

Already Overseas travel insurance policy 2017

ref: WTIS Already Overseas 2017

Valid for issue no later than 30th June 2018.

Available only to UK residents and that You can confirm:

- that You maintain Your usual residential address in the United Kingdom or Isle of Man to which You will return.
- that You are registered with a Medical practitioner in your Home country who can provide Your medical history in the event it becomes necessary.
- that the total period of travel outside the United Kingdom or Isle of Man will be no greater than the maximum duration permitted under this insurance for Your age (please refer to the benefits schedule below), including any and all periods that may have been insured elsewhere or for which there was no insurance in place.
- that You can prove the date You first left the United Kingdom or Isle of Man and confirm the latest date by which You will have returned to the UK.
- that You understand and accept that there is no cover provided in respect of any medical condition, illness or injury that has arisen or for which You have received any treatment, tests or investigations in the 12 month period prior to the start date of the policy.
- that You understand that there is a waiting period of 14 days from the start date of the policy before any cover applies in respect of illness, i.e. that cover for medical expenses in the first 14 days is restricted to claims arising from Accidental injury only.

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. The limits shown apply per person for each separate Trip.

Benefits schedule	Limits	Excess
1. Emergency medical expenses <i>including emergency repatriation including Relative's additional expenses including funeral expenses abroad including emergency dental treatment</i>	£5,000,000 £5,000 £350	£150 Nil
2. Missed departure	£500	£75
3. Baggage - overall limit <i>maximum per item, pair or set total limit for sleeping bags, tents & rucksacks total limit for all Valuables emergency purchases</i>	£500 £100 £200 N/A £75	£75 Nil
4. Loss of passport	£125	Nil
5. Personal liability	£1,000,000	£100
6. Legal expenses	£10,000	£100

Longstay policy features and limitations	
Maximum age at date of travel	64
Maximum duration if aged 49 or under at date of departure	18 months
Maximum duration if aged 50-64 (inclusive) at date of departure	12 months
Wintersports (as defined) are covered if You have paid the appropriate Wintersports premium (as shown on Your certificate)	

Important conditions relating to health & activities

1. Are You or Your travelling companions;
i. planning to travel against the advice of a Medical practitioner?
ii. travelling specifically to seek, or You know You will need, medical treatment while You are away?
iii. on a waiting list for treatment or investigation?

Yes

No

2. Do You or Your travelling companions;
i. have any medical condition, illness or injury that has arisen or for which You have received any treatment, tests or investigations in the 12 month period prior to the start date of this policy?
ii. or any Non-travellers have any medical condition for which You have received a terminal diagnosis?
iii. have any medical condition which You/they have but for which a diagnosis has not yet been received?

Yes

No

Your medical conditions (if any) will be covered.

3. Are You planning to take part in any hazardous activities (see general exclusions 11-15)? 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.

Our nominated emergency service is here to help

Need medical help abroad?
Call Our nominated emergency service first on
+44 (0) 203 824 0742

For emergencies: if You are taken by ambulance to hospital following an emergency call, You or a travelling companion should call Our nominated emergency service as soon as possible once You have been admitted to hospital.

For non-emergencies: if You need a GP, or need to go to A&E or a clinic, Call our nominated emergency service first, before You try to locate help, so the nominated emergency service can guide You to the safest and most appropriate source of treatment. If You are unfortunate enough to need medical help whilst abroad please Call the nominated emergency service first on

+44 (0) 203 824 0742

The highly experienced multi-lingual team are available to talk 24 hours a day, to advise You or Your travelling companion of what steps to take. Their aim will always be to establish the best treatment available to You in the country You are visiting.

Their first steps will always be to...

- Confirm that you're in a place of safety;
- Establish the best local treatment available to you; and
- Consider Your health and best interests;

Important note: it may affect Your claim if You, Your travelling companion or a doctor/nurse does not contact our nominated emergency service on the number above. Our nominated emergency service do not cover any costs over £500 where prior agreement regarding treatment has not been obtained from Our nominated emergency service.

The highly experienced multi-lingual team of in-house doctors, nurses and experienced case managers will advise You, Your travelling companion, and/or Your treating doctor, of what steps to take.

