



## 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: 020 7402 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 UK Area, the Channel Islands or Republic of Ireland or are citizens of the UK or Republic of Ireland
- to persons who reside outside the UK, the Channel Islands or Republic of Ireland 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

Benefits under this policy are underwritten by Europ Assistance Holding Irish Branch of 13-17 Dawson Street, Dublin 2, Ireland.

This policy is effected in England and is subject to the Laws of England and Wales.

Europ Assistance Holdings Ltd is authorised and regulated by the Financial Services Authority.

# SUMMARY OF COVER

| Cover  | Limits of Cover (per person unless otherwise shown) |        | Limits of Cover (per person unless otherwise shown) |        | Limits of Cover (per person unless otherwise shown) |        |
|--|---|--------|---|--------|---|--------|
|  |   | Excess |   | Excess |   | Excess |
|  | ESSENTIALS  |        | BACKPACKER  |        | ADVENTURER  |        |
| <b>Medical Emergency &amp; Repatriation</b>              | £2,000,000  | £95    | £3,000,000  | £95    | £5,000,000  | £95    |
| <b>Additional Accommodation &amp; Travelling Costs</b>   | £2,000 per trip                                     | NIL    | £2,000 per trip                                     | NIL    | £2,000 per trip                                     | NIL    |
| <b>Hospital Daily Benefit</b>                            | N/A   | N/A    | £10 per day up to £200                              | NIL    | £10 per day up to £200                              | NIL    |
| <b>Cancellation, Curtailment &amp; Trip Interruption</b> | N/A   | N/A    | £1,000  | £95    | £2,000  | £95    |
| <b>Travel Delay</b>                                      | N/A   | N/A    | N/A   | N/A    | N/A   | N/A    |
| <b>Missed Departure on the Outward Journey</b>           | N/A   | N/A    | £100  | £95    | £300  | £95    |
| <b>Personal Luggage</b>                                  | N/A   | N/A    | £1,000  | £95    | £1,250  | £95    |
| • Single Article, or Pair or Set of Articles             | N/A   | N/A    | £100  | £95    | £150  | £95    |
| • Valuables Limit  | N/A   | N/A    | £100  | £95    | £200  | £95    |
| <b>Luggage Delay</b>                                     | N/A   | N/A    | In excess of 12 hours: £25                          | NIL    | In excess of 12 hours: £50                          | NIL    |
| <b>Money &amp; Passport</b>                              | N/A   | N/A    | £200  | £95    | £350  | £95    |
| • Cash (Limited to £50 if Insured Person is under 18)    | N/A   | N/A    | £100  | £95    | £250  | £95    |
| • Passport   | N/A   | N/A    | £50   | NIL    | £150  | NIL    |
| <b>Personal Liability</b>                                | £2,000,000 per policy                               | £95    | £2,000,000 per policy                               | £95    | £2,000,000 per policy                               | £95    |
| <b>Personal Accident</b>                                 |   |        |   |        |   |        |
| • Death  | £5,000  | NIL    | £5,000  | NIL    | £10,000   | NIL    |
| • If the Insured Person is aged under 18                 | £2,500  | NIL    | £2,500  | NIL    | £2,500  | NIL    |
| • Loss of one or more Limbs, or total and irrecoverable  | £15,000   | NIL    | £15,000   | NIL    | £25,000   | NIL    |
| • Loss of Sight in one or both eyes                      |   |        |   |        |   |        |
| • Permanent Total Disablement                            | £15,000   | NIL    | £15,000   | NIL    | £25,000   | NIL    |
| <b>Legal Protection</b>                                  | £5,000 per policy                                   | £95    | £5,000 per policy                                   | £95    | £10,000 per policy                                  | £95    |
| <b>Hijack</b>  | N/A   | N/A    | £50 per day up to £500                              | NIL    | £50 per day up to £500                              | NIL    |
| <b>Catastrophe</b>                                       | N/A   | N/A    | £250  | £95    | £250  | £95    |

