

# EU Standard travel insurance policy 2016

ref: WTIS EU Standard 2016

**Single trip** - valid for issue no later than 30th June 2017 in respect of departures on or before 30th June 2018.

**Annual multi-trip** - valid for issue no later than 30th June 2017 in respect of policies starting no later than 31st August 2017.

Provided **you** have paid the appropriate premium as shown in **your** policy schedule, **you** are covered in accordance with the full wording shown herein up to the limits indicated below for the cover chosen. The limits shown apply per person for each separate trip. The excesses apply for each person and each section of each claim. If you have chosen to double your excess this will be shown in your policy schedule and double the excess stated below will apply for each person and each section of each claim.

Benefits schedule	Limits	Excess
1. Cancellation or curtailment	£1,500	£75 (£35)*
2. Emergency medical expenses <i>including emergency repatriation</i> <i>including relative's additional expenses</i> <i>including funeral expenses abroad</i> <i>including emergency dental treatment</i>	£2,500,000  £5,000 £350	£75  Nil Nil
3. Hospital stay benefit (amount per day)	£300 (£10)	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement <i>maximum payable in the event of death in flight</i> <i>maximum payable in the event of death except in flight</i> <i>maximum payable in the event of death if under 16</i>	£10,000 £10,000 £5,000 £2,000	Nil Nil Nil Nil
5. Travel delay (a) £ after 12 hours delay (b) £ each 12 hours thereafter (c) £ max abandonment (after 24 hours)	(a) £20 (b) £10 (c) £100 £1,500	Nil £75
6. Missed departure	£1,000	Nil
7. Baggage - overall limit <i>maximum per item, pair or set</i> <i>total limit for all valuables</i> <i>emergency purchases</i>	£1,000 £100 £200 £100	£75  Nil
8. Personal money (cash limit)	£500 (£200)	£75
9. Loss of passport	£250	Nil
10. Catastrophe & travel disruption cover	Not available	N/A
11. Personal liability	£2,000,000	£100
12. Legal expenses	£10,000	£100
13. Business personnel replacement	Not available	N/A
<b>Cover under sections 15, 16 &amp; 17 only apply if you have purchased an annual multi-trip policy or paid the wintersports premium for single trip.</b>		
14. Ski equipment - overall limit <i>maximum per item, pair or set owned</i> <i>maximum per item, pair or set hired</i>	£300 £200 £150	£75
15. Ski pack	£200	£75
16. Piste closure (amount per day)	£100 (£10)	Nil

\* Loss of deposit claims only.

Policy features table	
Annual multi-trip policy features	
Maximum age at start/renewal of cover	59
Maximum duration per trip	31 days
Business travel	No
Home country trips (min 2 nights using pre-paid accommodation and/or transport)	No
Family members can travel separately	No
Wintersports - up to total maximum of	10 days
Single trip policy features	
Maximum age at date of travel	59
Maximum period per trip	94 days
Business travel	No

## Territorial limits

**You are covered for trips** to countries within the following areas provided that **you** have paid the appropriate premium, as shown in **your** policy schedule;

- Area 1** The United Kingdom, Channel Islands, the Isle of Man and Ireland.
- Area 2** The continent of Europe (as defined), any country with a Mediterranean coastline.
- Area 3** Australia and New Zealand.
- Area 4** Worldwide excluding **North America**.
- Area 5** Worldwide including **North America**.

If you have bought the annual multi-trip option, you will be insured for travel within the following areas;

- a) Europe only – area 1 & 2
- b) Worldwide excluding **North America** – area 1, 2, 3 & 4
- c) Worldwide including **North America** – area 1,2,3,4 & 5

Trips within **your home country** are included providing they are for a minimum of 2 nights away from the **home** and involve the use of pre-paid accommodation and/or pre-booked **public transport**.

**Please note:** this policy does not cover **Your** travel to a country or specific area or event to which the Travel Advice Unit or Foreign and Commonwealth Office has advised against all, or all but essential travel.

## Reciprocal health agreements EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU) or the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC). **You** can apply for an EHIC online at [www.ehic.org.uk](http://www.ehic.org.uk) or by telephoning 0300 330 1350. This will entitle **you** to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland.

### Australia

If **you** require medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website at [www.humanservices.gov.au/medicare](http://www.humanservices.gov.au/medicare) or by emailing [medicare@humanservices.gov.au](mailto:medicare@humanservices.gov.au). Alternatively please call **our** nominated emergency service for guidance. If **you** are admitted to hospital contact must be made with **our** nominated emergency service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

## 24 hour medical emergency and repatriation service

**The nominated emergency service referred to in this policy is operated by Global Response.**

**Our** nominated emergency service has the medical expertise, contacts and facilities to help should **you** be injured in an **accident** or fall ill. **Our** nominated emergency service will also arrange transport to **your home country** when this is considered to be medically necessary or when **you** have notice of illness or death of a close **relative** at **home**. **You** must contact them if **you** are admitted to hospital and wish to return **home** by any means other than originally booked or require treatment that will cost more than £500 (or the equivalent in local currency).

The emergency assistance provided for you by this insurance is operated by Global Response and Healthwatch S.A. In the event of any illness, injury, accident or hospitalisation which requires:

**Inpatient treatment, anywhere in the world you must contact:**

### Global Response

Tel: +44 (0) 113 3180 197

Fax: +44 (0) 113 3180 198

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

**Outpatient treatment, in North America and the United Kingdom you must contact:**

### Global Response

Tel: +44 (0) 113 3180 197

Fax: +44 (0) 113 3180 198

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

**Outpatient treatment, anywhere in the world, excluding North America and the United Kingdom, you must contact:**

### Healthwatch S.A.

Tel: +44 (0) 113 3180 124

Fax: +44 (0) 113 3180 125

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

## Payment for medical treatment abroad

If **you** are admitted to a hospital/clinic while abroad, **our** nominated emergency service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact **our** nominated emergency service for **you** as soon as possible. Private medical treatment is not covered unless authorised specifically by **our** nominated emergency service.

## Special notice

This is not a private medical insurance and only gives cover in the event of an **accident** or sudden illness that requires emergency treatment. In the event of any medical treatment becoming necessary which results in a claim under this insurance, **you** will be expected to allow insurers or their representatives unrestricted reasonable access to **your** medical records and information.

## Important conditions relating to health & activities

Please answer these questions in relation to yourself and your travelling companions insured under this policy and contact Worldwide if necessary.

1. Have any of **you** ever suffered from, been investigated, treated for or diagnosed with;

- any cancer or malignant condition.
- any lung related condition (other than stable, well controlled asthma that requires not more than 2 medications, including inhalers).
- any heart related condition (including angina).
- any circulatory condition (including hypertension unless it is the only condition **you** have and it is well controlled)?

Yes

No

2. Do any of **you** suffer from any other **existing medical condition**, as defined?

Yes

No

3. Are **you** aware of any **existing medical conditions** suffered by **non-travellers** whose state of health is likely to cause **you** to cancel or amend **your** travel plans?

Yes

No

Your medical conditions (if any) will be covered.

4. Are **you** planning to take part in any hazardous activities (see general exclusions 13-16)? If so, please contact **Worldwide** on **01892 833 338** to see what cover may be available.

There is **no** cover for claims related to these conditions.