They understand how important it is to have someone who...

- You can contact at any time of the day or night
- You can trust has the medical expertise to guide You to the right course of treatment
- Has an in-depth understanding of how and when to transfer sick and injured patients back Home
- Will speak to You in a language You can understand.

The team is focused on trying to take some of the worry out of what can be an incredibly stressful situation so They will keep Your key contacts updated on Your progress for You and if need be, They will fly a doctor or nurse out, with specialist repatriation equipment, to accompany You Home.

They actively monitor the capabilities of medical facilities throughout the world and use this knowledge to determine whether You need to be transferred to a different facility. Once They are satisfied that You are getting the appropriate treatment, They will agree a treatment plan with Your treating doctor and you. If You cannot be discharged in time to continue Your Trip as planned, They will make arrangements to bring You Home at the appropriate time.

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 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. In the event of liability being accepted for a medical expense which has been reduced as a direct result of You presenting your

European Health Insurance Card to the medical facility at the time of treatment We will not apply the deduction of excess under section 2 - emergency medical expenses.

Australia

If You are entitled to reciprocal health cover and 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 or by emailing 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. In the event of liability being accepted for a medical expense which has been reduced by the use of either a EHIC, Medicare in Australia or private health insurance, We will not apply the deduction of a policy excess under section 1 - Emergency medical expenses.

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.

Changes in Your health

1. If **Your** health changes after **You** purchased **Your** policy or before booking **Your Trip** but before **You** travel, **You** must tell **Us** about these changes if because of these **You**:

- Have seen a doctor and have seen or been referred to a consultant or specialist
 - Have been admitted to hospital for, or are waiting to receive treatment (including surgery, tests or investigations) or the results of tests and investigations
- We** will then tell **You** if **We** can cover **Your** medical conditions free of charge or for an additional premium.

2. If **We** cannot cover **Your** medical conditions, or **You** do not want to pay the additional premium quoted, **We** will give **You** the choice of either:

- Making a cancellation claim for any pre-booked **Trips**; or
- Continuing the policy but without cover for **Your** medical conditions.
- Cancelling **Your** policy and receiving a proportionate/partial refund (provided that **You** have not made a claim or are about to).

Individuals with whom You are travelling or have arranged to travel, a person with whom You have arranged to reside with temporarily, a Relative or business colleague, who are not insured under the policy.

We will not provide cover for any claim if, at the time **Your** policy starts or booking a **Trip**, whichever was the later, any person on whom the **Trip** depends including the person with whom **You** are travelling or have arranged to travel, a person with whom **You** have arranged to reside with temporarily, a **Relative**, friend or business colleague had a medical condition for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.

Insurers

This insurance is administered by Worldwide Travel Insurance Services who are authorised and regulated by the Financial Conduct Authority and is registered in England & Wales No. 2735488, FRN number 307592. Registered Office: The Business Centre, 1-7 Commercial Road, Paddock Wood, Kent, TN12 6YT.

The Insurance is underwritten by Chaucer Syndicates Limited. Chaucer Syndicates Limited are authorised and regulated by the Financial Conduct Authority and registered in England & Wales No. 184915, Financial Services Register number 204915. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AD.

Details of the extent of Our regulation by the Financial Conduct Authority are available on request.

You can check this information on the Financial Services Register by visiting the Website <https://register.fca.org.uk/> or by phoning 0800 111 6768 or 0300 500 8082.

Our regulator

Worldwide Travel Insurance Services Ltd 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 or by contacting them on 0800 111 6768.

Financial Services Compensation Scheme

Worldwide Travel Insurance Services Limited and Chaucer Syndicates Limited are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a insurer is unable to meet its obligations to you under this policy. If you are entitled to compensation under the Scheme, the level and extent of the compensation will depend on the nature of this policy. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100 or 0300 500 8082.

Choice of Law and Jurisdiction

This policy, schedule and any endorsements shall be governed by and construed in accordance with the law of England and Wales. Each party agrees that the Courts of England and Wales shall have exclusive jurisdiction in respect of any dispute which may arise out of or in connection with this policy or any claim.

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.

