

# EU Elite travel insurance policy 2018/19

ref: WTIS EU Elite 2018/19

Single trip - valid for issue no later than 31st October 2019 in respect of departures on or before 31st October 2020.

Annual multi-trip - valid for issue no later than 31st October 2019 in respect of policies starting no later than 31st December 2019

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	£5,000	£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> <i>including necessary physiotherapy in your home country</i>	£10,000,000  £5,000 £350 £600	£75  Nil Nil
3. Hospital stay benefit (amount per day)	£1,000 (£50)	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>	£50,000 £100,000 £10,000 £2,000	Nil Nil Nil Nil
5. Travel delay i) (a) £ after 8 hours delay (b) £ each 8 hours thereafter (c) £ up to ii) abandonment (after 24 hours)	(a) £30 (b) £20 (c) £250 £5,000	Nil £75
6. Missed departure	£2,000	Nil
7. Baggage - overall limit <i>maximum per item, pair or set</i> <i>total limit for all valuables</i> <i>emergency purchases</i>	£1,500 £200 £300 £300	£75  Nil
8. Personal money (cash limit)	£1,000 (£400)	£75
9. Loss of passport & travel documents	£500	Nil
10. Catastrophe & travel disruption cover 1. <i>extended cancellation or curtailment</i> 2. <i>extended travel delay and abandonment</i> 3. <i>extended accommodation cover</i> 4. <i>extended missed departure</i>	£5,000 £30/£20/£250 - £5,000 £5,000 £2,000	£75
11. Personal liability	£2,000,000	£100
12. Legal expenses	£50,000	£100
13. Business personnel replacement	£5,000	£75
<b>Cover under sections 14, 15 &amp; 16 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>	£1,000 £600 £400	£75
15. Ski pack	£600	£75
16. Piste closure (amount per day)	£400 (£40)	Nil

Policy features table	
Annual multi-trip policy features	
Maximum age at start/renewal of cover	74
Maximum duration per trip	62 days
Business travel	Yes
Home country trips (min 2 nights using pre-paid accommodation and/or transport)	Yes
Family members can travel separately	Yes
Wintersports - up to total maximum of	31 days
Single trip policy features	
Maximum age at date of travel	74
Maximum period per trip if aged under 69	94 days
Maximum period per trip if aged 70-74	62 days
Business travel	Yes

## 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.

Stop-overs in a country within a higher area are insured provided they do not exceed 48 hours in each direction.

**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.

## Eligibility Criteria

- This policy is only available if you are permanently resident in any member country of the **European Economic Area (EEA)** or the Channel Islands and have access to healthcare in your home country.
- By purchasing this policy, you have confirmed you understand that all claims, complaints and sales will be handled using the English Language, and that you are sufficiently fluent in the English Language to understand the policy terms and conditions of the policy wording.
- You and your travelling companions named on this policy meet the age limits for cover: Aged 74 or under for Annual Multi Trip policies; Or aged 74 or under for Single Trip policies. For annual policies the age limit applies at the start date of your policy. For single trip policies the age limit applies on the day you first travel.
- 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.
- If you have any pre-existing medical conditions, and you have declared these as part of the medical screening process. This applies to relatives as well.

## 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).

For travel to the United States of America: we will only pay for reasonable and necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.

We reserve the right to limit payment to what our medical officer deems reasonable.

If our medical officer advises a date when it is feasible and practical to repatriate you, but you choose instead to remain abroad, our liability to pay any further costs under this section after that date will be limited to what we would have paid if your repatriation had taken place.

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

**Inpatient or Outpatient treatment, 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)

## Payment for medical treatment abroad

If you are admitted to a hospital/specialist clinic while abroad, our nominated emergency service will arrange for medical expenses covered by the policy to be paid direct to the hospital/ specialist 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

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

However, cover may be available by contacting **Worldwide on 01892 833 338**.

If cover is offered, this will be confirmed in writing on **your** policy schedule.