| Cover  | Limits of Cover (per person unless otherwise shown)   |          | Limits of Cover (per person unless otherwise shown)   |          |
|--|---|----------|---|----------|
|  |   | Excess   |   | Excess   |
|  | COMPREHENSIVE   |          | WINTER SPORTS   |          |
| <b>Medical Emergency &amp; Repatriation</b>              | £10,000,000   | £95      | £10,000,000   | £95      |
| <b>Additional Accommodation &amp; Travelling Costs</b>   | £2,000 per trip   | NIL      | £2,000 per trip   | NIL      |
| <b>Hospital Daily Benefit</b>                            | £15 per day up to £900  | NIL      | £15 per day up to £900  | NIL      |
| <b>Cancellation, Curtailment &amp; Trip Interruption</b> | £3,000  | £95      | £3,000  | £95      |
| <b>Travel Delay</b>                                      | £20 for the first full 12 hour delay then<br>£20 for each subsequent full 12 hours:<br>maximum £300                           | NIL      | £20 for the first full 12 hour delay then<br>£20 for each subsequent full 12 hours:<br>maximum £300 | NIL      |
| <b>Missed Departure on the Outward Journey</b>           | £1,000  | £95      | £1,000  | £95      |
| <b>Personal Luggage</b>                                  | £1,500  | £95      | £1,500  | £95      |
| • Single Article, or Pair or Set of Articles             | £200  | £95      | £200  | £95      |
| • Valuables Limit  | £200  | £95      | £200  | £95      |
| <b>Luggage Delay</b>                                     | In excess of 12 hours: £100   | NIL      | In excess of 12 hours: £100   | NIL      |
| <b>Money &amp; Passport</b>                              | £500  | £95      | £500  | £95      |
| • Cash (Limited to £75 if Insured Person is under 18)    | £300  | £95      | £300  | £95      |
| • Passport   | £250  | NIL      | £250  | NIL      |
| <b>Personal Liability</b>                                | £2,000,000 per policy   | £95      | £2,000,000 per policy   | £95      |
| <b>Personal Accident</b>                                 |   |          |   |          |
| • Death  | £10,000   | NIL      | £10,000   | NIL      |
| • If the Insured Person is aged under 18                 | £2,500  | NIL      | £2,500  | NIL      |
| • Loss of one or more Limbs, or total and irrecoverable  | £30,000   | NIL      | £30,000   | NIL      |
| • Loss of Sight in one or both eyes                      |   |          |   |          |
| • Permanent Total Disablement                            | £30,000   | NIL      | £30,000   | NIL      |
| <b>Legal Protection</b>                                  | £25,000 per policy  | £95      | £25,000 per policy  | £95      |
| <b>Hijack</b>  | £100 per day up to £1000  | NIL      | £100 per day up to £1000  | NIL      |
| <b>Catastrophe</b>                                       | £500  | £95      | £500  | £95      |
| <b>Domestic Pets</b>                                     | £10 per day up to £200  | NIL      | £10 per day up to £200  | NIL      |
| <b>Optional Winter Sports Cover</b>                      | Please note that the Winter Sports option can be purchased with Backpacker, Adventurer, Comprehensive or Winter Sports cover. |          |   |          |
| • Skis, ski equipment (owned)                            | £500  | £95      | £500  | £95      |
| • Skis, ski equipment (hired)                            | £200  | £95      | £200  | £95      |
| • Single article, or Pair or Set of articles             | £250  | £95      | £250  | £95      |
| • Ski Pack   | £75 per day up to a max of £300   | NIL      | £75 per day up to a max of £300   | NIL      |
| • Ski equipment delay                                    | £25 per day up to a max of £250   | NIL      | £25 per day up to a max of £250   | NIL      |
| • Piste Closure  | £25 per day up to a max of £250   | NIL      | £25 per day up to a max of £250   | NIL      |
| • Avalanche or landslide                                 | £25 per day up to a max of £250   | NIL      | £25 per day up to a max of £250   | NIL      |
| <b>Optional Special Sports &amp; Activities Cover</b>    | Please note that the Special Sports option can be purchased with all levels of cover.   |          |   |          |
| • Search and rescue fees                                 | £750  | £95/£250 | £750  | £95/£250 |
| • Sports gear and activity equipment                     | £500  | £95      | £500  | £95      |
| <b>Optional Golf Cover</b>                               | Please note that the Golf option can be purchased with Backpacker, Adventurer, Comprehensive or Winter Sports cover.          |          |   |          |
| Golf Equipment   | £1,000  | £95      | £1,000  | £95      |
| • Single Article Limit                                   | £300  |          | £300  |          |
| Golf Equipment Hire                                      | £300  | NIL      | £300  | NIL      |
| Green Fees   | £75 per day up £300   | NIL      | £75 per day up £300   | 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.
- **Material Facts:** You must declare to Us all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us by calling Our Travel Helpline on 020 7402 9211. Please refer to the definition of a 'Material Fact' in the Meaning of Words.
- **Health:** This policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by the Insurers in writing prior to travel may invalidate any subsequent claim. If You are in any doubt as to whether You would be covered by the policy please call the Medical Screening Helpline.
- **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 & Trip Interruption 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, curtail or interrupt a Trip as a result of changes in their health. Please refer to the 'Important Limitations - Cancellation, Curtailment & Trip Interruption 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. 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 020 7402 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 (please note that the Essentials, Backpacker and Adventurer policy options have an age limit of 45 at the date of purchase).
- **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 (unless an Overseas Application is approved) and end (unless a One Way Trip option is chosen) in the UK Area, the Channel Islands or Republic of Ireland.
- **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 4 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 Luggage, 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 the amount shown in the summary of cover above (or a lower amount as shown if the Insured Person is aged under 18). Personal Luggage 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. The amount of the Policy Excess applicable to each section is shown in the summary of Cover above.
- **Reasonable Care:** You need to take all reasonable care to protect yourself and Your property, as You would if You were not insured.

## IMPORTANT HEALTH REQUIREMENTS

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:

1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
2. 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);
3. The insurance will **NOT** cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
4. 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 unless:**

- You have declared ALL Pre-existing Medical Conditions to Us; and
- You have declared any changes in Your health or prescribed medication; **and**
- We have accepted the condition(s) for insurance in writing.

Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip.

**Failure to declare ALL Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.**

We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.

Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.

**To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact the Medical Screening Helpline during office hours on: 0844 338 6284**

You should also refer to the General Exclusions.

The following medical conditions are covered without additional charge and subject to the normal terms and conditions of this insurance, **provided** (a) the Insured is not awaiting surgery for the condition, **and** (b) the Insured has been fully discharged from any post-operative follow-up.

Abnormal Smear Test  
 Achilles Tendon Injury  
 Acne  
 Acronymx (Ingrowing Toe-nail)  
 Adenoids  
 Allergic Rhinitis  
 Alopecia  
 Anal Fissure/Fistula  
 Appendectomy  
 Astigmatism  
 Athlete's Foot (Tinea Pedis)  
 Attention Deficit Hyperactivity Disorder  
 Bell's Palsy (Facial Paralysis)  
 Benign Prostatic Enlargement  
 Bladder Infection (no ongoing treatment, no hospital admissions)  
 Blepharitis  
 Blindness  
 Blocked Tear Ducts  
 Breast - Fibroadenoma  
 Breast Cyst(s)  
 Breast Enlargement/Reduction  
 Broken Bones (other than head or spine) – (no longer in plaster)  
 Bunion (Hallux Valgus)  
 Bursitis  
 Caesarean Section  
 Candidiasis (oral or vaginal)  
 Carpal Tunnel Syndrome  
 Cartilage Injury  
 Cataracts  
 Cervical Erosion  
 Cervicitis  
 Chalazion  
 Chicken Pox (fully resolved)  
 Cholecystectomy  
 Chronic fatigue syndrome (if only symptom is fatigue and no hospital admissions)  
 Coeliac Disease  
 Cold Sore (Herpes Simplex)  
 Common Cold(s)  
 Conjunctivitis  
 Constipation  
 Corneal Graft  
 Cosmetic Surgery  
 Cyst - Breast  
 Cyst - Testicular  
 Cystitis (no ongoing treatment, no hospital admissions)  
 Cystocele (fully recovered, no hospital admissions)  
 D & C  
 Deaf Mutism  
 Deafness  
 Dental Surgery  
 Dermatitis (no hospital admissions or consultations)  
 Deviated Nasal Septum  
 Diarrhoea and/or Vomiting (resolved)  
 Dilatation and Curettage  
 Dislocations (no joint replacement or hospital admissions)  
 Dry Eye Syndrome  
 Dyspepsia  
 Ear Infections (resolved - must be all clear prior to travel if flying)  
 Eczema (no hospital admissions or consultations)  
 Endocervical Polyp  
 Endocervicitis  
 Endometrial Polyp  
 Epididymitis  
 Epiphora (Watery Eye)  
 Epispadias  
 Epistaxis (Nosebleed)  
 Erythema Nodosum  
 Essential Tremor  
 Facial Neuritis (Trigeminal Neuralgia)  
 Facial Paralysis (Bell's Palsy)  
 Femoral Hernia  
 Fibroadenoma  
 Fibroid - Uterine  
 Fibromyalgia  
 Fibromyositis