Cancellation rights

We hope **You** are happy with the cover this policy provides. However, as it can only be arranged when **You** are already travelling it is not possible to cancel this insurance once it has been arranged and paid for. **We** reserve the right to cancel this policy immediately in the event of non payment of the premium.

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.

How to make a claim

For all claims please request an appropriate claim form by telephoning the number below. Please quote **WTIS Already Overseas 2017**.

Claims Settlement Agencies Ltd
308 London Road, Hadleigh, Benfleet,
Essex,
SS7 2DD
Tel: 01702 746560
Email: info@csal.co.uk
To download a claim form please visit
www.csal.co.uk

We are now able to offer you the facility to submit your claim online which is the fastest and easiest way to make a claim at:

www.submitclaim.co.uk/wtis

The process should take approximately 10-15 minutes to complete (depending on the type of claim), but before continuing you should ensure you have your policy certificate, trip dates, supporting documentation and details of the incident.

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.

Important notice

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

1. 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.

2. 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.

3. 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.

4. 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.

5. 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.

6. 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.

7. 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**.

8. Residency

This policy is only available to **United Kingdom** or **Isle of Man** residents who can confirm:

- a. that **You** maintain **Your** usual residential address in the **United Kingdom** or **Isle of Man** to which **You** will return.
- b. that **You** are registered with a **Medical practitioner in Your Home country** who can provide **Your** medical history in the event it becomes necessary.
- c. that the total period of travel outside the **United Kingdom** or **Isle of Man** will be no greater than the maximum duration permitted under this insurance for **Your** age (please refer to the benefits schedule), including any and all periods that may have been insured elsewhere or for which there was no insurance in place.
- d. that **You** can prove the date **You** first left the **United Kingdom** or **Isle of Man** and confirm the latest date by which **You** will have returned to the **United Kingdom** or **Isle of Man**

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.

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 continent of **Europe** (as defined), any country with a Mediterranean coastline.
- Area 2** Australia and New Zealand allowing for worldwide stopovers of up to 48 hours for each of the outbound and return journeys.
- Area 3** Worldwide including **North America**.

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

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** but excluding **Valuables** as defined and the items specifically excluded in section 3 - Baggage.

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.

Children means persons under the age of 18 at the date of departure.

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

Home means **Your** normal place of residence in the **United Kingdom** or Isle of Man.

Home country means whichever one of the **United Kingdom** or Isle of Man is **Your** usual place of residence.

Insurer means means Chaucer Syndicates Limited.

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 7 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** 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, leisure or business **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.

United Kingdom means England, Scotland, Wales and Northern Ireland.

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 jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, cameras, camcorders, photographic, audio, video, computer, television and telecommunications equipment (including CDs, DVDs, tapes, films, cassettes, cartridges, headphones, electronic readers, laptops, tablets, smartphones and mobile phones), computer games and associated equipment, telescopes, binoculars and satellite navigation equipment.

We, Us and **Our** means Worldwide Travel Insurance Services Ltd who administer the insurance on behalf of Chaucer Syndicates Limited.

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 balding & 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. This policy is only available to **United Kingdom** or Isle of Man residents who can confirm:

- a. that **You** maintain **Your** usual residential address in the **United Kingdom** or Isle of Man to which **You** will return.
- b. that **You** are registered with a **Medical practitioner in Your Home country** who can provide **Your** medical history in the event it becomes necessary.
- c. that the total period of travel outside the **United Kingdom** or Isle of Man will be no greater than the maximum duration permitted under this insurance for **Your** age (please refer to the benefits schedule), including any and all periods that may have been insured elsewhere or for which there was no insurance in place.
- d. that **You** can prove the date **You** first left the **United Kingdom** or Isle of Man and confirm the latest date by which **You** will have returned to the **United Kingdom** or Isle of Man. Each person is separately insured.

Period of insurance

Cover for each **Trip** under this insurance starts from the date shown on **Your** certificate (but 14 days thereafter in respect of medical expenses related to any illness) and finishes as soon as **You** return to **Your Home** or place of business in **Your Home country** for any reason.

You are only covered for the period for which a premium has been paid and in any event which must not exceed 18 months if **You** are aged 49 or under at the date of departure or 12 months if **You** are aged 50 - 64 years (inclusive) at date of departure.

