to get in and out of a bed or chair,
- b) Dressing – putting on and taking off all necessary items of clothing,
- c) Toileting – getting to and from the toilet, transferring on and off the toilet and associated personal hygiene,
- d) Eating – all tasks of getting food into the body once it has been prepared,

and at the expiry of that period being beyond hope of improvement sufficient to carry out at least three of the previously described activities of daily living ever again.

What you are covered for under section G

We will pay up to the amount shown in the table of benefits to **you** (or to **your** executors or administrators if **you** die) if **you** are involved in an **accident** during **your trip** which solely and independently of any other cause results in one or more of the following within 12 months of the date of the **accident**:

- **Loss of limb** (a limb means an arm, hand, leg or foot);
- **Loss of sight**;
- **Permanent total disablement**; or
- Accidental death.

Please note:

- We will only pay for one personal accident benefit for each **insured person** during the **period of cover** shown on **your policy certificate**.
- Any claim arising from the result of a Motorcycling accident will be subject to a maximum sum insured payable of £10,000.
- If **you** are 17 years of age or under or if **you** are 66 years of age or over, a reduced benefit will apply in the event of death, as set out in the table of benefits.

For the avoidance of doubt, age is at the date the policy is purchased.

What you are not covered for under section G

1. Anything mentioned in the 'General exclusions' on pages 25 and 26.

You should also refer to 'Important conditions relating to health' on pages 7, 8 and 9.

Claims evidence required for section G may include

- Please phone Rightpath Claims on **020 8667 2465** to ask for advice as soon as **you** need to make a claim or see page 18, 'How to make a claim'.

Section H – Personal liability

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section H

We will pay up to the total amount shown in the table of benefits if, during an insured **trip**, **you** are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

What you are not covered for under section H

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by **you**, a member of **your** family or household or a person **you** employ; or
 - b. in the care, custody or control of **you** or of **your** family or household or a person **you** employ (other than temporary holiday accommodation occupied but not owned by **you**); or
 - c. any claim assumed by **you** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
3. Any liability for death, disease, illness, injury, loss or damage:
 - a. to members of **your** family or household, or a person **you** employ;
 - b. arising in connection with **your** trade, profession or business;
 - c. arising in connection with a contract **you** have entered into;
 - d. arising due to **you** acting as the leader of a group taking part in an activity;

- e. arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons; or
 - f. as a result of a **winter sports** activity if **you** have not purchased the additional **winter sports** cover.
4. Anything mentioned in the 'General exclusions' on pages 25 and 26.

Important information:

- **You** must give Rightpath Claims notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim;
- **You** must help Rightpath Claims and give them all the information they need to allow them to take action on **your** behalf;
- **You** must not negotiate, pay, settle, admit or deny any claim unless **you** get Rightpath Claims' permission in writing; and
- **We** will have complete control over any legal representatives appointed and any proceedings, and **we** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for indemnity, damages or otherwise against anyone else.

Claims evidence required for section H may include

- Do not admit liability, offer or promise compensation
- Give details of **your** name, address and travel insurance
- Take photographs and videos, and get details of witnesses if **you** can
- Tell Rightpath Claims as soon as reasonably possible about any claim that is likely to be made against **you** and send them all the documents that **you** receive see page 18, 'How to make a claim'.

Section I – Legal expenses

Please note:

This section does not apply to trips within the United Kingdom.

What you are covered for under section I

We will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from **your** death, illness or injury during **your** trip.

What you are not covered for under section I

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any legal costs and expenses which **we** have not agreed to accept beforehand in writing.
3. Any claim where **we** or **our** legal representative believe that an action is not likely to be successful or if **we** believe that the costs of taking action will be greater than any award.
4. The costs of making any claim against **us**, Holidayrisk, **our** agents or representatives, or against any tour operator, travel agent, accommodation provider, carrier or any person who **you** have travelled with or arranged to travel with, pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.
5. Any fines, penalties or damages **you** have to pay.
6. The costs of making any claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business.
7. Any claims arising out of **you** possessing, using or living on any land or in any buildings.
8. Any claims arising out of **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
9. Any claim reported more than 180 days after the incident took place.
10. Any claims from **you** becoming injured or dying as a result of a **winter sports** activity and **you** have not purchased the additional **winter sports** cover.
11. The costs incurred in the defence against any civil claim or legal proceedings made or brought against **you**.

12. The costs incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from **us** to settle a claim.
13. Anything mentioned in the 'General exclusions' on pages 25 and 26.

Important information:

- **We** will have complete control over any legal representatives appointed and any proceedings;
- **You** must follow **our** advice or that of **our** agents in handling any claim; and
- **You** must use reasonable efforts to get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back.

All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.

We may at **our** discretion offer to settle a claim with **you** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.

We may at **our** discretion offer to settle a counter-claim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

Claims evidence required for section I may include

- Please phone Rightpath Claims on **020 8667 2465** to ask for advice as soon as **you** need to make a claim or see page 18 'How to make a claim'.

Section J – Hijack

Please note: No cover is provided under this section if you have purchased a Bronze policy.

What you are covered for under section J

We will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked for more than twenty four (24) hours.