**Please note calls may be recorded.**

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 15-19)? If so, please contact **Worldwide on 01892 833 338** to see what cover may be available.

## 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;

### 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 or for **valuables** in total.

### 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 if **you** are permanently resident in any member country of the **European Economic Area (EEA)** or the Channel Islands and have access to healthcare 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 9.

### 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 Elite 2018/19**

**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)

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

[www.submitclaim.co.uk/wtiseu](http://www.submitclaim.co.uk/wtiseu)

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.

## Insurers

This insurance is arranged by Voyager Insurance Services Ltd. All sections are underwritten by Sirius International Insurance Corporation UK Branch, Floor 4, 20 Fenchurch Street, London, EC3M 2BY, UK. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202912. Member of the Association of British Insurers.

Voyager Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. FRN 305814.

**You** can check these details on the Financial Services Register by visiting the FCA's website on [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

## 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. You may be entitled to compensation from the scheme if we are unable to meet our obligations to you under this contract. If you are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU, UK. Tel: 0800 678 1100 or 020 7741 4100 and on their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## 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.

## Period of insurance

If **you** have paid the appropriate annual multi-trip travel insurance premium and **you** are 74 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, leisure or business **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 31 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.

**Important note (applicable to single trip policies only)** notwithstanding the period definition above, if **You** have already departed on **Your trip** prior to purchasing **Your** travel insurance, or if **Your** previous insurance has expired, cover is available, subject to;

- all cover must start on the day following purchase or expiry of **Your** previous insurance.
- no cover applies in respect of pre-existing medical conditions and no screening is available.
- 14 day waiting period before medical expenses cover commences in respect of **illness** if departure from **Home Country** or expiry of any previous policy or expiry of **Your** previous insurance was more than 7 days before purchase date.
- the 14 day 'cooling off period' for cancelling the policy does not apply.

## 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.

**European Economic Area (EEA)** means all the countries of the European Union (EU) plus Iceland, Liechtenstein and Norway.

**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 Islands, 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;

- the date that this insurance was arranged, or
- the date **you** subsequently made arrangements for a **trip** (if this is an annual multi-trip policy), or
- 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 or 23 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 all insured persons are entitled to travel independently of each other providing all travellers are named on the policy schedule.

**Home** means **your** normal place of residence in any member country of the **European Economic Area (EEA)** or the channel Islands.

**Home country** means whichever one of any member country of the **European Economic Area (EEA)** or the Channel Islands is **your** usual place of residence.

**Illness** means any disease, infection or bodily disorder which is unexpectedly contracted by **you** whilst on **your trip** or unexpectedly manifests itself for the first time during **your trip**.

**Manual work** means work that involves;

- hands-on use, installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, heavy power tools and industrial machinery, and
- 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 10 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).

**Resident** means a person who permanently resident in any member country of the **European Economic Area (EEA)** or the Channel Islands and have access to healthcare in **your home country**.

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

**Specialist clinic** means a facility to which **you** have been referred by a **Medical Practitioner** that is staffed by healthcare professionals with a high degree of knowledge, skill, and competence in a specific area of medicine, surgery or nursing.

**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.

**Terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Travelling companion** means any person with whom **you** are travelling or have arranged to travel with.

**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. Each **trip** under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy applying to each **trip**.

**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 the insurers. We are solely obligated and liable for all covers and benefits provided under the terms of this policy wording, policy options wording, certificate and any endorsements.

**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 permanently resident in any member country of the **European Economic Area (EEA)** or the Channel Islands and have access to healthcare in **your home country**. Each person is separately insured.

## 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 £200 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.

**We** may agree not to apply (b) or (c) above or to accept this insurance at special terms if **you** supply **us** with details of **your** condition. Please contact **Worldwide** on **01892 833338**.

- 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. 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. the cost of necessary physiotherapy incurred in **your home country** as a direct result of an injury sustained whilst on an insured **trip** and for which **you** received treatment abroad.
- f. 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 or 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.