If **Your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay.

Section 1

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 the reasonable costs necessarily 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**. This is extended for up to two people if **You** are under 18 years of age.
- d. returning **Your** remains to **Your Home** or of a funeral in the country where **You** die, up to the equivalent cost of returning **Your** remains to **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 or any other reciprocal agreement.
- b. any medical condition, illness or injury that has arisen or for which **You** have received any treatment, tests or investigations in the 12 month period prior to the start date of the policy.
- c. any directly or indirectly related claims if at the time this insurance was arranged;
- 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.
- d. 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.
- e. 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.
- f. 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.
- g. any expenses for treatment not related to the injury or illness which necessitated **Your** admittance to hospital.
- h. normal pregnancy, without any accompanying bodily injury, illness or complication. This section is designed to provide cover for unforeseen events, accidents and

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illnesses and normal childbirth would not constitute an unforeseen event.

- i. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- j. claims related to **Manual work** unless declared to and accepted by **Insurers**.
- k. the additional costs of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- l. the costs of medication or treatment that **You** knew at the time of **Your** departure would need to be continued during **Your Trip**.
- m. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.
- n. costs of telephone calls, other than:
 - i. calls to **Our** nominated emergency service notifying and dealing with the problem for which **You** are able to provide receipts or other evidence to show the cost of the calls and the numbers **You** telephoned
 - ii. any costs incurred by **You** when **You** receive calls on **Your** mobile from **Our** nominated emergency service for which **You** are able to provide receipts or other evidence to show the cost of the calls.
- o. the cost of taxi fares, other than those for **Your** travel to or from hospital relating to **Your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **You** by the hospital. However, any costs incurred by **You** to visit another person or by another person visiting **You** in hospital are not covered.

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.
- c. if **You** are injured or become ill during **Your Trip**, **Our** nominated emergency service may:
 - move **You** from one hospital to another; and /or
 - arrange for **You** to return to the **United Kingdom** or the Isle of Man at any time.They will do this if they and the treating doctor think that it is safe for **You** to be moved or returned to the **United Kingdom** or the Isle of Man. If **You** choose not to, **Our** liability will end on the date it was deemed safe for **You** to be moved or returned to the **United Kingdom** or the Isle of Man.

Please also refer to the general exclusions and conditions.

Section 2

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.
- c. a delay involving **Your** own vehicle because of unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website, on television, news bulletins or in the press.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. 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. any claim for more than the cost of the original booked **Trip**.

Conditions

- a. if **You** are a **UK** resident living in Northern Ireland and **Your** travel itinerary requires **You** to use Republic of Ireland departure/arrival points, **Your** cover will be as if **You** were still travelling from Northern Ireland 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. in the event of a claim arising from any delay occurring following an accident to or **Breakdown** of the vehicle in which **You** are travelling **You** must obtain written confirmation from the carrier, police or relevant transport authority confirming the delay and stating its cause.
- d. in the event that the vehicle in which **You** are travelling is delayed by heavy traffic or road closures **You** must obtain confirmation that the delays were sufficiently severe to warrant reporting on a recognised motoring association website, Highways Agency website on television, news bulletins or in the press.

Please also refer to the general exclusions and conditions.

Section 3

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 **Your Baggage**.

Please note no cover is provided in respect of Valuables as defined.

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 in respect of each claim.
- b. more than the amount shown in the benefits schedule for any one item, pair or set in respect of **Baggage**.
- 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 9 p.m and 8 a.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**.
- f. breakage of fragile articles unless caused by fire or by an **Accident** to the aeroplane, ship or vehicle in which they are being carried.
- g. 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 **Baggage** in transit unless reported to the carrier as soon as possible and a written Property Irregularity Report is obtained.
 - v. to **Baggage** sent by post, freight or any other form of unaccompanied transit.
 - vi. to **Sports equipment** whilst in use.
 - vii. caused by moth or vermin or by gradual wear and tear in normal use.
 - viii. caused by any process of cleaning, repairing or restoring.
 - ix. caused by leakage of powder or fluid from containers carried in **Your Baggage**.
 - x. to furs.
- h. loss or theft of **Personal money**.
- 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 4 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 3 & 4

