

## DOWNUNDER EMIGRATION – PART 1 COVER – OUTWARDS TRIP ONLY – DU7

### INTRODUCTION TO YOUR POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual Sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

**Please read this document and Your Certificate very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements.**

**Cooling Off Period:** Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: 0207 402 9211

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### YOUR POLICY

We will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons who reside in the United Kingdom, the Channel Islands or the Isle of Man or are citizens of the UK, Channel Islands or Isle of Man
- to persons who temporarily reside outside the UK, the Channel Islands or the Isle of Man who have completed the correct form of overseas or extension application, which has been submitted to the agent and approved by Us.
- following payment of the appropriate premium for the level of cover selected

This insurance is arranged by Downunder Insurance Services Limited with 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 Ltd 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 <https://register.fca.org.uk/> or by calling them on 0800 111 6768 or 0300 500 8082.

## SUMMARY OF COVER

	Cover	Limits of Cover (per person unless otherwise shown)	Excess
1.	Medical Emergency & Repatriation	£10,000,000	£100
2.	Emergency Dental Treatment	£250	£100
3.	Additional Accommodation & Travelling Costs	£2,000 per Trip	Nil
4.	Hospital Daily Benefit	£10 per complete day of inpatient treatment: up to £600	Nil
5.	Cancellation & Curtailment	£3,000	£100
6.	Travel Delay <ul style="list-style-type: none"> <li>▪ Holiday Abandonment</li> </ul>	£20 for the first full 12 hour delay then £10 for each subsequent full 12 hours: maximum £250 £3,000	£100
7.	Missed Departure on the Outward Journey	£1,000	£100
8.	Personal Effects & Baggage <ul style="list-style-type: none"> <li>▪ Single article, or Pair or Set of articles</li> <li>▪ Valuables</li> </ul> (Limited to £100 if Insured Person is under 18)	£1,500 £200 £200	£100 £100 £100
9.	Personal Effects & Baggage Delay	In excess of 12 hours: £100	Nil
10.	Money & Passport <ul style="list-style-type: none"> <li>▪ Cash</li> </ul> (Limited to £75 if Insured Person is under 18) <ul style="list-style-type: none"> <li>▪ Passport</li> </ul>	£500 £300 £250	£100 £100 Nil
11.	Personal Liability	£2,000,000 per policy	£100
12.	Personal Accident <ul style="list-style-type: none"> <li>▪ Death (aged 18-55)</li> </ul> If the Insured Person is aged under 18 <ul style="list-style-type: none"> <li>▪ Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes</li> <li>▪ Permanent Total Disablement</li> </ul>	£10,000 £2,500 £30,000 £30,000	Nil Nil Nil Nil
13.	Legal Expenses	£25,000 per policy	£100
14.	Hijack	£50 per day up to maximum £500	Nil
15.	Catastrophe	£500	£100
	Optional Winter Sports Cover		
16.	<ul style="list-style-type: none"> <li>▪ Cancellation of unused Ski Pack/Ski School Fees</li> </ul>	£1,000	£100
17.	<ul style="list-style-type: none"> <li>▪ Skis, ski equipment (hired)</li> <li>▪ Single Article or Pair or Set of articles</li> </ul>	£250 £200	£100 £100
18.	<ul style="list-style-type: none"> <li>▪ Ski hire</li> </ul>	£25 per day up to a maximum of £250	Nil
19.	<ul style="list-style-type: none"> <li>▪ Ski pack</li> </ul>	£75 per day up to a maximum of £300	Nil
20.	<ul style="list-style-type: none"> <li>▪ Piste closure</li> </ul>	£25 per day up to a maximum of £250	Nil
21.	<ul style="list-style-type: none"> <li>▪ Avalanche or landslide</li> </ul>	£25 per day up to a maximum of £250	Nil
22.	Optional Special Sports & Activities Cover		
23.	<ul style="list-style-type: none"> <li>▪ Search and rescue fees</li> </ul>	£750	£100
24.	Scheduled Airline Failure	£5,000	Nil

## IMPORTANT NOTES

We would like to draw Your attention to important features of Your policy including:

- **Emergency Medical Expenses:** This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available. This policy does not provide cover for private medical expenses when You are hospitalised in a state run hospital or clinic where EU residents have a right to state provided emergency treatment.
- **Repatriation:** Please note that in the event that You require repatriation after an incident abroad, You will be returned to Your Home Country. This policy does NOT cover onwards transport to Your Final Country of Destination.
- **Consumer Insurance Act:** You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
  - a) supply accurate and complete answers to all the questions We or the administrator may ask as part of Your application for cover under the policy;
  - b) to make sure that all information supplied as part of Your application for cover is true and correct;
  - c) 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.
- **Health:** This policy contains restrictions regarding Pre-existing Medical Conditions which may invalidate any medical claim. Please read the 'Pre-Existing Medical Conditions' section of the policy carefully to ensure that You fully understand the terms, conditions and exclusions that are applied.
- **Changes in health or medication:** You must contact Us and declare any changes in Your health or Your medication that occur between the date You take out this policy and the date You start any Trip.
- **Cancellation & Curtailment cover:** It is important to note that the policy contains conditions and exclusions in relation to non-insured travelling companions, Close Relatives or persons with whom You intend to stay whilst on Your Trip, in the event of any need to cancel or curtail a Trip as a result of changes in their health. Please refer to the 'Important Limitations – Cancellation & Curtailment Cover' section for full details.
- **Special Sports & Activities:** This policy specifically excludes participating in or practising for certain sports and activities. Your policy can be extended to cover some of these sporting activities (as detailed under the Optional Special Sports & Activities Cover Section) when You have paid an appropriate additional premium. Your policy can be extended before departure from Your Home Country. If You are going to take part in Special Sports and Activities where there may be a high risk of injury or if You are in any doubt as to whether cover will apply, please call the Travel Helpline on 0207 402 9211.
- **Age Limit:** No Section of this policy shall apply in respect of any person who has reached the age of 56 years at the commencement of the Period of Insurance.
- **Trip Limits:** This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence in Your Home Country. ALL COVER UNDER THIS POLICY ENDS WHEN YOU LEAVE THE CUSTOMS AREA IN YOUR FINAL COUNTRY OF DESTINATION.
- **Medical Emergency:** In the event of a medical emergency You must contact Us as soon as possible. You **MUST** contact Us before incurring expenses in excess of £500, except in the case of emergency. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.
- **Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 1 for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections 1, 2, 3 and 5 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.
- **Third Party Liability:** If You use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter) sail or powered boat, or an airborne craft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.
- **Personal Possessions:** While this policy provides cover for Your Personal Effects & Baggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. The maximum We will pay under this policy for Valuables (as defined) owned by each Insured Person is limited to £200 (or £100 if the Insured Person is aged under 18). Personal Effects & Baggage claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- **Policy Limits:** Most Sections of Your policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one item or for Valuables in total. You are advised to check Your policy.
- **Policy Excess:** Under most Sections of the policy, claims will be subject to an excess. This means that You will be responsible for paying the first part of the claim up to the excess value per Insured Person each and every incident. A definition of Policy Excess is in the Meaning of Words.

## IMPORTANT HEALTH REQUIREMENTS - PRE-EXISTING MEDICAL CONDITIONS

### Medical Warranty

This policy excludes all claims relating directly or indirectly to Pre-Existing Medical Conditions that affect You, Your travelling companions or anyone else upon whom Your travel plans may depend, such as a Close Relative.

This policy can only provide cover in respect of an event/occurrence which is sudden, unforeseen and beyond Your reasonable control and excludes all cover for Pre-Existing Medical Conditions unless disclosed to Us and We agree cover or You have only ONE Medical Condition which is listed as an Accepted Condition below.

### Important Medical Questions

Anyone named under this policy must have read and answered the following three Important medical Questions.

1. Have You received treatment (including surgery, tests or investigations) or been prescribed medication for any Pre-Existing Medical Condition within the last twelve months? (see definition of Pre-Existing Medical Condition on page 6)
2. Have You seen a specialist or been admitted to hospital overnight for any other Medical Condition within the last twelve months?
3. Are You aware of any circumstances that could reasonably be expected to give rise to a claim on this policy?

If You have answered No to all three Important Medical Questions above, You do not need to contact Healthcheck.

If You have answered Yes to any of these three Important Medical Questions, but You only have ONE Medical Condition and this is listed below under Accepted Conditions, You do not need to contact Healthcheck, as this Medical Condition will be covered under the standard terms of the policy.

If You have answered Yes to any of these questions and have more than one condition or a condition which is not listed below, You must contact Healthcheck on 01702 427179. This should be done at the time of taking out this insurance or during the Period of Insurance prior to booking Your trip if Your health changes. Healthcheck will confirm whether or not cover is available for the conditions. An additional premium may be payable. Failure to contact Healthcheck or providing an incomplete or inaccurate declaration may invalidate any claim.

The following Accepted Conditions are only covered if You have only ONE Medical Condition listed below and no other Pre-Existing Medical Conditions:

#### 1. Arthritis (Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism)

- There must have been no hospital admissions within the last 12 months.
- Must not affect the back more than any other area of the body.

- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- There must have been no dislocations of any joint replacements.
- Must not be awaiting surgery.
- Must have no lung problems/respiratory disorders.

## 2. Asthma (Wheezing)

- There must have been no hospital admissions in the last 12 months.
- Must have been diagnosed prior to age 50.
- Must be controlled with no more than 2 medications (no nebuliser, no Home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must always be able to walk 200 yards on the flat without becoming short of breath.

## 3. Diabetes Mellitus (Sugar Diabetes)

- Type 2 (Non-Insulin-Dependent Diabetes Mellitus) only.
- Controlled by diet alone or by no more than 1 medication (no Insulin).
- There must have been no hospital admissions or diabetic complications ever.
- Must have been a non-smoker for at least 12 months.

## 4. Hypercholesterolaemia (High/Raised Cholesterol)

- No more than 1 medication. • Must not be the inherited (genetic) form.

## 5. Hypertension (High Blood Pressure, White Coat Syndrome)

- No more than 2 medications.
- There must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months

## 6. Hypotension (Low Blood Pressure)

- Must not be associated with any underlying condition.

## 7. Osteoporosis (Osteopaenia, Fragile Bones)

- There must have been no broken bones within the last 5 years.
- There must have been no vertebral (backbone) Fractures

## Healthcheck

Healthcheck may be contacted between 09.00 and 17.30 Monday to Friday and 09.00 to 17.00 on Saturdays.

When You contact Healthcheck, You will be asked for Your personal and travel details. Please have Your individual policy number to hand if known. Once You have answered some specific questions about Your Pre-Existing Medical Condition, You will be advised whether the Pre-Existing Medical Condition can be covered, an optional additional premium may be quoted and amendments may be made to the policy terms and conditions.

If terms can be provided for the Pre-Existing Medical Condition and You elect to take up the offer of the additional cover, You will be given a medical screening reference number and a letter will be sent to You upon receipt of payment. Any optional additional premiums must be paid directly to Healthcheck and not the company You are arranging Your travel insurance with.

Should You not wish to take advantage of the optional terms quoted by Healthcheck, cover for all Pre-Existing Medical Conditions will be excluded.

## Medical Exclusions

There is no cover under this policy:

Either, at the time of taking out this policy for:

- Any Medical Condition for which You or any other person upon whom travel depends, such as a Close Relative, have received a terminal prognosis.
- Any Medical Condition that You are aware of but which has not had a formal diagnosis.
- Any Medical Condition for which You are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

Or, at any time for:

- Any Medical Condition that You have in respect of which a Medical Practitioner has advised You not to travel or would have done so if You had sought their advice.
- Any Medical Condition for which You are travelling to obtain treatment.
- Any Medical Condition for which You or any other person upon whom travel depends, such as a Close Relative, is not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner.
- Your travel against any health requirements stipulated by the Carrier, their handling agents or any other public transport provider.

Please note - One of the many benefits of travel insurance is the easy access it affords to medical emergency assistance if You suddenly fall ill abroad. However, travel insurance is not a substitute for private medical insurance. It is important to note that cover is only provided for necessary emergency treatment in the event of an accident or unexpected illness that has been approved by Our assistance company.