Please note: **You** must get written confirmation from the appropriate transport company stating how long the hijack lasted.

What you are not covered for under section J

1. Anything mentioned in the 'General exclusions' on pages 25 and 26.

Claims evidence required for section J may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section K – Kennel & cattery fees

What you are covered for under section K

We will pay up to the amount shown in the table of benefits for extra kennel or cattery fees if **you** are hospitalised due to an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom), which results in a delay to **your** planned return journey to the **United Kingdom** of more than twenty four (24) hours, or if **your** final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than twenty four (24) hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

Please note: In the event **you** should need to submit a claim due to a delay in **your** return travel due to transport failure, **you** must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

You must keep all receipts for the extra kennel or cattery fees **you** pay.

What you are not covered for under section K

1. Any kennel or cattery fees **you** pay outside the **United Kingdom** as a result of quarantine regulations.
2. Any claims relating to travel delay where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check-in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact Rightpath Claims to discuss **your** circumstances and to register **your** claim so it can be considered) or see page 18 'How to make a claim'.
3. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
4. Anything mentioned in the 'General exclusions' on pages 25 and 26.

You should also refer to 'Important conditions relating to health' on pages 7, 8 and 9.

Claims evidence required for section K may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for **your** extra kennel or cattery fees

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section L – End supplier failure (including scheduled airline failure)

Special definitions relating to this section (*which are shown in bold italics*)

End supplier – means the company that owns and operates the services listed in under “what is covered”, point 1.

Financial failure – means the **end supplier** becoming insolvent or has an administrator appointed and being unable to provide agreed services.

What you are covered for under section L

We will pay up to the amount shown in the table of benefits for each **insured person** named on the invoice for:

1. Irrecoverable sums paid prior to the **financial failure** of the scheduled airline, hotel, train operator (including Eurostar), car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions; all known as the **end supplier** of the travel arrangements (not forming part of an inclusive holiday) prior to departure ; or
2. In the event of insolvency after departure:
 - a) the additional pro rata costs incurred by **you** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - b) if curtailment of the **trip** is unavoidable - the cost of return transportation to the **United Kingdom** to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

What you are not covered for under section L

1. Travel or accommodation not booked within the **United Kingdom**, prior to departure.
2. Any **end supplier**, which is, or which any prospect of, **financial failure** is:
 - a. known by **you** or
 - b. widely known publiclyat the date of purchase of this policy.

3. Any loss or part of a loss, which at the time of the happening of the loss, is insured or guaranteed by any other existing policy, policies, bond or is capable of recovery from under Section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
4. The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked travel or accommodation.
5. Any losses that are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre-booked hotel following the **financial failure** of an airline.

Golf cover

Please note: The following sections only apply if you have purchased a Silver or Gold policy and have paid the required extra premium and this is shown on your policy certificate.

Definition relating to golf cover

Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Section M1 – Golf equipment

What you are covered for under section M1

We will pay up to the amount shown in the table of benefits for **golf equipment** owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your trip**.

Please note:

- The maximum amount we will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 22.
- **You** must bring any damaged **golf equipment** back to the **United Kingdom** for inspection.
- **Our** liability is solely based upon the value of the **golf equipment** which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

Section M2 – Golf equipment hire

What you are covered for under section M2

We will pay up to the amount shown in the table of benefits for the cost of hiring **golf equipment** if **golf equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than twelve (12) hours; or
- lost, stolen or damaged during **your trip**.

Please note: **You** must keep all receipts for the **golf equipment** that **you** hire.

What you are not covered for under section M1 and M2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section M1).
2. **Golf equipment** **you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within twenty four (24) hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to **golf equipment** which **you** do not report to the relevant airline or transport company within twenty four (24) hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your golf equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven (7) days of leaving the airport and get a written report from them.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
6. Anything mentioned in the 'General exclusions' on pages 25 and 26.

Claims evidence required for sections M1 and M2 may include

- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **golf equipment**
- Proof of value and ownership

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section M3 – Green fees

What you are covered for under section M3

We will pay up to the amount shown in the table of benefits for the unused proportion of **your** green fees, golf tuition fees or **golf equipment** hire which **you** have paid or have agreed to pay under a contract and which **you** cannot get back if:

- **you** become ill or are injured during **your trip** and cannot take part in the golf activities as planned; or
- loss or theft of documents prevents **you** from taking part in the prepaid golfing activity.

Please note:

- **Your** claim will be based on the number of complete days **you** have not used.
- There is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, as this is excluded.
- **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort, along with confirmation of how many days **you** were unable to take part in the golfing activities.
- **You** must report the loss or theft of documents to the local police within twenty four (24) hours of discovery and get a written police report.

What you are not covered for under section M3

1. Anything mentioned in the 'General exclusions' on pages 25 and 26.

Claims evidence required for section M3 may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** prepaid golf expenses
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned golfing activities
- Loss or theft of documents - police report

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Wedding cover

Please note: The following sections only apply if you have purchased a Silver or Gold policy and have paid the required extra premium and this is shown on your policy certificate.

