

Single Trip Travel Insurance Policy 2018/19

Pre-Travel and Travel Policies

This cover is for residents of the United Kingdom, the Channel Islands or for British Forces Posted Overseas (BFPO) only
For policies issued from 1st February 2018 to 31st January 2019
Master Policies: CPYKP40030-02A&B

Summary of Cover

The following is only a summary of the main cover limits for each cover option. These options are: PREMIER - Single Trip (ST) or PREMIER PLUS - Single Trip (ST). **Your** chosen cover option will be specified in **your** Policy Schedule. **You** should read the Policy Wording for the full terms and conditions.

Section & Policy Cover	PREMIER Limit (up to)	PREMIER PLUS Limit (up to)	Excess* per Person/Family
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PRE-TRAVEL POLICY - Policy A (cover starts when **you** pay **your** premium)

A1. Cancellation Charges	£3,000	£6,000	£75/£150 (£15/£30 Loss of Deposit)
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TRAVEL POLICY - Policy B (cover starts when **you** leave **home** to begin **your** trip)

B1. Emergency Medical & Associated Expenses	£5,000,000 (outside your home country)	£10,000,000 (outside your home country)	£75/£150
B2. State Hospital Benefit	£400 (£25 each full 24 hours)	£800 (£50 each full 24 hours)	Nil
B3. Curtailment (cutting short your trip)	£3,000	£6,000	£75/£150
B4. Accidental Death & Disability Benefit	£15,000	£20,000	Nil
B5. Personal Possessions Single Article, Pair or Set limit Valuables limit Sports Equipment limit - Personal Possessions delayed in transit (over 8 hours) - Sports Equipment delayed in transit (over 8 hours)	£1,200 £300 £300 £250 £100 £100	£2,000 £500 £750 £750 £250 £250	£75/£150 Nil Nil
B6. Personal Money, Passport & Travel Documents Cash limit - Loss of Passport or Travel Documents	£300 £250 £200	£750 £500 £200	£75/£150 Nil
B7. Personal Liability	£2,000,000	£2,000,000	£200 (Property damage only)
B8. Journey Disruption including Airspace Closure	No cover	£4,000	Nil
B9. Delayed Departure (after 10 hours) or Trip Cancellation (after 10 hours delay)	£100 (£25 each full 10 hours delay) £3,000	£250 (£50 each full 10 hours delay) £6,000	Nil £75/£150
B10. Missed Departure/Missed Connection	£350	£700	Nil
B11. Travel Risks - Hijack/Kidnap - Mugging - Catastrophe	£2,000 (£100 each full 24 hours) £250 £1,000	£4,000 (£250 each full 24 hours) £500 £1,250	Nil Nil Nil
B12. Legal Advice & Expenses	£15,000	£20,000	Nil
B13. Loss of Sports Activity Pack	£200	£500	Nil

* All excesses shown for this policy are payable by each **insured-person**, per section and for each incident giving rise to a separate claim. If **you** have paid the additional premium for excess waiver, the excess would be reduced to Nil in the event of a claim.

Note: any excess imposed by us following **your** call to the Medical Screening Line will still apply.

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Criteria for Purchase

This insurance is sold on the understanding that **you** and anyone travelling with **you** and named on the Policy Schedule:

- Are a **resident** of the **United Kingdom, Channel Islands or BFPO**.
- Have not started the **trip**.
- Travel within 1 year of the start date of **your** policy.
- Are undertaking a minimum of 1 overnight stay when travelling abroad.
- Are not making a one-way trip.
- Are travelling with the intention to return to the **United Kingdom, Channel Islands or BFPO** within **your trip** dates, unless an extension has been agreed with **us** and **we** have confirmed in writing.
- Are not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- Take all possible care to safeguard against accident, injury, loss or damage as *if you had no insurance cover*.
- Are not travelling for more than 45 days.

Important Information

Underwritten by:

Cover is provided under the master policy numbers shown at the top of page 1 and insured by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland. Registered in England & Wales. Company No. FC024381 Branch No. Br006943. A public body corporate with limited liability. Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918.

Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

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

Arranged by:

Your insurance is arranged by Arena Tours Ltd trading as Arena Travel and Arena Rail Holidays and The River Cruise Line.

Arena Tours Ltd are an Appointed Representative of Maintenance Assist Ltd which is authorised and regulated by the Financial Conduct Authority.

Registered Office: Arena Tours Ltd, Explorer House, 2 Betts Avenue, Martlesham Heath, Ipswich IP5 3RH. Registered in England 2431120.

Your insurance is administered by P J Hayman & Company Limited who are authorised and regulated by the Financial Conduct Authority.

Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX.

Registered in England 2534965.

How Your Policies Work

Our Pledge to You

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see our complaints procedure at the back of this policy for information.

For **your** added protection **we** are covered by the Financial Services Compensation Scheme (FSCS). Further information about the scheme is available from their website at www.fscs.org.uk or telephone +44 (0) 800 678 1100 or +44(0) 20 7741 4100.

Policy Information

Cover is specified for each passenger who is shown as having paid the insurance premiums and whose name is shown on the Policy Schedule.

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

In the event that **you** have paid for a **trip** on behalf of other individuals not insured on this policy please be advised that **your** policy only provides cover for **your** proportion of **trip** costs, as opposed to the amount **you** have paid on behalf of others.

Cancelling Your Policies

- **You** have a 'cooling off' period where, should **you** decide that **you** find that the terms and conditions do not meet **your** requirements and provided **you** have not travelled or claimed on the policy, **you** can advise **us** within 14 days of purchase for a full refund to be considered.
- Should **you** wish to cancel **your** policy outside of the 14 day cooling off period, provided **you** have not made a claim on the policy (irrespective of whether **your** claim was successful or not) and **you** confirm in writing that there is no claim pending, should **you** choose to cancel, a refund of 50% of the policy premium and any additional premium applied to **your** existing medical conditions will apply.
- If **you** are intending to claim, or have made a claim (irrespective of whether **your** claim was successful or not) **we** will not consider refunding any proportion of **your** premium.
- **We** reserve the right to give 7 days notice of cancellation of this policy, without refund, by recorded delivery to **you** at **your** last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of **our** staff or agents.

Accurate and Relevant Information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information **you** volunteer is not misleading. This applies both when **you** take the policy out and at any time during the policy period. If **you** do not do so, **we** reserve the right to void **your** policy from inception.

Your Policy Wordings

Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the 24 hour emergency medical assistance service.

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount **you** can claim for each individual item. There is a maximum amount in total for **valuables** which is shown under the **personal possessions** section. The **personal possessions** section is *not* 'new for old' and wear, tear and depreciation will be deducted.

Your policy covers treatment of **medical conditions** in an emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**.

The policy is a contract between **us** and **you**.

We will pay for any insured event, as described in the policy, that happens during the period of validity and for which **you** have paid the appropriate premium.

Travel insurance policies have specific requirements for both purchasing and making successful claims. Please take the time to read and understand it straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered).

All numbers and letters shown under 'For each **insured-person** this insurance will not cover' refer to the same numbers and letters under 'For each **insured-person** this insurance will pay'. Where no letters or numbers are shown it applies to the whole section.

If **your** circumstances do not fit those specified then there is no cover in place.

Your Excess

Under some sections of **your** policy an excess will apply and this is the amount **you** have to contribute for each single event or occurrence.

If **you** have paid the additional premium for Excess Waiver, the excess would be reduced to **Nil** in the event of a claim.

Note: any excess imposed by **us** following **your** call to the Medical Screening Line will still apply.

When Your Policy Covers Start and End

- Cancellation cover - starts from the date the policy was issued and ends when **you** leave **home**. No further **trips** are covered.
- Cover under all other sections starts when **you** leave **home** and ends when **you** complete **your trip**. No further **trips** are covered.

Extension of Period

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

Geographical Areas

Area 1 United Kingdom

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

Area 2 Europe

Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, **Channel Islands**, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece (and the Greek Islands), Holland (Netherlands), Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, Vatican City.