## Please note

**You are not covered** for any directly or indirectly related claims if at the time this insurance was arranged and each time **you** make arrangements for a trip;

- you** or **your** travelling companions are planning to travel against the advice of a **medical practitioner**, or
- you** or **your** travelling companions are travelling specifically to seek, or **you** know **you** will need, medical treatment while **you** are away, or
- you** or **your** travelling companions are on a waiting list for treatment or investigation, or
- you**, **your** travelling companions or any **non-travellers** have been given a terminal diagnosis.
- you** or **your** travelling companions have any medical condition for which the recommended treatment or prescribed medication as directed by a **medical practitioner** is not being taken.
- you** or **your** travelling companions are aware of any medical condition which **you/they** have but for which a diagnosis has not yet been received.

## Important

**You** must tell **us** if, at any time during the period of insurance and each time **you** make arrangements to travel, there is a change in circumstances and **you** answer 'yes' to any of the important conditions relating to health and activities by **us** as soon as possible so that **we** may reassess **your** coverage relating to any trips **you** have booked or may wish to book in the future.

## Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**. **You** must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** travel insurance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid. If **you** think **you** may have given **us** any incorrect answers or if **you** want any help, please contact **Worldwide** on **01892 833338** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

## Important notice

**We** would like to draw **your** attention to some important features of **your** insurance including;

- Insurance document** - **You** should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so **you** should familiarise yourself with this particular insurance.
- Conditions and exclusions** - Specific conditions and exclusions apply to individual sections of **your** insurance, whilst general exclusions and conditions will apply to the whole of **your** insurance.
- Health** - This insurance contains restrictions regarding existing health conditions concerning the health of the people travelling and of other people upon whose health the trip depends. **You** are advised to read the policy schedule carefully.
- Property claims** - These claims are paid based on the value of the goods at the time **you** lose them and not on a 'new for old' or replacement cost basis. Allowance will be made for their age and likely condition.
- Limits** - This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for **valuables** in total.
- Reasonable care** - **You** need to take all reasonable care to protect yourself and **your** property, as **you** would if **you** were not insured. Insurers will not pay for property left **unattended** in a public place or **unattended** vehicle, as specified in the wording.
- Sports & activities** - **You** may not be insured if **you** are going to take part in sports & activities where there is a generally recognised risk of injury. Please check that this insurance covers **you**, or ask **us**.
- Residency** - This policy is only available if **you** are permanently resident in any member country of the European Union and registered with a **medical practitioner** in **your** home country.

9. **Excesses** - Under some sections of this insurance, claims will be subject to an excess. This means **you** will be responsible for paying the first part of the claim under each applicable section.

### 10. Customer service

**We** always try to provide a high level of service. However if **you** think **we** have not lived up to **your** expectations, please refer to the complaints procedure on page 8.

### 11. Fraudulent claims

It is a criminal offence to make a fraudulent claim.

## How to make a claim

For all claims other than medical emergencies please request an appropriate claim form by telephoning the number below.

Please quote **WTIS EU Standard 2016**.

Reference: **06319A**

**Claims Settlement Agencies Ltd,**  
308-314 London Road,  
Hadleigh, Benfleet, Essex, SS7 2DD.  
Tel: 020 7173 7841  
Email: [info@csal.co.uk](mailto:info@csal.co.uk)  
Website: [www.csal.co.uk](http://www.csal.co.uk)

Please do not send in any documentation until **you** have a completed claim form to go with it. The claim form lists the additional documentation necessary to support **your** claim. Always make sure that any loss or theft of **valuables** or any items are reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report or reference obtained in the country where the incident occurred. If **your** **baggage** is damaged or lost in transit whilst "checked-in" **you** must report it to the handling agents or airline as soon as possible on collection and obtain a Property Irregularity Report. These reports (if applicable to **your** claim), together with all available receipts and any other requested documentation, must be submitted with **your** claim form.

## Insurers

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

Worldwide Travel Insurance Services Ltd, Voyager Travel Insurance Services Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk/> or by calling them on 0800 111 6768 or 0300 500 8082.

## Our regulator

Worldwide Travel Insurance Services Ltd (FRN: 307592) are authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** obligations under this contract. Further information about the scheme is available from the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at;

Financial Services Compensation Scheme  
10th Floor Beaufort House  
15 St Botolph Street  
London EC3A 7QU  
Tel: 0800 678 1100 or 020 7741 4100

## Choice of Law and Jurisdiction

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

## Interest

No sum payable under this policy shall carry interest.

## Rights of Third Parties

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this policy. Only **you** and **we** can enforce any terms of this policy which may be varied or cancelled without consent of any third party.

## Period of insurance

If **you** have paid the appropriate annual multi-trip travel insurance premium and **you** are 59 or under the overall period of insurance shall be for 12 months starting from the date shown in **your** documentation. This insurance then covers an unlimited number of holiday or leisure trips starting within that period, except that no cover exists at all for a trip if it is intended to be for longer than the maximum number of days shown in the benefits schedule. **Wintersports** are covered up to a total of 10 days in each period of insurance.

Except as stated below, cover for each separate **trip** under this insurance starts when **you** leave **your** home or place of business in **your** home country at the start of **your** trip, and finishes as soon as **you** return to **your** home or place of business in **your** home country for any reason.

For cancellation only (section 1), cover starts from the date shown on **your** policy schedule or the date **you** book **your** trip, whichever is the later.

**Personal money** (section 8) will be covered from the time of collection but not more than 72 hours before travel.

If **you** are going on a one-way trip all cover will finish 48 hours after **your** arrival in the country of final destination.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay up to a maximum of 30 days.

## Definitions

Listed below are certain words that appear throughout the policy. In all cases they will be shown in bold and have the meanings shown below.

**Accident/accidental** means a sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

**Baggage** means personal belongings, including clothing worn, and personal luggage owned by **you** that **you** take with **you** or buy on **your trip**.

**Breakdown** means that the vehicle in which **you** are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

**Business colleague** means any person that **you** work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the **trip** as certified by a director of the business.

**Curtailment/curtail** means cutting **your** planned **trip** short by early return to **your home country** or admission to hospital as an in-patient so that **you** lose the benefit of accommodation **you** have paid for or being confined to **your** accommodation.

**Europe** means Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia (west of the Ural Mountains), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, United Kingdom (plus Channel Isles, Isle of Man), Vatican City.

**Existing medical condition** means any condition that has required referral to or consultation with a specialist or hospital for treatment, investigation or check up within the 12 months prior to:

1. the date that this insurance was arranged, or
2. the date **you** subsequently made arrangements for a **trip** (if this is an annual multi-trip policy), or
3. the date that **you** extended the original period of **your** insurance, whichever is the latest.

**Family** means up to two adult partners and their dependent children under the age of 18 if still in full time education that are normally living together in one household. Cover for families shall apply where the appropriate premium has been paid. On annual multi-trip policies only the first named insured adult is insured to travel independently.

**Home** means **your** normal place of residence in any member country of the European Union.

**Home country** means whichever one of any member country of the European Union is **your** usual place of residence.

**Manual work** means work that involves:

- i. hands-on use, installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, heavy power tools and industrial machinery, and
- ii. hands-on electrical and construction work or work above two storeys or 3 metres above ground level (whichever is the lower), building sites, any occupation involving heavy lifting;

unless your proposed activity or work is declared to us and confirmed in writing. Please contact **Worldwide Travel Insurance Services Ltd** on **01892 833338** or **Email: customerservices@worldwideinsure.com**. We reserve the right to apply special terms or conditions and/or charge an additional premium as we think appropriate. Please refer to the manual work notes on page 9 for details of work that is not considered manual work.