Section N1 – Ceremonial attire

What you are covered for under section N1

We will pay up to the amount shown in the table of benefits for clothing and accessories owned by the **insured** couple (not borrowed or hired) which are lost, stolen or damaged during **your trip**.

Payment will be based on the value of the attire at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the attire.

Section N2 – Wedding gifts

What you are covered for under section N2

We will pay the **insured** couple up to the amount shown in the table of benefits for wedding gifts which are lost, stolen or damaged after the wedding day and whilst **you** are still on **your trip**.

Please note: The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of ‘**pair or set of items**’ on page 22.

Section N3 – Wedding rings

What you are covered for under section N3

We will pay up to the amount shown in the table of benefits for the **insured** couple’s wedding rings which are lost, stolen or damaged during **your trip**.

Please note: The maximum amount **we** will pay for any one ring is shown in the table of benefits.

Section N4 – Photographs and video recording

What you are covered for under section N4

We will pay the **insured** couple up to the amount shown in the table of benefits for reasonable additional costs incurred to make photographic reprints, copy the video/digital recording or retake photographs / video or digital recordings at a later date either during the **trip** or at a venue in the **United Kingdom** if:

- the professional photographer who was booked to take the photographs/video or digital recordings on **your** wedding day is unable to fulfil their obligations due to bodily injury, illness or unavoidable and unforeseen transport delays;
- the photographs/video or digital recordings of **your** wedding day taken by a professional photographer are lost, stolen or damaged after the wedding day and whilst **you** are still on the **trip** or at the honeymoon location.

What you are not covered for under sections N1, N2, N3 and N4

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft of items which **you** do not report to the police within twenty four (24) hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to items which **you** do not report to the relevant airline or transport company within twenty four (24) hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven (7) days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to **valuable and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
6. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of sports equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Loss due to variations in exchange rates.
10. If **your** property is delayed or detained by Customs, the police or other officials.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
12. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder to mobile phone (including smart phones and tablet computers), spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
13. Anything mentioned in the ‘General exclusions’ on pages 25 and 26.

Claims evidence for sections N1 to N4 may include

- Loss or theft to property - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Proof of value and ownership for property

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Cruise cover

Please note:

- The following sections only apply if **you** have paid the required extra premium and this is shown on your policy certificate.
- There is no cover provided for cruises unless **you** have paid the appropriate additional premium and cover is shown on your policy certificate. In any event there is no cover for cargo ship travel.

Definition relating to cruise cover

Formal cruise attire

Clothing which meets the **cruise** dress code for formal dining, which may include evening gowns, cocktail dresses, suits, tuxedos, dress trousers, dress shirts, sports jacket and ties.

Section O1 – Cruise interruption

What **you** are covered for under section O1

We will pay up to the amount shown in the table of benefits for necessary additional travel expenses by the most direct route and additional accommodation (room only), that is agreed by **us** and necessarily incurred by **you**:

1. To reach the next docking port in order to re-join the **cruise**, or
2. To reach the final destination of **your cruise**, or
3. To return to the **United Kingdom**,

following **your cruise** being necessarily and unavoidably interrupted as a result of:

- a) **your** temporary illness or injury requiring hospital treatment on dry land which is covered under Section B1 (Medical and other expenses outside of the United Kingdom), or
- b) **you** being disembarked from **your cruise** to quarantine or isolate on dry land because **you** test positive for **Coronavirus**, or
- c) **your** passport being lost after **your** international departure but before embarkation of **your** planned **cruise** or during disembarkation ashore on one of the scheduled stops as a result of loss or theft, or
- d) it being deemed medically necessary by a **doctor** for **you** to accompany and assist an **insured person** who is admitted as an in-patient that is covered under section B1 (Medical and other expenses outside of the United Kingdom), or
- e) **you** being detained by local police as a result of being a witness or being required to give evidence as a result of **your** participation in a road traffic accident, or criminal investigation where **you** are not the accused.

Please note:

1. **You** must ensure **you** re-join **your cruise** or return to the **UK** at the first available opportunity.
2. Please refer to 'Trip extensions if you are unable to return home from your trip as planned' on page 16 for details of how to extend the cover under **your** policy until **you** are able to return to the **UK**.
3. If **you** require any help with altering **your** return flight or **public transport**, please contact the Medical Emergency Assistance Company.

What you are not covered for under Section O1

1. Any claim for loss of passport not reported to the police or other authority within forty eight (48) hours of discovery and for which **you** do not get a written report.
2. Any claim as a result of an **insured person** being a hospital in-patient where the condition was not covered under section B1 (Medical and other expenses outside of the United Kingdom), or where **we** have not been contacted and/or a recommended hospital has not been appointed by **us** and where **you** have not obtained a medical certificate from the **doctor** in attendance confirming it was medically necessary for **you** to accompany and assist an **insured person** admitted as an in-patient for an insured condition.
3. Any claim where **you** have been detained by local police that is not evidenced by a written report from the local police confirming the reason and period of **your** detention, or reason and period in which **you** were required to give evidence, that necessitated **you** missing the scheduled departure of **your** **cruise**.
4. Any costs where transportation or accommodation costs are payable or refundable by the **cruise** operator.
5. Any claims arising directly or indirectly from **Coronavirus**:
 - a) if **you** do not have an official positive test result confirming **your** diagnosis;
 - b) if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus**;
 - c) if **you** have not received the recommended number of doses of an approved **Coronavirus** vaccine 14 days prior to **your** **trip** commencing. This vaccination requirement shall not apply where **you** were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in **your** medical records;
 - d) including any costs for **Coronavirus** testing.
6. Anything mentioned in the 'General exclusions' on pages 25 and 26.