Area 3 Worldwide

Worldwide excluding the United States of America, Canada and the Caribbean.

Important Conditions Relating to Your Health

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

You will NOT be covered under Section A1 - Cancellation Charges, Section B1 - Emergency Medical & Associated Expenses, Section B2 - State Hospital Inconvenience Benefit, Section B3 - Curtailment and Section B4 - Accidental Death & Disability Benefit:

for any **trip** where at the time of taking out this insurance **you**:

- are waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- have received a terminal prognosis; or
- travel against the advice of a medical practitioner or where **you** would have been if **you** had sought their advice before beginning **your trip**; or
- know **you** will need treatment or consultation at any medical facility during **your trip**; or
- are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment; or
- are aware of a **medical condition** for which **you** have not had a diagnosis; or
- travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

At the time of taking out this insurance you will need to contact the Medical Screening Line in the following circumstances:

If **you** are travelling outside **your home country** **you** should call the Medical Screening Line if **you**:

- need to declare a **medical condition**;
- are unsure whether a **medical condition** needs to be declared or not;
- answer YES to any of the Medical Screening Questions which follow.

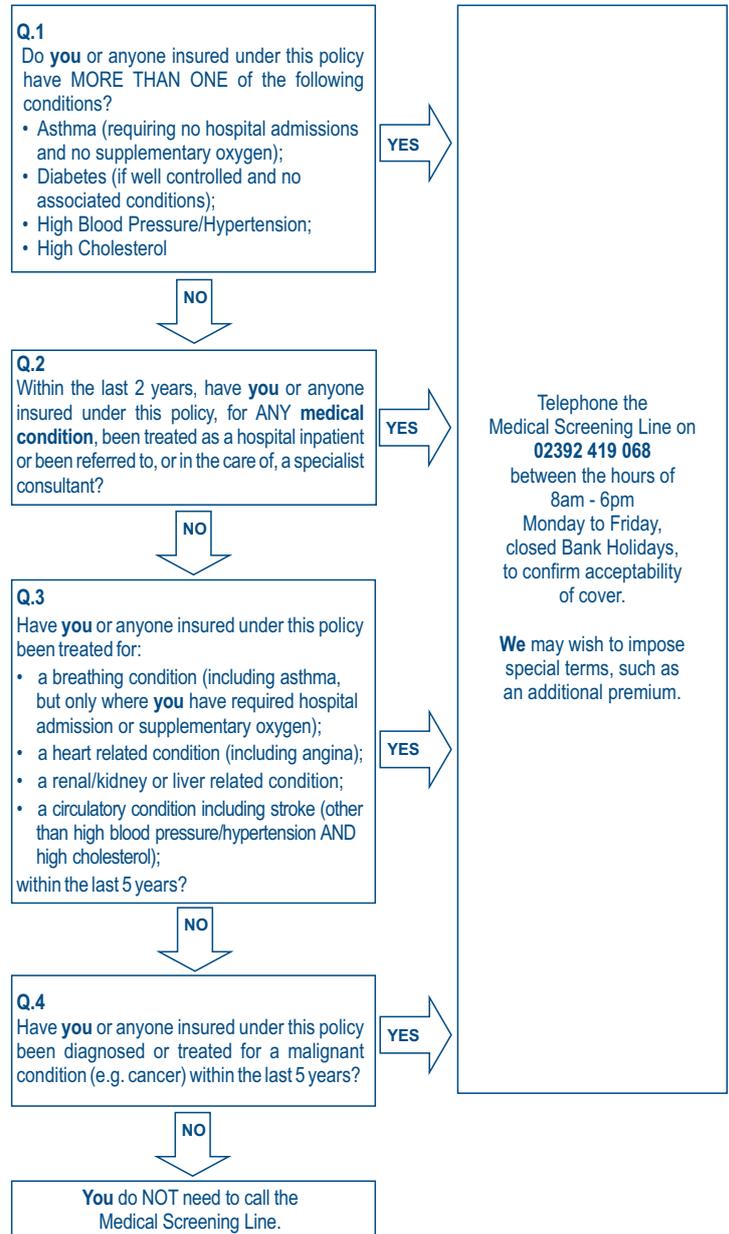
Medical Screening

If **you** need to telephone the Medical Screening Line, **you** will be asked simple questions about **your medical condition**, medication, trips to **your** medical practitioner, and other related matters.

If, as a result of **your** call, **we** wish to impose special terms, such as an additional premium, this will be advised to **you** immediately and confirmed in writing. Should **you** decide not to pay the additional premium all **medical conditions** will not be covered. Any additional **medical conditions** not declared to **us** will not be covered. **You** will also be advised of a medical screening reference, which **you** should keep a record of.

Medical Screening Questions

Important - not applicable if **you** reside in the **United Kingdom** and **your trip** is to or within the **United Kingdom**.



Pregnancy - **our** policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, emergency Caesarean, a Termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.

Please note **we** will not cover denial of boarding by **your** carrier so **you** should check that **you** will be able to travel with the carrier/airline in advance.

It is essential, if at the time of booking **your trip** **you** are aware that **you** are pregnant, that **you** ensure that **you** are able to have the required vaccinations for that **trip**; no cover will be provided for cancellation in the event that, after booking **you** discover travel is advised against or **you** are unable to receive the appropriate and required vaccinations for that country.

Change in Medical Condition or Ongoing Medication

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise **us** on **02392 419 068** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis.

We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

Reciprocal Health Arrangements

European Health Insurance Card (EHIC)

The EHIC allows **you** to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge, provided **you** are a **UK** or **BFPO resident** (please note if **you** reside in the Isle of Man or the **Channel Islands** **you** are not eligible for an EHIC).

You must carry it with **you** when travelling abroad. Remember to check **your** EHIC is still valid before **you** travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years.

If **your** EHIC is accepted whilst obtaining medical treatment abroad **your** policy excess will be reduced to NIL (with the exception of any increased excess relating to declared **medical conditions**).

If **you** are travelling outside the EEA then there are some countries that have reciprocal agreements with the **UK** and these can be found on:

www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx

Medicare

If **you** are travelling to Australia **you** must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle **you** to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals. For more information on Medicare:

visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au

Note: if **you** make use of these arrangements or any other reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an excess.

Definition of Words

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Back Country

Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.

Beach Swimming

Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.

BFPO

British Forces Posted Overseas.

Business Associate

A business partner, director or employee of **yours** who has a close working relationship with **you**.

Channel Islands

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

Close Relative

Spouse or partner (who **you** are living together with), parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).

Connecting Flight

A connecting flight which departs **your** first scheduled stop-over destination 12 hours after arrival from **your international departure point**.

Curtailed/Curtail

The cutting short of **your journey** by **your** early return **home** or **your** repatriation to a hospital or nursing home in **your home** country. Payment will be made on the number of full days of **your journey** that are lost from the day **you** are brought **home**.

Domestic Flight

A flight where the departure and arrival take place within the **United Kingdom** or the **Channel Islands**.

Drones

Un-manned aerial vehicles.

Duty Free

Any items purchased at duty free (including but not limited to tobacco products, alcohol, perfumes, cosmetics).

Essential Items

Underwear, socks, toiletries and a change of clothing.

Existing Medical Condition

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

Family

Two adults and their dependents who are under the age of 18 years on the date of purchase of the policy (or under 23 years if still in full time education), living at **home** with **you**. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.

Flight

A service using the same airline or airline flight number.

Hazardous Activity

Any recreational activity that requires skill and involves increased risk of injury. If **you** are taking part in any sport please refer to the back of this policy where there is a list of activities that are covered as standard or require an additional premium. If **your** chosen activity is not listed please contact **us** on **02392 419 890**, to ensure **you** are covered.

Home

One of **your** normal places of residence in the **United Kingdom**, the **Channel Islands** or **BFPO**.

Home Country

The country **you** live in within the **United Kingdom** or the **Channel Islands**.