**We** may agree not to apply (a) or (b) above or to accept this insurance at special terms if **you** supply **us** with details of **your** condition. Please contact **Worldwide** on **01892 833338**.

- 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

*ij) Travel delay*

**You are covered** up to the amounts (a), (b) and up to the total maximum (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 8 hours.

(a) for the first complete 8 hour period of delay and (b) for each subsequent complete 8 hour period, up to the maximum payable (c); or

*ij) 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.** 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 & travel documents

**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 necessary travel documents including 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

**You are covered** up to the amounts shown in the benefits schedule in respect of the following;

### 1. Extended cancellation or curtailment

The cover detailed under section 1 - cancellation or **curtailment** is extended to include necessary cancellation or **curtailment** of the planned **trip** as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive;

- i. prohibiting all travel or all but essential travel to, or
- ii. recommending evacuation from, the country or specific area or event to the nearest country or specific safe area, from where **you** were travelling, providing the directive came into force after **you** purchased this insurance, or booked the **trip** (whichever is the later), and in the case of **curtailment**, after **you** had left **your home country** to commence the **trip**.

### 2. Extended travel delay & abandonment

The cover detailed under section 5 - travel delay & abandonment is extended to include;

- a. any irrecoverable unused travel and accommodation costs if **you** have to abandon **your trip** as a result of **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.
- b. suitable additional travel and accommodation costs (room only to the equivalent standard or lesser standard) incurred in reaching **your** overseas destination and/or in returning to **your home country** as a result of;
  - i. the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 24 hours, diverted or re-directed after take-off, or
  - ii. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.

If the same expenses are also covered under section 6 – missed departure **you** can only claim for these under one section for the same event.

The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

- c. necessary additional travel and accommodation expenses incurred if;
  - i. during **your** outbound journey or transfer from the arrival airport or station to **your** booked resort **you** are delayed by more than 8 hours beyond the scheduled arrival time as a result of the closure of roads or railways that is caused by avalanches, snowfall or after extreme weather conditions.
  - ii. **you** elect to abandon **your trip** and return **home** following such a delay that has required **you** to find alternative accommodation for at least 2 nights.

### 3. Catastrophe & travel disruption cover related to pre-booked accommodation;

- a. **your** proportionate share of irrecoverable unused accommodation costs (including unused, non-refundable pre-booked excursions and attraction tickets up to £200) which **you** have paid or are contracted to pay, or
- b. necessary additional travel and accommodation expenses incurred to an equivalent value and standard in the event that **you** are forced to move from pre-booked accommodation to continue **your trip**, or if the **trip** cannot be continued, to return **home** as a result of;
  - i. an infectious disease affecting **your** stay in **your** accommodation or resort.
  - ii. local medical epidemic or directive from the responsible government or local authority directly affecting the area where the pre-booked accommodation is.

- iii. fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, volcanic eruption, storm or other natural disaster that threatens **your** safety such that official evacuation orders are issued or that the pre-booked accommodation is rendered uninhabitable.

**You** can only claim under one of subsections a) or b) above, not both. If the same costs and charges are also covered under section 1 - cancellation or **curtailment** **you** can only claim for these under one section for the same event.

### 4. Extended missed departure

Section 6 - missed departure is extended to provide cover in the event that **you** are denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

If the same expenses are also covered under section 6 – missed departure **you** can only claim for these under one section for the same event.