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 **Your** 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 3 & 4

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, 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 5 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 wilful 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 assumed by **You** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
- vii. 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 6 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;

- a. 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.
- b. 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.
- c. 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

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability for;
 - i. any claim reported to **Us** more than 12 months after the beginning of the incident which led to the claim.
 - ii. **Legal expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **You**.
 - iii. **Legal expenses** incurred before receiving **Our** prior written approval, unless such costs would have been incurred subsequently to **Our** approval.
 - iv. **Legal expenses** incurred in connection with any criminal or wilful act committed by **You**.
 - v. **Legal expenses** incurred for any claim or legal proceedings brought against the **Insurer**, **Us**, **Our** agents or Worldwide Travel Insurance Services.
 - vi. fines, compensation or other penalties imposed by a court or other authority.
 - vii. **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.
 - viii. **Legal expenses** which **We** consider to be unreasonable or excessive or unreasonably incurred (as determined by **Our** legal counsel).
 - ix. actions between individuals named on the schedule.
 - x. **Legal expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

Conditions

- a. written consent must be obtained from **Us** prior to incurring **Legal expenses**. This consent will be given if **You** can satisfy **Us** that;
 - i. there are reasonable (as determined by **Our** legal counsel) grounds for pursuing or defending the claim or legal proceedings, and
 - ii. 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.
- b. 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.
- c. if **You** are successful in any action, any **Legal expenses** provided by **Us** will be reimbursed to **Us**.
- d. **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.
- e. **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.
- f. **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.

General exclusions

You are not covered for claims arising out of:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. However cover is provided in respect of claims under section 2 - Emergency medical expenses of the policy arising through terrorism other than losses arising from nuclear, chemical and biological exposures unless **You** planned to travel to areas that were publicly known to be affected or threatened by such risks (please see general condition 3).
2. **You** travelling to an area that the Foreign and Commonwealth Office (or equivalent in other EU Countries) have advised against all, or all but essential travel.
3. loss, damage or expense directly or indirectly resulting from or attributable to radioactive contamination of any nature.
4. **You** being exposed to the **Utilisation of nuclear, chemical or biological weapons of mass destruction.**
5. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
6. **You** travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft except where **You** have selected Activities option Rate 1 - Flying Light Aircraft: piloting as PPL holder or Gliding: as pilot with necessary licence or option Rate 2 - Flying Light Aircraft: Pilot Training or Gliding: Pilot Training.
7. **Your** suicide or attempted suicide or **Your** deliberate exposure to unnecessary danger (except in an attempt to save human life).
8. Any form of alcohol abuse including alcohol withdrawal or **You** drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of **Your** faculties and/or judgment resulting in a claim. **We** do not expect **You** to avoid alcohol on **Your Trip** but **We** will not cover any claim arising because **You** have drunk so much alcohol that **Your** judgment is seriously affected and **You** need to make a claim as a result.
9. **Your** wilful, self-inflicted injury or illness, suicide or attempted suicide, solvent abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical practitioner** but not for the treatment of drug addiction) or self-exposure to needless peril (except in an attempt to save human life).
10. **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.
11. **Your** participation in activities of a hazardous nature except as listed on page 7, 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.
12. winter sporting activities, except **Wintersports** as defined and the appropriate premium paid.
13. 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.
14. racing of any kind (other than on foot) and bloodsports.
15. **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.
16. **You** taking part in civil commotions or riots of any kind.
17. 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.

18. **You** breaking or failing to comply with any law whatsoever.
19. any financial incapacity, whether directly or indirectly related to the claim.
20. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
21. a tour operator failing to supply advertised facilities.
22. any government regulation or act.
23. **You** travelling against any health requirement stipulated by the carrier, their handling agents or any other transport provider.
24. any search and rescue costs.
25. **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
26. claims where there is another insurance policy covering the same risk
27. costs recoverable elsewhere
28. claims arising from the unauthorised use of a swimming pool outside the specified times of opening.
29. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless **Your** life is in danger or **You** are attempting to save human life.
30. any claim where **You** are not wearing a helmet whilst on a motorcycle, motor scooter or moped.
31. any claim where **You** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.