You should also refer to 'Important conditions relating to health' on pages 7, 8 and 9.

Section O2 – Formal cruise attire

What you are covered for under section O2

We will pay up to the amount shown in the table of benefits for:

1. the **accidental** loss of, theft of or damage to **your** **formal cruise attire**, and/or
2. the purchase or hire of replacement items of **formal cruise attire** if **your** own **formal cruise attire** is:
 - a. lost, stolen or damaged on **your** outward journey from **your** **home**, or
 - b. delayed in reaching **you** for more than twelve (12) hours from the time **you** boarded **your** **cruise** ship on **your** outward journey.

Please note: **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the items of **formal cruise attire** **you** buy or hire.

If **your** **formal cruise attire** is permanently lost **we** will deduct any payment **we** make for delayed **formal cruise attire** from the payment **we** make for **your** overall claim for **formal cruise attire**.

Please note:

- Payment will be based on the value of the **formal cruise attire** at the time it was lost, stolen or damaged. A deduction will be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 22.
- The maximum **we** will pay for **formal cruise attire** which is lost or stolen from an **unattended** motor vehicle is shown in the table of benefits if the **formal cruise attire** was kept in a locked boot or a locked and covered luggage compartment and there was evidence of forced and violent entry to the vehicle.

What you are not covered for under sections O2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming for items that are lost, stolen or damaged).
2. **Formal cruise attire** **you** leave **unattended** in a public place.
3. Any claim for loss or theft of **your** **formal cruise attire** which **you** do not report to the police within twenty four (24) hours of discovering it and which **you** do not get a written police report for.

4. Any claim for loss, theft, damage or delay to **your formal cruise attire** which **you** do not report to the relevant airline or transport company within twenty four (24) hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your formal cruise attire** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven (7) days of leaving the airport and get a written report from them.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
6. Loss due to variations in exchange rates.
7. Losses caused by damage caused by leaking powder or fluid carried within **your baggage**.
8. Anything mentioned in the 'General exclusions' on pages 25 and 26.

Important information:

- **You** must act in a reasonable way to look after **your** property as if uninsured and not leave it **unattended** or unsecured in a public place;
- **You** must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within twenty four (24) hours of the incident; and
- **You** must provide Rightpath Claims with all the documents they need to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

Claims evidence required for sections O2 may include

- Loss or theft of **formal cruise attire** - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Proof of value and ownership

Please note: If **you** are unable to provide any of the reports referred to above, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from obtaining the necessary documentation. Please contact Rightpath Claims to discuss why **you** have been unable to obtain the relevant reports and to register **your** claim so it can be considered.

Section O3 – Cabin confinement

What **you** are covered for under section O3

We will pay up to the amount shown in the table of benefits for each twenty four (24) hour period that **you** are confined, by the ship's medical officer, to **your** cabin or stateroom for medical reasons during the period of the **cruise**, unless this was related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.

What **you** are not covered for under section O3

1. Any confinement to **your** cabin where **you** are unable to provide written confirmation from **your** ship's medical officer confirming **you** were confined to **your** cabin, the reason for and the length of **your** confinement.
2. Any additional period of confinement:
 - a. relating to treatment or surgery, including exploratory tests, which are not directly related to the injury or illness which made **your** confinement necessary;
 - b. following **your** decision not to be repatriated after the date when in **our** opinion, it is safe to do so.
3. Confinement:
 - a. relating to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**;
 - b. relating to any form of treatment or surgery which in **our** opinion (based on information received from the ship's **doctor** or other **doctor** in attendance) can be delayed until **your** return to **your home** country;
 - c. as a result of a tropical disease where **you** had not had the recommended inoculations and/or taken the recommended medication.
4. Anything mentioned in the 'General exclusions' on pages 25 and 26.

You should also refer to 'Important conditions relating to health' on pages 7, 8 and 9.

Section 04 – Cruise itinerary changes

What you are covered for under section 04

We will pay up to the amount shown in the table of benefits for each missed port in the event **your** scheduled port visit is cancelled due to adverse weather or timetable restrictions.

Please note: You must obtain written confirmation from **your cruise** operator, carrier or tour operator confirming **your** scheduled port visit was cancelled and the reason for the cancellation.

What you are not covered for under section 04

1. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
2. Any claim arising from **your** ship's failure to put people ashore due to the mechanical or operational failure of the ship's tender (or any other boat used to transport passengers to shore).
3. **Your** failure to attend the excursion as per **your** itinerary.
4. Any claim where a monetary amount, including but not limited to on board credit or other compensation, has been offered to **you** by the ship or tour operator.
5. Any claim where **you** do not have written confirmation from **your cruise** operator, carrier or tour operator confirming **your** scheduled port visit was cancelled.
6. Anything mentioned in the 'General exclusions' on pages 25 and 26.