**You are not covered for**

- a. the amount of the excess shown in the benefits schedule.
- b. **your** own decision not to stay in **your** pre-booked accommodation when official directives from local or national authorities state that it is safe and acceptable to do so, unless the Foreign & Commonwealth Office deem otherwise.
- c. any costs, expenses or compensation payable by or recoverable from a carrier, travel agent, tour operator, tour organiser, airline, hotel, credit card company or other service provider.
- d. loss or Timeshare Points, fees and other administrative costs normally associated within a Timeshare membership programme. Loss of Air miles, air mile points and loyalty card points.
- e. where no contractual liability exists or where no financial loss has been sustained.
- f. costs incurred if acting against the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling.
- g. any claims arising directly or indirectly from;
  - i. strike, industrial action or a directive advising against travel, or all but essential travel, to a country or specific area or event to which **you** are travelling, if it had started or been announced before **you** arranged this insurance or booked **your trip**, whichever is the later.
  - ii. claims as a result of disruption or closure to airspace following emission of volcanic ash into the atmosphere.
  - iii. the **public transport** on which **you** were booked to travel being taken out of service on the instructions of a Civil Aviation Authority, Port Authority or similar authority.

### Conditions

It is a condition of this insurance that before any claim may be considered under this section;

- a. **you** must provide a statement from the appropriate local authority and/or accommodation provider confirming the reason, nature and duration of the circumstances leading to a claim under this section.
- b. **you** must notify **our** nominated emergency service and obtain their prior authority before **you** make any arrangements to return **home** safely.
- c. **you** must notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find it necessary to cancel the **trip**. If **you** fail to do so then the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
- d. **you** must check in according to the booked itinerary unless the tour operator or **public transport** operator has requested **you** not to travel to the intended departure point.
- e. **you** must comply with the terms of the contract of the **public transport** operator and seek financial compensation, assistance or a refund of your ticket from them, in accordance with the terms and/or (where applicable) **your** rights under the EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

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

## 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 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 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;

- 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;
    - a. a travel agent, tour operator, carrier, insurer or their agent, or
    - b. **us**, **you**, or any company or person involved in arranging this policy.
  - 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).
  - x. actions between individuals named on the schedule.
  - xi. **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.

## Section 13

### Business personnel replacement

**You are covered** up to the amount shown in the benefits schedule for necessary additional travel and accommodation expenses (on a bed & breakfast basis) for **you** or a **business colleague** to complete essential business commitments that were left unfinished by **your** death, injury or illness occurring during **your trip**.

#### You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. anything that **you** are not covered for under section 2 – emergency medical expenses.

Please also refer to the general exclusions and conditions.

**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;

- a. loss or theft of, or damage to **ski equipment** owned by **you**.
- b. loss or theft of, or damage to **ski equipment** hired by **you**.
- c. the cost of necessary hire of **ski equipment** following;
  - i. loss or theft of, or damage to, **your ski equipment** insured by **us**, or
  - ii. 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

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. **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.
- c. damage to **ski equipment** whilst in use for race training or racing.
- d. **your damaged ski equipment** unless returned to **your home country** for **our** inspection.
- e. 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.
- f. loss or theft of, or damage to, **ski equipment** whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.
- g. loss or theft of, or damage to, **ski equipment** over 5 years old.

#### Special condition applicable to section 14

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;

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

#### You are not covered

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. 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;

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

#### You are not covered

- a. 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.
- b. any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.

#### Conditions

- a. **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.
- b. **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;

1. 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.
2. 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, 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. Cover is provided under section 2 – emergency medical expenses of the policy 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 unless you planned to travel to areas that were publicly known to be affected or threatened by such risks.
3. **you** travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EEA Countries) have advised against all, or all but essential travel.
4. 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.
5. **you** being exposed to the **utilisation of nuclear, chemical or biological weapons of mass destruction**.
6. 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** operating a moving vehicle after consumption of alcohol, intoxicating substances, narcotics or drugs (other than prescribed drugs taken in strict accordance as directed by a Medical Practitioner and not for the treatment of substance abuse). In respect of this exclusion a “vehicle” shall include motorised devices including but not limited to cars, motorcycles, mopeds, scooters, watercraft and aircraft and non-motorised bicycles and scooters.