**Medical practitioner** means a registered practising member of the medical profession, registered in the country where **you** are treated, who is not related to **you** or any person with whom **you** are travelling or **your** employee.

**Non-traveller** means **your relatives** or **business colleagues** who are not travelling with **you**, and people with whom **you** have arranged to stay.

**North America** means the United States of America, Canada, Mexico, the Caribbean Islands, Bahamas & Bermuda.

**Personal money** means cash, being bank notes and coins, travellers' cheques and postal orders, travel tickets and accommodation vouchers carried by **you** for **your** personal use.

**Public transport** means any aeroplane, ship, train or coach on which **you** are booked to travel.

**Relative** means husband, wife or civil partner (or partner with whom **you** are living at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

**Ski equipment** means skis, snowboards, ski-poles, bindings, ski-boots and snowboard boots.

**Sports equipment** means items of personal equipment or specialised clothing that are specifically designed for use exclusively in connection with a recognised sport or pastime.

**Trip** means any holiday or leisure **trip** which begins and ends in **your home country** and for which **you** have paid the appropriate premium.

**Unattended** means out of **your** immediate control and supervision such that **you** are unable to prevent loss, theft or damage occurring.

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

**Valuables** means cameras and other photographic equipment, audio and video equipment, computers, all discs, CDs, tapes and cassettes, mobile telephones, other electronic or electrical equipment of any kind (examples of which include but are not limited to iPods, iPads, MP4 players, tablets, iPhones, Smartphones and Kindles), spectacles and/or sunglasses, telescopes and binoculars, jewellery, watches, musical instruments and items made of or containing precious or semi-precious stones or metals.

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

**Wintersports** means cross country skiing (Nordic skiing), glacier skiing, recreational racing, snowmobiling, mono-skiing, off-piste skiing or snow-boarding when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines, on-piste skiing, on-piste snow-boarding, snow blading & snow sledging all provided local safety guidelines and warnings are observed.

**You and your** means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the benefits schedule. **You** must be resident in any member country of the European Union and registered with a **medical practitioner in your home country**. Each person is separately insured.

## Cancellation rights

If **You** decide that for any reason, this Policy does not meet **Your** insurance needs then please return it to **Your** agent within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no travel has taken place and no claims have been made or are pending, **We** will then refund your premium in full. Thereafter **You** may cancel the insurance cover at any time by informing your agent however no refund of premium will be payable.

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

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

## Section 1

### Cancellation or curtailment

Cover under this section starts from the date shown in **your** documentation or the date travel is booked, whichever is the later.

**You are covered** up to the amount shown in the benefits schedule for **your** proportionate share of the unused travel and accommodation costs (including unused pre-booked excursions and attraction tickets up to a value of £100 and car hire charges) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or curtail the planned **trip** because of any of the following events involving **you** or a travelling companion that first occur during the period of insurance;

- a. i. unforeseen injury, illness or death, or  
ii. unforeseen complications arising as a direct result of pregnancy; suffered by **you**, a travelling companion or a **non-traveller**.
- b. the **accidental** injury, illness or death of **your relative** or that of a travelling companion, a **business colleague** or person with whom **you** intended to stay.
- c. receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
- d. **your** unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- e. redundancy, provided that **you** are entitled to payment under the current redundancy payments legislation and that at the time of booking **your trip you** had no reason to believe that **you** would be made redundant. **You** must have had 2 years continuous employment with that employer.
- f. **your** presence being required to make **your** property safe and secure following fire, flood or burglary that causes damage at **your home** within 48 hours prior to **your** departure, or whilst **you** are away.
- g. **your** car becoming unusable as a result of theft, fire or **accident** within 7 days prior to **your** departure. This only applies if **you** are planning to go on a self-drive **trip** in the car.
- h. the injury or illness of **your** horse, dog or cat within 14 days prior to **your** departure or whilst **you** are away that requires emergency life saving surgery, as certified by **your** vet.

#### You are not covered for

- a. the amount of the excess shown in the benefits schedule.
- b. anything not included in **You are covered** above.
- c. any directly or indirectly related claims if **you** or **your** travelling companions have;
  - i. any **existing medical condition**, as defined, or
  - ii. ever suffered from, been investigated, treated for or diagnosed with;
    - any cancer or malignant condition.
    - any lung related condition (other than stable, well controlled asthma that requires not more than 2 medications, including inhalers).
    - any heart related condition (including angina).
    - any circulatory condition (including hypertension, unless it is the only condition **you** have and it is well controlled).
- d. any claim related to the health of a **non-traveller** if **you** made arrangements for **your trip** in the knowledge that their state of health is likely to cause **you** to cancel or amend **your** travel plans.
- e. any directly or indirectly related claims if at the time this insurance was arranged and each time **you** make arrangements for a **trip**;
  - i. **you** or **your** travelling companions are planning to travel against the advice of a **medical practitioner**, or
  - ii. **you** or **your** travelling companions are travelling specifically to seek, or **you** know **you** will need, medical treatment while **you** are away, or
  - iii. **you** or **your** travelling companions are on a waiting list for treatment or investigation, or
  - iv. **you**, **your** travelling companions or any **non-travellers** have been given a terminal diagnosis.
  - v. **you** or **your** travelling companions have any medical condition for which the recommended treatment or prescribed medication as directed by a **medical practitioner** is not being taken.
  - vi. **you** or **your** travelling companions are aware of any medical condition which **you/they** have but for which a diagnosis has not yet been received.
- f. any costs incurred in respect of visas obtained in connection with the **trip**.
- g. disinclination to travel.
- h. failure to obtain the necessary passport, visa or permit for **your trip**.

- i. claims arising from **your** anxiety, stress, depression or any other mental or nervous disorder unless **you** provide a medical certificate from a registered mental health professional stating that this necessarily prevented **you** from travelling.

**Please note** that **curtailment** claims will be calculated from the day **you** return to **your home country** or **you** are hospitalised as an in-patient so that **you** lose the benefit of accommodation **you** have paid for, or being confined to **your** accommodation. **Your** claim will be based solely on the number of complete night's accommodation lost out of **your** originally booked arrangements. In respect of travel expenses, **we** will pay for any additional costs but not for the loss of **your** pre-booked arrangements.

#### Conditions

1. It is a requirement of this insurance that if **you**;
  - a. (for cancellation) become aware of any circumstances which make it necessary for **you** to cancel **your trip**, **you** must advise **your** tour operator or travel agent in writing within 48 hours or as soon as possible after that. The maximum amount **we** will pay will be limited to the applicable cancellation charges at that time.
  - b. (for curtailment) wish to return **home** differently to **your** original plans and claim any additional costs under this insurance, **you** must contact **our** nominated emergency services and obtain their agreement to the new arrangements. Failure to do so will affect the assessment of **your** claim.
2. Frequent flyer or similar reward programmes – claims for expenses paid for using such programmes will be admitted in respect of flight costs only and shall be limited to the cost of an economy ticket for the same airline, route and, as far as possible under the airline's booking conditions, flight time.

**Please also refer to the general exclusions and conditions.**

## Section 2

### Emergency medical expenses

If **you** or an insured member of **your** travelling party have to go to hospital as an in-patient during **your trip**, require medical treatment that will cost more than £500 (or the equivalent in local currency) or need to travel **home** differently to **your** original plans, **our** nominated emergency service must be contacted BEFORE making any arrangements. If this is not possible because the condition requires immediate treatment to save life or limb, **our** nominated emergency service must be contacted as soon as possible thereafter (see condition (a) of section 2 - emergency medical expenses). Failure to obtain proper authorisation will mean the insurers are not liable for the expenses.