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 a 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. 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. 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 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. when booking **Your Trip** or purchasing this policy, whichever is later, **You** must be fit to travel and participate in any activities and excursions that **You** have planned during **Your Trip**.
16. **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 5 - 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/Korfbal/Netball/Volleyball;
Biathlon;
Black water rafting;
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
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;
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**);
Mountain biking (not competition or downhill)
Overland safaris (organised **Trips** only)
Paintballing/war games;
Parasailing / Parasailing (over water)
Pony trekking;
Racquetball;
Roller skating/Rollerblading/Inline Skating;
Rowing;
Running/Jogging
Sail boarding;
Sailing yachts (longer than 10 metres, within 60 miles of a safe haven);
Sailing in Territorial Waters (less than 12 miles from shore);
SCUBA; to 30m (providing **You** hold the appropriate qualification or are diving with an instructor);
Shooting: Target /Clay Pigeon
Skateboarding (no stunts);
Sledging/Tobogganing (recreational);
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Sleigh riding (pulled by reindeer, horses or dogs);
Snooker;
Snorkelling;
Squash;
Surfing;
Swimming;
Table Tennis;
Tai Chi;
Ten Pin Bowling;
Tennis
Tobogganing;
Trampoline (recreational);
Trekking (below 4,000m);
Waterpolo;
Water skiing;
Water Tubing;
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;

- 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 5 - Personal liability.
- the policy excess under section 1 - 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;
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;
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;
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);
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**.

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:

- purely managerial /supervisory, sales or administrative capacity;
- bar,restaurant and catering trade staff, musicians and singer;
- 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).
- 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.

Complaints procedure

Our aim at all times is to provide a first class standard of service. However, there may be times when **You** feel that this objective has not been achieved. When this happens, **We** want to hear about it so **We** can try and put things right. Should **You** have any query or complaint regarding:

A. The sale of **Your** policy, please contact;

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

Email: customerservices@worldwideinsure.com

B. **Your** claim, please contact;

Claims Settlement Agencies Ltd
308 London Road,
Hadleigh, Benfleet,
Essex,
SS7 2DD
Tel: 01702 746560

Email: info@cсал.co.uk

When **You** make contact please provide the following information;

- **Your** name, address and postcode, telephone number and e-mail address (if **You** have one).
- **Your** policy and/or claim number, and the type of policy **You** hold.
- the reason for **Your** complaint.

Any written correspondence should be headed complaint and **You** may include copies of supporting material.

Unable to resolve your complaint?

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to either Chaucer Syndicates Limited. The address of the complaints team at Chaucer is:

Chaucer Complaints,
Plantation Place, 30 Fenchurch Street,
London,
EC3M 3AD

Tel: 020 7105 8161 Fax: 020 7105 8010

E-mail: complianceenquiries@chaucerplc.com

or the Complaints Team at Lloyd's. The address of the Complaints Team at Lloyd's is:

Complaints, Lloyd's,
One Lime Street, London EC3M 7HA
Tel: 020 7327 5693 Fax: 020 7327 5225
E-mail: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The contact details for the FOS are:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.
Telephone 0800 023 4 567

(calls to this number are free from "fixed lines" in the UK) or 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk

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

Data Protection Notice

Introduction

Please make sure that **You** read and understand this Data Protection notice as it explains to **You** what **We** will do with the information that **You** give **Us** in respect of this travel insurance policy. If **You** apply for **Our** products and/or services it is highly likely that **We** will need both personal and sensitive data about yourself and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise.

You should show this notice to any other person covered under **Your** insurance policy. If **Your** application includes other individuals **You** should obtain their consent to **Us** using their personal information as described in this notice before **You** give their information to **Us**.

When **We** Use the terms 'We', 'Our' or 'Us' in this Data Protection notice, **We** mean both Worldwide Travel Insurance Services Limited and Chaucer Syndicates Limited.

The ways in which **We** use the personal information **You** give to **Us** are described below. **Your** insurance policy is made available to **You** by Worldwide Travel Insurance Services Limited and Chaucer Syndicates Limited.