Inshore

Within 12 Nautical miles of the shore.

Insured-person/You/Your

Any person named on the Policy Schedule.

International Departure Point

The airport international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from **your home** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to **your home**.

Laptop

Portable computer suitable for use whilst travelling.

Manual Labour

Work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.

Medical Condition

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

Off Piste

Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including **back country** or areas marked or prohibited from entry.

On Piste

Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as **off piste** and therefore require purchase of an additional activity pack.

Open Water Swimming

Swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.

Pair or Set

2 or more items of **personal possessions** that are complementary, purchased as one item or used or worn together.

Personal Money

Sterling or foreign currency in note or coin form.

Personal Possessions

Each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including buggies, strollers, car seats, **your sports equipment** (as defined) **your drones** (as defined) and **your valuables** (as defined).

Public Transport

Buses, coaches, **domestic flights** or trains that run to a published scheduled timetable.

Redundancy

Being an employee where **you** qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of 2 years or longer and is not on a short term fixed contract.

Relevant Information

A piece of important information that would increase the likelihood of a claim under **your** policy.

Resident

A person who has had their main **home** in the **United Kingdom**, the **Channel Islands** or **BFPO** and has not spent more than 6 months abroad in the year before buying this policy.

Sports Activity Pack

Fees and charges in relation to sporting activities for which **you** have paid and which are not recoverable.

Sports Equipment

Specialist equipment belonging to **you** and used specifically for a particular sport or leisure pursuit.

Travel Documents

Valid visas, ESTA, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health form S2.

Travelling Companion

A person with whom **you** are travelling with and on the same booking or with whom **you** have arranged to meet at **your trip** destination, with the intention of spending a proportion of **your trip** with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.

Trip

A holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in the **UK**, the **Channel Islands** or **BFPO**, following **your** repatriation, both during the period of cover.

Unattended

Left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

United Kingdom/UK

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

Valuables

Cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, ipods, MP3 players, audio equipment, **laptop**, mac or web books, personal computers, computer equipment or accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

We/Our/Us

Union Reiseversicherung AG.

Winter Sports

Any sport or activity listed in 'Activity Pack 3 - Winter Sports Activities', please refer to the back of this policy.

Conditions & Exclusions Applying To Your Policies

Below are some important conditions and exclusions which apply to **your** pre-travel and travel policy.

It is recommended that **you** read this along with the conditions for each section of **your** policies as this will make sure that **you** are aware of any conditions which may affect **your** circumstances or likelihood to claim.

Applying to all sections of your policies:

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

- 1) participation in a **hazardous activity** or additional activity unless the appropriate additional premium has been paid and the policy endorsed.
- 2) any re-occurring health condition or **existing medical condition**, these will include any heart related problem, a stroke, cancer, any breathing problems, diabetes or any other **medical condition** which has been treated in hospital or has been referred to a specialist in the last 2 years **or you** are waiting for any tests or treatment of any description **or your** doctor has altered **your** regular prescribed medication in the last 6 months, unless **we** have agreed cover **in writing** and any additional premium has been paid.
- 3) any claim due to **your** carrier's refusal to allow **you** to travel for whatever reason.
- 4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed **in writing** and any additional premium has been paid.

- 5) **you** piloting or travelling in an aircraft not licensed to carry passengers.
- 6) **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life).
- 7) **you, your travelling companion, close relative** or **business associate** being under the influence of:
 - drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
 - alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);
 - solvents; or
 - anything relating to **you, your travelling companion, close relative** or **business associates** prior abuse of drugs, alcohol or solvents.
- 8) **you** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate at **home** (Note: there is no cover under Section B7 - Personal Liability for any claim related to the use of motorised vehicles).
- 9) **you** travelling on a motorised vehicle without wearing a crash helmet, whether legally required locally or not and if **you** are riding pillion, the rider must also hold appropriate qualifications.

Note: you can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>

- 10) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- 11) any claim arising from **relevant information** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed **in writing** any terms applicable.
- 12) the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking or any deliberate or criminal act by an **insured-person**.
- 13) **manual labour**.
- 14) the usage of **drones**.
- 15) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- 16) accepting that **your** policy cannot be extended once it has expired.
- 17) submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **United Kingdom** or the **Channel Islands**.
- 18) **In respect of all Sections other than B1 - Emergency Medical & Associated Expenses:**
 - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- 19) loss of earnings, additional hotel costs, Visa's, ESTAs, vaccinations, inoculations, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- 20) the cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
- 21) **you** support any claim with the correct documentation as laid out in the individual section.
- 22) notifying **us** immediately of any change in health.
- 23) only pay **our** proportion of any loss where **you** have not insured for the full cost of the **trip**.

In respect of Sections A1 - Cancellation Charges, B1 - Emergency Medical & Associated Expenses and B3 - Curtailment, only

- 24) checking with **your** doctor on the advisability of making the **trip** if **you** have any **existing medical condition**, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- 25) not requiring insurance for **your existing medical condition**, unless **we** have agreed cover in writing and any additional premium has been paid.
- 26) not requiring insurance for any **medical condition** where a terminal prognosis has been given by a registered doctor before buying this policy.
- 27) not requiring insurance for any **existing medical condition** that is being investigated or for which **you** or a **close relative** or **business associate** or a **travelling companion** not insured by **us**, are awaiting or receiving treatment in hospital at the time of buying this policy.
- 28) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

POLICY A - PRE-TRAVEL POLICY COVER

Section A1 – Cancellation Charges

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£3,000 Premier policy

£6,000 Premier Plus policy

cover for **your** proportion of:

- i) transport charges,
- ii) loss of accommodation
- iii) foreign car hire and
- iv) pre-paid excursions booked before **you** go on **your trip**,

that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
 - **you** or a **travelling companion**;
 - a **close relative** who lives in **your home country**;
 - a close **business associate** who lives in **your home country**;
 - a friend who lives abroad and with whom **you** were intending to temporarily stay;
- (ii) **you**, a **travelling companion** or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law;
- (iii) **you**, a **travelling companion** or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**;
- (iv) the requirements of H. M. Forces.

For each insured-person this insurance will not cover :

- the excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**;
- any payment or part payment made using frequent flyer vouchers, Air/Avios Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
 - **your** carrier's refusal to allow **you** to travel for whatever reason;
 - **your** failure to obtain the required passport, visa or ESTA;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
 - the cancellation of **your trip** by the tour operator;
 - the failure of **your** travel agent or tour operator;
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
 - **your** disinclination to travel;
 - death or illness of any pets or animals;
 - terrorism, riot, civil commotion, strike or lock-out;
- cancellation due to the fear of an epidemic or pandemic;
- the cost of Air Passenger Duty or equivalent, airport charges and booking charges and credit card fees;
- cancellation for any claim arising from a known **existing medical condition** of a **close relative**, a close **business associate** or a **travelling companion** not insured by **us** or any recognised complication caused by the **existing medical condition**;
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing;
- cancellation of **your trip** due to an **existing medical condition** of a person insured under this policy and included on **your** booking, where the risk attaching to that **existing medical condition** has not been accepted by **us** in writing;
- any deliberate or criminal act by an **insured-person**;
- any claim for loss, or deterioration of, or damage to property;
- any loss unless it is specified in the policy;
- (iii) - any claim where **you** are unable to provide proof of **your termination of employment** due to **redundancy**;

- financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance;
- (iv) - any claim where **you** have not obtained prior authority to take leave;
- any claim where leave has been cancelled on disciplinary grounds.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

Note: **you** may only claim under this section of cover or under Section B3 - Curtailment, Section B8 - Journey Disruption including Airspace Closure, Section B9 - Delayed Departure or Section B10 - Missed Departure/Missed Connection, if the same costs and charges are also covered, not under each section.

If you need to claim:

Inform **your** tour operator, travel agent, transport or accommodation provider immediately of **your** necessity to cancel and request a cancellation invoice.