**You are covered** up to the amount shown in the benefits schedule for either the necessary costs incurred as a result of **your** unforeseen bodily injury, illness, death or complications arising as a direct result of pregnancy during **your trip** in respect of;

- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of **our** nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to **your home country**, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the benefits schedule provided that it is for the immediate relief of pain only.
- b. additional travel and accommodation expenses (on a bed & breakfast basis) to enable **you** to return **home** if **you** are unable to travel as originally planned.
- c. additional travel and accommodation expenses (on a bed & breakfast basis) for;
  - i. a travelling companion to stay with **you** and accompany **you home**, or
  - ii. a **relative** or friend to travel from **your home country** to stay with **you** and accompany **you home**.
- d. returning **you** remains to **your home** or of a funeral in the country where **you** die, up to the equivalent cost of returning **you** remains to **your home country**.
- e. or, with the prior agreement of **our** nominated emergency service, **your** necessary additional travel expenses to return **home** following the death, injury or illness of a travelling companion or of **your relative** or **business colleague** in **your home country**.

#### You are not covered for

- a. the amount of the excess shown in the benefits schedule unless a recovery can be made under the terms of the EHIC of any other reciprocal agreement.
- b. any directly or indirectly related claims if **you** or **your** travelling companions have;
  - i. any **existing medical condition**, as defined, or
  - ii. ever suffered from, been investigated, treated for or diagnosed with;

- any cancer or malignant condition.
  - any lung related condition (other than stable, well controlled asthma that requires not more than 2 medications, including inhalers).
  - any heart related condition (including angina).
  - any circulatory condition (including hypertension, unless it is the only condition **you** have and it is well controlled).
- c. any claim related to the health of a **non-traveller** if **you** made arrangements for **your trip** in the knowledge that their state of health is likely to cause **you** to cancel or amend **your** travel plans.
  - d. any directly or indirectly related claims if at the time this insurance was arranged and each time **you** make arrangements for a **trip**;
    - i. **you** or **your** travelling companions are planning to travel against the advice of a **medical practitioner**, or
    - ii. **you** or **your** travelling companions are travelling specifically to seek, or **you** know **you** will need, medical treatment while **you** are away, or
    - iii. **you** or **your** travelling companions are on a waiting list for treatment or investigation, or
    - iv. **you**, **your** travelling companions or any **non-travellers** have been given a terminal diagnosis.
    - v. **you** or **your** travelling companions have any medical condition for which the recommended treatment or prescribed medication as directed by a **medical practitioner** is not being taken.
    - vi. **you** or **your** travelling companions are aware of any medical condition which **you/they** have but for which a diagnosis has not yet been received.
  - e. any treatment or surgery;
    - i. which is not immediately necessary and can wait until **you** return **home**.
    - ii. which in the opinion of **our** nominated emergency service is considered to be cosmetic, experimental or elective.
    - iii. carried out in **your home country** or more than 12 months after the expiry of this insurance.
  - f. any expenses incurred after the date which, in the opinion of **our** nominated emergency service, **you** should be moved to an alternative facility or repatriated to **your home country**, but despite which advice, **you** decide not to be moved or repatriated.
  - g. any expenses related to treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre unless agreed by **our** nominated emergency service.
  - h. any expenses for treatment not related to the injury or illness which necessitated **your** admittance to hospital.
  - i. normal pregnancy, without any accompanying bodily injury, illness or complication. This section is designed to provide cover for unforeseen events, **accidents** and illnesses and normal childbirth would not constitute an unforeseen event.
  - j. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
  - k. claims related to manual labour unless declared to and accepted by insurers.
  - l. the additional costs of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
  - m. the costs of medication or treatment that **you** knew at the time of **your** departure would need to be continued during **your trip**.
  - n. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.
  - o. the costs of telephone calls, faxes, internet use and emails.

**Please note** that it is essential under the terms of this insurance that;

- a. in the event of any illness, injury, **accident** or hospitalisation involving anyone insured under this policy where the anticipated costs are likely to exceed £500 (or the equivalent in local currency) **you** must notify **our** nominated emergency service. They will direct **you** to an appropriate medical facility and may be able to guarantee costs on **your** behalf. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb, **our** nominated emergency service must be contacted as soon as possible. Failure to do so will affect the assessment of **your** claim.
- b. wherever possible **you** must use medical facilities that entitle **you** to the benefits of any reciprocal health agreement such as the EHIC in Europe and MEDICARE in Australia.

**Please also refer to the general exclusions and conditions.**

## Section 3

### Hospital stay benefit

**You are covered** for the amount shown in the benefits schedule for each night spent receiving in-patient hospital treatment outside of **your home country** that is covered under section 2 - emergency medical expenses.

**Please also refer to the exclusions and conditions relating to section 2 - emergency medical expenses and the general exclusions and conditions.**

## Section 4

### Personal accident

**You are covered** for the amount shown in the benefits schedule if **you** have an **accident** whilst **you** are on **your trip** which is the sole and independent cause of **your** death, **permanent total disablement**, **loss of sight** or **loss of limb(s)** within 12 months of the **accident**.

If **you** are aged under 16 at the date of the **accident**, the amount **you** are covered for in the event of **your** death is shown in the benefits schedule.

Payment under this section in respect of all the consequences of an **accident** shall be limited in total to the amount shown in the benefits schedule.

In the event of **your** death within 12 months of the **accident**, the total payment will be limited to the amount shown for death.

'**Permanent total disablement**' means that for the 12 months following **your accident** **you** are totally unable to work in any and every occupation and at the end of that time there is no prospect of improvement.

'**Loss of limb(s)**' means physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

'**Loss of sight**' means total and permanent loss of sight which shall be considered as having occurred;

a. in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or

b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

'**In flight**' means whilst travelling as a fare paying passenger in a properly licensed, multi-engined passenger carrying aircraft.

#### You are not covered for

- a. claims resulting from motorcycling or quad biking.
- b. claims arising out of **manual work**.
- c. a **permanent total disablement** claim if at the date of the **accident** **you** are over the statutory retirement age and are not in full time paid employment.
- d. more than one of the benefits relating to the same injury.
- e. the contracting of any disease, illness and/or medical condition.
- f. the injection or ingestion of any substance.
- g. any event which directly or indirectly exacerbates a previously existing physical bodily injury.

#### Special condition relating to section 4 - personal accident

- a. the death benefit will be paid to the deceased person's estate.

**Please also refer to the general exclusions and conditions.**

## Section 5

### Travel delay and abandonment

#### Travel delay

**You are covered** up to the amounts (a), (b) and (c) shown in the benefits schedule if the departure of the **public transport** on which **you** are booked to travel is delayed by at least 12 hours.

(a) for the first complete 12 hour period of delay and (b) for each subsequent complete 12 hour period, up to the maximum payable (c).

#### Abandonment

However, if **your** departure from **your home country** is delayed for more than 24 hours and **you** choose to abandon **your trip**, instead of a payment for delay, **you** are covered for the cost of the **trip**, up to the maximum claimable under section 1 - cancellation or curtailment.

#### You are not covered

- a. for the amount of the excess shown in the benefits schedule.
- b. for a claim caused by a strike if it had started or been announced before **you** arranged this insurance or booked **your trip**, whichever is the later.
- c. if **you** fail to check-in on time.
- d. if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.
- e. to claim under this section if **you** have also claimed under section 6 - missed departure or section 10 -

catastrophe & travel disruption cover from the same cause.