Fibrositis  
 Frozen Shoulder  
 Gall Bladder Removal  
 Ganglion  
 Glandular Fever (full recovery made)  
 Glaucoma  
 Glue Ear (resolved - must be all clear prior to travel if flying)  
 Goitre  
 Gout  
 Grave's Disease  
 Grommet(s) inserted (Glue Ear)  
 Gynaecomastia  
 Haematoma (external)  
 Haemorrhoidectomy  
 Haemorrhoids (Piles)  
 Hallux Valgus (Bunion)  
 Hammer Toe  
 Hay Fever  
 Hernia (not Hiatus)  
 Herpes Simplex (Cold Sore)  
 Herpes Zoster (Shingles)  
 Hip Replacement (no subsequent arthritis and never any dislocation of a joint replacement)  
 Hives (Nettle Rash)  
 Housemaid's Knee (Bursitis)  
 HRT (Hormone Replacement Therapy)  
 Hyperthyroidism (Overactive Thyroid)  
 Hypospadias  
 Hypothyroidism (Underactive Thyroid)  
 Hysterectomy (provided no malignancy)  
 Impetigo  
 Indigestion  
 Influenza (full recovery made)  
 Ingrowing Toe-nail (Acronymx)  
 Inguinal Hernia  
 Insomnia  
 Intercostal Neuralgia (no admissions)  
 Intertrigo  
 Irritable Bowel Syndrome (IBS) (provided definite diagnosis made and no ongoing investigations)  
 Keimboeck's Disease  
 Keratoconus  
 Knee Injury - Collateral/cruciate ligaments  
 Knee Replacement (no subsequent arthritis and never any dislocation of a joint replacement)  
 Kohlers Disease  
 Labyrinthitis  
 Laryngitis  
 Learning Difficulties  
 Leptothrix  
 Leucoderma  
 Lichen Planus  
 Ligaments (injury)  
 Lipoma  
 Macular Degeneration  
 Mastitis  
 Mastoidectomy (resolved - must be all clear prior to travel if flying)  
 Menopause  
 Menorrhagia  
 Migraine (provided definite diagnosis made and no ongoing investigations)  
 Miscarriage  
 Mole(s)  
 Molluscum Contagiosum  
 Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue and no hospital admissions)  
 Myxoedema  
 Nasal Infection  
 Nasal Polyp(s)  
 Nettle Rash (Hives)  
 Neuralgia (no hospital admissions)  
 Nosebleed(s)  
 Nystagmus  
 Osgood-schlatter's Disease  
 Osteochondritis  
 Otosclerosis  
 Overactive Thyroid  
 Parametritis  
 Pediculosis

Pelvic Inflammatory Disease  
 Photodermatitis  Piles  
 Pityriasis Rosea  
 Post Viral Fatigue Syndrome (if the only symptom is fatigue and no hospital admissions)  
 Pregnancy (provided no complications)  
 Prickly Heat  
 Prolapsed Uterus (womb)  
 Pruritis  
 Psoriasis (no hospital admissions or consultations)  
 Repetitive Strain Injury  
 Retinitis Pigmentosa  
 Rhinitis (Allergic)  
 Rosacea  
 Ruptured Tendons  
 Salpingo-oophoritis  
 Scabies  
 Scalp Ringworm (Tinea Capitis)  
 Scheuermann's Disease (provided no respiratory issues)  
 Sebaceous Cyst  
 Shingles (Herpes Zoster)  
 Shoulder Injury  
 Sinusitis  
 Skin Ringworm (Tinea Corporis)  
 Sleep Apnoea (no machine used to assist breathing)  
 Sore Throat  
 Sprains  
 Stigmatism  
 Stomach Bug (resolved)  
 Strabismus (Squint)  
 Stress Incontinence (no urinary infections)  
 Talipes (Club Foot)  
 Tendon Injury  
 Tennis Elbow  
 Tenosynovitis  
 Termination of Pregnancy  
 Testicles - Epididymitis  
 Testicles - Hydrocele  
 Testicles - Varicocele  
 Testicular Cyst  
 Testicular Torsion (Twisted Testicle)  
 Throat Infection(s)  
 Thrush  
 Thyroid - Overactive  
 Thyroid Deficiency  
 Tinea Capitis (Scalp Ringworm)  
 Tinea Corporis (Skin Ringworm)  
 Tinea Pedis (Athlete's Foot)  
 Tinnitus  
 Tonsillitis  
 Tooth Extraction  
 Toothache  
 Torn Ligament  
 Torticollis (Wry Neck)  
 Trichomycosis  
 Trigeminal Neuralgia  
 Turner's Syndrome  
 Twisted Testicle  
 Umbilical Hernia  
 Underactive Thyroid  
 Undescended Testicle  
 Urethritis (no ongoing treatment, no hospital admissions)  
 URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)  
 Urticaria  
 Uterine Polyp(s)  
 Uterine Prolapse  
 Varicocele  
 Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)  
 Vasectomy  
 Verruca  
 Vitiligo  
 Warts (benign, non-genital)  
 Womb Prolapse (uterus)  
 Wry Neck (Torticollis)

In addition to any Medical Condition on the 'Waived Conditions' list, You may be automatically accepted for cover if You suffer from (or have a prior history of) Asthma, **provided:**

- You are able to meet **ALL** the criteria shown below and
- You have **NO** other Pre-existing Medical Condition.

**Asthma (Wheezing):**

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

If Your Medical Condition does not meet all the above criteria, or if You have any other Pre-existing Medical Condition, You must contact the Medical Screening Helpline to declare the condition(s) and make sure that the cover will meet your needs.

## Important Limitations – Cancellation, Curtailment & Trip Interruption Cover

This policy will NOT cover any claims under Section 5 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any Pre-existing Medical Condition known to You prior to the commencement of the Period of Insurance affecting any Close Relative or travelling companion who is not insured under this policy, or person with whom You intend to stay whilst on Your Trip if:

- a terminal diagnosis had been received prior to the commencement of the Period of Insurance; or
- if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;
- or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:
  - required surgery, inpatient treatment or hospital consultations; or
  - required any form of treatment, been taking (or should have been taking) any prescribed medication, been prescribed new medication, or had a change in medication.

You should also refer to the General Exclusions.

### Emergency Assistance 24 Hours A Day

You should first check that the circumstances are covered by Your policy.

Having done this please contact the appropriate 24-hour telephone number shown after the appropriate Section of cover. Give Your name, insurance details, reference number and as much information as possible. Please give Us a telephone, fax or telex number, or email address where We can contact You or leave messages at any time of the day or night.

**To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.**

### TRIPS TO MAINLAND SPAIN, THE CANARY ISLANDS (Tenerife, Gran Canaria, Fuerteventura, Lanzarote, La Palma, Gomera and El Hierro) AND THE BALEARIC ISLANDS (Cabrera, Formentera, Ibiza, Majorca/Mallorca, Menorca) – 24 HOUR EMERGENCY SERVICE

When away from Home, it is most important that You have immediate access to professional medical attention in the event of an emergency. With this in mind, We have put in place, for Your benefit, a network of medical professionals throughout mainland Spain, the Canary Islands and the Balearic Islands, at Your service 24 hours a day, 7 days a week. This is supported by a 24 hour medical emergency service, which can direct You to these professionals, and which will also follow Your case through from the moment You enter hospital until You are released and, in more serious cases, until You are safely repatriated (accompanied, if deemed medically necessary, by one of Our medical team).