Ensure that the medical certificate in the cancellation claim form is completed by the General Practitioner of the person whose injury, illness or death has caused the cancellation.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

POLICY B – TRAVEL POLICY COVER

Section B1 – Emergency Medical & Associated Expenses

Please Note: **Your** policy is intended to cover immediate treatment in an emergency situation. **We** reserve the right to repatriate **you** immediately for treatment in **your home country** when this is deemed to be preferable regardless of **your** original travel plans. All medical decisions are at the discretion of **our** medical director. It is essential for **you** to contact the emergency *medical assistance service* prior to being admitted anywhere. In this instance **we** may arrange for a local transfer to a hospital better equipped for **your** immediate needs. **You** must call the emergency *medical assistance service* immediately if **your** medical bill is likely to exceed **£500**.

Please see the section 'What to do in the Case of a Medical Emergency Abroad' at the back of this policy for details.

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£5,000,000 Premier policy

£10,000,000 Premier Plus policy

to **you** or **your** legal representatives the following *necessary* emergency expenses that are payable within 6 months of the event that causes the claim that results from **your** death, injury or illness:

- a) for:
 - i) customary and reasonable fees or charges for necessary and emergency treatment to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services and additional accommodation (room only up to a maximum of **£100** each full 24 hours beyond the number of days booked) necessarily incurred and payable until such time as, when in the opinion of the doctor in attendance and **our** emergency *medical assistance service*, **you** are fit to travel;
 - ii) customary and reasonable additional travel, accommodation and repatriation costs to be made for or by **you** and for any *one other person who is required for medical reasons* to stay with **you**, to travel to **you** from within **your home country** or to travel with **you** (limited to a maximum of **£100** each full 24 hours);
 - iii) (a) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **£3,500, plus**
 - (b) the reasonable cost of returning **your** ashes **home** or the return of **your** body to **your home** when arranged by **us**.
- b) up to **£350** to cover emergency dental treatment only to cure sudden pain.

For each insured-person this insurance will not cover:

- a) - the excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- any elective or pre-arranged treatment;
- any routine non-emergency tests or treatment;
- any treatment or hospitalisation which can be reasonably expected;
- the cost of private treatment where adequate state facilities are available;
- the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any **medical condition** **you** had at the start of **your trip**;

- the cost of taxi fares for anyone other than the patient, telephone calls or faxes;
 - any costs for food or drink;
 - the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency *medical assistance service*;
 - any claim that is caused by:
 - the cost associated with the diversion of an aircraft due to **your** death, injury or illness;
 - repatriation unless this is deemed medically necessary by **our** appointed emergency *medical assistance service*;
- a) i) - any services or treatment received by **you** within **your home country**;
- any services or treatment received by **you**, including any form of cosmetic surgery or any treatment that in the opinion of the emergency *medical assistance service*, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**;
 - any services or treatment received by **you** after the date on which in the opinion of the emergency *medical assistance service*, **you** can safely return **home**, that would exceed the cost of **your** repatriation;
 - any routine non-emergency tests or treatment of any description;
 - repairs to or for the provision of artificial limbs or hearing aids;
 - in-patient treatment that has not been notified to and agreed by the emergency *medical assistance service*;
 - the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency *medical assistance service*;
 - any extra costs for single or private accommodation in a hospital or nursing home;
 - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
- a) iii) - **your** burial or cremation in **your home country**.
- b) - emergency dental work costing more than **£350**;
- repairs to or for the provision of dentures, crowns or veneers;
 - any dental work involving the use of precious metals;
 - any dental work or treatment which could wait until **your** return to **your home country**.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions (including any treatment, tests and associated illnesses for any non-declared **existing medical condition**).

If you need to claim:

FOR MEDICAL EMERGENCIES +44 (0) 203 829 6745

Call the emergency *medical assistance service* 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep and provide **us** with all (original) receipts accounts and medical certificates.

For cases where the emergency *medical assistance service* were informed please provide (in addition to the above) **your** case number or name of the person **you** spoke to and a photocopy or scanned image of **your** EHIC card (available if **you** are a **UK** or **BFPO resident** - please note if **you** reside in the Isle of Man or the **Channel Islands** **you** are not eligible for an EHIC) or details of any other reciprocal health arrangement **you** used.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B2 – State Hospital Benefit

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule :

£25 each full 24 hours up to **£400** Premier policy

£50 each full 24 hours up to **£800** Premier Plus policy

if **you** are admitted as a hospital in-patient in a public hospital during the period of the **trip**, in addition to the fees and charges paid under Section B1 - Emergency Medical & Associated Expenses.

For each insured-person this insurance will not cover:

Any payment when **you** are in a private hospital or clinic.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

If you need to claim:

Keep all receipts and accounts and medical certificates.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B3 – Curtailment (cutting short your trip)

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£3,000 Premier policy

£6,000 Premier Plus policy

for **your** unused proportion of:

- i) transport charges,
- ii) loss of accommodation
- iii) foreign car hire and
- iv) pre-paid excursions booked before **you** go on **your trip**,

that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary curtailment** of **your trip** due to:

- (i) the death, injury or illness of:
 - **you** or a **travelling companion** with whom **you** are travelling;
 - a **close relative** who lives in **your home country**;
 - a close **business associate** who lives in **your home country**;
 - a friend who lives abroad and with whom **you** were intending to stay;
- (ii) **you**, a **travelling companion** or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or
- (iii) **you**, a **travelling companion** or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the **home** in **your home country** of **your travelling companion** or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.

NB: Your unused proportion of **trip** costs will be calculated from the date of **your flight home**.

For each insured-person this insurance will not cover:

- the excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- any payment or part payment made using frequent flyer vouchers, Air/Avios Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- the cost of **your** return international **flight** to the **United Kingdom**, the **Channel Islands** or **BFPO**;
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
 - **your** failure to obtain the required passport, visa or ESTA;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
 - the **curtailment** of **your trip** by the tour operator;
 - the failure of **your** travel agent or tour operator;
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
 - financial circumstances;
 - **your** loss of enjoyment of the **trip** however caused;
 - death or illness of any pets or animals;
 - **curtailment** arising from an **existing medical condition** of a non-travelling **close relative**, a close **business associate**, **travelling companion** or a friend **you** are intending to stay with or any known or recognised complication of or caused by the **existing medical condition**;
- **curtailment** due to death or illness, of a non-travelling **close relative**, close **business associate**, **travelling companion** or a friend **you** are intending to stay with, caused by an **existing medical condition**;
- terrorism, riot, civil commotion, strike or lock-out;
- any unused portion of **your** original ticket where repatriation has been made;
- cutting short **your trip** unless the emergency medical assistance service have agreed;
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness;
- **curtailment** due to the fear of an epidemic or pandemic;
- any resumption of a **journey** once it has been **curtailed**. There is no further cover once **you** have returned to **your home country**.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

Note: you may only claim under this section of cover or under Section A1 - Cancellation Charges, Section B8 - Journey Disruption including Airspace Closure, Section B9 - Delayed Departure or Section B10 - Missed Departure/Missed Connection, if the same costs and charges are also covered, not under each section.

If you need to claim:

If you need to cut short your trip due to a medical necessity you must ring to confirm this with the emergency medical assistance service +44 (0) 203 829 6745, curtailment claims will not otherwise be covered.

Inform your tour operator, travel agent, transport or accommodation provider immediately of your necessity to curtail and request a cancellation invoice confirming the number of nights missed.

Request a curtailment claim form and ensure that the medical certificate is completed by the General Practitioner of the person whose injury, illness or death has caused the curtailment.