#### Conditions

- a. if **your** travel itinerary requires **you** to use departure/ arrival points in a different EU member country **your** cover will be as if **you** were still travelling from **your** Home Country with respect to claims coverage.

Please also refer to the general exclusions and conditions.

## Section 6

### Missed departure

**You are covered** up to the amount shown in the benefits schedule for necessary additional travel and accommodation expenses that **you** incur in reaching **your** destination if **you** arrive at any departure point shown on **your** pre-booked itinerary too late to board the **public transport** on which **you** are booked to travel as a result of;

- a. the failure of **public transport**, or  
b. a road traffic accident or vehicle **breakdown** delaying the vehicle in which **you** are travelling.

#### You are not covered for

- a. a claim caused by a strike if it had started or been announced before **you** arranged this insurance or booked **your trip**, whichever is the later.  
b. a claim under this section if **you** have also claimed under section 5 - travel delay or section 10 - catastrophe & travel disruption from the same cause.  
c. any claim for more than the cost of the original booked **trip**.

#### Conditions

- a. if **your** travel itinerary requires **you** to use departure/ arrival points in a different EU member country **your** cover will be as if **you** were still travelling from **your** Home Country with respect to claims coverage.  
b. **you** must have planned to arrive at **your** departure point in advance of **your** earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.  
c. **you** must obtain a report from repairers if **your** claim is because of **breakdown** or accident to **your** car.

Please also refer to the general exclusions and conditions.

## Section 7

### Baggage

**You are covered** up to the amount shown in the benefits schedule, after making reasonable allowance for wear, tear and depreciation for the loss or theft of, or damage to;

- a. **your baggage**  
b. **your valuables**

*We may at our option replace, reinstate or repair the lost or damaged baggage.*

**You are also covered** up to the amount shown in the benefits schedule in respect of emergency purchases for the cost of buying necessary requirements if **you** are deprived of **your baggage** for more than 12 hours after arrival at **your** outbound destination. **You** must provide receipts for the items that **you** buy. If **your baggage** is permanently lost, any amount that **we** pay for emergency purchases will be deducted from the total claim.

#### You are not covered for

- a. the amount of the excess shown in the benefits schedule.  
b. more than the amount shown in the benefits schedule for any one item, pair or set in respect of **baggage** and **valuables**.  
c. any additional value an item may have because it forms part of a pair or set.  
d. **baggage** stolen from an **unattended** motor vehicle between the hours of 9p.m and 8a.m or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.  
e. loss or theft of or damage to **valuables** whilst **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.  
f. the loss of **valuables** overboard.  
g. breakage of fragile articles unless caused by fire or by an **accident** to the aeroplane, ship or vehicle in which they are being carried.  
h. loss or theft of or damage;  
i. to household goods, bicycles, waterborne craft and their fittings of any kind.  
ii. to motor vehicles, trailers or caravans or any fixtures or accessories therein or thereon.  
iii. to watersports and **ski equipment**.  
iv. to contact lenses, dentures and hearing aids.

v. to **baggage** in transit unless reported to the carrier as soon as possible and a written Property Irregularity Report is obtained.

- vi. to **baggage** sent by post, freight or any other form of unaccompanied transit.  
vii. to **sports equipment** whilst in use.  
viii. caused by moth or vermin or by gradual wear and tear in normal use.  
ix. caused by any process of cleaning, repairing or restoring.  
x. caused by leakage of powder or fluid from containers carried in **your baggage**.  
xi. to furs.  
i. mechanical or electrical **breakdown**.  
j. loss, theft or damage to business equipment, business goods, samples, tools of trade and other items used in connection with **your** business, trade, profession or occupation.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

## Section 8

### Personal money

*Cover under this section starts at the time of collection from the bank, or 72 hours prior to departure, whichever is the later.*

**You are covered** up to the amount shown in the benefits schedule for loss or theft of **personal money**.

#### You are not covered for

- a. the amount of the excess shown in the benefits schedule.  
b. loss or theft from an **unattended** motor vehicle at any time.  
c. more than the amount shown in the benefits schedule in respect of cash carried by **you**, whoever it may belong to.  
d. any loss resulting from shortages due to error, omission or depreciation in value.  
e. loss or theft of **personal money** whilst **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

## Section 9

### Loss of passport

**You are covered** up to the amount shown in the benefits schedule following loss or theft of your passport for any additional necessary travel and accommodation costs, including the cost of any emergency passports, visas or permits, incurred in obtaining a replacement to enable **you** to continue **your trip** or return to **your home country**.

#### You are not covered for

- a. loss or theft either from an **unattended** motor vehicle at any time or from **baggage** whilst in transit unless **you** are carrying it.  
b. the cost of a permanent replacement for the passport itself.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

## Special exclusions applicable to sections 7, 8 & 9

#### You are not covered for

- a. loss or theft of anything left **unattended** in a public place, including a beach.  
b. loss or theft of **valuables**, **personal money**, passport and any item unless reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report or reference obtained in the country where the incident occurred.  
c. loss of bonds or securities of any kind.  
d. delay, detention, seizure or confiscation by customs or other officials.

## Special conditions applicable to sections 7, 8 & 9

It is a requirement of this insurance that **you** must;

- a. in the event of a claim,  
i. provide receipts or other documentation to prove ownership and value, especially in respect of **valuables**, and  
ii. retain any damaged items for **our** inspection.

- b. take care of **your** property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in **your** claim being reduced or declined.

Please also refer to the general exclusions and conditions.

## Section 10

### Catastrophe & travel disruption cover

NOT AVAILABLE

## Section 11

### Personal liability

**You are covered** up to the amount shown in the benefits schedule (inclusive of legal costs and expenses), incurred with **our** written consent, if **you** are held legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause if **you** are held legally liable for causing;

- a. accidental bodily injury, including death, illness and disease to a person, and/or  
b. accidental loss of or damage to material property (property that is both material and tangible).

#### You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.  
b. any liability for;  
i. bodily injury, illness or disease of any person who is **your relative**, a travelling companion, or under a contract of employment, service or apprenticeship with **you** when the bodily injury, illness or disease arises out of and in the course of their employment to **you**.  
ii. loss or damage to property belonging to or held in trust by or in the custody or control of **you** other than temporary accommodation occupied by **you** in the course of the journey;  
iii. bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by **you** or on behalf of **you** of aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns).  
iv. bodily injury caused directly or indirectly in connection with the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any willful or malicious act, carrying on of any trade, business or profession, any racing activity.  
v. fraudulent, dishonest or criminal acts of **you** or any person authorised by **you**.  
vi. any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.  
vii. any claim assumed by **you** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.  
viii. punitive or exemplary damages.

#### Conditions

- a. **you** or **your** legal representatives will give **us** written notice immediately if **you** have received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section.  
b. no admission, offer, promise, payment or indemnity shall be made by or on behalf of **you** without **our** prior written consent.  
c. every claim notice, letter, writ or process or other document served on **you** shall be forwarded to **us** immediately upon receipt.  
d. **we** shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** own benefit any claim for indemnity or damages against all other parties or persons.  
e. **we** may at any time pay **you** in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made **we** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Please also refer to the general exclusions and conditions.

## Section 12 Legal expenses

**You are covered** up to the amount shown in the benefits schedule for legal costs and expenses incurred in pursuit of a claim for compensation or damages from a third party who causes **your** death or bodily injury or illness during **your trip**.