In addition, **no Policy Excess will apply** when You receive **inpatient treatment** (where medically necessary) at:

- a) one of Our network hospitals, or
- b) a state hospital when You have used the EHC to effectively reduce the cost of Your medical treatment or medicines.

For further information:

Telephone: 0044 (0) 1444 442077

E-mail: [medicalops@europ-assistance.co.uk](mailto:medicalops@europ-assistance.co.uk)

Website: [www.europ-assistance.co.uk/spanishmedicalnetwork](http://www.europ-assistance.co.uk/spanishmedicalnetwork)

### 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.

**Business Associate:** Any person, who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

**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: toxæmia, 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 return 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).

**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 return journey to Your Home.

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 travelling by private plane (unless the appropriate premium has been paid).

Zone 1: UK Area

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

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.

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

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

**Home Country:** Your country of residence (Please note for the purposes of this insurance the UK Area is defined as one country of residence).

**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, 45 years of age if You require Essentials, Backpacker or Adventurer cover.

**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 Work:** Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry). Light manual labour not involving the use of heavy machinery will be permitted subject to the conditions contained in the Special Sports and Activities table below. Cover excludes interaction with wild animals of any kind.

**Material Fact:** A fact likely to influence the acceptance or assessment of this insurance by Underwriters. If in doubt as to what constitutes a Material Fact, please contact Us.

**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 Health Declaration:** Medical information that needs to be declared to Us before each Period of Insurance by any Insured Person who has suffered from a Pre-existing Medical Condition.

**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.

**One Way Trip:** Purchasing a ticket for a single direction of travel with no intention of returning to the UK Area, the Channel Islands or Republic of Ireland within the Period of Insurance. Cover ceases on arrival at Your final country of destination.

Note: Upon payment of an appropriate additional premium, an endorsement can be added to One Way Trip Policies if travel is to Zone 2 (see Geographical Limits) to include a stopover of up to 10 days on Your final return journey to Your country of origin.

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

**Period of Insurance:** The period shown on the Certificate. Subject to:

**Single Trip policies:** 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 548 consecutive days (Limited to 45 days on the Winter Sports Scheme) and for which You have paid the appropriate premium. Your Trip can be extended after You have left Your Home Country **once** to a maximum of 731 days.

**Annual Multi-trip policies:** Cover applies as for Single Trip policies however, the Period of Insurance is for 12 months during which You are covered for each Trip You book and undertake within that period, on condition that:

- each Trip does not exceed a maximum of 31 consecutive days. This period can be extended to 45 days or 60 days on payment of an additional premium.
- irrespective of the number of individual Trips You undertake in each Period of Insurance, the maximum number of days You can spend abroad must not exceed 183.
- Trips solely within the UK Area or Republic of Ireland are only insured if You have pre-booked and paid for at least two consecutive nights paid accommodation.

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. However, if during the Period of Insurance You book a Trip with a start date after the expiry of Your Annual Multi-trip policy then Cancellation cover will continue for that Trip provided You renew this policy on or before its expiry date and there is no gap in cover.

Legal advice continues to apply for up to 7 days after You return Home.

**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 Luggage:** 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 above. 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, the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £250 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 £250 and application of Excess Waiver will not delete this increased excess.

**Pre-existing Medical Condition:**

- 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**
- 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.

**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 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:

- Single Trip policies:** the maximum number of days for which You have paid the appropriate premium; or
- Annual Multi-trip policies:** a maximum of 31 consecutive days which take place entirely during the Period of Insurance (or continue into the next Period of Insurance if Your contract is renewed with Us, and is in force at the time of any incident resulting in a claim). This period can be extended to 45 days or 60 days on payment of an additional 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.

**UK Area:** Great Britain, Northern Ireland and the Isle of Man.

**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:** Europ Assistance Holdings Ltd, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

**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, or 45 years of age for Essentials, Backpacker or Adventurer policies.

## 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, the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £250 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, the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £250 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 020 7402 9211 or visit our website, 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 020 7402 9211 or visit our website, so as to declare the activity prior to participating and pay any required premium to acquire the additional cover.

#### • **Optional Golf Cover**

If You have bought Backpacker, Adventurer, Comprehensive or Winter Sports cover, Your policy can be extended, subject to certain limitations, to cover Golf. Please refer to the Optional Golf Cover section in this policy for full details.

#### • **Valuables extension**

Upon payment of an appropriate additional premium Your policy can be extended beyond the Valuables limits stated in the Summary of Cover for sporting equipment, photographic or video equipment, computer or telephone equipment and musical instruments. Cover can be extended for up to 35 days, up to 6 months, up to 12 months or up to 18 months and all items specified will be individually shown on Your Certificate. The maximum payment for any one item is £1,000 with a total aggregate payment for all items of £2,000. You will be responsible for 10% of the value of the claim for all specified items, in addition to the usual applicable excess. You must supply an original purchase receipt or, if not available, a written pre-loss insurance valuation from a reputable dealer for all items. All valuables for which extended cover has been agreed would still be subject to the exclusions applicable to Section 8 with the exception of exclusion h) where the exclusion of musical instruments is deleted. In addition, there will be no cover for i) any loss or damage as a result of scratching or denting, ii) whilst any item is being serviced or repaired, iii) for Sporting Equipment whilst in use. Jewellery, furs, watches, antiques or articles made of or containing precious metals or stones cannot be covered within this Upgrade.

#### • **Return Trip home**

Upon payment of an additional premium, You can arrange an endorsement for Return Trips to the UK Area or Republic of Ireland. This entitles You to return to Your home country two times prior to the intended return date, as stated on Your Certificate. Each Return Trip home cannot exceed 21 days and cover ceases whilst You are in Your home country. Cover resumes on Your departure. Stopovers of under 24 hours will not be counted as return trips and will not invalidate the Period of Insurance.

#### • **Vehicle Personal Luggage Extension**

If You are travelling by motor vehicle, upon payment of an additional premium, cover can include a Vehicle Personal Luggage Extension. Such an endorsement will accompany or appear on Your Certificate and if arranged, exclusion b) of Section 8 will not apply provided Your Personal Luggage is stored in a locked boot (or a locked boot concealed by a parcel shelf in a fixed position if You are travelling in a hatchback or estate) at the time of loss. In the event of a claim, there must be evidence of forcible and violent entry to the vehicle and a police report must still be provided. Cover in respect of Valuables and Money will not be available. All other exclusions applicable to Section 8 will still apply.