You should keep any receipts or accounts given to you.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B4 – Accidental Death & Disability Benefit

For each insured-person this insurance will pay:

under your selected cover option, as specified in your Policy Schedule, a single payment for your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:

Benefit	17 years & under	18 to 69 years	70 years & over
a) Death			
Premier policy	£5,000	£15,000	£5,000
Premier Plus policy	£5,000	£20,000	£5,000
b) Loss of Limb(s)/Sight			
total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet			
Premier policy	£15,000	£15,000	£15,000
Premier Plus policy	£20,000	£20,000	£20,000
c) Permanent Total Disablement			
permanent and total disablement from engaging in paid employments or paid occupations of any and every kind, all occurring within 12 months of the event happening*			
Premier policy	£15,000	£15,000	Nil
Premier Plus policy	£20,000	£20,000	Nil

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

For each insured-person this insurance will not cover:

More than one of the benefits that is a result of the same injury.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

If you need to claim:

In the event of death we will require sight of a copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B5 – Personal Possessions

For each insured-person this insurance will pay:

under your selected cover option, as specified in your Policy Schedule:

- a) up to a total of:
 - £1,200 Premier policy
 - £2,000 Premier Plus policy
 for your personal possessions to cover:
 - either i) the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item;
 - or ii) the market value of the item, to cover items that are stolen, permanently lost or destroyed whilst on your trip.

An amount for age, wear, tear and loss of value will be deducted. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

- b) up to a total of:
 - £100 Premier policy
 - £250 Premier Plus policy
 to cover the purchase of essential items if your personal possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 8 hours from the time you arrived at your trip destination.
- c) up to a total of:
 - £100 Premier policy
 - £250 Premier Plus policy
 to cover the hire of sports equipment if your sports equipment is delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 8 hours from the time you arrived at your trip destination.

For each insured-person this insurance will not cover:

- a) - the excess of each and every claim, per incident for each insured-person or family, as shown in the Summary of Cover table on page 1;
- more than £300 Premier policy cover or £500 Premier Plus policy cover for any one article, pair or set of any kind, whether they are solely or jointly owned;
- more than £300 Premier policy cover or £750 Premier Plus policy cover in total for valuables whether solely or jointly owned;
- more than £250 Premier policy cover or £750 Premier Plus policy cover in total for sports equipment whether solely or jointly owned;
- more than £100 in respect of sunglasses;
- more than £100 for items lost or stolen from a beach or lido;
- car keys, mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories;
- the use of, or damage to, drones;
- any claim for loss or theft where you have not notified the police, your carrier or tour operator's representative and obtained a written report;
- any claim where you are unable to provide the damaged items on request or to prove the existence or prove the ownership/purchase of any item with an insured value in excess of £100;
- loss of, or damage to, property that does not belong to you or any member of your family;
- any claim that is the result of a domestic dispute;
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments or household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried;
- loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use;
- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin;
- the cost of replacing or repairing dentures;
- b) - shoes, boots, trainers and the like;
- a) b) - the loss, theft or damage to:
 - & c) • films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when we will pay up to the maker's latest list price;
 - duty free items;
 - perishable goods, bottles, cartons and any damage caused by them or their contents;
 - pedal cycles or wheelchairs except while they are being carried as luggage on public transport;
 - sports equipment whilst in use;
 - any items more specifically insured elsewhere;
 - valuables carried in any suitcases, trunks or similar containers when left unattended;
 - valuables left unattended except where they are locked in a safe or safety deposit box where these are available or left out of sight in your locked personal holiday or trip accommodation;
 - contact or corneal lenses or artificial limbs;
- money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind;
- personal possessions or sports equipment left unattended away from your personal holiday or trip accommodation except personal possessions or sports equipment (but not valuables) left between 6.00 a.m. and 11.00 p.m. local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

If you need to claim:

For loss or damage claims during transit: **you** must retain **your** tickets and luggage tags and report the loss or damage to **your** transport provider or their handling agents and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.

For all damage claims: **you** should retain the items in case **we** wish to see them, **you** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.

For delay claims: for the purchase of **essential items** or the hire of **sports equipment** **you** must keep all receipts for these items and send them to **us** with **your** claim and any amount paid will be deducted from the final claim settlement, if the items are permanently lost.

For all losses: **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

Note: any item with a purchase price in excess of **£100** must be supported by original proof of ownership/purchase.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B6 – Personal Money, Passport & Travel Documents

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- a) for the loss or theft of **your personal money**, passport or **travel documents** during **your trip**, up to a total of:
£300 (limited to **£250** in cash) Premier policy
£750 (limited to **£500** in cash) Premier Plus policy
Cover commences up to 72 hours before **your trip** in respect of foreign currency only.
- b) up to a total of **£200** for additional travel and accommodation expenses necessarily incurred to obtain a replacement passport or **travel documents** whilst on **your trip**, if **your** passport or **travel documents** are lost or stolen, during **your trip**.

For each insured-person this insurance will not cover:

- a) - the excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- more than **£250** Premier policy or **£500** Premier Plus policy in total in cash or currency, whether solely or jointly owned;
- loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission;
- loss or theft of travellers' cheques where the bank provides a replacement service;
- any financial loss suffered as a result of **your** debit/credit card being lost or stolen;
- a) & - loss or theft of **personal money**, passport or **travel documents** that are not:
 - b) - on **your** person;
 - held in a safe or safety deposit box where one is available;
 - left out of sight in **your** *locked* personal **trip** accommodation;
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report;
- b) - the cost of the replacement passport or **travel documents**;
- any costs incurred before departure or after **you** return **home**;
- any costs which are due to any errors or omissions on **your** passport or **travel documents**;
- **your** failure to obtain the required passport, visa or ESTA;
- any expenses for a missed **flight** or alternative transport to return **home** due to the loss or theft of **your** passport or **travel documents**;
- any expenses for food or drink.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

If you need to claim:

For all losses: **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them.

You should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

For loss of **personal money**: **we** will also require:

- exchange confirmations from **your home country** for foreign currency.
- where sterling is involved, documentary evidence of possession.

For a lost or stolen passport or **travel documents**: **you** will also need to get a letter from the consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B7 – Personal Liability

For each insured-person this insurance will pay:

under **your** selected cover option as specified in **your** Policy Schedule, up to **£2,000,000** plus costs agreed between **us** in writing, for an amount incurred due to an event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- a) injury, illness or disease of any person;
- b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family;
- c) loss of, or damage to **your trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- c) the excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;
- a) b) - any liability for loss of or damage to property or injury, illness or disease:
 - & c) - where an indemnity is provided under any other insurance;
 - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family or **travelling companion** and is caused by the work **you** or any member of **your** family or **travelling companion** employ them to do;
 - that is caused by any deliberate act or omission by **you**;
 - that is caused by **your** own employment, profession or business or that of any member of **your** family.
 - that is caused by **your** ownership, care, custody or control of any animal;
 - that falls on **you** by agreement and would not have done if such agreement did not exist;
- any liability for injury, illness or disease suffered by **you** or any member of **your** family;
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation;
 - mechanically propelled vehicles and any trailers attached to them;
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel;
 - firearms or incendiary devices.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

If you need to claim:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with names and contact details of any witnesses, as well as any supporting evidence **we** may require.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B8 – Journey Disruption including Airspace Closure

Applicable to Premier Plus policy only

For each insured-person this insurance will pay:

- a) **£50** for each 12 hour delay up to a maximum of **£250** in respect of delayed departure provided **you** eventually travel; **or**
- b) i) up to **£4,000** in respect of unused travel and accommodation costs (including excursions up to **£250**) which **you** have paid or are contracted to pay and which **you** cannot recover from any other source;
- ii) up to **£1,000** for reasonable additional accommodation (room only) and transport costs incurred up to the standard of **your** original booking which **you** cannot recover from any other source;
- iii) up to **£200** for unused kennel, cattery or professional pet sitter fees which **you** have paid or are contracted to pay and which **you** cannot recover from any other source.