You should also refer to 'Important conditions relating to health' on pages 7, 8 and 9.

Section 05 – Unused excursions

What you are covered for under section 05

We will pay up to the amount shown in the table of benefits for the cost of pre-booked, prepaid and non-refundable excursions, which **you** were unable to use as a direct result of being a hospital in-patient or being confined to **your** cabin, due to an accident or illness which is covered under section B1 (Medical and other expenses outside of the United Kingdom).

What you are not covered for under section 05

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claim as a result of cabin confinement:
 - a) relating to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**;
 - b) where written confirmation is not provided by **your** ship's medical officer that **you** were confined to **your** cabin and confirming the length of **your** confinement.
3. Anything mentioned in the 'General exclusions' on pages 25 and 26.

You should also refer to 'Important conditions relating to health' on pages 7, 8 and 9.

Winter sports cover

Please note: The following sections only apply if you have purchased a Silver or Gold policy and have paid the required extra premium and this is shown on your policy certificate.

Definitions relating to winter sports cover

Winter sports

Bigfoot skiing, blade skating, cat skiing (with guide), cross country skiing, curling, dog sledging, glacier walking (up to 4,000 metres), husky dog sledging, ice go carting, ice hockey (with full body protection), kick sledging, langlauf, mono skiing, mountain walking up to 1500m, off piste skiing (providing local safety guidelines and warnings are observed), off piste snowboarding (providing local safety guidelines and warnings are observed), passenger sledge, ski blading, ski boarding, ski dooing, skiing, Skiing-Cat (with guide), skiing nordic, sledging/sleighing, sleigh riding (reindeer, horses or dogs), snowboarding, snow cat driving, snow mobile/ski doos, snow mobiling, snow parascending, snow shoe walking, speed skating, telemarking, tobogganing.

If the **Winter sports** activity in which **you** are participating is not listed above or **you** are participating in anything other than on a recreational or amateur basis please contact Holidayrisk on **020 3859 7000** or by emailing **cs@holidayrisk.com** before taking part. Opening hours are Monday to Friday 9am to 5pm.

Please note: cover for **Winter sports** activities not listed above may require the **policyholder** to pay an additional premium over and above the normal **winter sports** premium. In some cases, there will be no cover provided under section G (Personal accident) and section H (Personal liability) whilst taking part in the activity.

Winter sports equipment

Skis and snowboards and their bindings, ski poles, ski or snowboard boots, ski helmets, ice skates.

Section P1 – Winter sports equipment

What you are covered for under section P1

We will pay up to the amount shown in the table of benefits for **winter sports equipment** owned or hired by **you**, which is lost, stolen or damaged during **your trip**.

Please note:

- A deduction will be made for wear, tear and loss of value on claims made for **winter sports equipment** owned by **you** as follows:
 - Up to 12 months old – 90% of the purchase price
 - Up to 24 months old – 70% of the purchase price
 - Up to 36 months old – 50% of the purchase price
 - Up to 48 months old – 30% of the purchase price
 - Over 60 months old – 20% of the purchase price
- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 22.
- You** must bring any damaged **winter sports equipment** **you** own back to the **United Kingdom** for inspection.

Section P2 – Winter sports equipment hire

What you are covered for under section P2

We will pay up to the amount shown in the table of benefits for the cost of hiring **winter sports equipment** if **winter sports equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than twelve (12) hours; or
- lost, stolen or damaged during **your trip**.

Please note:

You must keep all receipts for the **winter sports equipment** that **you** hire.

Section P3 – Lift pass

What you are covered for under section P3

We will pay up to the amount shown in the table of benefits for the loss or theft of **your** lift pass.

Claims would be calculated according to the expiry date of the lift pass - depending upon how many days there were left to run on the original lift pass, an unused proportionate refund would be made of its original value.

What you are not covered for under sections P1, P2 and P3

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section P2 or P3).
2. Any claim for loss or theft which **you** do not report to the police within twenty four (24) hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to **winter sports equipment** which **you** do not report to the relevant airline or transport company within twenty four (24) hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your winter sports equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven (7) days of leaving the airport and get a written report from them.
4. **Winter sports equipment** **you** have left **unattended** in a public place unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
6. Anything mentioned in the 'General exclusions' on pages 25 and 26.

Claims evidence required for sections P1 to P3 may include

- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **winter sports equipment**
- Proof of value and ownership

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section P4 – Ski pack

What you are covered for under section P4

We will pay up to the amount shown in the table of benefits for the unused proportion of **your** ski pack, which **you** have already paid for and cannot get back, if **you** become ill or are injured during **your trip** and cannot take part in the **winter sports** activities as planned.

A ski pack includes ski school fees or ski tuition fees, **your** lift pass and **winter sports equipment** that **you** have hired.

Please note:

- **Your** claim will be based on the number of complete days **you** have not used.
- **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to ski.

What you are not covered for under section P4

1. Any claim as a result of or relating to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.
2. Anything mentioned in the 'General exclusions' on pages 25 and 26.