#### • **Camper Van or Safari Truck Extension**

If You are travelling by Camper Van or Safari Truck, upon payment of an additional premium, cover can include an Extension to reflect this mode of transport. If shown as an endorsement on Your Certificate, cover will include claims arising for the loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, marine and diving equipment, surfboards, sailboards or their related accessories, equipment or fittings of any kind, provided the items were securely locked to the inside of a locked and immobilised Camper Van or Safari Truck at the time of loss. In the event of a claim, there must be evidence of forcible and violent entry to the vehicle and a police report must still be provided. You will be responsible for 15% of the value of the claim, in addition to the usual applicable Excess. Cover is also extended to include claims arising from loss, theft or damage of Personal Luggage provided they are stored in a securely locked compartment within a locked and immobilised Camper Van/Safari Truck (including Valuables provided the Valuables are stored in a locked purpose-built strongbox built into the floor of a locked and immobilised Camper Van/Safari Truck) at the time of loss. In the event of a claim, there must be evidence of forcible and violent entry to the vehicle and a police report must still be provided. All other policy limits, terms and conditions and exclusions applicable to Section 8 will still apply, with the

exception of exclusion h) where the exclusion of pedal cycles, marine and diving equipment, surfboards, sailboards or their related accessories is deleted.

## Section 1 Medical Emergency & Repatriation

What is covered:

We will pay the following costs, up to the amount shown on the summary of cover, for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies, during a Trip outside the UK Area (or outside the Republic of Ireland if residing in Republic of Ireland when purchasing cover):

- 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 **£5,000**; or alternatively transportation costs of returning Home an Insured Person's body or ashes.
- Additional travelling costs to repatriate You Home or to Your country of final destination if a One Way Trip, 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, unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- 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 or Your country of final destination if a One Way Trip;
- 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 the UK Area or Republic of Ireland (or final country of destination if One Way Trip) 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 when engaging in Special Sports and Activities unless You have paid the appropriate Special Sports & Activities premium if required;
- q) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium if required;
- r) anything mentioned in the General Exclusions.

## In an emergency

You should first check that the circumstances are covered by Your policy. Having done this please contact the number shown below, giving Your name, Certificate number, and as much information as possible.

Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

**To comply with the terms and conditions of the insurance You MUST contact Us as soon as possible. You MUST obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.**

For assistance outside U.K. dial: +44 (0) 1444 442 679

**If travelling alone, We recommend that You should carry Your insurance documents with You at all times.**

## 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 paid the Excess Waiver Premium; or
  - 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, and the return journey cannot take place on the original scheduled date, 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 return 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:

If You have bought the Backpacker, Adventurer, Comprehensive or Winter Sports policies, in the event of a valid claim under Section 1 (Medical Emergency & Repatriation), 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** (Backpacker and Adventurer) / **£15** (Comprehensive and Winter Sports) per Insured Person per complete day of in-patient treatment up to a maximum under this policy of **£200** (Backpacker and Adventurer) / **£900** (Comprehensive and Winter Sports) 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) any claim if You have bought Essentials, Backpacker or Adventurer cover;
- d) anything mentioned in the General Exclusions.

### Section 5 Cancellation and Curtailment

What is covered:

If You have bought the Backpacker, Adventurer, Comprehensive or Winter Sports policy, We will reimburse up to a maximum of the amount shown on the summary of cover above 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, accommodation, local pre-paid excursions, tours or activities 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 the UK Area or Republic of Ireland, 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, Business Associate 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).
- An accident to a vehicle in which You were planning to travel which happens within seven days before the date You planned to leave which leaves the vehicle unusable (this applies to self-drive holidays only).
- If You are a member of the armed forces or police, fire, nursing or ambulance services which results in You having to stay in the United Kingdom because of an emergency or You being posted overseas unexpectedly.
- 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 the loss relating to Your Home is in excess of **£1,500** and Your presence is required by the Police in connection with such events.
- Your compulsory quarantine.
- If You are prevented from travelling to Your intended destination by Government restriction following an epidemic.
- If after the time You book Your trip the Foreign and Commonwealth Office advise against all (but essential) travel to Your intended destination.

The maximum amount We will pay under Section 5 in total for cancellation, Curtailment and Trip interruption claims is the amount shown on the summary of cover above for the policy You have bought 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 prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

In the event of Curtailment or interruption 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 or interruption 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, curtail or interrupt 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 the UK Area or Republic of Ireland.

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 unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- 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:
  - a terminal prognosis has been received prior to the commencement of the Period of Insurance;
  - they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;
  - or during the 90 days immediately prior to the commencement of the Period of Insurance they had;
  - required surgery, inpatient treatment or hospital consultations; or
  - required any form of treatment, been taking (or should have been taking) any prescribed medication, been prescribed new medication, or had a change in medication;
- 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 or Trip Interruption 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 which were in effect before You booked Your Trip;
- o) any claim if You have bought Essentials cover;
- p) the Policy Excess;
- q) the cost of this policy;
- r) anything mentioned in the General Exclusions.

## Section 6 Travel Delay

What is covered:

If You have bought the Comprehensive or Winter Sports policy, if the departure of Your first outward or final inward 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 amounts shown in the summary of cover above per Insured Person for the first 12 hours Your departure is delayed and a further amount as shown in the summary of cover above per Insured Person for each subsequent full 12 hours delay, up to a maximum shown in the summary of cover above 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 4.

### 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) any claim if You have bought Essentials, Backpacker, or Adventurer cover;
- e) anything mentioned in the General Exclusions.

## Section 7 Missed Departure On The Outward Journey

What is covered:

If You have bought the Comprehensive or Winter Sports policy, 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 the amount shown in the summary of cover above 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) any claim if You have bought Essentials, Backpacker, or Adventurer cover;
- h) the Policy Excess;
- i) anything mentioned in the General Exclusions.

## Section 8 Personal Luggage

What is covered:

If You have bought the Backpacker, Adventurer, Comprehensive or Winter Sports policy and in the course of a Trip, Your Personal Luggage is damaged, stolen, destroyed or lost (and not recovered), We will cover You up to an overall maximum of the amount shown in the summary of cover above 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 shown in the summary of cover above. 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 **£500** 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 the amount shown in the summary of cover above (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 **£100** per Insured Person. The maximum We will pay for mobile telephones is limited to **£50** per Insured Person.
- The maximum We will pay for Personal Luggage 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 tobacco products 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 Luggage, 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 Luggage to the local Police or to the Carrier, as appropriate, (damage to Personal Luggage 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 Luggage left in an Unattended motor vehicle between the hours of 10pm and 8am;
- c) any loss, theft of, or damage to Personal Luggage 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, 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;
- 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; vehicle keys;
- 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 unless You have paid the appropriate additional premium to extend Your policy;
- n) loss or theft of or damage to Money (please see Section 10);
- o) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this

Section);

- p) Any claim for loss of jewellery whilst swimming or participating in hazardous activities (other than wedding rings);
- q) any claims if You have bought Essentials cover;
- r) the Policy Excess;
- s) anything mentioned in the General Exclusions.

