



RETAIL SILVER COVER

Single and Annual Multi Trip Policies
Master policy number RTXHR40065 A&B

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

This policy is for residents of the United Kingdom,
the Channel Islands and British Forces Posted Overseas only
For policies issued from 01/12/2016 to 30/11/2017 with travel before 30/11/2018

YOUR IMPORTANT INFORMATION

**IF YOU NEED EMERGENCY MEDICAL
ASSISTANCE ABROAD OR NEED TO CUT
SHORT YOUR TRIP:**

**contact Emergency Assistance Facilities 24 hour
emergency advice line on:**

+44 (0) 203 829 6745

FOR NON-EMERGENCIES ABROAD:

+44 (0) 203 829 6761

IF YOU NEED A CLAIM FORM:

you can download the relevant form:

www.travel-claims.net

or contact Travel Claims Facilities on:

+ 44 (0) 203 829 6761

IF YOU NEED LEGAL ADVICE:

contact Slater and Gordon LLP on:

+44 (0) 161 228 3851

**For Travel Gadget Add-On Insurance contact
Great Lakes Re-Insurance on:**

0207 785 1702

Holidayrisk is a trading name of
Globeshield Int Ltd and is Underwritten by Travel Insurance
Facilities and
Insured by Union Reiseversicherung AG, UK.
Travel Insurance Facilities are authorised and regulated by the
Financial Conduct Authority. Union Reiseversicherung AG are
authorised by BaFin and subject to limited regulation by the
Financial Conduct Authority.

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<p>It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.</p>	
Policy information	
<p>Your insurance is covered under two master policy numbers, RTXHR40065 A your pre-travel policy and RTXHR40065 B your travel policy, specially arranged by Holidayrisk on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.</p> <p>We have a cancellation and refund policy, which you will find in full on page 9. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.</p> <p style="color: red;">Policy Section G is administered by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.</p>	
Criteria for purchase	
<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:</p> <ul style="list-style-type: none"> • Have not started the trip. • Take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i> • Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas. • Are not travelling <u>within your home country</u> for less than 3 days on any one trip. • Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment. • Are not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy, (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing). • Is aged 69 years and under on your Annual Multi trip policy and aged 79 years and under on your single trip policy at the start date of the policy. • Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under. • Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing. 	

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS

TO DECLARE YOUR PRE-EXISTING MEDICAL CONDITIONS CALL 0208 961 8488

Make sure you have all your medical information and medication details and policy number to hand. Open 9am – 5pm Mon-Fri



TO MAKE A CLAIM

on the policy please visit www.travel-claims.net or call **0203 829 6761**. Open 9am-5pm Monday-Friday.
You can view our frequent questions and answers at: <http://www.tif-plc.co.uk/services/tcf/claimforms/faq.html>

For Travel Gadget Add-On Insurance contact Great Lakes Re-Insurance on:

0207 785 1702



FOR LEGAL ADVICE

please contact Slater and Gordon LLP **0161 228 3851** or fax **0161 909 4444** Open 9am-5pm Monday-Friday



IN CASE OF A SERIOUS EMERGENCY

please contact the 24 hour emergency assistance service provided by Emergency Assistance Facilities

+44 (0) 203 829 6745

Your policy covers treatment at a public/state facility only, unless approved by us. Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact Emergency Assistance Facilities for advice. We strongly suggest you put their telephone number, **+44 (0) 203 829 6745**, into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: 1 Tower View, Kings Hill, West Malling, Kent, England, ME19 4UY. Our appointed assistance service, Emergency Assistance Facilities, will explain this to them and provide them with a faxed/email confirmation if necessary.

You will need to have some basic information for them to hand:

- your telephone number in case you are cut off
- patient's name, age and as much information about the medical situation as possible
- name of the hospital, ward, treating doctor and telephone numbers if you have them
- tell them that you have Holidayrisk Silver Travel Insurance, policy number and the date it was bought
- have the patient's UK GP contact details in case they need further medical information

Things to be aware of/remember

- your policy does not cover any costs for private medical treatment unless authorised by us.
- **NEVER** give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness. You will be able to return home when the assistance service considers it safe, in conjunction with your doctor, and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.
- you may be required to obtain your medical records in the event of a claim.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

If you need to see a doctor, ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHIC card as medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return. In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo shown to the right as this will enable them to identify our membership and avoid language difficulties. If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to Charge Care for payment. The countries where this service is available are: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt, Mexico and Turkey. www.chargecareinternational.co.uk



WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on **+44 (0) 203 829 6745** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the United Kingdom, Channel Islands or BFPO then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 203 829 6761.

Summary of cover

(this is **only** a brief description of the cover provided and some of the principal conditions, you **must** refer to the relevant section in the policy wording for full details.)

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen inception date)				
A1	<p>If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked in the UK, Channel Islands or BFPO, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces (Course charges or tuition fees are not included).</p>	£1,000	<ul style="list-style-type: none"> cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements. the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing. the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£95*
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	<p>If your travel plans are disrupted If your departure is delayed by 12 hours or more Benefit for delays over 12 hours at your international departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.</p>	£20 per 12hrs up to a maximum of £100	<ul style="list-style-type: none"> you are at the airport/port/station. you have obtained written confirmation of the delay from your booking agents, airline or transport provider. you are unable to recoup costs from any other provider or agency. your trip is more than 2 days in duration. you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions. 	Nil
	<p>If you choose to cancel after a 24 hour delay If your outbound journey from the UK, Channel Islands or BFPO is delayed by more than 24 hours and you decide to abandon your trip.</p>	£1,000	<ul style="list-style-type: none"> you have independent written confirmation of the circumstances. you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO. 	£95
	<p>Missed departure Cover for alternative transport costs if you miss your outbound departure from your international departure point if, after leaving home, your car becomes un-driveable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.</p>	£200		£95
B2	<p>If you need emergency medical attention To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</p>	£5,000,000	<ul style="list-style-type: none"> you are not claiming for any private medical treatment. you have called our emergency assistance service to authorise bills over £500. you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium). 	£120
	<p>Emergency dental treatment Cover for emergency dental treatment only to treat sudden pain.</p>	£200	<ul style="list-style-type: none"> you are not claiming for any dental work involving the use of precious metals or for the provision of dentures, crowns or veneers. 	£120
	<p>Public hospital inconvenience benefit per 24 hours For each 24 hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.</p>	£20 per 24hrs up to a maximum of £300	<ul style="list-style-type: none"> you are in a public/state hospital. 	Nil
B3	<p>If you need to come home early Pro-rata refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.</p>	£1,000	<ul style="list-style-type: none"> you have actually returned home earlier than originally booked. you need to come home early due to your illness and you have contacted and had approval from our emergency assistance service. you are not claiming due to your existing medical condition, unless declared and accepted by us in writing. you are not claiming due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. 	£95

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B4	If your possessions are delayed by 12 hours Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc. if your possessions are delayed by <u>more than 12 hours</u> on your outward journey.	£25 per 24hrs up to a maximum of £100	<ul style="list-style-type: none"> you have obtained written confirmation of the delay from your operator. 	Nil
B5	If your cash is lost or stolen Cover for your cash if it is lost or stolen.	£300	<ul style="list-style-type: none"> your cash was <u>on your person</u> or in a locked safe and you can provide us with proof of withdrawal/currency exchange. you have a Police report confirming the loss and kept all receipts for any incurred costs. 	£120
B6	If you are hijacked Cover for each full 24hrs you are confined due to hijack. If you are mugged Cover for each full 24hrs you are hospitalised following a mugging.	£10 per 24hrs up to a maximum of £150 £10 per 24hrs up to a maximum of £150	<ul style="list-style-type: none"> you have obtained written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement. you have obtained a written Police report confirming the incident. you have a valid medical claim under section B2. 	Nil Nil
B7	Personal liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£2,000,000	<ul style="list-style-type: none"> you have not admitted responsibility, or agreed to pay any monies. you have kept paperwork/notes and informed us immediately. your claim is not due to any form of motorised transport or sailing vessel. 	£95
B8	Accidental death and disability benefit A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip. Accidental death benefit Permanent loss of sight or limb Permanent total disablement	£5,000 £5,000 £5,000	<ul style="list-style-type: none"> you are between 18 and 75 years old (<i>accidental death payment is reduced to £1,500 if under 18 or over 75 at the time of the incident</i>). you qualify for the full benefit, no partial settlements are payable. you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. you are not under 18 or over 75 and claiming permanent disablement. 	Nil Nil Nil
B9	If you need legal advice Cover for 30mins free legal advice relating to your trip as well as legal expenses we have agreed in writing in pursuing compensation in the event of your death or personal injury whilst on your trip.	£10,000 in pursuing compensation	<ul style="list-style-type: none"> you are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office. you are using our appointed legal advisors. you understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted. 	£120
Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.				
Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B10	Golf extension If your golf equipment is lost, stolen or damaged Cover if your, or your hired, golf equipment is lost, stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear Single article limit → £200 Unreceipted items → £150 If your golf equipment is delayed by 24 hours Cover for each 24 hour period you have to hire golf equipment because your golf equipment is lost or stolen by more than 24 hours on your outward journey. If you are unable to play golf due to adverse weather conditions Cover for the loss of green fees per 24 hours you are unable to play golf due to adverse weather conditions.	£1,000 £25 per 24hrs up to a maximum of £250 £25 per 24hrs up to a maximum of £250	<ul style="list-style-type: none"> you have proof of purchase for items over the value of £50 your items were not unattended and you have proof of ownership/purchase you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. you have a Police report confirming the loss and kept all receipts for any incurred costs you have obtained written confirmation of the delay from the appropriate authorities you have kept all your receipts for the hire of alternative equipment. the course is closed by a club official and you have confirmation in writing you have pre-booked green fees 	£95 Nil Nil

Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:	
B11 Business extension	If your business equipment is lost or stolen Cover if your business equipment is lost, stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear.	£2,000	<ul style="list-style-type: none"> you have proof of purchase for items over the value of £50 you accept a deduction will be taken off for wear and tear. you have a Police report confirming the loss. your bag/contents were not stolen from a beach or lido (if so we will only pay a maximum of £50). your items were not unattended and you have proof of ownership/purchase. you are not claiming for a mobile phone, accessories or calls. your cash is on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange and Police report confirming the loss. you have kept all of your receipts 	£95	
	Computer equipment →	£1,000		£95	
	Unreceipted items →	£150			
	If your business money is lost or stolen	£1,000 (cash limit)		£95	
	If your business samples and equipment are delayed by 12 hours Cover per 24 hours your business equipment is delayed on your outbound journey.	£50 per 24 hours up to a maximum of £250		Nil	
	Cover for the cost of <u>transportation costs</u> to replace business samples if your original samples are delayed <u>by more than 12 hours</u> on your outward journey.	£100 per 24 hours up to a maximum of £300	Nil		
	If you are unable to commence or continue your business trip Cover for travel and accommodation costs for you to return within one month to fulfil your duties, or for a replacement employee to take over due to your injury, illness or death prior to or during your business trip.	£500	<ul style="list-style-type: none"> the circumstances regarding your cancellation or early return fall with the cover available under section A1, B2 or B3 of your policies. accommodation and travel costs are of the same standard/cost of that originally booked 	Nil	
B12 Winter sports extension	Ski equipment cover for your or your hired ski equipment if it is lost, stolen or damaged.	£300	<ul style="list-style-type: none"> you are able to provide proof of the loss/damage and provide receipts you have obtained independent written confirmation you have a Police report confirming the loss and kept all receipts for any incurred costs your equipment is delayed on your outbound journey from the United Kingdom, Channel Islands or BFPO. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. you have supporting medical evidence confirming your inability to ski you are skiing North of the earths equator between 1st Jan-30th April, or South of the earths equator between 1st June-31st Oct and at a destination of higher than 1600 metres above sea level you have written confirmation detailing dates and times the resort/piste was closed. the avalanche has occurred after your departure from the United Kingdom, Channel Islands or BFPO. 	£95	
	Single article limit owned or hired by you →	£250			
	Unreceipted items →	£150			
	Delayed ski equipment cover for hiring ski equipment if yours is delayed over 12 hours.	£20 per 24hrs up to a maximum of £200		Nil	
	Loss of ski pack cover for loss of use due to your injury or illness.	£25 per 24hrs up to a maximum of £250		Nil	
	Piste closure cover for each full 24hrs the piste is closed due to lack of snow.	£20 per 24hrs up to a maximum of £200		Nil	
	Avalanche closure cover for each full 24hrs the piste/resort is closed due to an avalanche.	£20 per 24hrs up to a maximum of £200	Nil		
B13 Wedding extension	If your wedding rings are lost, stolen or damaged Cover for the loss or damage of your wedding rings whilst on your trip.	£500	<ul style="list-style-type: none"> you have obtained a written report from the appropriate authorities confirming the loss or damage. damage was not during transit and not shipped as freight/under a bill of lading you have a police report confirming the loss and kept all receipts for any incurred costs you are able to provide proof of ownership/purchase for items over £50 the wedding rings, attire, gifts, photographs or recordings were not left unattended other than in a safe, in your locked trip accommodation your wedding rings were not lost/stolen from suitcases, trunks, bags (including checked in luggage/bags stored in overhead compartment 	£95	
	Single article limit →	£250			
	Unreceipted items →	£150			
	If you wedding gifts are lost or stolen	£1,500		£95	
	Cover for the loss/theft of your wedding gifts received in resort during your trip.	Single article limit →		£200	
		Unreceipted items →		£150	
	If you photographs are lost, stolen or damaged	£500		£95	
Cover for the cost of reprinting lost or damaged photographs/video recordings of your wedding.	£2,000	£95			
If your wedding attire is lost or damage the cost of repair or replacement to a similar cost of your wedding attire, i.e. wedding dress, suit, shoes if they are lost or damaged prior to your wedding whilst on your trip.	£2,000	£95			
	Single article limit →	£300	<ul style="list-style-type: none"> you are not claiming for damage caused by: <ul style="list-style-type: none"> scratching, wear, tear, depreciation or deterioration any process of cleaning, repairing or restoring atmospheric or climatic conditions moth or vermin electrical or mechanical breakdown or derangement. 		
	Unreceipted items →	£150		£95	

DISCLOSURE OF YOUR MEDICAL CONDITIONS

Your policies 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.

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

Have you or anyone travelling with you ever been diagnosed or received treatment for:

No	Any heart or circulatory condition?	Yes	
	A stroke or high blood pressure?	Yes	
	A breathing condition (including Asthma)?	Yes	
	Any type of Cancer?	Yes	
	Any type of Diabetes?	Yes	
	Has your doctor altered your regular prescribed medication in the last 3 months?	Yes	

If you have answered yes to the questions on the left you must tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so.

To enable us to consider your medical condition please contact us on:

0208 961 8488

9am-5pm Monday- Friday

Should we require any additional premium, and you accept our offer, this should be paid to Travel Administration Facilities, and sent within 14 days of our offer. Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

If your answer changes to 'yes' at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are fully covered for your trip.

In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

No

Are you are waiting for any tests, treatment or a non-routine hospital appointment?

No

Do any close relatives, business associates or friends who are not travelling with you or who are not insured with us have an existing medical condition (even if considered as 'stable', under control or in remission)?

No

Full cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us on **0208 961 8488**

BE AWARE!

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

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise us on **0208 961 8488** as soon as possible. We will advise you what cover we are able to provide, after the date of diagnosis. 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

BE AWARE! We do not provide any cover for:

- claims caused by an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition.
- any circumstances that are not specified in your policies.

WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance validation documentation, after the policy was issued and ends when you leave home to start your trip. On annual multi-trip policies cover starts on the chosen starting date and cancellation cover is not in force until that date. Subsequent trips start from the date of booking.

The cover under policy B starts when you commence your trip and ends when you complete your trip. Alternatively cover will cease upon expiration of your policy, whichever is the first. No further trips are covered except where you hold an annual multi-trip policy which will cover further trips with durations of 31 days and less. There is absolutely no cover for any portion of a trip which is longer than 31 days in duration.

EXTENSION OF PERIOD

If in the event of either your:

- death, injury or illness during your trip,
- delay or failure of public transport services during your trip,
- delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point;

you are unable to complete the trip before your travel policy expires, cover will be automatically extended for medical expenses only without additional premium for the additional days necessary to complete the trip. Should you wish to include cover for all other sections of the policy, you can arrange to extend cover via the sales team.

Waived Medical Conditions applying to your policies

WAIVED CONDITIONS: The following medical conditions (pages 8 & 9) are covered subject to the normal terms and conditions of your insurance and so do not need to be declared to Holidayrisk provided:

- a) you have no other pre-existing medical condition(s) that are not listed below
- b) you are not awaiting surgery or treatment for the condition (s)
- c) you are not awaiting consultation/referral for this condition
- d) you have been fully discharged from any post operation/treatment follow-up
- e) your GP has advised you that you are fit to travel.