- 13.any claim which is as a result of **you** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
- 14.**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.
- 15.**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.
- 16.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.
- 17.scuba diving if you are;
- not qualified for the dive undertaken unless you are accompanied by a properly qualified instructor or,
  - diving alone.
- Cover applies to depths according to your qualifications but in any event no greater than 30 metres.
- 18.racing of any kind (other than on foot) and bloodsports.
- 19.**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.
- 20.**you** taking part in civil commotions or riots of any kind.
- 21.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.
- 22.**you** breaking or failing to comply with any law whatsoever.
- 23.any financial incapacity, whether directly or indirectly related to the claim other than as provided for under section 1 - cancellation or **curtailment** (e).
- 24.the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
- 25.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.
- 26.a tour operator failing to supply advertised facilities.
- 27.any government regulation or act.
- 28.**you** travelling against any health requirement stipulated by the carrier, their handling agents or any other transport provider.
- 29.any search and rescue costs.
- 30.loss, damage, destruction, distortion, erasure, corruption or alteration of the Insured's personal Electronic Data from any cause whatsoever (including but not limited to Computer Virus).  
For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data 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.
- 31.failure to obtain the necessary passport, visa or permit for **your** trip.

## 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.

- you** must answer the important conditions relating to health 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- you** must take all reasonable steps to avoid or minimise any loss that might result in **you** making a claim under this insurance.
- 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.
- 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.
- 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.
- 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.
- 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.
- you** must not act in a fraudulent manner. If **you** or anyone acting for **you**;
  - make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way, or
  - make a statement in support of a claim knowing the statement to be false in any way, or
  - submit a document in support of a claim knowing the document to be forged or false in any way, or
  - make a claim for any loss or damage caused by **your** wilful act or with **your** connivance, then;

- we** will not pay the claim.
  - we** will not pay any other claim which has been or will be made under the policy.
  - we** may make the policy void from the date of the fraudulent act.
  - we** will be entitled to recover from **you** the amount of any claim already paid under the policy.
  - we** will not refund any premium.
  - 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/Korfbal/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. Up to 125cc (excluding rallies and competitions);  
Mountain biking (not competition or downhill)

Overland safaris (organised trips only. Must not involve the use of firearms);  
Paintballing/war games (no liability cover);  
Parasailing / Parasailing (over water)  
Pony trekking;  
Racquetball;  
Roller skating/Rollerblading/Inline Skating;  
Rowing;  
Running/Jogging  
Sail boarding;  
Sailing yachts;  
Sailing in Territorial Waters (less than 12 miles from shore. Racing is excluded);  
SCUBA; to 30m (providing you hold the appropriate qualification or are diving with an instructor);  
Shooting: Target /Clay Pigeon  
Skateboarding (no stunts. No liability cover);  
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;  
Trampoline (recreational);  
Trekking (below 4,000m);  
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

We will do everything possible to ensure that you receive a high standard of service. If you are not satisfied with the service received please contact us. When you contact us please give us your name and contact telephone number. Please also quote your policy and/or claim number and the type of policy you hold.

### Making your complaint

If your complaint relates to the sale or administration of your policy, please contact the agent from where you bought your policy or;

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

If your complaint relates to a claim on your policy, please contact;

**Compliance Manager,  
Sirius International Insurance Corporation  
UK Branch,  
Floor 4, 20 Fenchurch Street,  
London, EC3M 3BY, UK  
SiriusLondon.Complaints@Siriusgroup.com**

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the issue further.

### Beyond your insurer

Should you remain dissatisfied following the final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action.

If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at the address given below.

**The Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London, E14 9SR, UK  
Tel: 0800 023 4567 - UK landline  
Tel: 0300 123 9123 - UK mobile  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

## Our promise to you

We will;

- acknowledge all complaints promptly.
- investigate quickly and thoroughly.
- keep you informed of progress.
- do everything possible to resolve your complaint.
- use the information from complaints to continuously improve our service.

## Data protection and privacy notice

### PROTECTING YOUR DATA

Protecting your privacy is very important to us.