If as a result of:

1. an airport, port or airspace **you** are travelling from or through being closed for more than 24 hours from the date and time of **your** scheduled departure as shown on **your** ticket/itinerary and **your** departure is delayed or cancelled, and no other suitable alternative **flight** could be provided within 24 hours;
2. **Your** flight being diverted or re-directed after takeoff or;
3. **You** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative **flight** could be provided within 12 hours;
4. **You** having to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation due to the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease;
5. **Your trip** being cancelled or **curtailed** before completion as a result of the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive:
 - i) prohibiting all travel or all but essential travel to; or
 - ii) recommending evacuation from the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment** after **you** had left **your home country** to commence the **trip**.

For each insured-person this insurance will not cover:

- **trips** where **you** do not have a return date scheduled at the time the airspace, airport or port is closed;
- deposits, unused travel and accommodation costs or unused kennel, cattery or professional pet sitter fees in excess of those shown in the booking conditions of the travel or accommodation provider or for which **you** receive or are expected to receive compensation or reimbursement;
- any costs where these are recoverable from **your** travel and/or accommodation provider;
- any costs where **you** received or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
- any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive or are expected to receive compensation or reimbursement;
- any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements;
- any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**;
- any claim for administration costs charged by **your** travel and/or accommodation provider in respect of obtaining a refund or documentary evidence in support of **your** claim;
- the cost of Air Passenger Duty (APD) whether irrecoverable or not;
- circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this section;
- **your** disinclination to travel, for whatever cause;
- travel tickets paid for using any airline mileage reward scheme, (for example Avios) unless evidence of specific monetary value can be provided;
- accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme, in addition any property maintenance costs or fees incurred by **you** as part of **your** involvement in such schemes are not covered;
- any unused travel costs arising from the insolvency of **your** transport provider;
- any cost if **your trip** was booked as part of a package holiday (as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992) except under:
 - **For each insured-person this insurance will pay**, sub section a);
or
 - **For each insured-person this insurance will pay**, sub section b) any cost relating to travel/transport and accommodation costs and kennel, cattery or professional pet sitter fees which do not form part of **your** package holiday;
- claims arising directly or indirectly from:
 - strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**;
 - an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling;

- denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

Note: **you** may only claim under either a) or b) under this section of cover or under Section A1 - Cancellation Charges, Section B3 - Curtailment, Section B9 - Delayed Departure, Section B10 - Missed Departure/Missed Connection or Section B11 - Travel Risks, if the same costs and charges are also covered, not under each section.

If you need to claim:

Inform **your** tour operator, travel agent, transport or accommodation provider immediately of **your** necessity to cancel and request a cancellation invoice.

Provide documentary evidence if **you** have been unable to obtain a refund.

Obtain written confirmation from **your** transport provider or their handling agents that shows the scheduled departure time, the actual departure time and reason for the cancellation, delay or diversion.

Obtain written confirmation from **your** transport provider or their handling agents that shows **you** have been denied boarding.

Obtain written confirmation from the provider of the accommodation, the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.

For all claims: provide receipts for necessary expenses incurred.

Note:

- **you** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the departure point.
- payment for additional accommodation/transport will only be considered where **your** provider or their handling agents have not been able to offer **you** suitable alternative arrangements.
- **you** must comply with the terms of contract of the travel agent, tour operator or **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of cancellation, long flight delays or **you** are denied boarding.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B9 – Delayed Departure

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- 1 **£25** for each 10 hour delay up to a maximum of **£100** Premier policy
£50 for each 10 hour delay up to a maximum of **£250** Premier Plus policy
if the departure of **your** international **flight**, international train or sailing, on **your** outward or return journey, is delayed for more than 10 hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in;
- or
- 2 up to **£3,000** Premier policy
up to **£6,000** Premier Plus policy
for the cancellation of **your trip** if **your** possessions have been checked and **your** outward journey is delayed for more than 10 hours and **you** wish to abandon the **trip**.

For each insured-person this insurance will not cover:

- 1&2 - the cost of any accommodation, food, drink, telephone calls or faxes;
 - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
 - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing;
 - any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 10 hours of the booked departure time;
 - any compensation when **your** tour operator has rescheduled **your flight** itinerary;
 - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being over booked;
 - any delay due to the diversion of aircraft after it has departed.
- 1 - missed connections outside **your home country**.
- 2 - the excess of each and every claim, per incident for each **insured-person** or **family**, as shown in the Summary of Cover table on page 1;

- abandonment where the **trip** is of two days duration or less;
- any claim outside of **your home country**.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

Note: **you** may claim under either 1 or 2 under this section of cover or under Section A1 - Cancellation Charges, Section B3 - Curtailment, Section B8 - Journey Disruption including Airspace Closure or Section B10 - Missed Departure/Missed Connection, if the same costs and charges are also covered, not under each section.

If you need to claim:

Obtain written confirmation from **your** transport provider or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of **your** international **flight**, international train or sailing.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B10 – Missed Departure/Missed Connection

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£350 Premier policy

£700 Premier Plus policy

for reasonable additional transport and accommodation (room only) to get **you** to **your** overseas destination or to reach **your home**, if:

- the car in which **you** are travelling to **your international departure point** becomes un-driveable due to mechanical failure or being involved in an accident, or
- your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in.
- your** outward or inward **flight** is delayed and **you** miss **your connecting flight** outside the **United Kingdom**, the **Channel Islands** or **BFPO**.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes;
 - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
- a)&b) - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary;
 - any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.
 - c) - **you** have allowed sufficient time within **your** itinerary to enable **you** to make **your** connections given the normal operation of **your flight** from **your international departure point**;
 - the claim is not due to the delay of **your flight** from **your international departure point** due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.
 - **you** are not claiming for **flight** arrangements where the airline concerned has provided alternative **flights** and accommodation, or a financial contribution towards these costs.
 - **your connecting flight** was not scheduled to depart more than 12 hours after **your** original **flight** was due to arrive.
 - **you** are not claiming for more than one **connecting flight**.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

Note: **you** may claim only under Section A1 - Cancellation Charges, Section B3 - Curtailment, Section B8 - Journey Disruption including Airspace Closure or Section B9 - Delayed Departure, if the same costs and charges are also covered, not under each section.

If you need to claim:

For missed departure:

Travelling by **public transport** - obtain written confirmation from **your** transport provider or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay.

Travelling by car - obtain written confirmation from the Police, a motoring organisation, roadside assistance company or similar, as proof of the delay.

For **missed connections:** obtain written confirmation from **your** airline or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of **your flight** from **your international departure point**.

You will also need to provide **your** original itinerary and written confirmation that **you** did not catch **your connecting flight**.

For all claims: provide receipts for necessary expenses incurred.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B11 – Travel Risks

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- £100** each full 24 hours up to **£2,000** Premier policy
£250 each full 24 hours up to **£4,000** Premier Plus policy
if **you** are confined as a result of either hijack or kidnap.
- £250** Premier policy
£500 Premier Plus policy
if **you** are necessarily hospitalised and **you** receive inpatient hospital treatment which is covered under Section B1 - Emergency Medical & Associated Expenses, following a mugging attack.
- £1,000** Premier policy
£1,250 Premier Plus policy
reasonable additional costs of travel and accommodation necessarily incurred in the event that **your trip** is disrupted by a catastrophe, to the same standard as those on **your** original booking, to enable **you** to continue **your trip** close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.

For each insured-person this insurance will not cover:

- 1&2 - any claim where **you** are unable to provide **us** with proof of the incident, i.e. Police / authorities / medical report;
 - any claim where **you** are attacked or confined as a result of **your** illegal activity or reckless behaviour.
- 3 - any amounts recoverable from any other source;
 - alternative transport **home**, missed **flights/connections**, food, drink, telephone calls or any other loss specified in this policy;
 - any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had already happened before **you** left **home**;
 - any claim unless **you** are able to provide evidence of the necessity to make alternative travel arrangements;
 - **your trip:**
 - within the **United Kingdom** or **Channel Islands**;
 - formed as part of a tour operator's package holiday.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

Note: **you** may claim only under this section or under Section B8 - Journey Disruption including Airspace Closure, if the same costs and charges are also covered, not under each section.