## Changes in Health

In addition to applying terms and conditions to Your policy at the point of purchase, You must also contact Healthcheck immediately if Your health changes during the Period of Insurance requiring You to now answer Yes to any of the three Important Medical Questions above. You should do this as soon as Your health changes and, on an Annual Multi trip policy, prior to booking any new Trips.

Provided the journey was booked before the change of health occurred, You may have a valid cancellation claim if You have to cancel Your journey or if the Insurer can no longer provide the cover required.

If You book a new journey without telling Healthcheck about any health changes noted above, the Insurer will not cover any claims directly or indirectly caused by, arising or resulting from, or in connection with this change of health.

If advised about Your change of health, Healthcheck will tell You if they can provide cover for any claim arising from this change of health, and if so, whether any additional premium is required, or any additional terms apply. If the Insurer agrees to cover any change in health, then they will confirm this in writing.

If You do not let Healthcheck know about any of Your changes of health, then You may not have the cover You need and it may invalidate Your Policy or reduce the amount of any claim.

## Cancellation and Curtailment restrictions relating to the health of anyone upon whom Your travel depends

This insurance policy excludes cover for any claims arising directly or indirectly from a Medical Condition known to You at the date of policy purchase or Trip booking (whichever is later) that affects any Close Relative or travelling companion who is not insured under this policy, or any Close Relative or friend of You or Your travelling companion with whom You intend to stay whilst on Your Trip if:

1. they had received a terminal diagnosis prior to the commencement of the Period of Insurance; or
2. they were on a waiting-list for, or had knowledge of the need of any form of hospital treatment, consultation or investigation at the commencement of the Period of Insurance; or
3. they had required any form of hospital treatment, consultation or investigation during the 90 days immediately prior to the commencement of the Period of Insurance; or
4. they had a Medical Condition for which they had not received a diagnosis prior to the commencement of the Period of Insurance.
5. You should also refer to the General Exclusions

## Emergency Assistance 24 Hours A Day

The emergency assistance service provides immediate help in the event of an Insured Person's illness or injury whilst travelling abroad – they provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone or fax.

The emergency assistance service provided for You by this insurance is operated by Global Response and Healthwatch S.A.

In the event of any illness, injury, accident or hospitalisation which requires:

Inpatient treatment anywhere in the world, You must contact Global Response  
Tel: +44(0)113 318 3109  
Fax: +44(0) 113 318 9499  
Email: operations@global-response.co.uk

Outpatient treatment anywhere in the world excluding North America and the United Kingdom, Channel Islands, Isle of Man or Eire, You must contact Healthwatch S.A  
Tel: +44(0) 113 318 0124  
Fax: +44(0) 113 318 0125  
Email: newcase@healthwatch.gr

Outpatient treatment in North America and the United Kingdom, Channel Islands, Isle of Man or Eire, You must contact Global Response  
Tel: +44(0)113 318 3109  
Fax: +44(0) 113 318 9499  
Email: operations@global-response.co.uk

Global Response or Healthwatch S.A may be able to guarantee costs on Your behalf. When contacting Global Response or Healthwatch S.A, please state that Your insurance is provided by UK General Insurance Ltd and quote the appropriate scheme name:  
Scheme Name : Downunder Emigration  
Reference Number : 04828E

Note: You must retain receipts for medical and additional costs incurred and You are responsible for any Policy Excess which should be paid by You at the time of treatment.

### In-patient Treatment Abroad

If You go into hospital, You must contact the Emergency Assistance Service as detailed above immediately. If You do not, this could mean that We will not provide cover or We will reduce the amount We pay for medical expenses.

If You require outpatient treatment please contact the appropriate Emergency Assistance provider as detailed. If the emergency assistance is being provided by Healthwatch S.A. please ensure the treating Doctor or Clinic is aware of the following instructions:

**OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS**  
In order to have your invoices paid quickly, please send your treatment invoice together with a copy of the policy (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to newcase@healthwatch.gr

You must include your bank account details, IBAN no's and / or swift code for payment to be processed electronically  
Outpatient Department tel: 00 30 2310 256454  
Outpatient Department fax: 00 30 2310 256455 or 00 30 2310 254160  
Email: newcase@healthwatch.gr

### Returning early to the United Kingdom, Channel Islands or Isle of Man

If you have to return to the United Kingdom, Channel Islands or Isle of Man under section 1 (Medical Emergency and Repatriation) the Emergency Assistance Service must authorise this. If they do not, this could mean that We will not provide cover or We may reduce the amount We pay for Your return Home. We reserve the right to repatriate You should Our medical advisors consider You fit to travel.

## Reciprocal Health Agreements

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland We would advise You to obtain a Form CM1 from Your local main Post Office. On returning this, duly completed, to the main Post Office You will be issued with a European Health Insurance Card (EHIC), which will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland. (Full details are given in the DSS Leaflet No. T7 - Health Advice for Travellers.)

**Please note: For claims under Section 1 (Medical Emergency & Repatriation) or Section 2 (Emergency Dental Treatment), no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.**

When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if You will be receiving treatment. If You receive treatment before You enrol, Medicare benefits can be backdated, if You are eligible. To be eligible You must be a resident of the United Kingdom and will need to show Your British passport with an appropriate visa. If You do not enrol at Medicare offices We may reject Your claim or limit the amount We pay to You. If You need treatment which cannot be carried out under Medicare you MUST contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You.

If You hold an Irish passport You are entitled to free treatment as an in-patient or out-patient at a public hospital. You will need to show Your passport at the hospital.

For more information You should contact:  
Health Insurance Commission  
PO Box 1001,  
Tuggeranong,  
ACT 2901,  
Australia  
or visit their website at: [www.hic.gov.au](http://www.hic.gov.au)

## Meaning Of Words

Wherever the following words and phrases appear in this policy they will always have these meanings:

**Accidental Bodily Injury:** A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

**Carrier:** A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

**Certificate:** The Insurance Validation document issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the Period of Insurance and any other special conditions and terms.

**Close Relative:** Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé (e) of an Insured Person.

**Common Law Partner:** The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance.

**Complications of Pregnancy and Childbirth:** For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

**Curtailment:** Abandonment of a planned Trip, after commencement of the outward journey, by return to Home earlier than on the scheduled end date of the Period of Insurance.

**Family:** The main Insured Person, his/her spouse or Common Law Partner, and/or their dependent children under 18 years of age (in full-time education and residing with them).

**Final Country of Destination:** The country in which Your Trip is planned to end. Cover will cease when You depart the customs area of Your Final Country of Destination.

**Geographical Limits:** The countries of the Zone for which You have paid the appropriate premium, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel, as specified on the Certificate.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your country of departure once You commence Your Trip, and during Your journey to Your Final Country of Destination.

You will be covered when travelling by recognised public transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

**Zone 2:** Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Greenland, Hungary, Iceland, Ireland, Isle of Man, Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom (including England, Scotland, Wales, Northern Ireland, Hebrides, Isle of Wight, Isles of Scilly, Orkney Is, Shetland Is), Vatican City.

**Zone 3:** All countries worldwide, excluding the United States, Canada, Bermuda and the Caribbean.

**Zone 4:** Australia and New Zealand

**Zone 5:** All countries worldwide.

For policyholders who have chosen cover for Zones 3 or 4, up to 25% of any Trip covered under the Period of Insurance may be spent in Zone 5.

**Home:** Your principal place of residence, used for domestic purposes, and including garage(s) and other outbuilding(s).

**Home Country:** Your country of residence in the United Kingdom, Channel Islands or Isle of Man.

**Insured Person or You/Your:** Each person named on the Certificate and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 55 years of age.

**Limits of Cover:** Unless stated to the contrary, Our maximum liability in any one Period of Insurance is limited to the amount stated in each Section, per Insured Person.

**Loss of Limb:** Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

**Loss of Sight:** Total and irrecoverable Loss of Sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet.)

**Manual Labour:** involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (not including work of a purely managerial/supervisory, administrative or sales nature); the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder; manual work of any kind which involves the use of heavy machinery (not including work in the catering industry). This includes farm work, farm labouring, working on racing or bloodstock farms and work undertaken as a charity aid worker. However, cover excludes any manual work at a height of over 5 metres, underground or in the air or any work whilst using quad bikes, helicopters or light aircraft.

**Manual Work (Conservation and Charity):** Educational and environmental only including work of a purely

managerial/supervisory, administrative or sales nature or work using hand tools only.

Clerical, general office, retail work would not be classed as Manual Work of any sort.

**Manual Work (Light):** Light Manual Labour not involving the use of heavy machinery. This includes working in the catering trade; general bar and restaurant work; fruit picking; working in the dance, music and entertainment industries; charity work (other than defined under Manual work); care/conservation/supervision/study of wild animals provided adequate supervision, instruction and training to an international standard is carried out prior to contact.

**Medical Condition:** Any medical or psychological disease, sickness, condition, illness or injury that has affected You or any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip.

**Medical Practitioner:** A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

**Money:** Sterling and foreign currency and travellers cheques.

**Pair or Set:** A number of items of Personal Effects & Baggage considered as being similar or complementary to one another or used together.

**Period of Insurance:** The period shown on the Certificate, ending on arrival in Your Final Country of Destination. Cancellation cover starts when You purchase this insurance or when You book Your Trip, whichever is the later. Cover for all other Sections applies for the duration of Your Trip, as stated on the Certificate, provided it does not exceed a maximum of 185 consecutive days and for which You have paid the appropriate premium.

Note: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

There is no cover under the Cancellation Section of this policy outside the Period of Insurance.

**Permanent Total Disablement:** Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

**Personal Effects & Baggage:** Items usually carried or worn by travellers for their individual use during a Trip.

- Note 1: Items hired to You, and all items loaned or entrusted to You are excluded (other than skis and ski equipment where the appropriate Winter Sports premium has been paid).
- Note 2: This travel insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your Home Contents policy.

**Policy Excess:** The first amount per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies. The amounts that apply to each section are shown in the summary of cover on page 2. The Policy Excess is reduced to nil when You have paid the premium for Excess Waiver except where stated.

- Note 1: In the event of an injury occurring as a result of Manual Work (Light) or Manual Labour, the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £300 or £500 and application of Excess Waiver will not delete this increased excess.  
Note 2: When You are engaging in certain Special Sports and Activities (as shown under the Optional Special Sports and Activities Section of this policy) the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to either £300 or £500 and application of Excess Waiver will not delete this increased excess.

#### **Pre-existing Medical Condition:**

- Any cancer, heart condition (including hypertension and high cholesterol), blood circulatory condition, respiratory condition (including asthma), renal condition (relating to the liver or kidney), stroke, psychiatric or psychological condition (including anxiety, stress and depression) for which You have received treatment or been prescribed medication within the last twelve months.
- Any other Medical Condition for which You have seen a specialist or been admitted to hospital overnight within the last twelve months. (please see the Important Health Requirements – Pre-Existing Medical Conditions section on pages 4 to 5 for full details and conditions)

**Secure Luggage Area:** Any of the following, as and where appropriate:

- The locked dashboard, boot or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
- The fixed storage units of a motorised or towed caravan.
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

**Ski Pack:** ski pass, ski school fees, hired skis, ski/snowboard boots & bindings or ice skates and any pre-booked lift pass.

**Special Sports and Activities:** The activities listed under the Optional Special Sports & Activities Cover Section of this policy.

**Strike or Industrial Action:** Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

**Travel Documents:** Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

**Trip:** A journey within the countries of the Geographical Limits, during the Period of Insurance, up to the maximum number of days for which You have paid the appropriate premium. All cover ceases when You leave the customs area of Your Final Country of Destination.

- Note 1: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
- Note 2: Trips must commence in Your Home Country.

**United Kingdom:** England, Scotland, Wales, Northern Ireland, Hebrides, Isle of Wight, Isles of Scilly, Orkney Islands and Shetland Islands.

**Unattended:** When You cannot see **and/or** are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property or vehicle.

**Valuables:** Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

**We, Our or Us:** UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE.

**Winter Sports:** The activities listed under the Optional Winter Sports Cover Section of this policy.

**You/Your:** Each person named on the Certificate and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 55 years of age.

#### **UPGRADES**

This policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Any extra benefit You have purchased is shown on Your Certificate. Please read the wording and ensure the cover reflects Your requirements.

Upon the payment of an additional premium, You may upgrade

Your travel insurance coverage by purchasing any of the following upgrades prior to commencement of Your Trip:

#### ▪ **Excess Waiver**

Excess is reduced to nil when You have paid the premium for Excess Waiver except where stated.