### THE PERSONAL DATA YOU PROVIDE TO US

If you provide us with personal data about other people to be insured on the policy, such as family or friends, you agree to obtain their agreement and notify them of our use of their personal data.

### HOW WE USE YOUR PERSONAL DATA

We will use your personal data to arrange your insurance contract with us and for other related insurance purposes such as to administer your policy, handle claims and offer renewal of your policy. We may also use your personal data for modelling or statistical purposes and underwriting decisions made via automated means.

### SPECIAL CATEGORIES OF PERSONAL DATA

Some personal data is defined by the current Data Protection legislation as special categories of sensitive personal data such as information about health. We may collect such data from you for insurance purposes where permitted by relevant legislation. We will only use this data for the specific purpose you supplied it and to provide the services described in this policy.

### WHO WE SHARE YOUR INFORMATION WITH

We may share your personal data with other insurance market participants that you have not had direct contact with. These can include other insurers, intermediaries, reinsurers, claims administrators, loss adjusters and solicitors. We may also disclose certain personal data to our service providers, contractors, agents and group companies that perform activities on our behalf. These transfers would always be made in compliance with relevant Data Protection legislation.

We do not disclose the information to anyone else except:

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

We may transfer your data to insurance market participants which are located outside of the European Economic Area. These transfers would always be made in compliance with relevant Data Protection legislation.

### DATA RETENTION AND ERASURE

We will not keep your data for longer than is necessary for the purposes for which the data is processed and for compliance with legal or regulatory obligations.

### YOUR RIGHTS

If you have any questions about our use of your personal data, you should contact our Data Protection Officer. In certain circumstances you have the right to request that we:

- provide more detail on how we use your personal data.
- provide you with a copy of your personal data that you provided to us.
- correct inaccurate information we hold about you.
- delete your data.
- provide an electronic copy of your personal data to another data controller.

If you ask us to delete your data, we may no longer be able to provide you with insurance services or deal with any claims, but we may still be required to process data about you for legal or regulatory reasons.

### OUR CONTACT DETAILS

**Data Protection Officer  
Sirius International Insurance Corporation  
Floor 4, 20 Fenchurch Street  
London  
EC3M 3BY  
United Kingdom  
Telephone: +44 (0)203 772 1000 (Switchboard)  
E-mail: [DPOLondon@siriusgroup.com](mailto:DPOLondon@siriusgroup.com)**

**Data Protection Officer  
Sirius International Insurance Corporation  
Visiting address: Birger Jarlsgatan 57B  
SE-113 96 Stockholm  
Sweden  
Telephone: +46 (0)8 458 5500 (Switchboard)  
E-mail: [DPOSirius@siriusgroup.com](mailto:DPOSirius@siriusgroup.com)**

## YOUR RIGHT TO COMPLAIN TO A SUPERVISORY AUTHORITY

If you are not satisfied with the way we have handled your personal data you have the right to complain to a supervisory authority, e.g. in the EU Member State of your habitual residence, place of work or place of the alleged infringement. Below are contact details to the supervisory authorities in Sweden and the UK, where Sirius International has its main establishments.

**UK - the Information Commissioners Office (ICO), [www.ico.org.uk/concerns](http://www.ico.org.uk/concerns), telephone 0303 123 1113 or +44 1625 545 700 if you are calling from outside the UK.**

**Sweden – Datatilsynen, [www.datatilsynen.se](http://www.datatilsynen.se), telephone +46(0) 657 61 00**

For more information on how we process your personal data, refer to <http://www.siriusgroup.com/about/sirius-international/data-protection>

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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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## Cancellation rights

We hope you are happy with the cover this policy provides. However if after reading this certificate and wording, this insurance does not meet with your requirements, there is a 14 day "cooling off period" during which you can return it to the issuing agent, and any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred and the policy has not expired. We reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation. We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to you at your last known address. The 'cooling off' period does not apply if you have already departed on your trip when the policy is purchased.

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## 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. 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 (or equivalent reciprocal health agreement available) 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 care 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](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.

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