If you need to claim:

For hijack, kidnap or mugging claims:

Provide **us** with a written Police report.

Obtain confirmation from the airline, carrier or their handling agents confirming period of confinement.

For catastrophe claims:

Provide written evidence from **your** tour operator to confirm the need to find alternative accommodation, stating the reason why this was necessary. **You** will need to submit this with **your** claim along with **your** original booking confirmation and receipts for all expenses made.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Section B12 – Legal Advice & Expenses

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£15,000 Premier policy

£20,000 Premier Plus policy

for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- any costs to pursue a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office;
- any legal action where the estimated amount that will be recovered is less than **£500**;
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement;
- any costs that can be considered under an arbitration scheme or a complaints procedure;
- any legal expenses incurred without **our** prior authorisation or that of the claims office;
- any claim made by **you** against another **insured-person** who is a member of **your** family;
- any claim for damage to a motor vehicle.

No cover is provided under this section due to anything mentioned in the policy Conditions or Exclusions.

Note:

- **we** will not pay legal expenses to bring proceedings in more than one country in respect of the same event;
- if **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

If you need to claim:

If **you** have an accident abroad and require legal advice **you** should contact:

Slater & Gordon LLP
58 Moseley Street
Manchester
M2 3HZ

They will arrange for up to **30** minutes of advice to be given to **you** by a lawyer.

To obtain this service **you** should telephone: **0161 228 3851** or fax **0161 909 4444**

Section B13 – Loss of Sports Activity Pack

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£200 Premier policy

£500 Premier Plus policy

for a proportional refund following the loss of use of **your sports activity pack** following bodily injury or illness (as confirmed by **your** treating medical practitioner).

For each insured-person this insurance will not cover:

- anything mentioned in **For each insured-person this insurance will not cover** under Section B1 - Emergency Medical & Associated Expenses (although the excess does not apply).

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

If you need to claim:

You must provide (at **your** own expense) written confirmation from a medical practitioner that the accidental injury or sickness prevented **you** from using **your sports activity pack**.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

Data Protection Act - Personal Information

How your insurer collects data:

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

You have a right of access to, and correction of, information that **we** hold about **you**. If **you** would like to exercise either of these rights **you** should contact **us**. All **your** insurers contact details are provided within the section titled 'Your Right to Complain'.

What to do in the Case of a Medical Emergency Abroad

We strongly suggest **you** put the telephone number for **our** emergency [medical assistance service](#) into **your** mobile phone before **you** travel, so that it is to hand should **you** need it: **+44 (0)203 829 6745**

In a Medical Emergency

1. Call an ambulance using the local equivalent of a **999** number or alternatively by dialling **112** within the EU
2. Contact **our** 24 hour emergency [medical assistance service](#) for advice on: **+44 (0)203 829 6745**

You will need to provide some basic information:

- **your** telephone number, so **you** can be contacted in case **you** are cut off;
- the name and age of the patient;
- information about the medical situation;
- the name of the hospital, ward, treating doctor and their contact telephone number;
- **your** policy number and details of **your** booked travel arrangements;
- the patient's own GP contact details in case **we** need to obtain further medical information.

You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to **our** Travel Insurance Claims Department, P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX, UK.

Our emergency [medical assistance service](#) will explain this to them and provide the hospital with billing instructions, if necessary.

Things to be aware of/remember

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

Outpatient Treatment or Minor Illness/Injury

If **you** need to see a doctor ask **your** hotel reception or tour representative for the nearest public/state medical facility or seek advice on where to go for treatment from **our** [medical assistance service](#).

In Europe **you** should show them **your** EHC card, medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the standard policy excess will be reduced to **NIL** (increased excesses applied to declared **medical conditions** will still be required to be paid, if related to the cause of **you** requiring medical treatment).

If **your** outpatient bill is less than **£500** then **you** will need to pay this to the medical facility at the time of treatment and ensure **you** keep all receipts so **you** can claim upon **your** return **home**.

You must call the emergency [medical assistance service](#) immediately if **your** medical bill is likely to exceed **£500**.

Note: **your** policy covers treatment at a public/state facility only, unless approved by **us**.

What if You Want to Come Home Early?

This policy covers **you** to come **home** early because **you** are ill or injured only if medical treatment is not available locally.

If **you** are thinking of cutting short **your** trip because **you** are not well then **you** must contact **our** [medical assistance service](#) on **+44 (0)203 829 6745** for advice first.

If **you** need to come **home** for any other reason, such as the illness of a **close relative** in the **UK, Channel Islands** or **BFPO**, then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured.

If **you** are not sure whether **your** circumstances are included in the cover then call **our** Travel Insurance Claims Department, on **+44 (0)2392 419 045** between 9.00am and 5.00pm UK time, for advice.

If You Need to Claim

If **you** wish to claim, please follow the process detailed below.

You must notify us at the following address:

Travel Insurance Claims Department
P J Hayman & Company Limited
Stansted House
Rowlands Castle
Hampshire
PO9 6DX

Tel: **02392 419 045** Monday to Friday 9am - 5pm, closed Bank Holidays

Email: claims@pjhayman.com

Fax: **023 9241 9049**

You need to:

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

We can:

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

Your Right to Complain

If **you** wish to complain, please follow the process detailed below:

- **Sale of the policy only**
The Customer Services Manager
Arena Travel / Arena Rail Holidays / The River Cruise Line
Sovereign Park
Lathkill Street
Market Harborough
LE16 9EG
- **For all other complaints:**
Quality & Improvements Manager, URV
1 Tower View
Kings Hill
West Malling
ME19 4UY
Telephone: **0203 829 6604**

If **you** are not satisfied with the outcome **you** may ask the Financial Ombudsman Service (FOS) to review **your** case, if **you** are an Eligible Complainant (as set out in the definition provided), see following details.

- **Financial Ombudsman Service (FOS)**
Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Telephone advice line **0300 123 9123** (freephone number for mobile users) or **0800 023 4567** (freephone number for a landline).
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Online sales only:

If **you** purchased **your** policy online, **you** are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the FOS on **your** behalf.

Definition of an Eligible Complainant:

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

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

Sports & Activities

Unlike other policies we cover many sports and activities as standard; no additional premium is required for activities listed in Activity Pack 1.

We have categorised the activities that are not covered as standard into 7 further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary.

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi - professional / paid / sponsored racing, timed events - unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy.

Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim.

If you are unsure please do not hesitate to contact us 02392 419 890 (9am-5pm Monday to Friday, closed Bank Holidays).

Please Note: those activities marked in italics and underlined do not have Accidental Death & Disability Benefit or Personal Liability cover.

Activity Pack 1 - covered as standard

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), *Archery*, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking (UK booked), Camping, *Canoeing/Kayaking (white water Grades 1-3)*, Caravanning, *Catamaran Sailing (in-shore)*, *Clay Pigeon Shooting*, Cricket, Croquet, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fell Running (up to 1,000m), Fencing, Fives, Flag Football, *Flying as passenger (private/small aircraft/helicopter)*, Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Handball - Practice and Training, Highland games, Horse Riding (no jumping), *Hot Air Ballooning*, Indoor Skating (not ice), *Jet Boating*, *Jet Skiing*, Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, *Rafting (White Water Grades 1-3)*, Re-Enactment, *Rifle Range*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, *Rowing (inshore – recreational)*, Safari (UK organised), Safari Trekking (UK organised), *Sailing/Yachting (recreational - inshore)*, *Scuba Diving (not solo, up to maximum 30m)*, Segway (supervised, non-competitive), Snorkelling (not open water), Softball, Squash, Stoolball, Swimming (pool - not open water swimming), Swimming off a boat (with a qualified supervisor in attendance i.e. a lifeguard), Swimming with Dolphins (pool - not open water swimming), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, Tubing, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), *Yachting (inshore – crewing)*, Yoga.