Note 1: In the event of an injury occurring as a result of Manual Work (Light) or Manual Labour, the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £300 or £500 respectively and application of Excess Waiver will not delete this increased excess.

Note 2: When You are engaging in certain Special Sports and Activities (as shown under the Optional Special Sports and Activities Section of this policy) the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £300 or £500 and application of Excess Waiver will not delete these increased excesses.

#### ▪ **Double Excess**

The amount of the excess is doubled when You have paid a reduced premium for the Double Excess option.

Note 1: In the event of an injury occurring as a result of voluntary Manual Work (Light) or Manual Labour, the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £300 or £500 respectively and application of Double Excess option will not change this increased excess.

Note 2: When You are engaging in certain Special Sports and Activities (as shown under the Optional Special Sports and Activities Section of this policy) the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £300 or £500 and application of Double Excess option will not change these increased excesses

#### ▪ **Winter Sports Cover**

Your policy can be extended, subject to certain limitations, to cover Winter Sports. Please refer to the Optional Winter Sports Cover Section in this policy for full details.

Note: In the event that an Insured has already commenced their Trip and they require cover for an activity which is not covered at the time of departure, they must contact our Travel Helpline on 0207 402 9211 or visit [www.duinsure.com](http://www.duinsure.com), so as to declare the activity prior to participating and pay any required premium to acquire the additional cover.

#### ▪ **Special Sports & Activities Cover**

Your policy can be extended, subject to certain limitations, to cover Special Sports and Activities. Please refer to the Optional Special Sports & Activities Cover Section in this policy for full details.

Note: In the event that an Insured has already commenced their trip and they require cover for an activity which is not covered at the time of departure, they must contact our Travel Helpline on 0207 402 9211 or visit [www.duinsure.com](http://www.duinsure.com), so as to declare the activity prior to participating and pay any required premium to acquire the additional cover.

## Section 1 Medical Emergency & Repatriation

### What is covered:

We will pay the following costs, up to **£10,000,000**, for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside Your Home Country:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised Medical Practitioner.
- Burial or cremation of a deceased Insured Person abroad up to **£2,500**; or alternatively transportation costs of returning Home an Insured Person's body or ashes.
- Additional travelling costs to repatriate You Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary.

**We reserve the right to limit payment to what Our Medical Officer deems to be reasonable.**

**If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this Section after that date will be limited to what We would have paid if Your repatriation had taken place.**

### What is not covered:

- a) costs in excess of **£500** which have not been authorised by Us in advance (see Important Notes);
- b) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions;
- c) any pre-planned or pre-known or expected medical treatment or diagnostic procedure;
- d) treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- f) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- g) treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer;
- h) treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- i) expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- j) any costs incurred in Your Home Country other than in connection with transportation of You or Your remains to Home from abroad;
- k) any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- l) any costs where the transportation Home has not been arranged by Us;
- m) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- n) air-sea rescue and transfer costs;
- o) the Policy Excess except where You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- p) any costs incurred by You when engaging in Special Sports and Activities unless You have paid the appropriate Special Sports & Activities premium;
- q) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- r) anything mentioned in the General Exclusions.

## Section 2 Emergency Dental Treatment

### What is covered:

We will pay up to **£250** for each Insured Person for the costs of providing necessary temporary treatment for the immediate relief

of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

### What is not covered:

- a) the costs of any subsequent permanent or routine treatment;
- b) any pre-planned or pre-known dental treatment or diagnostic procedure;
- c) treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- d) any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- e) normal wear and tear;
- f) any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- g) any damage to dentures, other than whilst being worn by You;
- h) dental treatment involving the provision of dentures or the use of precious metals;
- i) any costs incurred in Your Home Country;
- j) the Policy Excess except where You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- k) any costs incurred when engaging in Special Sports and Activities unless You have paid the appropriate Special Sports & Activities premium;
- l) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- m) anything mentioned in the General Exclusions.

## Section 3 Additional Accommodation & Travelling Costs

### What is covered:

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under Section 1 (Medical Emergency & Repatriation), We will pay up to an overall limit of **£2,000** per Trip for the following:

- If Our Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with You and accompanying You on the Trip Home.
- Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You Home.
- Additional travelling costs incurred in returning Home Your children under 18 years of age and insured under this policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children Home.

### What is not covered:

- a) any air travel costs in excess of a one-way economy/tourist class ticket;
- b) accommodation costs other than the cost of the room;
- c) for each child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket;
- d) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- e) anything mentioned in the General Exclusions.

## Section 4 Hospital Daily Benefit

### What is covered:

In the event of a valid claim under Section 1 (Medical Emergency & Repatriation) or Section 2 (Emergency Dental Treatment), when You are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours, We will pay You a benefit of **£10** per Insured Person per complete day of in-patient treatment up to a maximum under this policy of **£600** per Insured Person.

### What is not covered:

- a) any claim arising in connection with a Trip solely within Your Home Country;

- b) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- c) anything mentioned in the General Exclusions.

## Section 5 Cancellation & Curtailment

### What is covered:

We will reimburse up to a maximum of **£3,000** per Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid (or have contracted to pay), for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

**Cancellation** cover applies if You have booked a Trip to take place within the Period of Insurance, but You are **forced** to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip. Please see also the Travel Delay cover (Section 6).

**Curtailment** cover applies if You are **forced** to cut short a Trip You have commenced, and return to Your Home Country, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following the cancellation of or a delay of more than 12 hours in the departure of Your outward international flight, sea-crossing, coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You booked the Trip), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- You or any person with whom You plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If You are made redundant and You qualify for redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart when Your presence is required by the Police in connection with such events.
- Your compulsory quarantine.

The maximum amount We will pay under Section 5 in total for Cancellation and Curtailment claims is **£3,000** per Insured Person.

### Special conditions relating to claims

You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home during the Period of Insurance in the event of unforeseen illness or injury.

In the event of Curtailment of the Trip, You must contact Us first and allow Us to make all the necessary travel arrangements.

If, at the time of requesting Our assistance in the event of a Curtailment claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements **at Your cost** and arrange appropriate reimbursement as soon as the claim has been validated.

You must notify the Carrier or Travel Agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating General Practitioner stating that this prevented You from travelling.

If Your outward international flight, sea-crossing, coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.

If You cancel, or curtail Your Trip because Your presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the Police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to Your Home Country

**What is not covered:**

- a) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under 'What is Covered';
- b) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You;
- c) any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:
  - they had received a terminal diagnosis prior to the commencement of the Period of Insurance; or
  - they were on a waiting-list, or had knowledge of the need of any form of hospital treatment, consultation or investigation at the commencement of the Period of Insurance; or
  - they had required any form of hospital treatment, consultation or investigation during 90 days immediately prior to the commencement of the Period of Insurance; or
  - they had a Medical Condition for which they had not received a diagnosis prior to the commencement of the Period of Insurance.
- d) Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- e) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- f) any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
- g) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
- h) failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise), unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved;
- i) change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current UK legislation;
- j) any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- k) any costs relating to airport taxes or air passenger duty. You should obtain a refund from Your carrier for such charges;
- l) any Cancellation & Curtailment caused by work commitment or amendment of Your holiday entitlement by Your employer;
- m) any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
- n) prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
- o) the Policy Excess. If You are claiming only for loss of deposit then the excess is reduced to £10 per Insured Person per claim;
- p) the cost of this policy;
- q) anything mentioned in the General Exclusions.

## Section 6 Travel Delay

**What is covered:**

If the departure of Your first outward international flight, sea crossing or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:

- for **more than 12 hours** beyond the intended **departure** time: We will pay the sum of **£20** per Insured Person for the first 12 hours Your departure is delayed and a further **£10** per Insured Person for each subsequent full 12 hours delay, up to a maximum of **£250** in all per Insured Person per Trip; or
- for **more than 12 hours** beyond the intended **departure** time: You can choose instead to abandon Your Trip and submit a Cancellation claim under Section 6.

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

**What is not covered:**

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- b) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- c) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- d) anything mentioned in the General Exclusions.

## Section 7 Missed Departure On The Outward Journey

**What is covered:**

We will pay for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to a maximum under this policy of **£1,000** per Insured Person, if You arrive at the airport, port or international coach or rail terminal to depart Your Home Country too late to commence the outward international journey abroad of Your booked Trip, as a result of:

- breakdown of or accident involving the vehicle in which You are travelling; or
- cancellation or Curtailment of scheduled public transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown, derangement or accident;

We will provide assistance by liaising with the Carrier and/or Tour Operator to advise of Your late arrival and, as necessary, We will make arrangements for overnight hotel accommodation and alternative international travel.

Special conditions relating to claims

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time.

You must obtain written confirmation from the Carrier stating the period and reason for delay.

**What is not covered:**

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- b) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- c) additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- d) claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges other

- than additional fuel and oil;
- e) claims under this Section in addition to claims under Section 6 (Travel Delay);
- f) claims due to You allowing insufficient time to complete Your journey to the departure point;
- g) the Policy Excess;
- h) anything mentioned in the General Exclusions.

## Section 8 Personal Effects & Baggage

**What is covered:**

If, in the course of a Trip, Your Personal Effects & Baggage is damaged, stolen, destroyed or lost (and not recovered), We will cover You up to an overall maximum of **£1,500** per Insured Person in total under this policy.

Within this amount the following sub-limits apply:

- The maximum We will pay for any one article, or for any one Pair or Set of articles, is **£200**. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay for all articles lost, damaged or stolen in any one incident is limited to **£250** if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay under this policy for all Valuables owned by each Insured Person is limited to **£200** (or **£100** if the Insured Person is aged under 18). The maximum We will pay for sunglasses or prescription glasses of any kind is limited to **£150** per Insured Person. The maximum We will pay for mobile telephones is limited to **£100** per Insured Person.
- The maximum We will pay for Personal Effects & Baggage or Valuables lost, damaged or stolen from a beach or pool-side is limited to **£100** per Insured Person.
- The maximum We will pay for any cigarettes or alcohol lost, damaged or stolen is limited to **£50** in total under this policy.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Personal Effects & Baggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Personal Effects & Baggage to the local Police or to the Carrier, as appropriate. (damage to Personal Effects & Baggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the Tour Operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

**What is not covered:**

- a) any item loaned, hired or entrusted to You;
- b) any loss, theft of, or damage to Personal Effects & Baggage left in an Unattended motor vehicle if:
  - the items concerned have not been locked out of sight in a Secure Luggage Area;
  - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
  - no evidence of such entry is available.



- c) theft of Valuables from an Unattended motor vehicle;
- d) loss, theft of, or damage to, Valuables from checked-in luggage left in the custody of a Carrier and/or Valuables packed in luggage left in the baggage hold or storage area of a Carrier;
- e) electrical or mechanical breakdown or derangement of the article insured;
- f) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- g) confiscation or detention by Customs or other lawful officials and authorities;
- h) dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments; vehicle keys;
- i) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- j) liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- k) sports' gear whilst in use;
- l) equipment used in connection with any Winter Sports or Special Sports and Activities unless You have paid the appropriate additional premium to extend Your policy;
- m) loss or theft of or damage to Money (please see Section 10);
- n) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this Section);
- o) the Policy Excess;
- p) anything mentioned in the General Exclusions.
- q) Any claim for loss of jewellery whilst swimming or participating in hazardous activities (other than wedding rings);
- r) the Policy Excess;
- s) anything mentioned in the General Exclusions.

### Section 9 Personal Effects & Baggage Delay On Your Outward Journey

#### What is covered:

If Your luggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period in excess of **12 hours but less than 48 hours**, then You can claim an amount of up to **£100** per Insured Person for the purchase of essential items.

Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Effects & Baggage Section.

#### Special conditions relating to claims

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

#### What is not covered:

- a) any claim arising in connection with a Trip solely within Your Home Country;
- b) anything mentioned in the General Exclusions.

### Section 10 Money & Passport

#### What is covered:

- If during a Trip, the Money You are carrying on Your person or You have left in a safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will cover You up to an overall maximum under this policy of **£500** per Insured Person in total.

The maximum We will pay for bank notes, currency notes and coins is **£300** per Insured Person.