### Section 9 Luggage Delay On Your Outward Journey

What is covered:

If You have bought the Backpacker, Adventurer, Comprehensive or Winter Sports policy and 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**, then You can claim an amount of up to the amount shown in the summary of cover above 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 Luggage 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) any claim if You have bought Essentials cover;
- c) anything mentioned in the General Exclusions.

### Section 10 Money & Passport

What is covered:

If You have bought the Backpacker, Adventurer, Comprehensive or Winter Sports policy and:

- 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 the amount shown on the summary of cover above per Insured Person in total.

The maximum We will pay for bank notes, currency notes and coins is the amount shown on the summary of cover above per Insured Person.

The maximum We will pay for bank notes, currency notes and coins belonging to an Insured Person aged under 18 is the amount shown on the summary of cover above.

- If Your passport is lost or stolen outside the country of departure during a Trip, We will pay up to the amount shown on the summary of cover above 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) any claim if You have bought Essential cover;
- d) the Policy Excess;
- e) 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) the Policy Excess;
- k) 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 |            |            |               |               |
|---|----------------------------|------------|------------|---------------|---------------|
|   | ESSENTIALS                 | BACKPACKER | ADVENTURER | COMPREHENSIVE | WINTER SPORTS |
| Death   | £5,000                     | £5,000     | £10,000    | £10,000       | £10,000       |
| Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes | £15,000                    | £15,000    | £25,000    | £30,000       | £30,000       |
| Permanent Total Disablement   | £15,000                    | £15,000    | £25,000    | £30,000       | £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 Protection

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 7 days after You return Home.

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 the amount shown in the summary of cover above 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 the amount shown in the summary of cover above 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.

## Optional Winter Sports Cover

This policy specifically excludes participating in or practising for certain winter sports and activities, unless the appropriate policy has been bought and the appropriate premium paid.

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

If You have purchased a Single Trip policy, You are covered when taking part in Winter Sports if You have paid the appropriate additional premium for the Period of Insurance.

If You have purchased an Annual Multi-trip policy, You are covered when taking part in Winter Sports for one Trip of up to 21 consecutive days during the Period of Insurance when You have paid the appropriate additional premium.

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  |

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

## Section 14 Hijack

**What is covered:**

If You have bought Backpacker, Adventurer, Comprehensive or Winter Sports policies, We will pay You up to a maximum of the amount shown in the summary of cover above 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 or return journey.

**What is not covered:**

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

## Section 15 Catastrophe

**What is covered:**

If You have bought the Backpacker, Adventurer, Comprehensive or Winter Sports policies, We will pay You up to a maximum of the amount shown in the summary of cover above 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;
- a) any expenses that You would normally have to pay during the period of Your journey/holiday;
  - b) 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;

- c) any event that results in a claim under this section which was known about before You left from Your international departure point;
- d) You must give Us evidence of all the extra costs You had to pay;
- e) the Policy Excess;
- f) any claim if You have bought Essentials cover;
- g) anything mentioned in the General Exclusions.

## Section 16 Domestic Pets

**What is covered:**

If You have bought the Comprehensive or Winter Sports policies, We will pay You the sum of **£10 per complete 24 hours** up to a maximum of **£200**, for extra kennel or cattery fees if the departure of Your final inward international flight, sea crossing, 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. **You must be delayed by at least 24 hours.**

### Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay. You must also get a written statement from the appropriate kennel or cattery confirming any extra charges that You have to pay.

**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) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- c) claims where You have not obtained written confirmation from the appropriate kennel or cattery confirming any extra charges;
- d) any claim arising in connection with a Trip solely within the Home country;
- e) any kennel or cattery fees You pay outside the Home country as a result of quarantine regulations;
- f) any costs related to domestic pets other than cats or dogs that You own;
- g) any claim if You have bought Essentials, Backpacker or Adventurer cover;
- h) anything mentioned in the General Exclusions.

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 020 7402 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 1-16 and refer back to them when appropriate for full cover details.

#### Section 17 Cancellation & Curtailment

##### 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 18 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 **£200** 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 **£250**

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 19 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 20 Ski Pack

##### What is covered:

We will pay up to the amount shown in the summary of cover above 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 21 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:

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

#### Section 22 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 Medical Excess |                | Activity  | Declare to Downunder | Additional Premium | Cover under Personal Accident and Medical Excess |                |
|---|----------------------|--------------------|--|----------------|---|----------------------|--------------------|--|----------------|
|   |                      |                    | Personal Liability                               | Medical Excess |   |                      |                    | Personal Liability                               | Medical Excess |
| 3 Bungee Jumps  | no                   | no                 | yes  | standard       | Paint balling (wearing eye protection)  | no                   | no                 | no   | standard       |
| Abseiling   | no                   | no                 | no   | standard       | Parachuting   | yes                  | yes                | no   | £300           |
| American Football   | yes                  | yes                | no   | £300           | Paragliding   | yes                  | yes                | no   | £300           |
| Archery   | no                   | no                 | yes  | standard       | Parascending (over land)  | yes                  | yes                | no   | £300           |
| Badminton   | no                   | no                 | yes  | standard       | Parascending (over water)   | no                   | no                 | yes  | standard       |
| Baseball  | no                   | no                 | yes  | standard       | Passenger (in private/small aircraft or helicopter)   | no                   | no                 | no   | standard       |
| Basketball  | no                   | no                 | yes  | standard       | Rambling  | no                   | no                 | yes  | standard       |
| BMX Riding  | no                   | no                 | no   | standard       | Rock Climbing (not mountaineering)  | yes                  | yes                | no   | £500           |
| Boxing Training   | no                   | no                 | no   | standard       | Rock Scrambling   | yes                  | yes                | no   | £500           |
| Camel/Elephant Riding or Trekking   | no                   | no                 | no   | standard       | Roller Blading (Inline Skating/Skate Boarding)  | no                   | no                 | yes  | standard       |
| Canoeing  | no                   | no                 | yes  | standard       | Rowing  | no                   | no                 | no   | standard       |
| Canopy/Tree Top Walking   | no                   | no                 | no   | standard       | Rugby   | no                   | no                 | no   | standard       |
| Cliff Walking/Jumping   | yes                  | yes                | no   | £500           | Running (Sprint & Long Distance)  | no                   | no                 | yes  | standard       |
| Conservation or charity work (educational and environmental – working with hand tools only) | no                   | no                 | no   | standard       | Safari  | no                   | no                 | yes  | standard       |
| Cricket   | no                   | no                 | yes  | standard       | Sandboarding  | no                   | no                 | yes  | standard       |
| Cycle Touring   | no                   | no                 | no   | standard       | Sand Yachting   | yes                  | yes                | no   | £300           |
| Cycling   | no                   | no                 | yes  | standard       | Scuba Diving (qualified or diving with a qualified instructor, max depth 30 metres) up to 14 days | no                   | no                 | yes  | standard       |
| Dragon Boating  | no                   | no                 | no   | standard       | Scuba Diving (qualified or diving with a qualified instructor, max depth 30 metres) over 14 days  | yes                  | yes                | yes  | £300           |
| Flying (piloting a private/small aircraft or helicopter)                                    | yes                  | yes                | no   | standard       | Scuba Diving (qualified or diving with a qualified instructor, max depth 50 metres) up to 14 days | no                   | no                 | yes  | standard       |
| Football  | no                   | no                 | no   | standard       | Scuba Diving (qualified or diving with a qualified instructor, max depth 50 metres) over 14 days  | yes                  | yes                | yes  | £300           |
| Gliding   | yes                  | yes                | no   | £300           | Sea Canoeing  | no                   | no                 | no   | standard       |
| Go Karting  | no                   | no                 | no   | standard       | Sea Kayaking  | no                   | no                 | no   | standard       |
| Golf  | no                   | no                 | yes  | standard       | Shark Diving (inside a cage)  | yes                  | yes                | no   | £300           |
| Gorge Walking   | yes                  | yes                | no   | £500           | Sky Diving  | yes                  | yes                | no   | £300           |
| Hang-Gliding  | yes                  | yes                | no   | £500           | Snorkelling   | no                   | no                 | yes  | standard       |
| High Diving   | yes                  | yes                | no   | £500           | Squash  | no                   | no                 | yes  | standard       |
| Hiking (over 2,000 metres but under 6,000 metres altitude)                                  | no                   | no                 | no   | standard       | Surfing (up to 14 days)   | no                   | no                 | yes  | standard       |
| Hockey  | no                   | no                 | no   | standard       | Surfing (over 14 days)  | no                   | no                 | no   | standard       |
| Horse Riding (no Polo, Hunting, Jumping)  | no                   | no                 | no   | standard       | Swimming  | no                   | no                 | yes  | standard       |
| Hot-Air Ballooning  | no                   | no                 | no   | standard       | Tall ship crewing   | yes                  | yes                | no   | £300           |
| Hot-Dogging   | yes                  | yes                | no   | £300           | Tennis  | no                   | no                 | yes  | standard       |
| Hydro Sledding  | yes                  | yes                | no   | £300           | Trekking (over 2,000 metres but under 6,000 metres altitude)                                      | no                   | no                 | yes  | standard       |
| Jet Boating   | no                   | no                 | no   | standard       | Trekking (under 2,000 metres altitude)  | no                   | no                 | yes  | standard       |
| Jet Skiing  | no                   | no                 | no   | standard       | Triathlons  | no                   | no                 | yes  | standard       |
| Jogging   | no                   | no                 | yes  | standard       | Via Ferrata   | yes                  | yes                | no   | £500           |
| Kayaking  | no                   | no                 | no   | standard       | Volleyball  | no                   | no                 | yes  | standard       |
| Kite Surfing  | yes                  | yes                | no   | £300           | Water Polo  | no                   | no                 | yes  | standard       |
| Manual Labour (at ground level, no machinery)   | no                   | no                 | no   | £300           | Water Skiing  | no                   | no                 | yes  | standard       |
| Marathons   | no                   | no                 | yes  | standard       | White/Black Water Rafting or Kayaking (Grades 1-4)  | no                   | no                 | yes  | standard       |
| Martial Arts (training only)  | yes                  | yes                | no   | standard       | White/Black Water Rafting or Kayaking (Grade 5)   | yes                  | yes                | no   | £500           |
| Motorcycling (over 125cc) - no racing   | yes                  | yes                | no   | standard       | Windsurfing and Yachting (racing or crewing) inside territorial waters                            | no                   | no                 | yes  | 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   | no                   | no                 | yes  | standard       | Zorbing   | no                   | no                 | no   | standard       |
| Orienteering  | no                   | no                 | yes  | standard       |   |                      |                    |  |                |

## Section 23 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) anything mentioned in the General Exclusions.

## OPTIONAL GOLF COVER

If You have purchased Backpacker, Adventurer, Comprehensive or Winter Sports policies and have purchased a Single Trip policy, Golf Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days and the cover is shown on Your certificate.

If You have purchased Comprehensive Cover and have purchased an Annual Multi-trip policy, You can purchase Golf cover for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium and the cover is shown on Your certificate.

## Section 24 Golf Equipment

### What is covered:

For Backpacker, Adventurer, Comprehensive or Winter Sports policies only, We will pay You up to a maximum of **£1,000** per each Insured Person, for Accidental loss, theft or damage to Golf Equipment which You own.

Within this amount the following sub-limits apply:

- The maximum We will pay You for any one club or one piece of Golf Equipment, is **£300**. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership 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 You, in total, 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.

### 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 Golf Equipment, 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 Luggage to the local Police or to the Carrier, as appropriate, (damage to Golf Equipment 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) the Policy Excess in respect of each and every claim except where You have paid the Excess Waiver premium;
- b) more than **£300** per single club or single item of Golf Equipment;
- c) Golf Equipment which is over three years old;
- d) any claim for loss or theft of Golf Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- e) loss, theft of, or damage to, Golf Equipment from checked-in luggage left in the custody of a Carrier and/or packed in luggage left in the baggage hold or storage area of a Carrier;
- f) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- g) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- h) damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- i) damage to, loss or theft of Golf Equipment, if it has been left:
  - unattended in a place to which the public have access; or
  - left in an unattended motor vehicle; or
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- j) any claim for damage to Golf Equipment whilst in use;

anything mentioned in the General Exclusions.

## Section 25 Golf Equipment Hire

### What is covered:

For Backpacker, Adventurer, Comprehensive or Winter Sports policies only, if Your own Golf Equipment is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period of **more than 24 hours**, then We will pay You the sum of **£30 per complete 24 hours**, up to a maximum of **£300** per each Insured Person, for hire or replacement Golf Equipment.

### 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 the Home country;
- b) anything mentioned in the General Exclusions.

## Section 26 Green Fees

### What is covered:

For Backpacker, Adventurer, Comprehensive or Winter Sports policies only, We will pay You the sum of **£75 per complete 24 hours** up to a maximum of **£300** per each Insured Person for the proportionate value of any non-refundable:

- Pre-paid green fees; or
- Golf Equipment hire fees; or
- Tuition hire fees.