### Definitions applicable to this section

**Legal expenses** means;

- fees, expenses and other disbursements reasonably incurred (as determined by **our** legal counsel) by a **legal representative** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused **your** bodily injury, death or illness.
- fees, expenses and other disbursements reasonably incurred (as determined by **our** legal counsel) by a **legal representative** in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.
- costs that **you** are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

**Legal representative** means a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **us** to act on **your** behalf.

### You are not covered for

- the amount of the excess shown in the benefits schedule in respect of each claim.
- any liability for;
  - any claim reported to **us** more than 12 months after the beginning of the incident which led to the claim.
  - legal expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **you**.
  - legal expenses** incurred before receiving **our** prior written approval, unless such costs would have been incurred subsequently to **our** approval.
  - legal expenses** incurred in connection with any criminal or wilful act committed by **you**.
  - legal expenses** incurred for any claim or legal proceedings brought against;
    - a travel agent, tour operator, carrier, insurer or their agent, or
    - us**, **you**, or any company or person involved in arranging this policy.
  - finances, compensation or other penalties imposed by a court or other authority.
  - legal expenses** incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from **us** to settle a claim.
  - legal expenses** which **we** consider to be unreasonable or excessive or unreasonably incurred (as determined by **our** legal counsel).
  - actions between individuals named on the schedule.
  - legal expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

### Conditions

- written consent must be obtained from **us** prior to incurring **legal expenses**. This consent will be given if **you** can satisfy **us** that;
  - there are reasonable (as determined by **our** legal counsel) grounds for pursuing or defending the claim or legal proceedings, and
  - it is reasonable (as determined by **our** legal counsel) for **legal expenses** to be provided in a particular case. The decision to grant consent will take into account the opinion of **your legal representative** as well as that of **our** own advisers. **We** may request, at **your** own expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, **your** costs in obtaining this opinion will be covered by this policy.
- all claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
- if **you** are successful in any action, any **legal expenses** provided by **us** will be reimbursed to **us**.
- we** may at **our** discretion assume control at any time of any claim or legal proceedings in **your** name for damages and or compensation from a third party.
- we** may at **our** discretion offer to settle a claim with **you** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.

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

**Please also refer to the general exclusions and conditions.**

## Section 13 Business personnel replacement NOT AVAILABLE

**For single trip policies, cover under sections 14, 15 & 16 only applies if you have paid the appropriate premium for wintersports cover.**

## Section 14 Ski equipment & other expenses

**You are covered** up to the amounts shown in the benefits schedule, after making reasonable allowance for wear, tear and depreciation and subject to the special condition shown below for;

- loss or theft of, or damage to **ski equipment** owned by **you**.
- loss or theft of, or damage to **ski equipment** hired by **you**.
- the cost of necessary hire of **ski equipment** following;
  - loss or theft of, or damage to, **your ski equipment** insured by **us**, or
  - the delayed arrival of **your ski equipment**, subject to **you** being deprived of their use for not less than 12 hours.

**We may at our option replace, reinstate or repair the lost or damaged ski equipment.**

### You are not covered for

- the amount of the excess shown in the benefits schedule.
- ski equipment** stolen from an **unattended** motor vehicle between the hours of 9p.m and 8a.m or, if stolen at any other time, unless they were forcibly removed whilst locked either inside the vehicle or to a purpose designed ski rack.
- damage to **ski equipment** whilst in use for race training or racing.
- your damaged ski equipment** unless returned to **your home country** for **our** inspection.
- loss or theft of **ski equipment** not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report or reference obtained in the country where the incident occurred.
- loss or theft of, or damage to, **ski equipment** whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.
- loss or theft of, or damage to, **ski equipment** over 5 years old.

### Special condition applicable to section 15

In respect of loss or damage to **ski equipment**, **we** will not pay more than the proportion shown below depending on the age of the equipment.

Age of equipment	Amount payable
Up to 1 year	85%
Up to 2 years	65%
Up to 3 years	45%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years	NIL

**Please also refer to the general exclusions and conditions.**

## Section 15 Ski pack

**You are covered** up to the amount shown in the benefits schedule for the proportionate value of any ski pass, ski hire or ski school fee that **you** are unable to use following;

- accidental** injury or sickness that prevents **you** from skiing, as medically certified, or
- loss or theft of **your** ski pass.

### You are not covered

- the amount of the excess shown in the benefits schedule.
- for loss or theft not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report or reference obtained in the country where the incident occurred.

**Please also refer to the general exclusions and conditions.**

## Section 16 Piste closure

*Valid for the period 15th December to 31st March only.*

**You are covered** for the daily amount shown in the benefits schedule for each day that it is not possible to ski because all lifts are closed due to a complete lack of snow, adverse weather conditions or avalanche danger in **your** pre-booked **trip** resort, up to the total amount shown either;

- for the costs **you** have paid for travel to an alternative resort including the necessary additional cost of a ski pass, or
- a compensation payment to **you** after **you** return where no alternative is available.

### You are not covered

- if **you** arranged this insurance or booked your **trip** within 14 days of departure and at that time there was a lack of snow in **your** planned resort such that it was likely to be not possible to ski.
- any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.

### Conditions

- you** must provide written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts.
- you** must submit receipts for the travel and ski pass costs that **you** wish to claim.

**Please also refer to the general exclusions and conditions.**

## General exclusions

**You are not covered** for claims arising out of;

- loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter. Civil war, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. **We** will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
- you** travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EU Countries) have advised against all, or all but essential travel.
- any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- you** being exposed to the **utilisation of nuclear, chemical or biological weapons of mass destruction.**
- loss, destruction or damage directly occasioned by

pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.

7. **you** travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
8. **your** suicide or attempted suicide or **your** deliberate exposure to unnecessary danger (except in an attempt to save human life).
9. sexually transmitted diseases.
10. **your** excessive consumption of alcohol or use of drugs.
11. **your** alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not.
12. any claim which is as a result of **you** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
13. **your** failure to obtain any recommended vaccines, inoculations or medications prior to **your** trip departure and take the complete course of any recommended medications, wherever such precautions are strongly recommended (or would have been but **you** failed to seek suitable advice) in the light of **your** age, personal medical history, circumstances and travel plans.
14. **your** participation in activities of a hazardous nature except as listed on this page, unless declared to and accepted by **us**. **We** reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to **your** compliance with them.
15. winter sporting activities, except wintersports as defined and the appropriate premium paid. In no event, however, is cover granted for wintersports if you are aged over 74.
16. scuba diving if you are;
  - i. not qualified for the dive undertaken unless you are accompanied by a properly qualified instructor or,
  - ii. diving alone.Cover applies to depths according to your qualifications but in any event no greater than 30 metres.
17. racing of any kind (other than on foot) and bloodsports.
18. **your** participation or engagement in manual work, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, flying except as a fare paying passenger in a fully licensed passenger-carrying aircraft.
19. **you** taking part in civil commotions or riots of any kind.
20. any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury, illness or disease.
21. **you** breaking or failing to comply with any law whatsoever.
22. any financial incapacity, whether directly or indirectly related to the claim other than as provided for under section 1 - cancellation or **curtailment** (e).
23. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
24. any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
25. a tour operator failing to supply advertised facilities.
26. any government regulation or act.
27. **you** travelling against any health requirement stipulated by the carrier, their handling agents or any other transport provider.
28. any search and rescue costs.