The maximum We will pay for bank notes, currency notes and coins belonging to an Insured Person aged under 18 is **£50**.

- If Your passport is lost or stolen outside the country of departure during a Trip, We will pay up to **£250** per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport. We do not cover the replacement

cost of the passport itself.

#### Special conditions relating to claims

Within 24 hours of discovery of the incident You must report loss of Money or Your passport to the local Police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the Tour Operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

#### What is not covered:

- a) shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- b) anything that can be replaced by the issuer;
- c) the Policy Excess;
- d) anything mentioned in the General Exclusions.

### Section 11 Personal Liability

#### What is covered:

If in the course of a Trip You become legally liable for Accidental Bodily Injury to, or the death of, any person and/or accidental loss of or damage to their property, then:

On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your legal personal representatives) against:

- all sums which You shall become legally liable to pay as compensation; and
- all law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to a maximum, including costs, of **£2,000,000** under this policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

#### What is not covered:

- a) injury to, or the death of, any member of Your Family or household, or any person in Your service;
- b) property belonging to, or held in trust by You or Your Family, household or servant;
- c) loss of or damage to property which is the legal responsibility of You or Your Family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- d) any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- e) claims for injury, loss or damage arising directly or indirectly from:
  - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
  - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
  - the ownership or occupation of any land or building;
  - wilful or malicious acts.
- f) liability or material damage for which cover is provided under any other insurance;
- g) accidental injury or loss not caused through Your negligence;
- h) any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- i) an Insured Person engaging in any Special Sports and Activities or Winter Sports where this policy specifically states that Personal Liability cover is excluded (regardless

of whether the Special Sports and Activities or Winter Sports premium has been paid);

- j) any claim arising in connection with a Trip solely within Your Home Country;
- k) the Policy Excess;
- l) anything mentioned in the General Exclusions.

### Section 12 Personal Accident

#### What is covered:

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay to You or Your legal personal representatives the following benefits:

COVER	BENEFIT PER INSURED PERSON
Death (aged 18-55)	£10,000
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£30,000
Permanent Total Disablement	£30,000

#### What is not covered:

- a) injury not caused solely by outward, violent and visible means;
- b) Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- c) disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- d) any payment per Insured Person in excess of **£30,000**;
- e) any payment in excess of **£2,500** arising from death of Insured Persons **under 18 years** of age
- f) an Insured Person engaging in any Special Sports and Activities or Winter Sports where this policy specifically states that Personal Accident cover is excluded (regardless of whether the Special Sports and Activities or Winter Sports premium has been paid);
- g) anything mentioned in the General Exclusions.

### Section 13 Legal Expenses

#### What is covered:

We will provide telephone advice, guidance and assistance on any legal problem, which arises in connection with a Trip or in connection with Your Home. This service is available when You start Your Trip until You leave the customs area of Your Final Country of Destination.

If You suffer death, illness or personal injury during the Trip, or if Your Home suffers damage during the Trip, then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation, and **We consider that You are likely to obtain a reasonable settlement:**

We will advance on Your behalf:

- Up to **£25,000** in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings.
- Additional travel expenses in the event that a Court outside Your Home Country requires You to attend in connection with an event giving rise to an action under this Section, up to a maximum per Insured Person of **£250**.
- When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will cover You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, up to **£25,000** in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

#### Special conditions relating to claims

We shall have complete control over the legal proceedings, although You do not have to accept the lawyer nominated by Us.

Lawyers must be qualified to practice in the Courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this Section is resident.

If You are unable to agree with Us on a suitable lawyer We will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.

If an award of compensation is made and payment is received by You, or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.

We can opt to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.

We will not begin legal proceedings in more than one country in respect of the same occurrence. You must notify Us as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

#### What is not covered:

- costs or expenses incurred without prior authorisation by Us;
- any incident, which may give rise to a claim, not notified to Us within 90 days;
- the pursuit of a claim against Us, Our agent or an Insurer underwriting any Section of this policy, or a Travel Agent, Tour Operator or Carrier;
- actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
- any advice or any claim arising in connection with a Trip solely within Your Home Country;
- the Policy Excess;
- anything mentioned in the General Exclusions.

### Section 14 Hijack

#### What is covered:

We will pay You the sum of **£50** per complete 24 hours up to a maximum of **£500** per each Insured Person if the aircraft or sea vessel in which You are travelling is hijacked for more than 24 hours on the original, pre-booked, outward journey.

#### What is not covered:

- any claim resulting from You acting in a way which could cause a claim under this section;
- You must give Us a written statement from an appropriate authority confirming the hijack and how long it lasted;
- anything mentioned in the General Exclusions.

### Section 15 Catastrophe

#### What is covered:

We will pay You up to a maximum of the amount shown in the summary of cover on page 2 per each Insured Person for the cost of providing other similar accommodation if Your booked accommodation cannot be lived in because of a fire, flood, earthquake or storm.

#### What is not covered:

- any expenses that You can get back from any tour operator, airline, hotel or other provider of services;
- any expenses that You would normally have to pay during the period of Your journey/holiday;
- any claim resulting from You travelling against the advice of the appropriate national or local authority You must give Us a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
- any event that results in a claim under this section which was known about before You left from Your international departure point;
- You must give Us evidence of all the extra costs You had to pay;
- the Policy Excess;
- anything mentioned in the General Exclusions.

### Optional Winter Sports Cover

This policy specifically excludes participating in or practising for certain Winter Sports and activities. Your policy can be extended to cover some of these sporting activities when You have paid the additional Winter Sports premium. Your policy can be extended

before departure from Your Home Country

#### When are You covered for Winter Sports?

You are covered when taking part in Winter Sports if You have paid the appropriate additional premium for the Period of Insurance.

This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip when You have paid the additional Winter Sports premium:

Big-foot skiing	Recreational Racing
Cat skiing	Skiing (off-piste but on recognised and authorised areas only)
Glacier Walking/Trekking up to 4,000 metres	Skiing (on-piste / glacier)
Guided cross- country skiing	Snowboarding (off-piste but on recognised and authorised areas only)
Ice-skating (outdoor)	Snowboarding (on-piste)
Mono-skiing	Tobogganing

The following sports and activities will also be covered, **but no cover will apply in respect of any Personal Accident or Personal Liability claims:**

Dog Sledding	Ice sailing/ice windsurfing
Reindeer Rides	Skidoo
Sledding	Snow Mobiling

You will **not** be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

Bobsleigh	Ski Acrobatics
Free-style skiing	Ski Bob Racing
Heli-skiing	Ski Flying
Ice Hockey	Ski Jumping
Luge	Ski Racing
Parapenting	Ski Stunting
Paraskiing	Skiing off-piste outside recognised and authorised areas
Skeleton	Snowboarding off-piste outside recognised and authorised areas

You are **not** covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

*If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 0207 402 9211*

#### What is covered?

Benefits under the Sections of cover already described are extended to cover Winter Sports as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all Sections in respect of Winter Sports. You must read these extensions in conjunction with Sections 1-15 and refer back to them when appropriate for full cover details.

### Section 16 Cancellation of unused Ski Pack/Ski School Fees

#### What is covered in addition to Section 5:

- Financial loss You suffer in connection with deposits You cannot recover, or for payments You have made (or have contracted to pay) for unused ski pass or ski school fees.
- If You are certified by a Medical Practitioner at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, We will pay You a proportionate refund in respect of charges for unused ski-pack.

### Section 17 Skis & Ski Equipment (including snowboards & snowboard equipment)

#### What is covered in addition to Section 8:

We will pay up to **£500** per Insured Person if skis and ski equipment belonging to You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of

a Trip.

- We will pay up to **£250** per Insured Person if skis and ski equipment hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip.
- The maximum We will pay for any one article, or for any one Pair or Set of articles, is **£200**

Skis and ski equipment are covered against damage or loss whilst in use.

Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

#### Special conditions relating to claims

You must take sufficient precautions to secure the safety of Your skis, ski equipment and ski pass and must not leave them Unattended at any time in a place to which the public has access.

### Section 18 Ski Hire

#### What is covered:

If Your luggage is certified by the Carrier to have been misplaced on the outward journey of a Trip in excess of 12 hours, then You can claim up to **£25** per day, with a maximum under this policy of **£250** per Insured Person, for hire of replacement skis and ski equipment. You must provide Us with receipts and written confirmation from the Carrier confirming the delay.

#### What is not covered:

Anything mentioned in the General Exclusions.

### Section 19 Ski Pack

#### What is covered:

We will pay up to the amount shown in the summary of cover on page 2 for a proportion of the cost of Your ski pack (if You have already paid and can't get the money back) if You are ill or injured while You are on holiday and You are medically certified as being unable to use it. Ski pack consists of ski school fees or ski instructor fees, hired skis, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates and the cost of any pre-booked lift pass.

### Section 20 Piste Closure

#### What is covered:

If during a Trip You are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will reimburse up to **£25** per day to a maximum of **£250** per Insured Person:

- for all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to ski; OR
- as a cash benefit payable if no suitable alternative skiing is available.

#### What is not covered:

- claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- Trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- anything mentioned in the General Exclusions.

### Section 21 Avalanche Or Landslide

#### What is covered:

If, following avalanches or landslides, access to and from the ski resort is blocked or scheduled public transport services are cancelled or curtailed We will pay up to **£25** per day to a maximum of **£250** per Insured Person for reasonable extra accommodation and travel expenses. Evidence of limited access will be required

## OPTIONAL SPECIAL SPORTS & ACTIVITIES COVER

**Please Note:** Any activity not listed below (or any of the below sports on a professional basis), which can be considered to be a hazardous activity, sport, pastime or employment (involving an increased risk of injury) will NOT be covered under the policy UNLESS declared to, and accepted by Downunder at the time of taking out the policy in return for additional premium and/or changes in cover. Any activities for which cover has been agreed (except those which do not require declaration as per the table below) will be outlined on an endorsement which accompanies or appears on your Insurance Validation Document.

Where applicable, your activity should only be performed if conducted under the supervision of a qualified guide or organisation, with all relevant local safety requirements being observed and the relevant safety equipment being utilised.