We will sometimes use the personal information **You** give to **Us** for different purposes than Worldwide Travel Insurance Services Limited.

The Data Controllers

Worldwide Travel Insurance Services Limited and Chaucer Syndicates Limited are the Data Controllers of all information collected and processed in the context of the insurance policy.

Protection And Uses Of Your Personal Data

The security of **Your** personal information is very important to **Us**. All personal information that **You** supply to **Us** either in respect of yourself or other individuals in connection with **Our** products and/or services will be treated in confidence by **Us** and will be used by **Us** for the purpose of providing and administering **Our** products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if **You** complete an application form for **Our** products and/or services **You** will be giving **Your** consent to such information being processed by **Us** (which may include other companies within the Worldwide Travel Insurance Services Limited and Chaucer Syndicates Limited or **Our** agents. **We** may collect **Your** personal information from third parties where this is necessary in order to provide insurance services to **You**.

We may analyse the personal information **You** provide in combination with any other information that **We** lawfully hold or receive for the purposes of reviewing, tailoring and improving **Our** products and services. **We** may also engage the services of third parties to perform any such analysis on **Our** behalf, however in doing so **We** will ensure that all such activities are carried out in compliance with the applicable data protection legislation.

In order to protect **Your** privacy, **We** will anonymise any information **We** analyse as far as possible. **Your** personal and sensitive data may also be shared with the underwriter of **Our** insurance products. It may be necessary to pass **Your** personal and sensitive data to other companies for processing on **Our** behalf, or to organisations with which **We** work to provide the benefits under **Your** policy (for example, to a hospital which is responsible for any treatment **You** receive through **Your** policy). Some of these companies or organisations may be based outside **Europe** in countries which may not have the laws to protect **Your** personal data, but in all cases **We** will ensure that it is kept securely and only used for the purposes described in this notice.

Inaccurate Data

If **You** believe that **We** are holding inaccurate information about **You** in relation to **Your** insurance policy, please contact **Us** and **We** will be happy to correct any errors.

Telephone Calls

Please note that for **Your** and **Our** mutual protection telephone calls to **Us** may be monitored and/or recorded for the purposes of:

- establishing facts relevant to **Our** business;
- checking that **We** comply with laws, regulations and self-regulatory procedures;

- checking and/or demonstrating the standards that **We** should be meeting, for example, for quality control and staff training purposes;
- preventing or detecting crime;
- investigating or detecting the unauthorised use of **Our** systems, to secure **Our** system and to ensure the effective operation of **Our** systems.

Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud **We** may at any time:

- Share information about **You** with other organisations and public bodies including the Police, loss adjustors and other third parties that **We** engage to investigate claims;
- Check and/or file **Your** details with fraud prevention agencies and databases, and if **You** give **Us** false or inaccurate information and **We** suspect fraud, **We** will record this. **We**, and other organisations involved in the administration of **Your** policy, may also search these agencies and databases to:
- Help make decisions about the provision and administration of insurance, credit and related services for **You** and members of **Your** household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **Your** accounts or insurance policies;
- Check **Your** identity to prevent money laundering, unless **You** furnish **Us** with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **We** access or contribute to. [When **We** investigate claims, **We** may conduct searches of publicly accessible information about **You** available on the internet, including using sources such as search engines and social media].

Customer Satisfaction Surveys

We aim to continuously improve the services **We** offer to **Our** customers. Occasionally **We** carry out customer satisfaction surveys which may be for **Our** own benefit or for more general interest, and **We** may need to collect further information about **You** in connection with them. Surveys will usually be carried out by **Us** but in some circumstances **We** will use an external firm. **Your** participation in such a survey is entirely optional but **Your** help and feedback would be appreciated.

Contact Us

If **You** have any questions about the way in which **We** use **Your** personal information, please contact the Customer Helpline or **Our** Data Protection Officer by calling **Us** on 01892 833338 .

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 **You** 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>

Have a safe Trip

We are working with the Foreign and Commonwealth Office to do all that **We** can to help British Travellers stay safe overseas. Before **You** go overseas, check out the FCO Website at www.fco.gov.uk/knowbeforeyougo. It is packed with essential travel advice and tips, and up-to-date country specific information.