You should also refer to 'Important conditions relating to health' on pages 7, 8 and 9.

Claims evidence required for section P4 may include

- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for **your** prepaid ski pack
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned **winter sports** activities

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section P5 – Piste closure

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for under section P5

We will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, at least 80% of all lift systems are closed for more than twelve (12) hours.

We will pay for either:

- the cost of transport to the nearest resort; or
- a benefit for each complete 24-hour period that **you** are not able to ski and there is no other ski resort available.

Please note: You must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

What you are not covered for under section P5

1. Anything mentioned in the 'General exclusions' on pages 25 and 26.

Claims evidence required for section P5 may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for **your** travel expenses if **you** travel to the nearest resort

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section P6 – Avalanche cover

What you are covered for under section P6

We will pay up to the amount shown in the table of benefits for reasonable additional travel and accommodation expenses if **you** are prevented from arriving at or leaving **your** booked ski resort for more than twelve (12) hours from the scheduled arrival or departure time because of an avalanche.

Please note: You must get written confirmation from the appropriate authority, for example, **your** tour representative, the ski resort management, stating the reason for the delay and how long the delay lasted.

What you are not covered for under section P6

1. Anything mentioned in the 'General exclusions' on pages 25 and 26.

Claims evidence required for section P6 may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section P7 – Physiotherapy in the United Kingdom

What you are covered for under section P7

We will pay up to the amount shown in the table of benefits for fees **you** have to pay to a physiotherapist for continuation of treatment on **your** return **home** if **you** sustain an injury during **your** trip whilst taking part in **winter sports** activities.

What you are not covered for under section P7

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. The cost of all treatment which is not directly related to the injury that caused the claim.
3. Any expenses which are not usual, reasonable or customary to treat **your** injury.
4. Anything mentioned in the 'General exclusions' on pages 25 and 26.

You should also refer to 'Important conditions relating to health' on pages 7, 8 and 9.

Claims evidence required for section P7 may include

- Invoices and receipts for **your** physiotherapy treatment
- An official letter from the treating physiotherapist to confirm that the treatment provided is in respect of continuation of the treatment for an injury sustained during **your** trip

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section Q – Gadget cover

Please note:

- The following sections only apply if **you** have paid the required premium for gadget cover and this is shown on **your** policy certificate.
- If **you** have purchased the excess waiver option and this is shown on **your** policy certificate, this only applies to Sections A to K and M to P inclusive. **You** cannot waive the excess under section Q.

Definitions relating to gadget cover (which are shown in bold italics)

Accessories - means items such as but not limited to, chargers, protective cases, headphones and hands-free devices, that are used in conjunction with **your** insured **gadget** but excludes SIM cards and wearables.

Evidence of ownership for **accessories** will need to be provided at the point of claim. Cover is only in place for **accessories** purchased in the **UK**.

Accidental loss/accidentally lost - means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Accommodation – means **your** hotel, resort or other main residence where **you** are staying during **your** trip.

Claims administrators – means Davies Group Limited.

Evidence of ownership – means a document to evidence that the **gadget** **you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, **UK** gift receipt or, if the **gadget** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you**.

The **evidence of ownership** should include the make, model and IMEI / serial number of the **gadget** and must be in **your** name, unless **you** are in possession of a **UK** gift receipt.

Gadget - means the portable electronic equipment owned by **you**, the replacement value of which must not exceed the limit shown in the table of benefits with the relevant proof of purchase, that is in good condition and in full working order at the time of **your trip**, including laptops, mobile phones, smart phones, iPhones, iPads, tablets, e-readers, MP3 Players, CD/DVD players, head/ear phones, satellite navigation devices, PDAs, handheld games, consoles, cameras, video cameras and wearable technology (e.g. smart watch or health and fitness tracker) but excluding drones.

All **gadgets** must be less than 6 years old at the start date of the insurance (18 months for laptops) and must have been manufactured to a **UK** Specification, with valid proof of purchase.

All **gadgets** must have been:

- a) purchased as new in the **UK** and must be in full working order at the start date of this policy, or
- b) purchased by **you** as refurbished in the **UK**, as long as, the refurbished **gadget** was sold with a minimum 12-month warranty and this stated on **your evidence of ownership**, or
- c) gifted to **you**, as long it meets the criteria in points a) or b) above, and **you** are able to provide a **UK** Gift Receipt.

In addition, all **gadgets**:

- a) cannot have been purchased during the **trip**,
- b) cannot have been purchased outside the **UK** or Isle of Man,
- c) must be in **your** possession and in good working condition (not accidentally damaged),
- d) must not have not previously been repaired using non-manufacturer parts.

Immediate family – means **your** mother, father, son, daughter, spouse, domestic partner or other family member, who resides with **you** at **your home**.

Limit of liability – means the maximum **we** will pay in respect of any one claim in relation to **your gadget**, will be limited to the replacement cost of each **gadget** being claimed for and, in any event, shall not exceed the maximum value of cover as shown on **your policy certificate**.

Precautions – means all measures that would be deemed appropriate to expect a person to take in circumstances to prevent **accidental loss**, accidental damage or theft of **your gadgets**, such as keeping the **gadget** concealed when **you** are in a public place and the **gadget** is not in use.