Activity	Declare to Downunder	Additional Premium	Cover under Personal Accident and Personal Liability	Medical Excess	Activity	Declare to Downunder	Additional Premium	Cover under Personal Accident and Personal Liability	Medical Excess
3 Bungee Jumps	no	no	yes	standard	Orienteering	no	no	yes	standard
Abseiling	no	no	no	standard	Paintballing (wearing eye protection)	no	no	no	standard
American Football (amateur)	yes	yes	no	£300	Parachuting	yes	yes	no	£300
Archery (amateur)	no	no	yes	standard	Paragliding	yes	yes	no	£300
Badminton (amateur)	no	no	yes	standard	Parascending (over land)	yes	yes	no	£300
Baseball (amateur)	no	no	yes	standard	Parascending (over water)	no	no	yes	standard
Basketball (amateur)	no	no	yes	standard	Passenger (in private/small aircraft or helicopter)	no	no	no	standard
BMX Riding	no	no	no	standard	Rambling	no	no	yes	standard
Boxing Training (no contact)	no	no	no	standard	Rock Climbing (not mountaineering)	yes	yes	no	£500
Camel/Elephant Riding or Trekking	no	no	no	standard	Rock Scrambling	yes	yes	no	£500
Canoeing	no	no	yes	standard	Roller Blading (Line Skating/Skate Boarding)	no	no	yes	standard
Canopy/Tree Top Walking	no	no	no	standard	Rowing	no	no	no	standard
Cliff Walking/Jumping	yes	yes	no	£500	Rugby (amateur)	no	no	no	standard
Cricket (amateur)	no	no	yes	standard	Running, Sprint & Long Distance (amateur)	no	no	yes	standard
Cycle Touring	no	no	no	standard	Safari	no	no	yes	standard
Cycling (amateur)	no	no	yes	standard	Sandboarding	no	no	yes	standard
Dragon Boating	no	no	no	standard	Sand Yachting	yes	yes	no	£300
Flying (piloting a private/small aircraft or helicopter)	yes	yes	no	standard	Scuba Diving (qualified or diving with a qualified instructor, max depth 30 metres) up to 14 days	no	no	yes	standard
Football (amateur)	no	no	no	standard	Scuba Diving (qualified or diving with a qualified instructor, max depth 30 metres) over 14 days	yes	yes	yes	£300
Gliding	yes	yes	no	£300	Scuba Diving (qualified or diving with a qualified instructor, max depth 50 metres) up to 14 days	no	no	yes	standard
Go Karting (specific use)	no	no	no	standard	Scuba Diving (qualified or diving with a qualified instructor, max depth 50 metres) over 14 days	yes	yes	yes	£300
Golf (amateur)	no	no	yes	standard	Sea Canoeing	no	no	no	standard
Gorge Walking	yes	yes	no	£500	Sea Kayaking	no	no	no	standard
Hang-Gliding	yes	yes	no	£500	Shark Diving (inside a cage)	yes	yes	no	£300
High Diving (amateur)	yes	yes	no	£500	Sky Diving	yes	yes	no	£300
Hiking (over 2,000 metres but under 6,000 metres altitude)	no	no	no	standard	Snorkelling	no	no	yes	standard
Hockey	no	no	no	standard	Squash (amateur)	no	no	yes	standard
Horse Riding (no Polo, Hunting, Jumping)	no	no	no	standard	Surfing (up to 14 days)	no	no	yes	standard
Hot-Air Ballooning (non-UK organised)	no	no	no	standard	Surfing (over 14 days)	no	no	no	standard
Hot-Dogging	yes	yes	no	£300	Swimming	no	no	yes	standard
Hydro Sledding	yes	yes	no	£300	Tall ship crewing	yes	yes	no	£300
Jet Boating	no	no	no	standard	Tennis (amateur)	no	no	yes	standard
Jet Skiing	no	no	no	standard	Trekking (over 2,000 metres but under 6,000 metres altitude)	no	no	yes	standard
Jogging	no	no	yes	standard	Trekking (under 2,000 metres altitude)	no	no	yes	standard
Kayaking	no	no	no	standard	Triathlons	no	no	yes	standard
Kite Surfing	yes	yes	no	£300	Via Ferrata	yes	yes	no	£500
Manual Work (Light)	no	no	no	£300	Volleyball (amateur)	no	no	yes	standard
Manual Labour	yes	yes	no	£500	Water Polo (amateur)	no	no	yes	standard
Manual Work (Conservation and Charity)	no	no	no	standard	Water Skiing (amateur)	no	no	yes	standard
Marathons (amateur)	no	no	yes	standard	White/Black Water Rafting or Kayaking (Grades 1-4)	no	no	yes	standard
Martial Arts (training only)	no	no	no	standard	White/Black Water Rafting or Kayaking (Grade 5)	yes	yes	no	£500
Motorcycling (over 125cc) - no racing	yes	yes	no	standard	Windsurfing (amateur) and Yachting (racing or crewing) inside territorial waters	no	no	no	standard
Motorcycling (under 125cc - no racing)	no	no	no	standard	Yachting (racing or crewing) outside territorial waters	yes	yes	no	£300
Mountain Biking	no	no	no	standard	Zip lining	no	no	no	standard
Netball (amateur)	no	no	yes	standard	Zorbing	no	no	no	standard

You will **not** be covered for any claims arising directly or indirectly when engaging in or practicing for the following sports and activities:

Boxing	Mountaineering
Canyoning	Parasailing
Caving / Cave Diving	Point-to-point
Horse Jumping	Polo
Horse Racing	Potholing
Hunting / Shooting	Professional Sports
Hunting-on-horseback	Quad Biking
Hurling	Shark feeding/cage diving
Martial Arts (Competition)	Steeplechasing
Microlighting	Team sports played in competitive contests
Motor Racing (all types)	White/black water rafting/kayaking (Grade 6)
	Wrestling

If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 0207 402 9211.

#### What is covered?

Benefits under the Sections of cover already described under Sections 1 - 15 are extended to cover Special Sports and Activities as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all Sections. You must read these extensions in conjunction with all Sections to which they relate and refer back to them when appropriate for full cover details.

#### Section 22 Special Sports & Activities Extension

##### What is covered in addition to Section 1 (Medical Emergency & Repatriation) and Section 2 (Emergency Dental Treatment):

- We will pay the necessary fees You are charged by specialist local rescue organisations for search, rescue and emergency transfer to hospital, up to £750 per Insured Person per Trip.

##### What is not covered:

- a) participation as a professional sportsperson receiving payment for each appearance (other than sponsorship only);
- b) any sport or activity specifically shown as excluded under this policy;
- c) participation in organised competitions involving any Special Sports and Activities;
- d) any obligation upon Us to organise any search and rescue operation;
- e) the Policy Excess;
- f) anything mentioned in the General Exclusions.

#### Section 23 Scheduled Airline Failure Cover

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Certain Underwriters at Lloyd's (The Insurer).

The Insurer will pay up to £5,000 in total for each Person-Insured named on the Invoice and on the Airline Ticket for:

1. Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure or
2. In the event of Insolvency after departure:
  - a. Additional pro rata costs incurred by the Person-Insured in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements; or
  - b. If Curtailment of the holiday is unavoidable -the cost of return flights to the United Kingdom, Isle of Man, Channel Islands or Northern Ireland to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements.

PROVIDED THAT in the case of a) and b) above where practicable the Person-Insured shall have obtained the approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set out under the Claims Procedure.

##### The Insurer will not pay for:

1. Scheduled flights not booked within the United Kingdom,

Isle of Man, Channel Islands or Northern Ireland prior to departure.

2. Any costs resulting from the Insolvency of:
  - a. Any scheduled airline which is insolvent or in respect of which any prospect of Insolvency is known at the date of the Insured's application under this policy
  - b. Any scheduled airline that is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
  - c. any scheduled airline in Chapter 11, its equivalent or any threat of insolvency being known as at the Insured's date of application for this Policy
3. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked a scheduled flight
4. Any loss for which a third party is liable or which can be recovered by other legal means
5. Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach a pre booked hotel, villa, car hire or cruise following the financial failure of an airline.

**Claims Procedure:**-International Passenger Protection claims only-any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

IPP Claims Office  
 IPP House, 22-26 Station Road  
 West Wickham  
 Kent BR4 0PR.  
 United Kingdom  
 Telephone: +44 (0)20 8776 3752  
 Facsimile: +44 (0)20 8776 3751  
 Email: info@ipplondon.co.uk  
 Website: www.ipplondon.co.uk

**ALL OTHER CLAIMS - REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEDURE.**

##### We Cover:

Any scheduled airline (not forming part of an inclusive holiday) booked in United Kingdom, Isle of Man, Channel Islands or Northern Ireland in the event of the Insolvency of the airline for:

- All monies paid prior to flight departure in respect of airfare(s);
- The cost of a return airfare(s) to United Kingdom, Isle of Man, Channel Islands or Northern Ireland or onward flight(s) in order to complete the pre-arranged journey at the same standard as booked.

##### We Do Not Cover:

The travel agent, booking agent or consolidator.

#### GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. No cover will come into force, or continue in force, under Sections 1, 2, 3, 4 and 5, unless each Insured Person, who by reason of the Important Health Requirements must make a Medical Health Declaration in respect of the period for which insurance is required, has declared ALL Pre-existing Medical Conditions to Us and they have been formally accepted by Us in writing.
2. Any medical information supplied in a Medical Health Declaration will be treated in the strictest confidence, will be used solely for Our own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the Medical Health Declaration. We shall not refuse cover unless, in Our opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a Medical Health Declaration shall be borne by You.
3. During each Period of Insurance and before You depart on each Trip You must declare to the Medical Screening Helpline any change in Your health or medical status. This change must be accepted in writing by Us before cover will be continued. If in doubt as to whether any change is material, You should contact the Medical Screening Helpline.
4. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
5. You must avoid needless self-exposure to peril unless You are attempting to save human life.
6. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
7. You must comply in full with the terms and conditions of this policy before a claim will be paid. Please read this policy carefully, and if unsure as to what is covered or excluded, contact the Travel Helpline on 0207 402 9211
8. In the event of an emergency or any occurrence that may give rise to a claim for more than £500 under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or

payment without Our prior consent. **Please Telephone Us first.**

9. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
10. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
11. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not to take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made
12. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
13. In the event of a valid claim You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.
14. You must notify Us in writing of any event which may lead to a claim, within 28 days of discovery of the incident. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.
15. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
16. We may give 7 days notice of cancellation of this policy by recorded delivery to You at Your last known address. In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid, subject to there having been no known claims or losses.
17. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should contact the Citizens' Advice Bureau.
18. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
19. This policy is subject to the Laws of England and Wales unless we agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.
20. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
21. When engaging in any sport or holiday activity (not excluded under General Exclusion 14) You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and protection.
22. Special Sports and Activities and Winter Sports are covered only if You have paid the appropriate additional premium required before departure from Your Home Country.
23. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities as safe. At all times You must satisfy yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to yourself and to others.

## GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

**No Section of this policy shall apply in respect of:**

1. Any person who has reached the age of 56 years prior to

the commencement of the Period of Insurance.

2. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation's service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 12.
3. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
4. We will not pay for any losses which are not directly covered by the terms and conditions of this policy.
5. Examples of losses we will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a Trip and replacing locks if You lose Your keys.
6. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under Section 1 (Medical Emergency & Repatriation), Section 3 (Additional Accommodation & Travelling Costs), Section 5 (Cancellation & Curtailment) or Section 10 (Money & Passport)).
7. Any deliberately careless or deliberately negligent act or omission by You.
8. Any claim caused by you climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
9. Any claim arising or resulting from Your own illegal or criminal act.
10. Needless self-exposure to peril except in an endeavour to save human life.
11. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of drug(s).
12. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
13. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip except as detailed in the Special Sports & Activities section and defined on page 12 of the policy wording.
14. You engaging in any Special Sports and Activities or Winter Sports unless the appropriate Special Sports & Activities or Winter Sports extension premium required has been paid.  
You engaging in or practising for the following sports and activities: Bobsleigh, Boxing, Canyoning, Caving / Cave Diving, Free-style skiing, Heli-skiing, Horse Jumping, Horse Racing, Hunting / Shooting, Hunting-on-horseback, Hurling, Ice Hockey, Luge, Martial Arts (Competition), Micro-lighting, Motor Racing (all types), Mountaineering, Parasailing, Paraskiing, Point-to-point, Polo, Potholing, Professional Sports, Quad Biking, Shark feeding/cage diving, Skeleton, Ski Jumping, Ski Racing, Ski Stunting, Skiing off-piste outside recognised and authorised areas, Snowboarding off-piste outside recognised and authorised areas, Steeplechasing, White/Black Water rafting grade 6, Wrestling or any other activities not mentioned under this policy unless You have referred these to Us and We have written to You accepting them for insurance. **If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 0207 402 9211.**
15. Participation in any organised competition involving any Special Sports and Activities or Winter Sports.
16. You fighting except in self-defence.
17. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or

not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under Section 1 (Medical Emergency & Repatriation) and Section 12 (Personal Accident).

18. You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
19. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
20. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus - except under Section 1 (Medical Emergency & Repatriation), and Section 12 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
21. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
22. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.
23. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by us or by anybody else (whether or not recommended by us and/or acting on our behalf) unless negligence on Our part can be demonstrated.

## MAKING A CLAIM

### CLAIMS — YOUR DUTIES

You must advise Us of any occurrence that may give rise to a claim in writing as soon as is reasonably possible after the date of such occurrence and shall supply to Us all such accounts and other documents as We may reasonably require. Any expenses incurred because of an unreasonable delay in notifying Us will not be paid.

You must give Us notice in writing immediately You or Your legal representatives have knowledge of any impending prosecution, inquest or fatal injury inquiry in connection with any occurrence of which there may be liability under Section 11 of this policy.

You must inform the police of all loss or theft of property within 24 hours of discovery of such loss or theft and obtain a copy of the police report in support of any claim.

If personal possessions or ski/sports equipment are lost or 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.

You must at all times act in a reasonable manner to prevent or minimise a claim.

### CLAIMS — OUR RIGHTS

No admission, offer or promise of payment or indemnity will be made or given by You or on Your behalf without Our written consent.