## General conditions

**You** must comply with the following conditions to have 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.

1. **you** must answer the important conditions relating to health shown on the front page truthfully and to the best of **your** knowledge and contact **us** if required. If **you** do not do so then any related claim may be reduced or rejected or **your** policy may become invalid.
2. **you** must tell **us** as soon as possible about any change in circumstances which affects **your** policy, including **you**, a travelling companion, a **business colleague** or **relative** receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities **you** intend to participate in during **your** trip or any additional person(s) to be insured under this policy. **We** have the right to reassess **your** coverage, policy terms and/or premium after **you** have advised **us** of such change. This may include **us** accepting a claim for the cancellation charges applicable at the time if no suitable or alternative cover for **your** changed circumstances can be provided. If **you** do not advise **us** of any change then any related claim may be reduced or rejected or **your** policy may become invalid.
3. **you** must tell **us** if **your** plans for **your** trip include travel to areas affected or threatened by war or similar risks as set out in general exclusion 1. **We** reserve the right not to cover such trips or, if **we** will cover them, to apply special terms or conditions and/or charge an additional premium as **we** think appropriate. No cover for such trips shall attach unless **you** accept such terms, including any additional premium, before **you** depart.
4. **you** must advise the claims handlers of any possible claim within 31 days of **your** return home. **You** must supply them with full details of all the circumstances and any other information and documents **we** may require.
5. **you** must keep any damaged articles that **you** wish to claim for and, if requested, send them to the claims handlers at **your** own expense. If **we** pay a claim for the full value of an article, it will become **our** property.
6. **you** must agree to have medical examination(s) if required. In the event of **your** death, **we** are entitled to have a post mortem examination. All such examinations will be at **our** expense.
7. **you** must assist **us** to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work and Pensions) by providing all necessary details and by completing any forms.
8. **you** must take all reasonable steps to avoid or minimise any loss that might result in **you** making a claim under this insurance.
9. **you** must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
10. except for claims under section 3 - hospital stay benefit, section 4 - personal accident & section 5 - travel delay, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
11. **we** may take action in **your** name but at **our** own expense to recover for **our** benefit the amount of any payment made under this insurance.
12. **we** may at **our** option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing **you** with a credit voucher.
13. this insurance is non-transferable. If a trip is cancelled for any reason other than that described in section 1 - cancellation or **curtailment** then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.
14. **you** must not act in a fraudulent manner. If **you** or anyone acting for **you**;
  - i. make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way, or
  - ii. make a statement in support of a claim knowing the statement to be false in any way, or
  - iii. submit a document in support of a claim knowing the document to be forged or false in any way, or
  - iv. make a claim for any loss or damage caused by **your** wilful act or with **your** connivance, then;
    - a. **we** will not pay the claim.
    - b. **we** will not pay any other claim which has been or will be made under the policy.
    - c. **we** may make the policy void from the date of the fraudulent act.
    - d. **we** will be entitled to recover from **you** the amount of any claim already paid under the policy.
    - e. **we** will not refund any premium.
    - f. **we** may inform the police of the circumstances

15. **We** shall not provide any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or the United States of America.

## Activities - Cover options

**Please note** any involvement in the following sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as a helmet, harness, knee and/or elbow pads).

Please refer to Section 11 - Personal Liability for what we will and will not cover whilst participating in the listed activities.

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

**Please also refer to the general exclusions and conditions.**

## Activities

**This policy automatically covers you to undertake the activities listed below on an amateur basis.**

Abseiling;  
Aerobics/Fitness Classes;  
Angling;  
Archaeological Digging;  
Archery;  
Assault Course;  
Athletics;  
Badminton;  
Ballooning;  
Banana Boating;  
Baseball/Rounder/Softball;  
Basketball/Korbball/Netball/Volleyball;  
Boating (any craft under 10m long, inside 12 mile limit);  
Boardsailing;  
Boules/Bowling;  
Bungee jumping (max 3 jumps);  
Camel Riding;  
Canoeing/Kayaking (river and lake grades 1-3 only);  
Clay Pigeon Shooting ((no liability cover);  
Climbing wall;  
Conservation or charity work (hand tools only)  
Cricket;  
Croquet;  
Curling;  
Cycling (recreational). Including touring, not BMX, competition or stunting;  
Dance;  
Dinghy sailing (inside 12 mile limit);  
Dog sleigh (not racing);  
Dry slope Skiing;  
Elephant Riding;  
Falconry;  
Fell (hill) walking/running (up to 3,000m);  
Fencing;  
Fishing/Deep sea Fishing;  
Flying (in a light aircraft as a passenger, not piloting)  
Football (recreational soccer)  
Gliding (as a passenger, not piloting);  
Golf;  
Go-karting;  
Handball;  
Hill Walking/Orienteering/Rambling;  
Hockey/Hurling/Lacrosse/Shinty;  
Horse riding (no jumping or competition. No hunting);  
Hot Air Ballooning (passenger);  
Ice skating;  
Jet Boating (passenger)  
Jet skiing;  
Kabaddi (Tag);  
Kayaking (grade 1-3 rivers)  
Kite buggying (single seat);  
Kite flying (Traction);  
Light Aircraft/Helicopter (passenger)  
Motorcycling (on road, provided you hold an appropriate full licence and are wearing a helmet, max 14 days any one trip and up to 125cc. Excluding rallies and competitions);  
Mountain biking (not competition or downhill)  
Overland safaris (organised trips only. Not including the use of Firearms);  
Paintballing/war games (no liability cover);  
Parascending / Parasailing (over water)  
Pony trekking;  
Racquetball;  
Roller skating/Rollerblading/Inline Skating;  
Rowing;  
Running/Jogging  
Sail boarding;  
Sailing yachts (inside territorial waters);

Sailing in Territorial Waters (less than 12 miles from shore. Excludes racing);  
SCUBA; to 30m (providing you hold the appropriate qualification or are diving with an instructor);  
Shooting: Target /Clay Pigeon  
Skateboarding (no stunts. Excludes liability);  
Sledging/Tobogganing (recreational);  
Sleigh riding (pulled by reindeer, horses or dogs);  
Snooker;  
Snorkelling;  
Squash;  
Surfing;  
Swimming;  
Table Tennis;  
Tai Chi;  
Ten Pin Bowling;  
Tennis  
Tobogganing;  
Trampolining (recreational);  
Trekking (below 3,000m);  
Waterpolo;  
Water skiing;  
Water Tubing (open water);  
White water Rafting: grade 1-2  
Wind Surfing  
Yoga  
Zip Wire  
Zorbing

## Special conditions and exclusions applicable to Rate 1 and Rate 2 activities.

**Please note** whilst participating in any of the activities listed under Rate 1 or Rate 2, the following will apply;

- no cover will be provided under section 4 - personal accident.
- any involvement in these sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as a helmet, harness, knee and/or elbow pads)
- no cover will be provided under section 11 - personal liability.
- the policy excess under section 2 - emergency medical expenses will be increased to £200 per person per claim.