Abnormal Smear Test	Cholecystectomy	Epididymitis	Hiatus Hernia
Achilles Tendon Injury	Chronic Fatigue Syndrome (fatigue as only symptom)	Epiphora (Watery Eye)	Hip Replacement (over 2 years)
Acne	Coeliac Disease	Epispadias	Hives (nettle rash)
Alopecia	Cold Sore (Herpes Simplex)	Epistaxis (Nosebleed)	Housemaid's Knee (Bursitis)
Anal Fissure/Fistula	Colitis (simple)	Erythema Nodosum	HRT (Hormone Replacement Treatment)
Appendectomy	Common Cold	Essential Tremor	Hyperthyroidism (overactive thyroid)
Astigmatism	Conjunctivitis	Facial Nueritis (Trigeminal Neuralgia)	Hypospadias
Athlete's Foot (Tinea Pedis)	Constipation	Femoral Hernia	Hypothyroidism (underactive thyroid)
Bell's Palsy (facial paralysis)	Corneal Graft	Fibroadenoma	Hysterectomy (no malignancy)
Bladder infections (recovered no hospital admissions)	Cosmetic Surgery	Fibroid-Uterine	Impetigo
Blepharitis	Cystitis (recovered no hospital admissions)	Fibromyositis	Influenza
Blindness/Visual Impairment	Cystocele (recovered no hospital admissions)	Frozen Shoulder	Ingrown Toe nail (Acronyx)
Blocked Tear Duct	D&C (Dilatation and Curettage)	Gall Bladder Removal	Inguinal Hernia
Breast-Fibroadenoma	Deafness/Hearing Impairment	Ganglion	Insomnia
Breast Cyst(s)	Dental Surgery	Glandular Fever (recovered)	Intercostal Neuralgia
Breast Enlargement/Reduction	Dermatitis	Glaucoma	Intertrigo
Broken Bones (not head or spine, no longer in plaster)	Deviated Nasal Septum	Glue Ear (must be clear prior to travel if flying)	Keinboeck's Disease
Bunion (Hallux Valgus)	Diarrhoea/Vomiting (recovered)	Goitre	Keratoconus
Caesarean Section	Dislocated Hip (over 2 years)	Grommet(s) inserted	Kohlers Disease
Candidiasis (oral/vaginal)	Dislocation (over 2 years)	Gynaecomastia	Labyrinthitis
Carpel Tunnel Syndrome	Dry Eye Syndrome	High blood pressure (as long as stable and well controlled and has not suffered from any cardiac condition, kidney damage, stroke or mini stroke)	Laryngitis
Cartilage Injury	Dyspepsia/Indigestion	High cholesterol (not inherited form)	Laser Eye Surgery
Cataracts	Ear Infections (must be clear prior to travel if flying)	Haematoma (external)	Learning Difficulties
Cervical Erosion	Eczema (no hospital admissions/consultations)	Haemorrhoidectomy	Leptothrix
Cervicitis	Endometrial Polyp	Haemorrhoids (piles)	Leucoderma
Chalazion	Endocervical Polyp	Hammer Toe	Lichen Planus
Chicken Pox (recovered)	Endocervicitis	Hay Fever	Ligament Injury/Tear

Lipoma	Pregnancy up to 28 weeks at time of travel	Tennis Elbow
Macular Degeneration	Prickly Heat	Tenosynovitis
Mastitis	Prolapsed Uterus/Womb	Termination of Pregnancy (abortion)
Mastoidectomy (clear prior to travel if flying)	Pruritis	Testicular Hydrocele
Menopause	Psoriasis (no admissions/consultations)	Testicular Cyst
Menorrhagia	Repetitive Strain Injury	Testicular Torsion
Migraine (stand-alone condition)	Retinitis Pigmentosa	Throat Infection(s)
Miscarriage	Rhinitis (Allergic)	Thrush
Mole(s)	Rosacea	Thyroid Deficiency
Molluscum Contagiosum	Salpingo-oophoritis	Tinnitus
Myalgia (Muscular Rheumatism)	Scabies	Tonsillitis
ME (Myalgic Enccephalomyelitis)	Scalp Ringworm (Tinea Capitis)	Tooth Extraction
Myxoodema	Scheuremann's Disease	Toothache
Nasal Infection	Sebaceous Cyst	Trichomycosis
Nasal Polyp(s)	Shingles (Herpes Zoster)	Trigeminal Neuralgia
Neuralgia/Neuritis	Shoulder Injury	Umbilical Hernia
Nystagmus	Sinusitis	Undescended Testicle
Osgood-Schlatter's Disease	Skin Ringworm (Tinea Corporis)	Urethritis (clear, no admissions)
Osteochondritis	Sore Throat	Urticaria
Otosclerosis	Sprains	Uterine Polyp(s)
Parametritis	Stigmatism	Uterine Prolapse
Pediculosis	Stomach Bug	Varicocele
Pelvic Inflammatory Disease	Strabismus (Squint)	Varicose Veins (Legs only, never ulcers/cellulitis)
Photodermatitis	Stress Incontinence	Vasectomy
Pityriasis Rosea	Synovitis	Verruca
Post Viral Fatigue Syndrome	Talipes (Club Foot)	Vertigo (no disabling episodes_
	Tendon Injury/Rupture	Vitiligo
		Warts (benign-non genital)
		Wry Neck

YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.
CANCELLING YOUR POLICIES	<p>You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Holidayrisk within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>Single Trip policies - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.</p> <p>Annual Multi Trip policies - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you chose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents.</p>
BE CAUTIOUS	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
PREGNANCY	Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential if at the time of booking your trip you are aware that you are pregnant that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.
MEDICAL COVER	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by Holidayrisk for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor.
EHIC	The European Health Insurance Card (EHIC) allows you (provided you are a UK, Channel Islands or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and the Channel Islands and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx
MEDICARE	If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
YOUR EXCESS	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by <u>each</u> insured-person, per section and for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

AUSTRALASIA	Australia and New Zealand	CURTAILMENT	The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.	HOME COUNTRY	Either the United Kingdom or the Channel Islands.
BACK COUNTRY	Skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.	DOMESTIC FLIGHT	A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.	INSURED PERSON/YOU/YOUR	Any person named on the insurance validation documentation.
BEACH SWIMMING	Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.	EMERGENCY TREATMENT	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home	INSHORE	Within 12 Nautical miles off the shore
BFPO	British Forces Posted Overseas	ESSENTIAL ITEMS	Underwear, socks, toiletries and a change of clothing.	INTERNATIONAL DEPARTURE POINT	The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you.	EUROPE INCLUDING SPAIN	All countries west of the Ural Mountains, Algeria, Egypt, Morocco, Tunisia, Turkey, the Azores, Mediterranean Islands. <i>Including Spain, Balearics, Madeira and Canary Islands.</i>	MANUAL LABOUR	Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground.
CASH	Sterling or foreign currency in note or coin form.	EUROPE EXCLUDING SPAIN	All countries west of the Ural Mountains, Algeria, Egypt, Morocco, Tunisia, Turkey, the Azores, Mediterranean Islands. <i>Excluding Spain, Balearics, Madeira and Canary Islands.</i>	OFF PISTE	Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.
CHANGE IN HEALTH	Any deterioration or change in your health between the date the policy was bought 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.	EXISTING MEDICAL CONDITION	Any serious 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.	ON PISTE	Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	FAMILY	Two adults and their dependents who are under the age of 18, living at home with you and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.	OFFSHORE	Over 12 Nautical miles off the shore
CLOSE RELATIVE	Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).	FLIGHT	A service using the same airline or airline flight number.		
CONNECTING FLIGHT	A connecting flight taken within 12 hours from your outward departure	GADGET	A handheld consumer electronic device such as mobile phones, tablets, I-pads, Kindles, satnavs, smart watches, smart glasses, head mounted displays, hand held games consoles, portable DVD players, headphones, wireless speakers,MP3 players and I-pods – but not laptop computers (these are within the definition of electronic equipment)		
CRUISE	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans and includes stops at various ports.	HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.		

<p>OPEN WATER SWIMMING</p> <p>PAIR OR SET</p> <p>POSSESSIONS</p> <p style="text-align: center;">↓</p> <p>Clothes</p> <p>Cosmetics* *excluding items considered as 'Duty Free'</p> <p>Luggage</p> <p>Electrical items & photographic equipment</p> <p>Drones</p> <p>Fine jewellery & watches</p> <p>Eyewear</p> <p>Duty free</p> <p>Shoes</p>	<p>Swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.</p> <p>Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p>Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p>Underwear, outerwear, hats, socks, stockings, belts and braces.</p> <p>Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.</p> <p>Handbags, suitcases, holdalls, rucksacks and briefcases.</p> <p>Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, games, laptops, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, films, discs or cartridges.</p> <p>Un-manned aerial vehicles</p> <p>Rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p> <p>Spectacles, sunglasses, prescription spectacles or binoculars.</p> <p>Any items purchased at duty free.</p> <p>Boots, shoes, trainers and sandals.</p>	<p>PUBLIC TRANSPORT</p> <p>REDUNDANCY</p> <p>RELEVANT INFORMATION</p> <p>RESIDENT</p> <p>SCHEDULED AIRLINE</p> <p>SKI EQUIPMENT</p> <p>SKI PACK</p> <p>SPORTS AND HAZARDOUS ACTIVITIES</p>	<p>Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p> <p>Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p> <p>A piece of important information that would increase the likelihood of a claim under your policy.</p> <p>Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p> <p>An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p> <p>Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p> <p>Ski pass, ski lift pass and ski school fees.</p> <p>Any recreational activity that requires skill and involves increased risk of injury.</p> <p><i>If you are taking part in <u>any sport/activity</u> please refer to page 25 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us on:</i></p> <p style="text-align: center;">0208 961 8488</p> <p style="text-align: center;">9am-5pm</p>	<p>TRAVEL DOCUMENTS</p> <p>TRAVELLING COMPANION</p> <p>TRIP</p> <p>UNATTENDED</p> <p>UNITED KINGDOM</p> <p>WE/OUR/US</p> <p>WINTER SPORTS</p> <p>WORLDWIDE</p> <p>WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN</p>	<p>Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p>A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p> <p>A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation. <u>Both during the period of cover.</u></p> <p>Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p>United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p>Union Reiseversicherung AG UK.</p> <p>Skiing, snowboarding and ice skating.</p> <p>Anywhere in the world.</p> <p>Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>
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Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified, for any of the following circumstances:

- | | |
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| <ul style="list-style-type: none"> • Any trip under an annual multi-trip policy that exceeds 31 days duration. This includes not insuring you for part of a trip which is longer than 31 days, unless you have paid the appropriate additional premium. | <ul style="list-style-type: none"> • You piloting or travelling in an aircraft not licensed to carry passengers. |
| <ul style="list-style-type: none"> • Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home. | <ul style="list-style-type: none"> • You travelling on a motorised vehicle for which you do not hold appropriate qualifications to ride in the UK or the Channel Islands. |
| <ul style="list-style-type: none"> • More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip. | <ul style="list-style-type: none"> • If you are riding pillion, the rider must also hold appropriate qualifications. |
| <ul style="list-style-type: none"> • Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy. • The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. • Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed <u>in writing</u> any terms applicable. | <ul style="list-style-type: none"> • You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not. • Cruises (see policy definition on page 10). • Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>. |
| <ul style="list-style-type: none"> • The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person. | <ul style="list-style-type: none"> • Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life). |
| <ul style="list-style-type: none"> • Within the last 2 years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover <u>in writing</u> and any additional premium has been paid. | <ul style="list-style-type: none"> • In respect of all sections other than <i>emergency medical expenses</i>, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. |
| <ul style="list-style-type: none"> • Any claim due to your carrier's refusal to allow you to travel for whatever reason. • Any costs which are due to any errors or omissions on your travel documents. | <ul style="list-style-type: none"> • Participation in any sports and activities listed in activity packs 2-8 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 11). • Your failure to obtain the required passport, visa or ESTA. |
| <ul style="list-style-type: none"> • Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. • Manual labour (see policy definition on page 10). • The use of Drones (see policy definition on page 11). | <ul style="list-style-type: none"> • You, your travelling companion, close relative or business associate being under the influence of:- <ul style="list-style-type: none"> - drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction); - alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine); - solvents, or; - anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents. |
| <ul style="list-style-type: none"> • You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure. | <ul style="list-style-type: none"> • Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, <u>unless specified</u>. |

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>up to £1,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> transport charges loss of accommodation foreign car hire pre-paid excursions booked by you before you go on your trip <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss</p>	<ul style="list-style-type: none"> you or a travelling companion is ill, injured or dies before the trip starts. a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. the person you are going to stay with is ill, injured or dies before the trip starts. <hr/> <ul style="list-style-type: none"> you are required for jury service or as a witness in a court of law. <hr/> <ul style="list-style-type: none"> you or a travel companion being made redundant. <hr/> <ul style="list-style-type: none"> of the requirements of HM forces. 	<ul style="list-style-type: none"> have paid or accept that your excess will be deducted from any settlement have complied with the health declaration on page 6 and cancellation is not due, or caused by an existing medical condition. accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing medical condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed. are not cancelling due to the death, injury or illness of any pets or animals. accept that we can only offer to review and extend cover for declared existing medical conditions to <u>our own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered; <ul style="list-style-type: none"> a travel companion not insured by us. a close relative of you or your travel companion. a business associate of you or your travel companion. the person you are intending to stay with are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value. <hr/> <ul style="list-style-type: none"> are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. <hr/> <ul style="list-style-type: none"> are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and have been in continuous employment for two years (see policy definition redundancy on page 11). <hr/> <ul style="list-style-type: none"> have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <hr/> <p>Provide us with your original summons notice.</p> <hr/> <p>Obtain written confirmation to validate your circumstances.</p> <hr/> <p>Obtain written confirmation to validate your circumstances.</p>
<p>BE AWARE! No cover is provided under this section for;</p> <ul style="list-style-type: none"> anything mentioned in the conditions and exclusions (page 12). the fear of an epidemic, pandemic, infection or allergic reaction. your disinclination to travel or <u>any circumstance not listed</u> above. your carrier's refusal to allow you to travel for whatever reason. 			

BE AWARE! No cover is provided under this section for;

- anything mentioned in the conditions and exclusions (page 12).
- the fear of an epidemic, pandemic, infection or allergic reaction.
- your disinclination to travel or any circumstance not listed above.
- your carrier's refusal to allow you to travel for whatever reason.

- the cancellation of your trip by the tour operator.
- a previously diagnosed condition of any close relatives, the person you are intending to stay with, or a business associate.
- your failure to obtain the required ESTA, Visa, vaccinations or inoculations in time.
- the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.

We will pay:	If:	Provided:	If you need to claim:
<p>£20 per 12hrs following trip disruption allowance up to a maximum of £100 in total.</p>	<ul style="list-style-type: none"> the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point. 	<ul style="list-style-type: none"> you are at the airport/port/station and the delay is over 12 hours. delay is not due to the diversion of aircraft after it has departed 	<p>Download or request and complete a departure delay claim form.</p>
<p>up to £1,000 for the cancellation of your trip.</p>	<ul style="list-style-type: none"> after 24 hours of delay at the airport of your <u>outbound</u> journey from the UK, Channel Islands or BFPO you abandon the trip. 	<ul style="list-style-type: none"> your trip is not less than 2 days duration or is a one-way trip. your excess has been paid or deducted from any settlement. 	<p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
<p>up to £200 for alternative transport to get you to your trip destination.</p>	<ul style="list-style-type: none"> the vehicle in which you are travelling to your international departure point becomes un-driveable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, Channel Islands or BFPO. 	<ul style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home. 	<p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12).**
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 24hrs, or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from your credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>for trips outside your home country: up to £5,000,000 following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> • customary and reasonable fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services. • additional travel, accommodation and repatriation costs to be made for, or by, you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary. 	<ul style="list-style-type: none"> • any costs where you have not paid your excess. • treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid. • any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment. • costs of private treatment <u>unless our 24 hour Emergency Assistance Facilities service has agreed</u> and adequate public facilities are not available. • replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip. 	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0) 203 829 6745</p> <p>Call our <i>Emergency Assistance Facilities service 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</i></p>
<p>up to £2,000</p> <p>public hospital benefit of up to £20 per 24 hours, up to a maximum of £300</p>	<ul style="list-style-type: none"> • your death outside your home country for your burial or cremation, including the cost of returning your ashes home or the return of your body to your home. • each full 24hrs that you are in a <u>public hospital</u> as an in-patient during the period of the trip in addition to the fees and charges. 	<ul style="list-style-type: none"> • the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. • the cost associated with the diversion of an aircraft due to your death, injury or illness. • repairs to or for artificial limbs or hearing aids. • the cost of diagnostic tests or treatment for any existing medical condition other than that which has caused the immediate emergency. • any extra costs for single/private accommodation in a hospital or nursing home. 	<p>Download or request a claim form for emergency medical expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where the Emergency Assistance Facilities service were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card.</p>
<p>up to a maximum cost of £200</p>	<ul style="list-style-type: none"> • emergency dental treatment only to treat sudden pain. 	<ul style="list-style-type: none"> • any dental work involving the use of precious metals or for the provision of dentures. • any treatment or work which could wait until your return home. 	

BE AWARE! Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact the Emergency Assistance Facilities service prior to being admitted anywhere. In this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

No cover is provided under this section for:

- **anything mentioned in the conditions and exclusions (page 12)** (including any treatment, tests and associated illnesses to existing medical conditions).
- any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, *Emergency Assistance Facilities*, have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our Emergency Assistance Facilities, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink (where our Emergency Assistance Facilities colleagues are arranging the booking it will be 3* standard where available).