We will be entitled to take over and conduct in Your name the defence or settlement of any claim or to prosecute in Your name to Our own benefit in respect of any claim for indemnity or damages or otherwise, and will have full discretion in the conduct of any proceedings or in the settlement of any claim and You must give all such information and assistance as We may require. In case of illness or injury, We may approach any doctor who may have treated You during the period of three years prior to the claim, and We may at Our own expense and upon reasonable notice to You or Your legal personal representative, arrange for You to be medically examined as often as required, or in the

event of death have a post mortem examination of Your body. You must supply at Your own expense a Doctor's certificate in the form required by Us in support of any medical related claim.

#### FRAUD

If any person makes any misrepresentation or concealment in obtaining this policy or in support of any claim, the insurance provided by this policy will be void.

#### OTHER INSURANCES

We will not be liable in respect of any claim where the event leading to the claim is insured by any other existing policy or policies, except in respect of any amount beyond that which is payable under such other policy or policies.

#### PRECEDENTS TO LIABILITY

The due observance and fulfilment of the terms, provisions and conditions and endorsements of this policy in so far as they relate to anything to be done or complied with by You will be a condition precedent to Our liability to make any payment.

#### JURISDICTION

This insurance shall solely be subject to English Law and the jurisdiction of the English courts.

#### WHAT TO DO IF YOU WISH TO MAKE A CLAIM

To obtain a claims form, please contact:-  
Direct Group Travel Services Limited  
Telephone: 0344 412 4296  
[dgtsnewclaims@directgroup.co.uk](mailto:dgtsnewclaims@directgroup.co.uk)  
quoting Downunder Emigration 04828E

#### CUSTOMER SATISFACTION

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.

If your complaint is regarding the sale of the policy please contact Downunder Insurance Services Ltd on 0207 402 9211 or write to them at Suite D0060, The Long Lodge, 265 - 269 Kingston Road, Wimbledon, London, SW19 3FW.

If your complaint cannot be resolved by the end of the next working day, Downunder Insurance Services Ltd will pass it to:

Customer Relations Department  
UK General Insurance Group Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If your complaint is regarding a claim, please contact:  
Direct Group Travel Services  
Customer Relations  
PO Box 1193  
Doncaster  
DN1 9PW  
Tel: 0344 854 2072  
Email: [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk)

In all correspondence please state your insurance is provided by UK General Insurance Ltd and quote scheme Downunder Emigration ref 04828E  
If it is not possible to reach an agreement on your sales or claims complaint, you have the right to make an appeal to the Financial Ombudsman Service. You may contact the Financial Ombudsman Service at:  
The Financial Ombudsman Service  
Exchange Tower  
London

#### REQUESTING ASSISTANCE

HELPLINE	NUMBER
Travel Helpline	0207 402 9211
Medical Emergency & Repatriation	All inpatient; and outpatient treatment in North America, the UK, Channel Islands and Isle of Man, contact: Tel +44(0)113 318 3109
	Outpatient treatment anywhere in the world except North America, UK, Channel Islands and Isle of Man, contact Tel +44(0) 113 318 0124
Travel Insurance Claims and Cancellation	0344 412 4296
Legal Advice & Legal Expenses Claims	0344 412 4296

\* When calling from inside the UK first dial zero. (When calling from outside the UK first dial the UK Code +44)

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

E14 9GE  
Tel: 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.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.

Your statutory rights are not affected if you choose to follow the complaints procedures. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

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 circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

#### Complaints Procedure relating to Section 24 - Scheduled Airline Failure

If you have a complaint, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve our service to you.

Please telephone us on: (020) 8776 3750.

Or write to:  
The Customer Services Manager  
International Passenger Protection Limited,  
IPP House, 22-26 Station Road,  
West Wickham,  
Kent BR4 0PR  
Fax: (020) 8776 3751  
Email: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)

Please make sure that you quote the policy number which can be found on your policy statement.

It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them.

If our investigations take longer, a full response will be given within four weeks or an explanation of IPP's position with time-scales for a full response.

Having followed the above procedure, if you are not satisfied with the response you may write to:

Policyholder and Market Assistance  
Lloyd's  
One Lime Street  
London EC3N 7HA  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

In addition, you have the right to contact the Financial Ombudsman Service at the following address if you are an Eligible Complainant (See definition below)

The Financial Ombudsman Service,  
Exchange Tower,  
London.  
E14 9SR  
Telephone: 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.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.  
Please make sure that you always quote the details of your Policy Number to help your enquiry to be dealt with efficiently.  
Making a complaint will not affect your right to take legal action.

#### Definitions

What is an Eligible Complainant?

1. **A Consumer** – Any natural person acting for purposes outside his trade, business or profession
2. **A Micro-Enterprise** – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million
3. **A Charity** – Which has an annual income of less than £1 million at the time the complaint is made
4. **A Trustee** – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

#### CANCELLATION PROVISIONS

**Right to return the insurance document** Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

**Cancellation by the Insured Person** If You subsequently give notice in writing or by telephone to Us to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling – Off Period the premium will be refunded in full less any sum that We have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling – Off Period then no refund of premium will be payable.

**Cancellation By Us** We 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:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behavior
- d) Non-compliance with policy terms and conditions.

**Premium position upon cancellation by Us:** If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate. If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

**Effective time of cancellation** This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

#### DATA PROTECTION ACT

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.

#### TRAVEL CHECKLIST

Before You travel, You should ask yourself the following:

- If You have purchased an Annual Multi-trip policy, will the duration of any Trip exceed 31 consecutive days?
- Do You intend to engage in any Winter Sports whilst on Your Trip?
- Do You intend to engage in any Special Sports or Activities whilst on Your Trip?

If You have answered 'Yes' to any of these questions, or want to check anything before You travel, You should contact Our Travel Helpline on 0207 402 9211.

## DOWNUNDER EMIGRATION – PART 2 COVER – FINAL COUNTRY OF DESTINATION ONLY – DUS INTRODUCTION TO YOUR POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual Sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

**Please read this document and Your Certificate very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements.**

**Cooling Off Period:** Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: 0207 402 9211

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### YOUR POLICY

We will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons who temporarily reside in the United Kingdom, the Channel Islands or the Isle of Man or are citizens of the UK, Channel Islands or Isle of Man
- to persons who reside outside the UK, the Channel Islands or the Isle of Man who have completed the correct form of overseas or extension application, which has been submitted to the agent and approved by Us.
- following payment of the appropriate premium for the level of cover selected

This insurance is arranged by Downunder Insurance Services Limited with 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 Ltd 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 <https://register.fca.org.uk/> or by calling them on 0800 111 6768 or 0300 500 8082.

## SUMMARY OF COVER

Cover	Limits of Cover (per person unless otherwise shown)	Excess
1. Medical Emergency	£1,000,000	£100
2. Emergency Dental Treatment	£250	£100
3. Hospital Daily Benefit	£10 per complete day of inpatient treatment: up to £600	Nil
4. Personal Effects & Baggage Single article, or Pair or Set of articles  Valuables (Limited to £100 if Insured Person is under 18)	£1,500  £200  £200	£100  £100  £100
5. Personal Liability	£2,000,000 per policy	£100
6. Personal Accident <ul style="list-style-type: none"> <li>▪ Death (aged 18-55)</li> <li style="padding-left: 20px;">If the Insured Person is aged under 18</li> <li>▪ Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes</li> <li>▪ Permanent Total Disablement</li> </ul>	£10,000  £2,500  £30,000  £30,000	Nil  Nil  Nil  Nil
7. Legal Expenses	£25,000 per policy	£100

### IMPORTANT NOTES

We would like to draw Your attention to important features of Your policy including:

- **Emergency Medical Expenses:** This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available. This policy does not provide cover for private medical expenses when You are hospitalised in a state run hospital or clinic where EU residents have a right to state provided emergency treatment.
- **Repatriation:** PLEASE NOTE THAT THIS POLICY DOES NOT COVER REPATRIATION TO YOUR HOME COUNTRY IN THE EVENT OF AN INCIDENT IN YOUR FINAL COUNTRY OF DESTINATION.
- **Consumer Insurance Act:** You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
  - d) supply accurate and complete answers to all the questions We or the administrator may ask as part of Your application for cover under the policy;
  - e) to make sure that all information supplied as part of Your application for cover is true and correct;
  - f) 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.
- **Special Sports & Activities:** This policy specifically excludes participating in or practising for certain sports and activities. Please see the Special Sports & Activities and Winter Sports Sections for details.
- **Age Limit:** No Section of this policy shall apply in respect of any person who has reached the age of 56 years at the commencement of the Period of Insurance.
- **Trip Limits:** This policy contains strict limits on the length of time You are covered for in Your Final Country of Destination. Please refer to the definition of the 'Trip' in the Meanings of Words. YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID COVER UNDER THIS POLICY
- **Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 1 for unforeseen bodily injury or illness.
- **Pregnancy and Childbirth:** are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections 1, 3 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.
- **Third Party Liability:** If You use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter) sail or powered boat, or an airborne craft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.
- **Personal Possessions:** While this policy provides cover for Your Personal Effects & Baggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. The maximum We will pay under this policy for Valuables (as defined) owned by each Insured Person is limited to £200 (or £100 if the Insured Person is aged under 16). Personal Effects & Baggage claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- **Policy Limits:** Most Sections of Your policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one item or for Valuables in total. You are advised to check Your policy.
- **Policy Excess:** Under most Sections of the policy, claims will be subject to an excess. This means that You will be responsible for paying the first part of the claim up to the excess value per Insured Person each and every incident. A definition of Policy Excess is in the Meaning of Words.
- **Reasonable Care:** You need to take all reasonable care to protect yourself and Your property, as You would if You were not insured.

### PRE-EXISTING MEDICAL CONDITIONS

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.

This insurance operates on the following basis:

- a) To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
- b) The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
- c) The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;



- d) The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).

**No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered.**

**Pre-existing Medical Conditions are defined as:**

1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received **during the 2 years** prior to the commencement of cover under this policy and/or prior to any Trip: **and**
2. any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred **at any time** prior to the commencement of cover under this policy and/or prior to any Trip.

You should also refer to the General Exclusions.

### Emergency Assistance 24 Hours A Day

The emergency assistance service provides immediate help in the event of an Insured Person's illness or injury whilst travelling abroad – they provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone or fax.

The emergency assistance service provided for You by this insurance is operated by Global Response and Healthwatch S.A.

In the event of any illness, injury, accident or hospitalisation which requires:

Inpatient treatment anywhere in the world, You must contact Global Response

Tel: +44(0)113 318 3109

Fax: +44(0) 113 318 9499

Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

Outpatient treatment anywhere in the world excluding North America and the United Kingdom, Channel Islands, Isle of Man or Eire, You must contact Healthwatch S.A

Tel: +44(0) 113 318 0124

Fax: +44(0) 113 318 0125

Email: [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr)

Outpatient treatment in North America and the United Kingdom, Channel Islands, Isle of Man or Eire, You must contact Global Response

Tel: +44(0)113 318 3109

Fax: +44(0) 113 318 9499

Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

Global Response or Healthwatch S.A may be able to guarantee costs on Your behalf. When contacting Global Response or Healthwatch S.A, please state that Your insurance is provided by UK General Insurance Ltd and quote the appropriate scheme name:

Scheme Name : Downunder Emigration

Reference Number : 04828E

Note: You must retain receipts for medical and additional costs incurred and You are responsible for any Policy Excess which should be paid by You at the time of treatment.

**In-patient Treatment Abroad**

If You go into hospital, You must contact the Emergency Assistance Service as detailed above immediately. If You do not, this could mean that We will not provide cover or We will reduce the amount We pay for medical expenses.

If You require outpatient treatment please contact the appropriate Emergency Assistance provider as detailed. If the emergency assistance is being provided by Healthwatch S.A. please ensure the treating Doctor or Clinic is aware of the following instructions:

### OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS

In order to have your invoices paid quickly, please send your treatment invoice together with a copy of the policy (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr)

You must include your bank account details, IBAN no's and / or swift code for payment to be processed electronically

Outpatient Department tel: 00 30 2310 256454

Outpatient Department fax: 00 30 2310 256455 or 00 30 2310 254160

Email: [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr)

### Returning early to the United Kingdom, Channel Islands or Isle of Man

If You have to return to the United Kingdom, Channel Islands or Isle of Man under section 1 (Medical Emergency and Repatriation) the Emergency Assistance Service must authorise this. If they do not, this could mean that We will not provide cover or We may reduce

the amount We pay for Your return Home. We reserve the right to repatriate You should Our medical advisors consider You fit to travel.