Proof of usage - means evidence that the **gadget** has been in use since the policy commenced. Where the **gadget** is a mobile phone, this information can be obtained from **your** Network Provider. For other **gadgets**, in the event of an accidental damage claim, this can be verified when the **gadget** is sent to **our** repairers for inspection.

Unattended – means not within **your** sight at all times or out of **your** arms-length reach when away from **your accommodation**.

What you are covered for under section Q

1. Accidental damage / Malicious damage

We will pay **you** up to the amount shown in the table of benefits for the cost of repairing **your gadget**, if it is damaged as the result of an accident or malicious damage whilst on **your trip**. If **your gadget** cannot be economically repaired, it will be replaced.

2. Theft

We will pay **you** up to the amount shown in the table of benefits to replace **your gadget** with a replacement item if it is stolen during **your trip**. Where only part or parts of **your gadget** have been stolen, **we** will only replace that part or those specific parts.

3. Accidental loss

We will pay **you** up to the amount shown in the table of benefits for the cost of a replacement item, if **you** accidentally or unintentionally lose **your gadget** whilst on **your trip**.

4. Breakdown

We will pay **you** up to the amount shown in the table of benefits for the cost of repairing **your gadget**, if it suffers electrical breakdown whilst on **your trip**, which occurs outside of the manufacturers guarantee period. If **your gadget** cannot be economically repaired, it will be replaced.

Please note: This cover (Breakdown) is not available on laptops.

5. Unauthorised call / texts / data use

If **your** mobile phone is lost or stolen whilst on **your trip** and is used fraudulently and **your** claim is covered under Section C2 – Theft, **we** will reimburse **you** for the costs of the unauthorised call / text / data use, up to the amount shown in the table of benefits. This is subject to **you** providing an itemised bill.

6. Liquid damage

We will pay **you** up to the amount shown in the table of benefits to repair or provide a replacement item for **your gadget** if it is damaged as a result of accidentally coming into contact with any liquid whilst on **your trip**.

7. Accessories

If **your** claim for **your gadget** is approved, **we** will replace any **accessories** that were **accidentally lost**, stolen or accidentally damaged at the same time as **your gadget** up to the amount shown in the table of benefits.

If **we** replace **your gadget** with a different make or model and this means that **you** can no longer use **your** existing **accessories**, **we** will replace them too, up to the amount shown in the schedule of benefits.

What you are not covered for under section Q

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claims for theft:
 - a) from any motor vehicle where **you** or someone acting on **your** behalf is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors have been closed and locked and all security systems have been activated. A copy of the receipt for any repairs made following the damage caused in gaining entry to the locked vehicle must be supplied with any claim.
 - b) from any **unattended** building or premises (including **your accommodation**) unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the receipt for any repairs made for such damage must be supplied with any claim.
 - c) when away from **your accommodation**, or when in **your accommodation** with invited guests or other people; unless the **gadget** is concealed on or about **your** person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer).
 - d) where **your gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the event giving rise to a claim under this insurance.
 - e) where the **gadget** has been left **unattended** when it is away from **your accommodation** (including being in luggage during transit).
 - f) where all available **precautions** have not been taken to prevent theft.
3. Any claims for loss or damage:
 - a) caused by:
 - i. **you** deliberately damaging the **gadget**.
 - ii. **you** not following the manufacturer's instructions.
 - iii. the use of non-manufacturer approved **accessories**.
 - b) where all available **precautions** have not been taken to prevent loss or damage.
4. Any claims for:
 - a) routine servicing, inspection, maintenance or cleaning.
 - b) loss caused by a manufacturer's defect or recall of the **gadget**.
 - c) repairs carried out by persons not authorised by **us**.
 - d) liquid damage to **your gadget** where the event causing the need to claim involved **you** taking **your gadgets** on a boat, other water vessels, or whilst taking part in water activities.
 - e) wear and tear or gradual deterioration of performance.
 - f) cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance;
 - g) mechanical or electrical breakdown to **your** laptop;
 - h) damage, theft or accidental loss of a drone.

5. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
6. Any loss of a SIM (subscriber identity module) card.
7. Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**, unless relating to unauthorised call/text/data use for **your** mobile phone.
8. Loss of or damage to **accessories** that were not attached to **your gadget** at the time of the incident.
9. Any claim for a **gadget** where **evidence of ownership** and **proof of usage** cannot be provided or evidenced.
10. Any claim for **accidental loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place **you** last had **your gadget**.
11. Any claim for any **gadget** that was purchased as second hand or used, that is not a refurbished **gadget**, sold with a minimum 12-month warranty.
12. Reconnection costs or subscription fees of any kind.
13. Any loss of or damage to information or data or software contained in or stored on the **gadget** whether arising as a result of a claim paid by this insurance or otherwise.
14. Any costs or expenses that are recoverable from any party; under the terms of any other contract, guarantee, warranty or insurance.
15. Any indirect loss or damage resulting from the event which caused the claim under this policy.
16. Any liability of whatsoever nature arising from ownership or use of the **gadget**, including any **illness** or injury resulting from such ownership or use.
17. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.
18. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction.
19. Any claim for any **gadget** which does not meet the criteria.