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to £1,000 in total for your unused proportion of:</p> <ul style="list-style-type: none"> transport charges loss of accommodation foreign car hire pre-paid excursions booked by you before you go on your trip <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip.</p> <p>PLEASE NOTE Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</p>	<ul style="list-style-type: none"> your early return home because of the death, injury or illness of: <ul style="list-style-type: none"> you or a friend with whom you are travelling. a close relative who lives in your home country. a close business associate who lives in your home country. a friend who lives abroad and with whom you are staying. <p>or</p> <ul style="list-style-type: none"> you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law <p>or</p> <ul style="list-style-type: none"> you, a friend, business associate or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend, business associate or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. 	<ul style="list-style-type: none"> any payment where you have not suffered any financial loss. coming home due to an existing medical condition. any costs where you have not paid your excess. the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value. any claim due to the death, injury or illness of any pets or animals. the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. any unused portion of your original ticket where you have been repatriated. coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. curtailment cover where the trip is of 2 days duration or less or is a one-way trip. the operation of law or as a result of an unlawful action by you or criminal proceedings against you or anyone included in your booking. the curtailment of your trip by the tour operator. curtailment due to financial circumstances. 	<p><u>If you need to cut short your trip:</u></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour Emergency Assistance Facilities service</i>.</p> <p style="text-align: center;">+44 (0) 203 829 6745</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>Download or request a claim form for curtailment and complete to the best of your ability enclosing all required documentation as listed on the front of the claim form.</p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

BE AWARE! If you need to come home early due to your illness you **MUST** contact our emergency assistance service who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12).
- coming home early due to an existing medical condition of you or a travelling companion included on your booking.
- coming home early due to death or illness of a close relative, the person you are staying with, or a close business associate caused by an existing medical condition or a known complication of it.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.

If your possessions are delayed (Policy B Section 4)

We will pay:	For:	Provided you:	If you need to claim:
£25 per 24hrs up to £100	<ul style="list-style-type: none"> the purchase of essential items if your luggage containing your possessions is delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. 	<ul style="list-style-type: none"> have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. 	<p>For delay claims</p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p>

BE AWARE! Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tif-plc.co.uk/wearandtear

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12) or any items that do not fall within the categories of cover listed.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, iPads, duty free items such as tobacco products, alcohol and perfumes.
- the use of, or damage to, drones

If your cash is lost or stolen on your trip (Policy B Section 5)

We will pay:	For:	Provided:	If you need to claim:
each insured person: up to £300	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your cash is: <ul style="list-style-type: none"> on your person. held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange 	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations from your home country for foreign currency. (b) where sterling is involved, documentary evidence of possession.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 13).
- any financial loss suffered as a result of your debit/credit card being lost or stolen.
- cash that is not on your person, in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

We will pay:	For:	Provided:	If you need to claim:
£10 per 24hrs up to a maximum of £150	<ul style="list-style-type: none"> each full day you are: <ul style="list-style-type: none"> confined as a result of hijack. 	<ul style="list-style-type: none"> you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement. 	Download a claim for either medical expenses/and possessions (if applicable) and completed to the best of your ability.
£10 per 24hrs up to a maximum of £150	<ul style="list-style-type: none"> hospitalised following a mugging attack. 	<ul style="list-style-type: none"> you are necessarily hospitalised in a public hospital and have submitted a claim for emergency medical expenses and provided us with a written Police report. 	Claims will need to be supported by a written report from the appropriate authorities.
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> anything mentioned in the conditions and exclusions (page 12). any claim where you are unable to provide us with proof of the incident, i.e. Police / authorities / medical report. any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour. 			

Personal liability (Policy B Section 7)

We will pay:	For:	Provided:	If you need to claim:
up to £2,000,000 plus costs agreed between us in writing:	<ul style="list-style-type: none"> any event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> injury, illness or disease of any person. loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. liability for loss of or damage to property or injury, illness or disease is not caused or suffered by: <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. your ownership, care, custody or control of any animal. compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices. 	<p>Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> anything mentioned in the conditions and exclusions (page 12) (Where you are liable for damage to trip accommodation your excess is increased to £250). injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family. claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer. 			

We will pay:	For:	Provided:	If you need to claim:
<p>a single payment as shown on your summary of cover:</p> <p>£5,000 →</p> <p>£5,000 →</p> <p>£5,000 →</p>	<p>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</p> <p>death (limited to £1,500 when you are under 18 or over 75 at the time of incident).</p> <p>total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet.</p> <p>permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*.</p>	<ul style="list-style-type: none"> • you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. • you are not under 18 or over 75 and claiming permanent disablement. • you are not claiming for more than one of the benefits that is a result of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

BE AWARE! This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section.

(*Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12).
- any payment for permanent disablement when your age is under eighteen (18) or over seventy five (75) at the time of the incident.

We will pay:	For:	Provided:	If you need to claim:
<p>up to £10,000</p> <p>and for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> • legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. • enquiries relating to your insured trip. 	<ul style="list-style-type: none"> • your excess has been paid or deducted from any settlement. • you accept that if you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation. • legal proceedings in the USA or Canada follow the contingency fee system operating in North America. • you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. • the estimated recovery is more than £500. • we believe that you are likely to obtain a reasonable settlement. • the costs cannot be considered under an arbitration scheme or a complaints procedure. • you are not claiming against another insured-person who is a member of your family, business associate, a friend or travelling companion, whether insured by us or another provider. • the claim is not due to damage to any mechanically propelled vehicle. 	<p>If you have an accident abroad and require legal advice you should contact:</p> <p>Slater and Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ</p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</p> <p>To obtain this service you should:</p> <p>telephone 0161 228 3851 or fax 0161 909 4444</p> <p>Monday to Friday 9am-5pm</p>

BE AWARE! Legal expenses claims are only considered on the condition that you use Slater & Gordon LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. We will settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you. No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12).
- legal proceedings in more than one country for the same event.

We will pay:	For:	Provided:	If you need to claim:
<p>up to £1,000 (up to £200 each individual item)</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p>	<p>either</p> <ul style="list-style-type: none"> the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age wear and tear. <p>or</p> <ul style="list-style-type: none"> the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement you have complied with the carrier's conditions of carriage you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage. you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents. your golf equipment is not specifically insured elsewhere. you are able to provide either the damaged items on request or to prove the existence or ownership of any item lost or stolen. 	<p>Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased/hired.</p>
<p>up to £25 per 24 hours up to a maximum of £250 in total</p>	<ul style="list-style-type: none"> the cost of hire of golf equipment if your golf equipment is lost, stolen, or delayed on your outward journey for over 24 hours from the time you arrived at your trip destination. 	<ul style="list-style-type: none"> you have kept all receipts for this hire and sent them in to us with your claim. the course is closed by a club official and you have confirmation in writing. 	<p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>up to £25 per 24 hours up to a maximum of £250 in total</p>	<ul style="list-style-type: none"> the loss of green fees should the pre-booked course become unplayable due to adverse weather conditions. 	<ul style="list-style-type: none"> you have kept all receipts for this hire and sent them in to us with your claim. the course is closed by a club official and you have confirmation in writing. 	

BE AWARE! The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tif-plc.co.uk/wearandtear

No cover is provided under this golf extension for:

- anything mentioned in the conditions and exclusions (page 12).
- any intentional damage to golf equipment due to carelessness/reckless actions.
- your golf equipment being left unattended away from your personal holiday or trip accommodation between 6:00am and 11:00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless access was gained by violent and forcible means.

We will pay:	For:	Provided:	If you want to make a claim:
<p>up to £2,000 (£1,000 computer equipment)</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p> <p>£50 per 24 hours up to £250</p> <p>£100 per 24 hours up to £300</p>	<p><i>either</i></p> <ul style="list-style-type: none"> the cost of repairing business equipment that is damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p><i>or</i></p> <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. <ul style="list-style-type: none"> the transportation costs of replacing business samples if they are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrive at your trip destination. <ul style="list-style-type: none"> for the loss or theft of your business cash during your trip. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement you have complied with the carrier's conditions of carriage you have notified the Police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage or delay. your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £50). you or your employer/business associate own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. you are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. <p>you are not claiming for:</p> <ul style="list-style-type: none"> mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories. cash stolen from anywhere other than, your person, a safe, or safety deposit box any business equipment left <i>unattended (including in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation) business equipment left unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. loss or theft of business money due to depreciation in value, currency changes or shortage caused by any error or omission. business money that is not on your person or in a safe/deposit box 	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p>For all loss or damage claims during transit : (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses: you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>for loss of money we will also require:</p> <ul style="list-style-type: none"> confirmation from your UK currency exchange of the issue of foreign currency or travellers' cheques; exchange confirmations for currency changed from travellers' cheques; or where sterling is involved, documentary evidence of possession. <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>up to £500</p>	<ul style="list-style-type: none"> either a replacement employee or for you to return within one month of the event to complete the planned duties you were unable to complete due to your: <ul style="list-style-type: none"> hospitalisation prior to your trip. repatriation during your trip. necessary curtailment of your trip. 	<ul style="list-style-type: none"> the travel and accommodation costs and expenses are of the same standard/cost to the original booking the necessity of a replacement employee complies with the terms in section A1, B2 & B3 of your pre travel and travel policy. <i>NB: All requirements regarding existing medical conditions apply to all sections of your policy</i> 	

BE AWARE! The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tif-plc.co.uk/wearandtear. No cover is provided under this business extension for:

- anything mentioned in the conditions and exclusions (page 12) (including any treatment, tests or associated illnesses for non-declared existing medical conditions)
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any claim for loss of business equipment where you or your employer hold insurance elsewhere

Winter sports extension (Policy B Section 12) on payment of additional premium

Upon payment of an additional premium for winter sports, your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip or for 24 days in one policy year on your Annual Multi Trip.