### Reciprocal Health Agreements

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland We would advise You to obtain a Form CMI from Your local main Post Office. On returning this, duly completed, to the main Post Office You will be issued with a European Health Insurance Card (EHIC), which will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland. (Full details are given in the DSS Leaflet No. T7 - Health Advice for Travellers.)

**Please note: For claims under Section 1 (Medical Emergency) or Section 2 (Emergency Dental Treatment), no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.**

When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if You will be receiving treatment. If You receive treatment before You enrol, Medicare benefits can be backdated, if You are eligible. To be eligible You must be a resident of the United Kingdom and will need to show Your British passport with an appropriate visa. If You do not enrol at Medicare offices We may reject Your claim or limit the amount We pay to You. If You need treatment which cannot be carried out under Medicare you MUST contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You.

If You hold an Irish passport You are entitled to free treatment as an in-patient or out-patient at a public hospital. You will need to show Your passport at the hospital.

For more information You should contact: Health Insurance Commission

PO Box 1001,

Tuggeranong,

ACT 2901,

Australia

or visit their website at: [www.hic.gov.au](http://www.hic.gov.au)

### Meaning Of Words

Wherever the following words and phrases appear in this policy they will always have these meanings:

**Accidental Bodily Injury:** A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

**Carrier:** A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

**Certificate:** The Insurance Validation document issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the Period of Insurance and any other special conditions and terms.

**Close Relative:** Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.

**Common Law Partner:** The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance.

**Complications of Pregnancy and Childbirth:** For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

**Family:** The main Insured Person, his/her spouse or Common Law Partner, and/or their dependent children under 18 years of age (in full-time education and residing with them).

**Final Country of Destination:** The country in which Your Trip is planned to end. Cover applies from the time You leave the customs area in Your Final Country of Destination until the end of the period shown on Your Certificate.

**Geographical Limits:** The countries of the Zone for which You have paid the appropriate premium, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel, as specified on the Certificate.

**Zone 2:** Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Greenland, Hungary, Iceland, Ireland, Isle of Man, Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom (including England, Scotland, Wales, Northern Ireland, Hebrides, Isle of Wight, Isles of Scilly, Orkney Is, Shetland Is), Vatican City.

**Zone 3:** All countries worldwide, excluding the United States, Canada, Bermuda and the Caribbean.

**Zone 4:** Australia and New Zealand

**Zone 5:** All countries worldwide.

**Home:** Your principal place of residence, used for domestic purposes, and including garage(s) and other outbuilding(s).

**Home Country:** Your country of residence in the United Kingdom, Channel Islands or Isle of Man.

**Insured Person or You/Your:** Each person named on the Certificate and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 55 years of age.

**Limits of Cover:** Unless stated to the contrary, Our maximum liability in any one Period of Insurance is limited to the amount stated in each Section, per Insured Person.

**Loss of Limb:** Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

**Loss of Sight:** Total and irrecoverable Loss of Sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet.)

**Manual Labour:** involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (not including work of a purely managerial/supervisory, administrative or sales nature); the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder; manual work of any kind which involves the use of heavy machinery (not including work in the catering industry). This includes farm work, farm labouring, working on racing or bloodstock farms and work undertaken as a charity aid worker. However, cover excludes any manual work at a height of over 5 metres, underground or in the air or any work whilst using quad bikes, helicopters or light aircraft.

**Manual Work (Conservation and Charity):** Educational and environmental only including work of a purely managerial/supervisory, administrative or sales nature or work using hand tools only.

Clerical, general office, retail work would not be classed as Manual Work of any sort.

**Manual Work (Light):** Light manual labour not involving the use of heavy machinery. This includes working in the catering trade; general bar and restaurant work; fruit picking; working in the dance, music and entertainment industries; charity work (other than defined under Manual work); care/conservation/supervision/study of wild animals provided adequate supervision, instruction and training to an international standard is carried out prior to contact.

**Medical Condition:** Any medical or psychological disease, sickness, condition, illness or injury that has affected You or any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip.

**Medical Practitioner:** A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

**Money:** Sterling and foreign currency and travellers cheques.

**Pair or Set:** A number of items of Personal Effects & Baggage considered as being similar or complementary to one another or used together.

**Period of Insurance:** The period shown on the Certificate, beginning on departure from the customs area of Your Final Country of Destination. Cover applies for the duration as stated on the Certificate, provided it does not exceed a maximum of 90 consecutive days and for which You have paid the appropriate premium.

Note: You will not be covered after the last day for which You

have paid.

**Permanent Total Disablement:** Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

**Personal Effects & Baggage:** Items usually carried or worn by travellers for their individual use during a Trip.

- Note 1: Items hired to You, and all items loaned or entrusted to You are excluded
- Note 2: This travel insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your Home Contents policy.

**Policy Excess:** The first amount of every claim per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies. Amounts applicable to each Section of cover are shown in the Summary of Cover on page 17.

Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 1 (Medical Emergency) will be increased to £250.

**Secure Luggage Area:** Any of the following, as and where appropriate:

- The locked dashboard, boot or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
- The fixed storage units of a motorised or towed caravan.
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

**Special Sports and Activities:** The activities listed under the Special Sports & Activities Cover Section of this policy.

**Strike or Industrial Action:** Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

**Travel Documents:** Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

**Trip:** Your residency in Your Final Country of Destination, during the Period of Insurance, up to the maximum number of days for which You have paid the appropriate premium. Cover starts when You leave the customs area of Your Final Country of Destination.

Note: You will not be covered after the last day for which You have paid.

**United Kingdom:** England, Scotland, Wales, Northern Ireland, Hebrides, Isle of Wight, Isles of Scilly, Orkney Islands and Shetland Islands.

**Unattended:** When You cannot see and/or are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property or vehicle.

**Valuables:** Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

## UPGRADES

This policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Any extra benefit You have purchased is shown on Your Certificate. Please read the wording and ensure the cover reflects Your requirements.

Upon the payment of an additional premium, You may upgrade Your travel insurance coverage by purchasing any of the following upgrades prior to commencement of Your Trip:

- **Excess Waiver**  
Excess is reduced to nil when You have paid the premium for Excess Waiver except where stated.

Note 1: In the event of an injury occurring as a result of Manual Work (Light) or Manual Labour, the Policy Excess under Section 1 (Medical Emergency) will be increased to £300 or £500 respectively and application of Excess Waiver will not delete this increased excess.

Note 2: When You are engaging in certain Special Sports and Activities (as shown under the Optional Special Sports and Activities Section of this policy) the Policy Excess under Section 1 (Medical Emergency) will be increased to £300 or £500 and application of Excess Waiver will not delete these increased excesses.

- **Double Excess**  
The amount of the excess is doubled when You have paid a reduced premium for the Double Excess option.

Note 1: In the event of an injury occurring as a result of voluntary Manual Work (Light) or Manual Labour, the Policy Excess under Section 1 (Medical Emergency) will be increased to £300 or £500 respectively and application of Double Excess option will not change this increased excess.

Note 2: When You are engaging in certain Special Sports and Activities (as shown under the Optional Special Sports and Activities Section of this policy) the Policy Excess under Section 1 (Medical Emergency) will be increased to £300 or £500 and application of Double Excess option will not change these increased excesses

**We, Our or Us:** UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE.

**Winter Sports:** The activities listed under the Winter Sports Cover Section of this policy.

**You/Your:** Each person named on the Certificate and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 55 years of age.

## Section 1 Medical Emergency

### What is covered:

We will pay the following costs, up to **£1,000,000**, for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during the Period of Insurance in Your Final Country of Destination:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital in Your Final Country of Destination, when deemed necessary by a recognised Medical Practitioner. **All cover will cease and no further payments will be made for treatment taking place more than 14 days after expiry of the Period of Insurance.**
- Burial or cremation of a deceased Insured Person abroad up to **£2,500**;

We reserve the right to limit payment to what Our Medical Officer deems to be reasonable.

**If Our Medical Officer advises a date when it is feasible and practical for Your medical treatment to end, but You choose instead to continue to receive treatment, Our liability to pay any further costs under this Section after that date will be limited to what We would have paid if Your medical discharge had taken place.**

### What is not covered:

- a) costs in excess of **£500** which have not been authorised by Us in advance (see Important Notes);
- b) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions
- c) any pre-planned or pre-known or expected medical treatment or diagnostic procedure;
- d) treatment which, in the opinion of Our Medical Officer, is not necessary for the immediate needs of an unforeseen medical emergency;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- f) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- g) any claims for costs incurred after the immediate needs of a medical emergency have been met;
- h) treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer;
- i) treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- j) expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- k) any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- l) air-sea rescue and transfer costs;
- m) the Policy Excess except where You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- n) any costs incurred by You when engaging in Special Sports and Activities;
- o) any costs incurred by You when You are engaging in Winter Sports;
- p) anything mentioned in the General Exclusions.

## Section 2 Emergency Dental Treatment

### What is covered:

We will pay up to **£250** for each Insured Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

### What is not covered:

- a) the costs of any subsequent permanent or routine treatment;
- b) any pre-planned or pre-known dental treatment or diagnostic procedure;
- c) treatment which, in the opinion of Our Medical Officer, is not necessary for the immediate needs of an unforeseen medical emergency;
- d) any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- e) normal wear and tear;
- f) any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- g) any damage to dentures, other than whilst being worn by You;
- h) dental treatment involving the provision of dentures or the use of precious metals;
- i) the Policy Excess except where You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- j) any costs incurred by You when You are engaging in Special Sports and Activities;
- k) any costs incurred by You when You are engaging in Winter Sports;
- l) anything mentioned in the General Exclusions.

## Section 3 Hospital Daily Benefit

### What is covered:

In the event of a valid claim under Section 1 (Medical Emergency) or Section 2 (Emergency Dental Treatment), when You are admitted to a recognised hospital in Your Final Country of Destination as an in-patient for more than 24 continuous hours, We will pay You a benefit of **£10** per Insured Person per complete day of in-patient treatment up to a maximum under this policy of **£600** per Insured Person.

### What is not covered:

- a) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- b) anything mentioned in the General Exclusions.

## Section 4 Personal Effects & Baggage

### What is covered:

If, during the Period of Insurance, after Your departure from the customs area of Your Final Country of Destination, Your Personal Effects & Baggage is damaged, stolen, destroyed or lost (and not recovered), We will cover You up to an overall maximum of **£1,500** per Insured Person in total under this policy.

Within this amount the following sub-limits apply:

- The maximum We will pay for any one article, or for any one Pair or Set of articles, is **£200**. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay for all articles lost, damaged or stolen in any one incident is limited to **£250** if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay under this policy for all Valuables owned by each Insured Person is limited to **£200** (or **£100** if the Insured Person is aged under 18). The maximum We will pay for sunglasses or prescription glasses of any kind is limited to **£150** per Insured Person. The maximum We will pay for mobile telephones is limited to **£100** per Insured Person.

- The maximum We will pay for Personal Effects & Baggage or Valuables lost, damaged or stolen from a beach or pool-side is limited to **£100** per Insured Person.
- The maximum We will pay for any cigarettes or alcohol lost, damaged or stolen is limited to **£50** in total under this policy.

### Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Personal Effects & Baggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Personal Effects & Baggage to the local Police or to Your hotel or accommodation management, or to the Tour Operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

### What is not covered:

- a) any item loaned, hired or entrusted to You;
- b) any loss, theft of, or damage to Personal Effects & Baggage which took place before You left the customs area of Your Final Country of Destination;
- c) any loss, theft of, or damage to Personal Effects & Baggage left in an Unattended motor vehicle if:
  - the items concerned have not been locked out of sight in a Secure Luggage Area;
  - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
  - no evidence of such entry is available.
- d) theft of Valuables from an Unattended motor vehicle;
- e) loss, theft of, or damage to, Personal Effects & Baggage from checked-in luggage left in the custody of a Carrier and/or Personal Effects & Baggage packed in luggage left in the baggage hold or storage area of a Carrier;
- f) electrical or mechanical breakdown or derangement of the article insured;
- g) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- h) confiscation or detention by Customs or other lawful officials and authorities;
- i) dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments;
- j) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- k) liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
  - l) sports' gear whilst in use;
  - m) equipment used in connection with any Winter Sports or Special Sports and Activities;
  - n) loss or theft of or damage to Money;
  - o) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this Section);
  - p) the Policy Excess;
  - q) anything mentioned in the General Exclusions.