You should also refer to the 'General conditions' section on page 24, and 'General exclusions' on pages 25 and 26.

How to make a claim under Section Q

Who to contact

To make a claim, please call the **Claims administrators** on 0345 0744828.

Lines are open between 8:30am and 6:30pm Monday to Friday and 8.30 to 1.00 on Saturdays.

To log **your** claim online, please visit **our** portal at <https://bastion.davies-group.com/>

Alternatively, please send an email to:

gadgetclaims@davies-group.com

Or write to:

**Davies Group Limited,
Unit 8
Fulwood Business Park
Caxton Road
Preston
PR2 9NZ**

Calls may be recorded for training, compliance and fraud prevention purposes.

Claims conditions

1. **You** must notify the **claim administrators** as soon as possible, but ideally within 48 hours of **your** return to the **UK**.
2. **You** must report the theft or **accidental loss** of any **gadget**, within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset.
3. **You** must report the theft or loss of any **gadgets** to the Police within 48 hours of discovery and obtain a crime reference number in support of a theft claim and a lost property number in support of an **accidental loss** claim.

Please note: Any delay in reporting an incident to the **claim administrators**, **your** Airtime Provider or the Police may invalidate **your** right to claim under the policy.

4. **You** must provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss, including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these Insurers.

If **we** replace **your gadget(s)** the damaged or lost item becomes **our** property. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

Claims settlement

1. The intention of this policy is to put **you** back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy. If the **gadget** cannot be replaced with an identical **gadget** of the same age and condition, **we** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **gadget**. **We** cannot guarantee that the replacement **gadget** will be the same colour as the original item.
2. Repairs will take place on **your** return to the **UK** and will be carried out using readily available parts. Where possible **we** will use original parts, but in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions.
3. In the event of a valid claim resulting in the replacement of the **gadget**, this policy will automatically cover the replacement **gadget**.
4. All blocks must be removed from **your gadget** before being sent for repair. This includes any personal pin locks or operator specific security blocks, including Find My iPhone. Failure to do so will result in **your** claim being delayed, and/or, **your gadget** being returned to **you**.

Fraudulent acts

If **you** or anyone acting on **your** behalf knowingly commit a fraudulent act or submit a fraudulent document or make a fraudulent statement or exaggerate any claim made under this section of cover, **we** will not pay the claim and cover under this section of cover will cease immediately. **You** will not be entitled to any refund of premium.

We will process **your** claim under the terms and conditions of this section of cover based on the first reason notified to **us** for the claim. If **your** claim is not covered and **you** then submit a claim having changed the circumstances of the loss or damage **we** consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

Data protection

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, policy administration, claims handling, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **our** website privacy notice (see below).

We collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in **our** legitimate interests in managing **our** business and providing **our** products and services.

These activities may include:

- a) use of sensitive information about **you**, in order to evaluate **your** claim and provide other services as described in this policy,
- b) disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with an insurance gadget cover claims service, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c) monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d) obtaining and storing any relevant and appropriate evidence of the condition of the property subject of the **gadget** claim, which **you** have provided for the purpose of validating **your** claim; and
- e) sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). Marketing activities may include matching **your** data with information from public sources, in order to send **you** relevant communications. **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the **UK** and both within and outside of the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using **our** services, **you** acknowledge that **we** may use **your** personal data, and consent to **our** use of sensitive information, as described above. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

You are entitled on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how **we** use **your** data (as set out in **our** website privacy notice – see below). Please let **us** know if **you** think any information **we** hold about **you** is inaccurate, so that **we** can correct it.

If **you want** to know what information is held about **you** by Inter Partner Assistance S.A. UK Branch or AXA Assistance, or have other requests or concerns relating to **our** use of **your** data, please write to **us** at:

Data Protection Officer, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR
Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from **us** on request.

Holidayrisk Customer Information

24 hour Medical Emergency Assistance (whilst outside the UK)

Phone: + 44 (0)1444 465570
E-mail: 247assistance@imglobal.com

For claims under sections A to K and sections M to P inclusive

To register your claim, you can contact Rightpath Claims as follows:

Online: <https://rpclaims.com/holidayrisk>
Telephone: 020 8667 2465
Email: claim@rpclaims.com
Post: Rightpath Claims, PO Box 6430, Basildon, SS14 0QT

Please quote scheme code: A08123

Rightpath Claims are open Monday to Friday between 9am and 5pm.

For End Supplier Failure Claims

Telephone: +44 (0)345 266 1872
Email: Insolvency-claims@ipplondon.co.uk
To download a claim form: www.ipplondon.co.uk/claims.asp

For Gadget Cover Claims

Telephone: 0345 0744828
Email: gadgetclaims@davies-group.com
Online portal: <https://bastion.davies-group.com/>
Post: Davies Group Limited, Unit 8, Fulwood Business Park,
Caxton Road, Preston, PR2 9NZ

Opening hours: 8:30am and 6:30pm Monday to Friday. 8.30am to 1.00pm on Saturdays.