We will pay	For:	Provided:	If you need to claim
<p>up to £300 for your owned ski equipment.</p> <p>up to £250 for your hired ski equipment</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p>	<ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. or the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the Police, your carrier or tour operator's representative and obtained an independent written report. 	<p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p>
<p>up to £20 per 24 hours delay, up to a maximum of £200</p> <p>up to £25 per full 24hrs up to a maximum of £250</p>	<ul style="list-style-type: none"> the cost of hiring replacement ski equipment if your ski equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 24 hours from the time you arrived at your trip destination. the loss of use of your ski pack following your injury or illness during your trip. 	<ul style="list-style-type: none"> the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items. you have a valid claim for medical expenses. you have supporting medical evidence confirming your inability to ski 	<p>For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p>For all other losses you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p>
<p>up to £20 per full 24hrs up to a maximum of £200</p>	<ul style="list-style-type: none"> each <i>full 24hrs</i> you are unable to ski due to the <u>lack of snow</u> which results in the total closure of skiing facilities in the resort. 	<ul style="list-style-type: none"> you are skiing north of the earths equator between 1st January and 30th April, or south of the earths equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level. you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. 	<p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>up to £20 per full 24hrs up to a maximum of £200</p>	<ul style="list-style-type: none"> the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort. 	<ul style="list-style-type: none"> you are not claiming for more than £20 per full 24 hours 	

BE AWARE! The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear and tear scale published on our website at www.tif-plc.co.uk/wearandtear.

No cover is provided under this winter sports extension for:

- anything mentioned in the conditions and exclusions (page 12).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort

We will pay:	For:	Provided:	If you need to claim:
<p>up to £500 (£250 per ring)</p> <p>Unreceipted items: £75 per item up to a maximum of £150</p> <p>up to £1,500 (Single article limit £200)</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p>	<ul style="list-style-type: none"> the loss or damage to wedding rings during the period of insurance. for the loss or theft of wedding gifts given to the couple in resort. 	<ul style="list-style-type: none"> have paid your excess or accept it will be deducted from any settlement your property has not been shipped as freight or under a bill of lading. your loss is not due to delay, detention, confiscation, requisition or damage by customs or any other officials or authorities. you have notified the Police, your carrier or tour operator's representative within 24 hours and obtained a written report. you have a valid claim with supporting documentation under the terms and conditions of section B4 'if your possessions are lost or stolen'. you are able to provide the damaged items on request or to prove the existence or ownership/purchase of any item with an insured value in excess of £50. 	<p>Please telephone our claims department:</p> <p style="text-align: right;">+44 (0) 203 829 6761</p> <p>where they can send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased/hired.</p>
<p>up to £500</p>	<ul style="list-style-type: none"> wedding photographs or video recordings to: <ul style="list-style-type: none"> either pay for the cost of reprinting lost or damaged photographs and/or video recordings specifically taken for the wedding and 14 days after the wedding or up to the expiry of the policy, whichever is the first. or reasonable additional costs to re-book a photographer of a similar standard to the original to take photographs and/or video recordings specifically for the wedding following the death, injury, illness or due to unforeseen unavoidable transport problems which prevented the original photographer from fulfilling their contract. 	<ul style="list-style-type: none"> you are not claiming for: <ul style="list-style-type: none"> damage or loss that is the result of a domestic dispute. wedding rings, wedding attire, wedding gifts, wedding photographs, or wedding video recordings stolen from your personal holiday, or trip accommodation except where entry or exit was gained by violent and forcible means. more than the single article limit for each wedding ring (as shown on your summary of cover). wedding rings carried in any suitcases, trunks or similar containers when left unattended (including checked in luggage) more than £200 for any single, pair of, set of wedding gift/s more than £300 for any one item of wedding attire 	<p>Any item with a purchase price in excess of £50/£75 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50/£75 subject to an overall limit for all such items of £150.</p>
<p>up to £2,000 (Single article limit £300)</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p>	<ul style="list-style-type: none"> the loss of wedding attire and to cover: <ul style="list-style-type: none"> either the cost of repair of the wedding dress, suit, shoes and the like which were bought specifically for the wedding if the items are damaged during the period of insurance, or replace with a similar wedding dress, suit, shoes and the like, make up, hairstyling and flowers up to the same value of items lost if the items are lost during the period of insurance. 	<ul style="list-style-type: none"> the loss or damage is not due to: <ul style="list-style-type: none"> scratching, wear, tear, depreciation or deterioration. any process of cleaning, repairing or restoring. atmospheric or climatic conditions. moth or vermin. electrical or mechanical breakdown or derangement 	

BE AWARE! The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tif-plc.co.uk/wearandtear. No cover is provided under this wedding extension for:

- anything mentioned in the conditions and exclusions (page 12).
- any intentional or accidental damage to wedding attire or accessories due to carelessness/reckless actions.

ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

Unlike other policies we cover many sports and activities as standard; **no additional premium is required for activities listed in Activity Pack 1. We have categorised the activities that are not covered as standard into seven further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary. The activities are covered on the basis that your chosen activity is not the sole purpose of your trip (with the exception of winter sports whereby you can opt to have specific winter sporting activities included, which will be covered for the entire duration of your trip).** (All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated). Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy. If you are unsure please do not hesitate to contact us 0208 961 8488 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200. Please note those activities marked with an asterisk (*) do not have Personal Accident or Personal Liability cover.

Activity Pack – Covered as standard Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), Archery*, Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking, Camping, Canoeing/kayaking* (White Water Grades 1-3), Caravanning, Catamaran Sailing* (In-shore), Clay Pigeon Shooting*, Cricket, Croquet, Curling, Cycle Touring/leisure biking, Dancing, Darts, Diving (Indoor up to 5m), Dragon Boat Racing, Elephant Trekking (UK booked), Fencing, Fives, Flag football, Flying as passenger* (private/small aircraft), Football/Soccer - Kick Around (any surface), Frisbee (recreational), Golf, Gorilla Trekking (up to 1000m), Highland games, Horse, Riding (No Jumping), Indoor Skating (not ice), Jet Boating*, Jet Skiing*, Kiting, Korfball, Low Ropes, Marathons, Model Flying, Model sports, Mountain Biking (up to 1000m), Netball, Orienteering, Petanque, Pigeon racing, Pony Trekking, Pool, Quoits, Rackets, Racquet Ball, Rafting* (White Water Grades 1-3), Re-Enactment, Rifle Range*, Ringos, Rounders, Rowing* (inshore –recreational), Safari (UK booked), Sailing/Yachting (recreational - inshore), Scuba Diving* (not solo, up to maximum 30m), Snorkelling, Softball, Squash, Stoolball, Swimming (pool - not open water), Swimming with Dolphins, Table Tennis, Ten Pin Bowling, Tennis, Trekking/Mountain, Walking/Hiking/Rambling/Mountaineering (in group) all up to 1000m , Tubing, Tug of War, Volleyball, Whale Watching, Yoga

Activity Pack 1 – Additional Premium required Adventure Racing (up to 6 hours), Airsoft*, Angling/Fishing (sea), Climbing (Indoor/outdoor climbing wall up to 25m), Cross Country Running, Diving (Indoor up to 10m), Dry Slope Skiing, Elephant Trekking (non UK booked), Falconry, Football/Soccer - Organised Amateur, Frisbee (Ultimate Frisbee), Gaelic Football, Gorilla Trekking (up to 2000m), Gymnastics, Handball, Hockey (field), Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2000m), Paint Balling, Parasailing*, Parascending* (Over water), Roller Blading/skating/Skate Boarding/scooters (non-motorised), Rugby (training), Safari (non UK booked), Safari Trekking, Sand Yachting, Sea Canoeing/Kayaking* (inshore), Shark Diving/Swimming* (cage), Shinty, Street Hockey, Surf life saving (organised competition), Surfing*, Trampolineing, Trekking/Mountain, Walking/Hiking/Rambling/Mountaineering (in group up to 2000m), Triathlon, up to 1 day Skiing/Dry slope skiing/Snowboarding, War Games/Paint Balling, Water Polo , Water Skiing* (no jumping), Weight Lifting, Windsurfing/Boardsailing/Sailboarding*, Wrestling (organised training)