## Section 5 Personal Liability

### What is covered:

If during the Period of Insurance You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then:

On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your legal personal representatives) against:

- all sums which You shall become legally liable to pay as compensation; and
- all law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to a maximum, including costs, of **£2,000,000** under this policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered:

- a) injury to, or the death of, any member of Your Family or household, or any person in Your service;
- b) property belonging to, or held in trust by You or Your Family, household or servant;
- c) loss of or damage to property which is the legal responsibility of You or Your Family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- d) any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- e) claims for injury, loss or damage arising directly or indirectly from:
  - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
  - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
  - the ownership or occupation of any land or building;
  - willful or malicious acts.
- f) liability or material damage for which cover is provided under any other insurance;
- g) accidental injury or loss not caused through Your negligence;
- h) any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- i) an Insured Person engaging in any Special Sports and Activities or Winter Sports;
- j) the Policy Excess;
- k) anything mentioned in the General Exclusions.

## Section 6 Personal Accident

**What is covered:**

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay to You or Your legal personal representatives the following benefits:

COVER	BENEFIT PER INSURED PERSON
Death (aged 18-55)	£10,000
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£30,000
Permanent Total Disablement	£30,000

**What is not covered:**

- a) injury not caused solely by outward, violent and visible means;
- b) Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- c) disease or any physical defect, infirmity or illness which existed prior to the commencement of the Period of Insurance;
- d) any payment per Insured Person in excess of **£30,000**;
- e) any payment in excess of **£2,500** arising from death of

- Insured Persons **under 18 years** of age;
- f) an Insured Person engaging in any Special Sports and Activities or Winter Sports;
- g) anything mentioned in the General Exclusions.

## Section 7 Legal Expenses

**What is covered:**

We will provide telephone advice, guidance and assistance on any legal problem, which arises during the Period of Insurance.

If You suffer death, illness or personal injury during the Period of Insurance, then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation, and **We consider that You are likely to obtain a reasonable settlement:**

We will advance on Your behalf:

- Up to **£25,000** in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings.
- When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will cover You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, up to **£25,000** in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

### Special conditions relating to claims

We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us.

Lawyers must be qualified to practice in the Courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this Section is resident.

If You are unable to agree with Us on a suitable lawyer We will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.

If an award of compensation is made and payment is received by You, or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.

We can opt to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.

We will not begin legal proceedings in more than one country in respect of the same occurrence.

You must notify Us as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

**What is not covered:**

- a) costs or expenses incurred without prior authorisation by Us;
- b) any incident, which may give rise to a claim, not notified to Us within 90 days;
- c) the pursuit of a claim against Us, Our agent or an Insurer underwriting any Section of this policy, or a Travel Agent, Tour Operator or Carrier;
- d) actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
- e) the Policy Excess;
- f) anything mentioned in the General Exclusions.

## Winter Sports

You will **not** be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

Big-foot skiing	Skeleton
Bobsleigh	Skidoo
Cat skiing	Ski Acrobatics
Free-style skiing	Ski Bob Racing
Glacier Walking/Trekking up to 4,000 metres	Ski Flying
Guided cross-country skiing	Skiing (off-piste)
Heli-skiing	Skiing (on-piste / glacier)
Ice Hockey	Ski Jumping
Ice sailing/ice windsurfing	Ski Racing
Ice-skating (outdoor)	Ski Stunting
Luge	Snowboarding (off-piste)
Mono-skiing	Snowboarding (on-piste)
Parapenting	Snow Mobiling
Paraskiing	Tobogganing
Recreational Racing	

## SPECIAL SPORTS & ACTIVITIES

You will be covered for participation in the following sports and activities:

Archery (amateur)	Badminton (amateur)
Baseball (amateur)	Basketball (amateur)
Bungee Jump (up to 3)	Canoeing
Cricket (amateur)	Cycling (low use)
Golf (amateur)	Jogging
Marathons (amateur)	Netball (amateur)
Orienteering	Parascending (over water)
Rambling	Roller Blading (Line Skating / Skate boarding)
Running, Sprint / Long Distance (amateur)	Safari
Sandboarding	Scuba Diving (max depth 30 metres) up to 14 days
Scuba Diving (max depth 50 metres) up to 14 days	Snorkelling
Squash (amateur)	Surfing (up to 14 days)
Swimming	Tennis (amateur)
Trekking under 2,000 metres altitude	Triathlon
Volleyball (amateur)	Water Polo (amateur)
Water Skiing (amateur)	White/Black Water Rafting & Kayaking (Grade 1 to 4)
Windsurfing (amateur)	Yachting (racing / crewing) - inside territorial waters

## General Conditions Applying To All Sections

1. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
2. You must avoid needless self-exposure to peril unless You are attempting to save human life.
3. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
4. You must comply in full with the terms and conditions of this policy before a claim will be paid. Please read this policy carefully, and if unsure as to what is covered or excluded, contact the Travel Helpline on 0207 402 9211
5. In the event of an emergency or any occurrence that may give rise to a claim for more than £500 under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without Our prior consent. **Please Telephone Us first.**
6. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
7. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
8. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made
9. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
10. You must notify Us in writing of any event which may lead to a claim, within 28 days of discovery of the incident. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.
11. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
12. We may give 7 days notice of cancellation of this policy by recorded delivery to You at Your last known address. In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid, subject to there having been no known claims or losses.
13. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should contact the Citizens' Advice Bureau.
14. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
15. This policy is subject to the Laws of England and Wales unless we agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.
16. You must pay the appropriate premium for the full number of days comprising Your planned Period of Insurance. You will not be covered after the last day for which You have paid.
17. When engaging in any sport or holiday activity listed as covered under the Special Sports & Activities shown on page 21 You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions,

equipment and protection.

18. Any Special Sports and Activities not listed as covered within the table shown on page 21 and Winter Sports are not covered.
19. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities as safe. At all times You must satisfy yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to yourself and to others.

## General Exclusions Applying To All Sections

### No Section of this policy shall apply in respect of:

1. Any person who has reached the age of 56 years prior to the commencement of the Period of Insurance.
2. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation's service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 6.
3. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
4. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings due to being unable to return to work following injury or illness happening during the Period of Insurance and replacing locks if You lose Your keys.
5. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under Section 1 (Medical Emergency)).
6. Any deliberately careless or deliberately negligent act or omission by You.
7. Any claim caused by you climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
8. Any claim arising or resulting from Your own illegal or criminal act.
9. Needless self-exposure to peril except in an endeavour to save human life.
10. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of drug(s).
11. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
12. You engaging in Manual Work in conjunction with any profession, business or trade during the Period of Insurance except as detailed in the Special Sports & Activities section and defined on page 21 of the policy wording.
13. You engaging in any Special Sports and Activities not listed as covered within the table shown on page 21 or Winter Sports. If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 0207 402 9211.
14. Participation in any organised competition involving any Special Sports and Activities or Winter Sports.
15. You fighting except in self-defence.
16. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or

not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under Section 1 (Medical Emergency) and Section 6 (Personal Accident).

17. You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
18. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
19. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus - except under Section 1 (Medical Emergency), and Section 6 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
20. Any claim when You have not paid the appropriate premium for the number of days comprising Your Period of Insurance. You will not be covered after the last day for which You have paid.
21. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.
22. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by us or by anybody else (whether or not recommended by us and/or acting on our behalf) unless negligence on Our part can be demonstrated.

## Making A Claim

### CLAIMS — YOUR DUTIES

You must advise Us of any occurrence that may give rise to a claim in writing as soon as is reasonably possible after the date of such occurrence and shall supply to Us all such accounts and other documents as We may reasonably require. Any expenses incurred because of an unreasonable delay in notifying Us will not be paid.

You must give Us notice in writing immediately You or Your legal representatives have knowledge of any impending prosecution, inquest or fatal injury inquiry in connection with any occurrence of which there may be liability under Section 11 of this policy.

You must inform the police of all loss or theft of property within 24 hours of discovery of such loss or theft and obtain a copy of the police report in support of any claim.

If personal possessions or ski/sports equipment are lost or 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.

You must at all times act in a reasonable manner to prevent or minimise a claim.

### CLAIMS — OUR RIGHTS

No admission, offer or promise of payment or indemnity will be made or given by You or on Your behalf without Our written consent.

We will be entitled to take over and conduct in Your name the defence or settlement of any claim or to prosecute in Your name to Our own benefit in respect of any claim for indemnity or damages or otherwise, and will have full discretion in the conduct of any proceedings or in the settlement of any claim and You must give all such information and assistance as We may require.

In case of illness or injury, We may approach any doctor who may have treated You during the period of three years prior to the claim, and We may at Our own expense and upon reasonable notice to You or Your legal personal representative, arrange for

You to be medically examined as often as required, or in the event of death have a post mortem examination of Your body. You must supply at Your own expense a Doctor's certificate in the form required by Us in support of any medical related claim.

**FRAUD**

If any person makes any misrepresentation or concealment in obtaining this policy or in support of any claim, the insurance provided by this policy will be void.

**OTHER INSURANCES**

We will not be liable in respect of any claim where the event leading to the claim is insured by any other existing policy or policies, except in respect of any amount beyond that which is payable under such other policy or policies.

**PRECEDENTS TO LIABILITY**

The due observance and fulfilment of the terms, provisions and conditions and endorsements of this policy in so far as they relate to anything to be done or complied with by You will be a condition precedent to Our liability to make any payment.

**JURISDICTION**

This insurance shall solely be subject to English Law and the jurisdiction of the English courts.

**WHAT TO DO IF YOU WISH TO MAKE A CLAIM**

To obtain a claims form, please contact:-  
Direct Group Travel Services Limited  
Telephone: 0344 412 4296  
Email: [dgtnewclaims@directgroup.co.uk](mailto:dgtnewclaims@directgroup.co.uk)  
quoting Downunder Emigration 04828E

**CUSTOMER SATISFACTION**

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.

If your complaint is regarding the sale of the policy please contact Downunder Insurance Services Ltd on 0207 402 9211 or write to them at Suite D0060, The Long Lodge, 265 - 269 Kingston Road, Wimbledon, London, SW19 3FW.

If your complaint cannot be resolved by the end of the next working day, Downunder Insurance Services Ltd will pass it to:

Customer Relations Department  
UK General Insurance Group Ltd  
Cast House

Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If your complaint is regarding a claim, please contact:  
Direct Group Travel Services  
Customer Relations  
PO Box 1193  
Doncaster  
DN1 9PW  
Tel: 0344 854 2072  
Fax: 0844412 4138

In all correspondence please state your insurance is provided by UK General Insurance Ltd and quote scheme Downunder Emigration ref 04828E

If it is not possible to reach an agreement on your sales or claims complaint, you have the right to make an appeal to the Financial Ombudsman Service. You may contact the Financial Ombudsman Service at:  
The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9GE  
Tel: 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.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.

Your statutory rights are not affected if you choose to follow the complaints procedures. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

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 circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

**CANCELLATION PROVISIONS**

**Right to return the insurance document** Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made

**Cancellation by the Insured Person** If You subsequently give notice in writing or by telephone to Us to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling – Off Period the premium will be refunded in full less any sum that We have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling – Off Period then no refund of premium will be payable.

**Cancellation By Us** We 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:

- e) Fraud
- f) Non-payment of premium
- g) Threatening and abusive behavior
- h) Non-compliance with policy terms and conditions.

**Premium position upon cancellation by Us:** If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate. If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

**Effective time of cancellation** This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

**DATA PROTECTION ACT**

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.

**REQUESTING ASSISTANCE**

HELPLINE	NUMBER
Travel Helpline	0207 402 9211
Medical Emergency	All inpatient treatment anywhere in the world; and outpatient treatment in North America, the UK, Channel Islands and Isle of Man only, contact: Tel +44(0)113 318 3109  Outpatient treatment anywhere in the world except North America, UK, Channel Islands and Isle of Man, contact Tel +44(0) 113 318 0124
Travel Insurance Claims and Cancellation	0344 412 4296
Legal Advice & Legal Expenses Claims	0344 412 4296

\* When calling from inside the UK first dial zero. (When calling from outside the UK first dial the UK Code +44)

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.