Which are not used due to:

- a) You being involved in an Accident; or
- b) Your sickness; or

- c) Adverse weather conditions which causes the closure of the golf course; or
- d) Your Golf Equipment being delayed or lost on the outward journey and not arriving in time for use.

### What is not covered:

- a) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared these to Us and We have written to You accepting them for insurance;
- b) claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming Your inability to play golf;
- c) anything mentioned in the General Exclusions.

## 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 declare to Us all Material Facts which are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us.
5. 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.
6. You must avoid needless self-exposure to peril unless You are attempting to save human life.
7. 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.
8. 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 020 7402 9211
9. 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.**
10. 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.
11. 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.

12. 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.
13. 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.
14. 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.
15. You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. 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.
16. 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.
17. 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.
18. 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.
19. 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.
20. 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.
21. 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.
22. When engaging in any sport or holiday activity 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.
23. Special Sports and Activities and Winter Sports are covered only if You have paid the appropriate additional premium required.
24. 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, or 46 years of age for Essentials, Backpacker or Adventurer cover.
2. Claims arising from a Material Fact or facts, which have not been disclosed to Us and accepted by Us in writing prior to the commencement of the Period of Insurance (or, in the case of Annual Multi-trip cover, prior to the commencement of any Trip).
3. 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.
4. 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).
5. 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 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 & Trip Interruption) 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.
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.
15. You engaging in or practising for the following sports and activities: Bobsleigh, Boxing, Canyoning, Caving / Cave Diving, Heli-skiing, Horse Jumping, Horse Racing, Hunting / Shooting, Hunting-on-horseback, Hurling, Ice Hockey, Luge, Martial Arts (Competition), Microlighting, Motor Racing (all types), Mountaineering, Parasailing, Paraskiing, Point-to-point, Polo, Potholing, Professional Sports, Quad Biking, Shark feeding, Skeleton, Ski Jumping, Ski Racing, Ski Stunting, Skiing off-piste outside recognised and authorised areas, Snowboarding off-piste outside recognised and authorised areas, Steeplechasing, Tombstoning, 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 020 7402 9211.**
16. Participation in any organised professional competition involving any Special Sports and Activities or Winter Sports.
17. You fighting except in self-defence.
18. 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).
19. You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
20. 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.
21. 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 recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date - except under Section 1 (Medical Emergency & Repatriation), and Section 12 (Personal Accident).
22. 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.
23. 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.
24. 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.
25. 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 ON RETURN HOME

First, check Your Certificate and the appropriate Section of Your policy to make sure that what You are claiming for is covered.

Claims forms can be obtained from [www.eaclaims.co.uk](http://www.eaclaims.co.uk) Alternatively telephone Our Claims Helpline on 0844 338 6283 to obtain a claim form, giving Your name and Certificate number, and brief details of Your claim.

All claims must be notified within 28 days of Your return on a policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant Section of Your policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form. We recommend you use registered post.

In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account. Provided that payment is remitted to the bank account designated by You, Europ Assistance shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

### Important notice

Under the new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if any of the following happen:

#### 1 Denied boarding and cancelled flights

If You check in on time but You are denied boarding because there are not enough seats available or if Your flight is cancelled, the Carrier must offer You financial compensation.

#### 2 Long delays

If Your flight is delayed for more than five hours, the airline must offer to refund Your ticket.

#### 3 Luggage

If Your checked-in luggage is damaged or lost by an EU airline, You must claim compensation from the Carrier within seven days. If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return.

You can download full details from [http://europa.eu.int/comm/transport/air/rights/index\\_en.htm](http://europa.eu.int/comm/transport/air/rights/index_en.htm)

## CUSTOMER SATISFACTION

**Our Promise of Service:** We aim to provide a first class service at all times. However, if You have a complaint You should contact Us in the first instance at:

Quality Department,  
Europ Assistance Holdings Limited,  
Sussex House,  
Perrymount Road,  
Haywards Heath,  
West Sussex RH16 1DN  
Telephone: 0844 338 5799 or  
e-mail on: [quality@europ-assistance.co.uk](mailto:quality@europ-assistance.co.uk)

## REQUESTING ASSISTANCE

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE EUROPE ASSISTANCE STATING YOUR NAME AND POLICY NUMBER.

| HELPLINE                                 | NUMBER   |
|--|--|
| Travel Helpline                          | 020 7402 9211  |
| Medical Screening Helpline               | 0844 338 6284  |
| Pre Travel Advice                        | 0844 338 6281  |
| Medical Emergency & Repatriation         | 0844 338 6280 or from outside the UK +44 (0) 1444 442679 |
| Travel Insurance Claims and Cancellation | 0844 338 6283  |
| Legal Advice & Legal Expenses Claims     | 0844 338 6282  |

\* 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.



[www.europ-assistance.co.uk](http://www.europ-assistance.co.uk)

If We cannot give You a final decision by four weeks from the day We receive Your complaint We will explain why and tell You when We hope to reach a decision.

Our decision is final and based on the evidence presented. If You feel that there is any new evidence or information that may change Our decision, You have the right to make an appeal.

If You are not satisfied with the results of Our investigation, You have the right to refer Your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at:

South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Telephone: 0845 080 1800

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the complaints procedure before the FOS will consider Your case.

## 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 and You have not made a claim or sought assistance under the policy then You will be entitled to a pro rata refund of premium in accord with the remaining term of the policy less an administration fee.

**Cancellation by Us** We may give 7 days notice of cancellation of this policy by recorded delivery letter to You at Your last known address.

**Premium position upon cancellation by Us**, or in respect of an Annual Multi-trip policy following the death of the Insured Person (except when the subject of a claim occurring in the course of a Trip):

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 1998 NOTICE

We collect and maintain personal information in order to underwrite and administer the policies of insurance that We issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this policy.

Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether We hold Your information on paper or in electronic form.

Enquiries in relation to data held by the Medical Screening Helpline should be directed to the Data Compliance Manager, Bishopscourt Affinity Solutions Limited, 6<sup>th</sup> Floor, Regent House, Hubert Road, Brentwood, Essex CM14 4JE, while those in relation to data held by Europ Assistance Holdings Limited should be directed to the Customer Contact Centre Manager, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

## TRAVEL CHECKLIST

Before You travel, You should ask yourself the following:

- Do You know of any Pre-existing Medical Condition that You need to tell Us about?

If You have answered 'Yes' to the above question, You should telephone the Medical Screening Helpline.

- 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 020 7402 9211.

## IF YOU ARE DEAF OR HARD OF HEARING

The following number is available for deaf, hard of hearing and speech impaired customers who have access to a minicom telephone: **01444 450389**