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

**Please also refer to the general exclusions and conditions.**

## Rate 1

**In addition to the activities listed above, the following activities will also be covered on an amateur basis and are subject to a 50% premium load.**

Acrobatics;  
Black Water Rafting;  
Bouldering (up to 4m with crash mat);  
Boxing;  
Bungee Jumping (more than 3 jumps);  
Canoeing or Kayaking, grade 4 or over; Sea;  
Cycling: event training;  
Dancing: Professional;  
Flying Light Aircraft: piloting as PPL holder;  
Football: competitive, non professional;  
Glacier Walking (2,000-4,000m);  
Gliding: as pilot with necessary licence;  
Gymnastics (competitive);  
High Diving (up to 5m);  
Kite Surfing;  
Marathon Running;  
Martial Arts(casual non-competitive);  
Motorcycle Touring in Europe only (up to 125cc);  
Outward-bound Pursuits;  
Rapelling;  
Rock Climbing (single pitch tethered climbs only);  
Roller Hockey;  
Rugby (non - professional);  
Running: marathon / half-marathon;  
Sailing: In International Waters, in-shore Regattas & Tall Ships, Dragon Boat Racing;  
Sandboarding;  
Shark Diving;  
Skate Boarding with Stunts;  
Swimming: open Sea;  
Track & Field events: Decathlon, Modern Pentathlon,  
Triathlon (not exceeding Olympic distance);  
Tree Climbing/Canopy Walking;  
Wake Boarding;  
Water Polo;  
Weight Lifting;  
Whitewater Rafting / Canoeing: grade 3-4;

Working with animals (non-professional & see manual work notes);  
Wrestling;

## Rate 2

**In addition to the activities listed above, the following activities will also be covered on an amateur basis and are subject to a 100% premium load.**

American Football (Non-professional);  
Canyoning;  
Cattle (Dude) Ranching;  
Circuit Driving (not Racing);  
Flying Light Aircraft: Pilot Training;  
Gaelic Football  
Gliding: Pilot Training;  
Heli skiing (with a qualified guide);  
Horse Riding: Gymkhana/Show Jumping/Polo;  
Ice Hockey;  
Pelota (Jai Alai);  
Roller Hockey;  
Rugby union & league;  
Sailing (more than 60 miles from a safe haven);  
SCUBA: to 40m (providing you hold the appropriate qualification or are diving with an instructor);  
Ski Touring;  
Via Ferrata;

**We can arrange cover for a wide range of sports and activities. If the activity in which you are participating is not listed, please contact Worldwide Travel Insurance Services Ltd on 01892 833 338.**

## Complaints procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below.

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote **WTIS EU Standard 2016**. Reference: **06319A**

### IF YOU HAVE A COMPLAINT REGARDING THE SALE OF YOUR POLICY:

Please contact the agent who arranged the Insurance on your behalf.

**Worldwide Travel Insurance Services Ltd**  
Business Centre, 1-7 Commercial Road,  
Paddock Wood, Tonbridge, Kent, TN12 6YT  
Tel: 01892 833338

Email: [customerservices@worldwideinsure.com](mailto:customerservices@worldwideinsure.com)  
**If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent will pass it to:**

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

### IF YOU HAVE A COMPLAINT REGARDING YOUR CLAIM:

Please contact the claims administrator.

**Claims Settlement Agencies Ltd,**  
308-314 London Road,  
Hadleigh, Benfleet, Essex, SS7 2DD.  
Tel: 020 7173 7841  
Email: [info@csal.co.uk](mailto:info@csal.co.uk)  
Website: [www.csal.co.uk](http://www.csal.co.uk)

If your complaint about your claim cannot be resolved by the end of the next working day, the claims administrator will pass it to:

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

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

**The Financial Ombudsman Service,**  
Exchange Tower,  
London,  
E14 9SR  
Tel: 0800 023 4 567  
Tel: 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

### Alternatively online sales only

Although contacting **Us** directly is the quickest way to complain, the European Commission has set up an online platform where consumers in all EU countries can register a complaint. This can only be used for complaints about purchases made online.

The Online Dispute Resolution service (ODR) directs **Your** enquiry to **Our** Customer Relations Team who will handle it in the usual way. It will also let **You** know that the Financial Ombudsman Service (FOS) is the UK's dispute resolution body for insurance. Should **You** need to escalate **Your** complaint further ODR will transmit **Your** complaint to FOS after 30 days.

Please note that this new EU service facilitates contact only. It doesn't provide any other complaints service. **You** can find this platform at: <http://ec.europa.eu/odr>  
Please quote **Our** email address: [customerservices@worldwideinsure.com](mailto:customerservices@worldwideinsure.com)

## Data protection and privacy statements

### Data transfer consent

By purchasing this policy with UK General Insurance Ltd, **you** have consented to the use of data as described below.

### Data Protection Policy

**We** are committed to protecting **your** privacy including sensitive personal information. Please read this section carefully as acceptance of this policy will be regarded as having read and accepted these terms and conditions.

### Sensitive information

Some of the personal information asked may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). **We** will not use such sensitive personal data except for the specific purpose for which it is provided and to provide the services described in this policy.

### How the information is used and protected and who it is shared with

**We** will use the information to manage this policy, including

underwriting and claims handling. This may include disclosing it to other insurers, administrators, third party underwriters and reinsurers. The information comprises of all the details **we** hold including transactions and information obtained from third parties. **We** may use and share this information with other members of the UK General Insurance Ltd companies. **We** will provide an adequate level of protection to the data.

**We** do not disclose the information to anyone outside the group except:

- where **we** have **your** permission.
- where required or permitted to do so by law.
- to credit reference and fraud prevention agencies.
- other companies that provide a service to **you** or **us**.

**We** may transfer the information to other countries and jurisdictions on the basis that anyone to whom it is passed provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.



### **Your rights**

Under the Data Protection Act 1998 **you** have certain rights regarding access to **your** information. **You** have the right to see a copy of the personal information held about **you**, if **you** believe that any of the information **we** are holding is incorrect or incomplete, please let **us** know as soon as possible. To provide a copy of the information **we** may ask **you** for a small fee.

### **Marketing**

We will not use the data for marketing purposes. All information provided is used to manage this policy only.

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## **Important information**

Under European Union (EU) travel regulations, you are entitled to claim compensation from your carrier if any of the following happen:

### **1. Denied boarding and cancelled flights**

If you check in on time but you are denied boarding because there are not enough seats available or if your flight is cancelled, the airline operating the flight must offer you financial compensation.

### **2. Long delays**

If you are delayed for two hours or more, the airline must offer you meals and refreshments, hotel accommodation and communication facilities. If you are delayed for more than five hours, the airline must also offer to refund your ticket.

### **3. Luggage**

If your checked-in luggage is damaged or lost by an EU airline, you must claim compensation from the airline within 7 days. If your checked-in luggage is delayed, you must claim compensation from the airline within 21 days of its return.

### **4. Death or injury**

If you are injured in an accident on a flight by an EU airline, you may claim damages from the airline. If you die as a result of these injuries your family may claim damages from the airline.

Full details are available at <http://ec.europa.eu/transport/passenger-rights/en/index.html>

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## **Manual work notes**

Please refer to the definition of manual work for what is considered to be manual work.

The exclusion of manual work does not apply to work that is:

- i. purely managerial /supervisory, sales or administrative capacity;
- ii. bar, restaurant and catering trade staff, musicians and singer;
- iii. Fruit pickers (who do not use heavy machinery), casual light work, light agricultural work; supervised conservation work, voluntary charity work labour where there is no financial gain; in such circumstances there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of electrical, mechanical or hydraulic plant, heavy power tools and industrial machinery, or work above two storeys or 3 metres above ground level (whichever is the lower).
- iv. supervised animal sanctuary work but no cover can be provided in relation to any interaction with dangerous wild animals such as lions, tigers or big cats of any kind.

In relation to iii. and iv. above personal accident and personal liability cover due to your participation in the work activity is excluded and in the event of an injury the excess under section 1 - emergency medical expenses will be increased to £200 and an excess waiver will not delete this increased excess.

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