Activity Pack 2 - Additional Premium required - included upon payment of winter sports premium Adventure Racing (up to 12 hours), American Football (Organised/with Safety Equipment), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Canoeing/kayaking* (White Water Grades 4-6), Canyoning, Cat Skiing, Cross Country Skiing, Equestrian, Flying* (crew/pilot), Flying Helicopter* (Pilot), Glacier Walking, Gliding* (non-competitive), Go Karting, Gorge Walking (with ropes), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Skating, Kick Sledging, Land Skiing, Langlauf, Modern Pentathlon, Mono Skiing, Mountain Boarding, Octopush, Off Road Motorcycling* (up to 250cc), Passenger Sledge, Power Boating* (inshore), Power lifting, Quad Bikes*, Rafting (White Water Grades 4-6), River Tubing*, Rodeo, Roller Hockey, Rugby (Amateur Game), Sand Boarding, Sand Dune Surfing/Skiing*, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Cat*, Skiing – Mono, Skiing – Nordic, Sledging/Tobogganing, Sleigh riding (reindeer, horses or dogs), Snow Biking, Snow Blading, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Speed Sailing* (in shore), Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Summer Tobogganing, Swimming (open water), Telemarking, Tree Top Canopy Walking, Under 17 Driving* (not public roads)

Activity Pack 3 - Additional Premium required Blowcarting/Land Yachting/Kite Buggy, Boxing Training, Devil Karting*, Dirt Boarding, Gorge Walking (no ropes), Gorilla Trekking (up to 3000m), High Diving, Jousting, Kite-boarding/surfing, Motorised Buggyng*, Mountain Biking (up to 3000m), Paragliding*, Parascending* (over land), Ski Biking, Skiing – Snowcat, Snow Karting*, Snow Surfing*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3000m) Wake Boarding, Water Skiing (jumping)

If you need to claim



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: www.travel-claims.net

Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Telephone: 0203 829 6761

You need to:

- produce your insurance validation documentation confirming you are insured before a claim is admitted.
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including, where necessary, medical certification and details of your National Health number, or equivalent, and Private Health Insurance).
- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with, in your name, the defence/settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name, but at our expense, to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.

DATA PROTECTION ACT – PERSONAL INFORMATION

How Travel Insurance Facilities collects data:

You should understand that any information you have given Travel Insurance Facilities will be processed in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

You have a right of access to, and correction of, information that Travel Insurance Facilities hold about you. If you would like to exercise either of these rights you should contact: **The Data Protection Compliance Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY**

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims managers attention in writing. **The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY**

Your right to complain

If your complaint is regarding the selling of your policies: Complaints Manager, Holidayrisk Crown House Business Centre, North Circular Road, London, NW10 7PN.

Or if you would like to complain about the outcome of your claim, or assistance provided, please forward details of your complaint in the first instance as follows:

- Write to the Branch Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.fos.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Registered in England. Registered Number: 3220410.

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Holidayrisk Travel Gadget Add On Insurance

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INTRODUCTION

This Insurance is arranged by: UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

SUMMARY OF COVER

Level of Gadget Cover	Number of Gadgets Covered	Max Claim Value	Excess
Bronze	Unlimited	£1,000	£25.00
Silver	Unlimited	£2,000	£35.00
Gold	Unlimited	£3,000	£45.00

LAW APPLICABLE TO CONTRACT

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

POLICY DEFINITIONS

The following words shall have the meanings given below wherever they appear in bold:

Accessories: Chargers, carrying cases, headphones and hands-free mounting kits, USB cables but excluding a SIM Card that were supplied with **Your Gadget**.

Accidental Damage: The unintentional and unforeseen failure, breakage or destruction of **Your Gadget**, with visible evidence of an external force being applied and which results in the **Gadget** being unusable.

Administrator: Holidayrisk , Crown House Business Centre,
North Circular Road, London NW10 7PN.
Tel: 0845 257 9200 Mon - Fri (9.00 am - 5.30 pm)
email: insure@holidayrisk.com

Breakdown: The failure of any electrical or mechanical component in **Your Gadget** due to a sudden and unforeseen fault, which causes **Your Gadget** to stop working in the way the manufacturer intended and which requires repair or replacement before the **Gadget** can be used again.

Commencement Date: The date **Your** cover begins with **Us**, as detailed in **Your** policy schedule.

Cosmetic Damage: Any damage which is non-structural, including but not limited to scratches, dents and marks, which does not affect the usage of the **Gadget**.

Gadget: Photographic, video equipment, camcorders and accessories, all photographic/ digital/ optical/ audio/ video media, Mobile/Smart phones, iPods, MP3/4 players or similar and/or accessories, Satellite Navigation Systems (GPS), Personal Digital Assistants (PDAs), Computers, Laptops, Tablet Computers, Ebook readers, Portable Games Consoles and all **Accessories** for these items.

End date: The date that all cover under **Your** policy will cease being the date on **Your** schedule or the date **You** return **Home**.

Excess: Where applicable, the **excess** is the first amount of the claim for each person, each section and each incident which is payable by **You**. The **excess** amounts are shown in the Summary of Cover on page 2.

Holiday: A journey which commences when **You** leave **Your Home** for an overseas destination and ends when **You** return **Home**. This must not exceed the maximum duration for an individual trip as shown on **Your** policy schedule.

Home: **Your** usual place of residence in the **UK**, Channel Islands or Isle of Man.

Immediate Family: **Your** husband, wife, civil partner, partner, children or parents, who permanently live in **Your Home**.

Period of Insurance: The period of time between the **Commencement Date** and the **End Date** which is shown on **Your** policy schedule and that the policy will be in force for. Cover under this policy only applies when **You** are on **Your Holiday**.

Proof of Purchase: An original receipt and any other documentation required to prove **Your Gadget** was purchased from a **UK** VAT registered company and that it is owned by **You** - including the date of purchase, make, model, serial and IMEI number of **Your Gadget**, where applicable.

Replacement Item: An identical item of **Gadget** of the same age and condition. or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original item of **Gadget**.

Theft: The unauthorised dishonest appropriation or attempted appropriation of the **Gadget** specified on **Your** Insurance Schedule, by another person with the intention of permanently depriving **You** of it.

Unattended: Not visible to **You** and not within **Your** arms' length reach. **We** will not pay any claims for property left unattended in publicly accessible places. **You** must act as though **You** are not insured.

Unauthorised Calls, Texts or Data Use: Any calls, texts or data use made from **Your Gadget** after the time that it was stolen, to the time that it was blacklisted by **Your** airtime provider.

We, us, our: UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE.

You, Your(s), Insured: All person(s) within the age limit, the names of whom are provided to Holidayrisk at the time of premium payment and are shown on the **schedule**. All persons must be permanently resident in the **United Kingdom**, Channel Islands or the Isle of Man and registered with a medical practitioner in one of these areas, being the one in which **You** permanently reside. Each person is separately insured.

WHAT IS COVERED

In return for **Your** premium payment **We** will insure **Your Gadget** for the **Period of Insurance** as stated on **Your** policy schedule, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by Us. Please read **Your** policy carefully to ensure **You** understand the cover **We** are providing **You** and that **You** comply with **Our** terms and conditions.

Basis Of Cover

Section 1 - Accidental DamageWhat **You** Are Covered For:

We will pay up to the amount shown in the Schedule of Benefits for the costs of repairing **Your Gadget** as a result of **Accidental Damage**. If **We** are unable to economically repair **Your Gadget** then, at **Our** discretion, a **Replacement Item** will be provided by Us.

What **You** Are Not Covered For:

In addition to claims excluded under the "General Exclusion" section, **We** will not pay for **Accidental Damage** caused by:

1. deliberate damage or neglect of the **Gadget**;
2. failure on **Your** part to follow the manufacturer's instructions;
3. inspection, maintenance, routine servicing or cleaning.

Section 2 – TheftWhat **You** Are Covered For:

We will pay up to the amount shown in the Schedule of Benefits to replace **Your Gadget** with a Replacement Item if it is stolen. Where only part or parts of **Your Gadget** have been stolen, **We** will only replace for that part or parts.

What **You** Are Not Covered For:

In addition to claims excluded under the "General Exclusion" section, **We** will not pay for Theft:

1. Where the Loss has occurred 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, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated;
2. From any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was used to gain entry or exit;
3. Where the **Gadget** has been left **Unattended** when it is away from **Your** Home;
4. Where all precautions have not been taken.

Section 3 – BreakdownWhat **You** Are Covered For:

If a **Breakdown** of **Your Gadget** occurs outside of the manufacturer's guarantee or warranty period **We** will pay up to the amount shown in the Schedule of Benefits for the repair costs. If **We** are unable to economically repair **Your Gadget** then, at **Our** discretion, a **Replacement Item** will be provided by **Us**.

What **You** Are Not Covered For:

1. **We** will not pay for any **Breakdown** claims excluded under the "General Exclusion" section.

Section 4 – Liquid Damage

What **You** Are Covered For:

We will pay up to the amount shown in the Schedule 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.

What **You** Are Not Covered For:

1. **We** will not pay for any liquid damage claims excluded under the “General Exclusion” section.