Activity Pack 2 - additional premium required

In addition to the activities listed under Pack 1

Abseiling (indoor/outdoor climbing wall up to 25m), Adventure Racing (up to 6 hours), *Airsoft*, Angling/Fishing (sea), Camel/Elephant Riding/Trekking (non-UK booked), Climbing (indoor/outdoor climbing wall up to 25m), Cross Country Running, Diving (indoor up to 10m), Dry Slope Skiing, Falconry, Fell Running (up to 2,000m), Fly boarding, Football/Soccer (organised amateur match), Frisbee (Ultimate Frisbee), Gaelic Football, Gorilla Trekking (booked pre-trip – requires appropriate trekking altitude pack), Gymnastics, Handball (organised amateur match), Hockey (field – organised amateur match), Ice Skating, Iron Man, Judo (organised training), Karate (organised training), Kendo (organised training), Lacrosse, Martial Arts (organised training), Mountain Biking (up to 2,000m), *Paint Balling*, *Parasailing*, *Parascending (over water)*, Rap Running/Jumping (indoor/outdoor climbing wall up to 25m), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Yachting, *Sea Canoeing/Kayaking (inshore)*, *Shark Diving/Swimming (cage)*, Shinty, Street Hockey, Surf life-saving (organised competition), *Surfing*, Tough Mudder, Trampolining, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, up to 1 day Skiing (on piste)/dry slope Skiing/Snowboarding (on piste), War Games/Paint Balling, Water Polo, *Water Skiing (no jumping)*, Weight Lifting, *Windsurfing/Boardsailing/Sailboarding*, Wrestling (organised training).

Activity Pack 3 - additional premium required

In addition to the activities listed under Pack 1 & 2

Leisure Activities: Adventure Racing (up 12 hours), American Football (organised & with safety equipment), Animal Sanctuary (big game), Breathing Observation Bubble (BOB), *Canoeing/Kayaking (white water Grade 4)*, Canyoning, Equestrian, *Flying (crew/pilot)*, *Flying Helicopter (pilot)*, *Gliding (non-competitive)*, *Go Karting*, Gorge

Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no polo, no hunting), Horse Riding (eventing), Hydro Zorbing, Land Skiing, Langlauf, Modern Pentathlon, Mountain Boarding, Octopush, *Off Road Motorcycling (up to 250cc)*, *Power Boating (inshore)*, Power lifting, *Quad Bikes (providing you wear a helmet)*, *Rafting (white water Grade 4)*, *River Tubing*, Rodeo, Roller Hockey, Rugby (amateur game), Sand Boarding, *Sand Dune Surfing/Skiing*, Snorkelling – Open Water, *Speed Sailing (inshore)*, Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Summer Tobogganing, Swimming (open water swimming), Swimming off of a boat (unsupervised and / or no lifeguard), Swimming with Dolphins – Open Water, Tree Top Canopy Walking, *Under 17 Driving (not public roads)*, Zorb Football.

Winter Sports Activities: Biathlon, Big Foot Skiing, Blade Skating, *Cat Skiing*, Glacier Walking, Husky Dog Sledding, Kick Sledding, Mono-Skiing, **Off-piste** Skiing/snowboarding (with guide), Passenger Sledge, Ski Boarding, Ski Bobbing, Ski Dooring, Skiing, Skiing – Nordic/Cross Country, Sledding/Tobogganing, Sleigh riding (reindeer, horses or dogs), Snow Biking, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, *Snowcat Driving*, Telemarking.

Activity Pack 4 - additional premium required

In addition to the activities listed under Pack 1, 2 & 3

Blowcarting/Land Yachting/Kite Buggy, Boxing Training, *Devil Karting*, Dirt Boarding, Fell Running (up to 3,000m), Gorge Walking (no ropes), High Diving, Jousting, Kite-Boarding/Surfing, *Motorised Buggying*, Mountain Biking (up to 3,000m), *Paragliding*, *Parascending (over land)*, *Roller Skating (24 hour relay)*, Ski Biking, Ski Blading/Snow Blading, Skiing – Snowcat, *Snow Karting*, *Snow Surfing*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3,000m), Wake Boarding, Water Skiing (Jumping).

Activity Pack 5 - additional premium required

In addition to the activities listed under Pack 1, 2, 3 & 4

Abseiling (outdoor above 25m), Caving/Pot Holing, Climbing (rock & ice), Fell Running (up to 4,000m), Heli-skiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Mountain Biking (up to 4,000m), Polo, Polo cross, Rap Running/Jumping (outdoor above 25m), *River Bugging*, Skeleton, Ski Mountaineering (up to 4,000m), Ski Randonee, *Ski Run / Walking (up to 4,000m)*, Ski Touring (up to 4,000m), Ski Joering, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Trekking/Mountain Walking /Hiking/Rambling/Mountaineering (in group - up to 4,000m), Via Ferratta, *Wind Tunnel Flying/Indoor Sky Diving*, Zorbing/Sphering.

Activity Pack 6 - additional premium required

In addition to the activities listed under Pack 1, 2, 3, 4 & 5

Adventure Racing (up to 24 hours), Assault Courses including High Ropes, *Black Water Rafting*, Bull Riding, *Canoeing/Kayaking (white water Grade 5)*, Cave Diving, Cave Tubing, Cycling Racing, Cyclo Cross, Freestyle Skateboarding, *Gliding (competition)*, Hang Gliding, *Micro Lighting*, *Motocross*, *Motor Racing/Rallies/Competitions (amateur)*, **Off-Piste** Skiing/Snowboarding (without a guide), *Parapenting/Paraponting*, *Power Boating (off shore)*, *Power Gliding*, Power Kiting, *Rafting (white water Grade 5)*, *Scuba Diving (not solo - to 40m)*, *Ski Flying*, Slack-Lining, Trekking/Mountain Walking/Hiking /Rambling/Mountaineering - in group (Inca - Trail), Wicker Basket Tobogganing, Zip Trekking.

Activity Pack 7 - additional premium required

In addition to the activities listed under Pack 1, 2, 3, 4, 5 & 6

Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Downhill Mountain Biking, Fell Running (up to 5,000m), Kloofing, Mountain Biking (up to 5,000m), Scuba Diving (solo – up to 40m), Ski Mountaineering (up to 5,000m), Ski Run / Walking (up to 5,000m), Ski Touring (up to 5,000m), Solo Climbing/Mountaineering (up to 5,000m), *Tandem Skydive (up to 2 jumps maximum)*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 5,000m).

Activity Pack 8 - additional premium required

In addition to the activities listed under Pack 1, 2, 3, 4, 5, 6 & 7

Airboarding, Alligator Wrestling, Bobsleigh, Boulderling, Boxing, Bull Running, Coaststeering, *Drag Racing*, Fell Running (up to 6,000m), Free Diving, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Judo (competition), Karate (competition), Kendo (competition), Luge/Bobsleigh, Martial Arts (competition), Mixed Gas Diving, Mountain Biking (up to 6,000m), *Parachuting*, Potholing, *Rowing (off-shore recreational)*, *Sailing/Yachting (off-shore recreational)*, *Shark Diving/Swimming (no cage, full safety equipment and supervised)*, Ski Acrobatics, Ski Jumping, Ski Mountaineering (up to 6,000m), Ski Racing, Ski Run / Walking (up to 6,000m), Ski Stunting, Ski Touring (up to 6,000m), Skiing – Para, *Sky Diving*, *Sky Jumping*, *Sky Surfing*, Tree Top Canopy Walking (set up), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 6,000m), Wrestling (amateur competition), *Yachting (racing/crewing - outside territorial waters - offshore)*.

NOTES:

Please call **02392 419 890** for large print, audio and Braille.

IMPORTANT TELEPHONE NUMBERS

24hr Emergency Medical Assistance	+44 (0)203 829 6745
Claims	02392 419 045
Medical Screening Line (for Medical Disclosures)	02392 419 068
Customer Service	02392 419 890
Legal Advice Helpline	01612 283 851

Please note that calls may be recorded and monitored.