Section 5 – Unauthorised Calls, Texts or Data Use

What **You** Are Covered For:

Where **Your** item of **Gadget** is a device where **You** are charged for **Unauthorised Calls, Texts or Data Use** and it is lost or stolen, **We** will refund the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by **Your** airtime provider. This is subject to **You** providing an itemised bill. The maximum **We** will pay for any one occurrence is £100.

What **You** Are Not Covered For:

In addition to claims excluded under the “General Exclusion” section, **We** will not pay for:

1. any **Unauthorised Calls, Texts or Data Use** where the **Theft** has not been reported to **Your** airtime provider within 12 hours of the **Theft** occurring.

REPLACEMENT CONDITION

Where **We** are able to provide a replacement, this is not on a ‘new for old’ basis. Cover is limited to one replacement per **Period of Insurance** per item, up to the amount specified in **Your** policy schedule. If **Your Gadget** cannot be replaced with an identical item of **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 item of **Gadget** subject to the following depreciation scale:

- 10% over two years old and less than three years old
- 20% over three years old and less than four years old
- 30% over four years old and less than five years old
- 40% over five years old and less than six years old

GENERAL EXCLUSIONS:

1. Repairs or any other costs for:
 - a) cleaning, inspection, routine servicing or maintenance;
 - b) Loss or damage arising from a manufacturer's defect or recall of the **Gadget**;
 - c) replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - d) any repairs carried out without prior authorisation from **Us**;
 - e) wear and tear to the **Gadget** and/or gradual deterioration of performance;
 - f) **Cosmetic Damage**.
2. Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
3. Any claim made, or any event causing the need for a claim to be made, which occurred prior to the **Commencement Date** of the **Period of Insurance**.
4. Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of **Your** policy, or since it was added to **Your** policy, as verified by **Your** airtime provider.
5. Any claim arising whilst **You** are not on **Holiday**.
6. Any repair or replacement if a SIM card registered to **You** was not in the insured mobile phone or **Gadget** at the time of the **Accidental Damage, Theft, Breakdown, or liquid damage**.
7. Any expense incurred arising from not being able to use the **Gadget**, or any costs other than the repair or replacement costs of the **Gadget**.
8. **Accidental Damage, Theft, Breakdown or liquid damage to Accessories** of any kind.
9. Any **Breakdown** arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, **Accessories** or associated equipment to correctly recognise and process any calendar date or time.
10. Reconnection costs or subscription fees of any kind.
11. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
12. Items purchased from an on-line auction site.
13. Any costs for loss 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 other costs that arise directly or indirectly from the event which led to **Your** claim unless specifically stated in this policy.
15. Liability of whatsoever nature arising from ownership or use of the **Gadget**, including any illness or injury resulting from it.
16. Value Added Tax (VAT) where **You** are registered with HM Revenue & Customs for VAT.
17. Notwithstanding any provision to the contrary within this Reinsurance Agreement or any endorsement thereto, it is understood and agreed as follows:
 - a). This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
ELECTRONIC DATA means facts, concepts and information converted to a form usable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

b. However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils Fire, Explosion

18. Notwithstanding anything to the contrary contained herein this Policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

19. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, it is agreed that this Policy excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any act of terrorism, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- a. involves violence against one or more persons; or
- b. involves damage to property; or
- c. endangers life other than that of the person committing the action; or
- d. creates a risk to health or safety of the public or a section of the public; or
- e. is designed to interfere with or to disrupt an electronic system.

This Policy also excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

20. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, this Policy excludes any loss, liability, cost or expense, or any other amount incurred by or accruing to the insured, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with:

- a. irradiation or contamination by Nuclear Material; or
- b. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- c. any device or weapon employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter.

21. Any **Gadget** more specifically insured elsewhere.

POLICY CONDITIONS AND LIMITATIONS:

1. Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single **Period of Insurance**. Cover is limited to one replacement per **Period of Insurance** per item, up to the amount specified in **Your** policy schedule.
2. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.
3. This insurance only covers **Gadget** purchased in the **UK**, the Isle of Man and the Channel Islands. Cover includes the use of the **Gadget** for the period and destination shown on **Your** schedule and only applies while **You** are on **Holiday**.
4. Any claims for repairs or replacement items will take place on **Your** return to the **UK** by **Our** approved supplier.
5. The **Gadget** must be less than 6 years old (except for laptops which must be less than 15 months old) at the **Commencement Date** of the insurance, with valid **Proof of Purchase**. All items must have been purchased as new from a VAT registered company and must be in full working order at the **Commencement Date** of this policy.
6. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to: take care to supply accurate and complete answers to all the questions **We** or Holiday Extras Ltd may ask as part of **Your** application for cover under the policy; to make sure that all information supplied as part of **Your** application for cover is true and correct and; to tell **Us** of any changes to the answers **You** have given as soon as possible. Failure to provide answers in line with the requirement of the act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.
7. **You** must provide **Us** with any receipts, **Proof of Purchase** or documents to support **Your** claim as requested. All **Proof of Purchase** must include the make and model of the **Gadget** and must be in **Your** name. If **We** do not receive the documents **We** have requested from **You** or if any documents submitted by **You** are not acceptable to **Us**, it may delay **Your** claim or **We** may decline to pay **Your** claim.
8. **You** must take all precautions to prevent any damage to **Your Gadget**.
9. If **Gadget** is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company, etc), **You** must notify such carrier immediately and obtain a copy of their report.
10. **We** will process **Your** claim under the terms and conditions of this insurance based on the first reason notified to **Us** for the claim. Please note that it may be necessary for **Us** to contact **Your** Airtime Provider in order to validate **Your** claim.
11. This cover is limited to one replacement per insured item per **Period of Insurance**.
12. Cover for **Your Gadget** applies to **You** as the person who purchased the policy and **Your Immediate Family**.
13. The benefits of this policy cannot be transferred to someone else or to any other **Gadget** without **Our** written permission.

HOW TO CLAIM

Any incident or loss which gives rise, or may give rise, to a claim under **Your** travel insurance should be advised immediately to:

Trinity Claims, PO Box 569, Tonbridge, TN9 1LT
 Telephone: 02077851702
 Email: gadget.claims@trinitym.co.uk

On contacting Trinity Claims please state **Your** insurance is provided by UK General Insurance Ltd and quote scheme reference 06237A.

You must also:

1. Report the **Theft** of **Your** mobile phone within 12 hours of discovery of the occurrence of the **Theft**, to **Your** airtime provider and instruct them to blacklist **Your** handset;
2. Report the **Theft** of **Your Gadget** to the police within 24 hours of discovery and obtain a crime reference number in relation to the **Theft** of the item.
3. If **We** replace **Your Gadget** the ownership of the damaged or lost item is transferred to **Us** once **You** have received the **Replacement Item We** have supplied. If the **Gadget You** have claimed for is returned or found **You** must notify **Us** and send it to **Us** if **We** ask **You** to.

Before **Your** claim can be approved, **You** must pay the **Excess**. For all other items, please refer to the **Excess** in the Schedule of Benefits. UK General Insurance Ltd are an insurer's agent and in the matters of a claim act on behalf of the **Insurer**.

CANCELLATION RIGHT

If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs then please return it to the **Administrator** within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full.

Thereafter **You** may cancel the insurance cover at any time by informing the **Administrator** however no refund of premium will be payable.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING YOURSELF HEARD

We realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens **We** want to hear about it so **We** can try to put things right. If **You** have cause for complaint it is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care.

YOUR RIGHT TO COMPLAIN

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the complaints procedure below:

We realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens **We** want to hear about it so **We** can try to put things right. If **You** have cause for complaint it is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care.

Complaints regarding the sale of the policy:

Complaints Manager

Holidayrisk , Crown House Business Centre,
North Circular Road, London NW10 7PN.

Complaints regarding a claim:

Trinity Claims

PO Box 569

Tonbridge

TN9 1LT

Email: customer.relations@trinitym.co.uk

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 05900A. In either instance if **Your** complaint cannot be resolved by the end of the next working day, it will be passed to:

Customer Relations Department

UK General Insurance Limited

Cast House

Old Mill Business Park

Gibraltar Island Road

Leeds

LS10 1RJ

Tel: 0845 218 2685 / Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

IMPORTANT NOTICE TO CUSTOMERS

If **You** or anyone acting on **Your** behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and **You** will forfeit all rights under the policy. In these circumstances, **We** reserve the right to retain the premium **You** have paid and to recover any sums **We** have paid by way of benefit under the policy. **We** may also pass **Your** details to the police. The terms and conditions of this insurance policy do not affect **Your** statutory rights relating to faulty or mis-described goods. For further information about **Your** statutory rights, please contact **Your** local authority Trading Standards Department or the Citizens Advice Bureau.

DATA PROTECTION 1998

Please note that any information provided to Us will be processed by Us and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.