

Standard Travel Insurance Policy 2022

ref: WTIS Standard 2022

IMPORTANT NOTICE

We draw **Your** attention to the exclusions detailed in the 'General Exclusions' section, in particular, exclusions 38 & 39 on page 15 relating to **Coronavirus** as this policy will not provide cover for any claims directly or indirectly related to a **Pandemic** and/or **Epidemic**, including but not limited to **Coronavirus**.

Please note general exclusion 38 applies to all sections of cover, whilst general exclusion 39 applies to all sections of cover with the exception of Section 1 – Cancellation of **Your Trip** or Curtailment/Loss of Holiday, and Section 2 – Emergency Medical Expenses provided that **You** have received the recommended number of doses of an approved **Coronavirus** vaccine 14 days prior to **Your Trip** commencing.

This vaccination requirement shall not apply where **You** were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in **Your** medical records. **You** should also refer to general exclusion 2.

Please be aware: There is no cover under this policy if (having no symptoms of or **You** not testing positive for **Coronavirus**) **You** are advised to quarantine or **You** choose to self-isolate due to a person **You** have come into contact with testing positive for **Coronavirus**.

Provided **You** have paid the appropriate premium as shown in **Your** policy schedule, **You** are covered in accordance with the full wording shown herein up to the limits indicated below. The limits shown apply per person for each separate **Trip**. 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.

Page	Benefits Schedule	Limits	Excess*
6	1. Cancellation of Your Trip or Curtailment/Loss of Holiday	£1,500	£75 (£35)*
7	2. Emergency Medical Expenses <i>including emergency repatriation including Your additional accommodation & travel expenses (not related to Coronavirus)</i> <i>maximum payable for Your additional accommodation & travel expenses if You test positive for Coronavirus & are unable to return to Your Home Country as planned</i> <i>maximum payable for additional accommodation & travel expenses for one travelling companion to stay with You if You are unable to return to Your Home Country as planned</i> <i>maximum payable for funeral expenses abroad</i> <i>maximum payable for emergency dental treatment</i>	£2,500,000	£75 **
		£2,000	
		£2,000	
		£5,000 £350	Nil Nil
7	3. Hospital Stay Benefit (amount per day)	£300 (£10)	Nil
8	4. Personal Accident - loss of sight, limb(s) or permanent total disablement <i>maximum payable in the event of death in flight</i> <i>maximum payable in the event of death except in flight</i> <i>maximum payable in the event of death if under 16</i>	£10,000	Nil
		£10,000	
		£5,000	
		£2,000	
8	5. Travel Delay - Overall Limit <i>after 12 hours delay</i> <i>each 12 hours delay thereafter</i> Abandonment (after 24 hours delay)	£100	Nil
		£20	
		£10	
		£1,500	£75
8	6. Missed Departure	£500	Nil
8	7. Baggage - Overall Limit <i>maximum per item, pair or set</i> <i>total limit for all Valuables</i> <i>emergency purchases</i>	£1,000	£75
		£200	
		£200	
		£100	Nil
9	8. Personal Money (Cash Limit)	£500 (£200)	£75
9	9. Loss of Passport	£250	Nil
9	10. Catastrophe & Travel Disruption Cover	Not available	N/A
9	11. Personal Liability	£2,000,000	£100
9	12. Legal Expenses	£10,000	£100
10	13. Business Personnel Replacement	Not available	N/A
10	14. End Supplier Failure Insurance	£1,500	Nil
Cover under sections 15, 16 & 17 only apply if You have purchased an annual multi-trip policy or paid the Wintersports premium for single trip.			
10	15. Ski Equipment - Overall Limit <i>maximum per item, pair or set owned</i> <i>maximum per item, pair or set hired</i>	£300	£75
		£200	
		£150	
10	16. Ski Pack	£200	£75
10	17. Piste Closure (amount per day)	£100 (£10)	Nil

+ Excess applicable unless **You** have selected the excess waiver option where no excess will apply or the double excesses option where double the excess limits shown in the benefits schedule above will apply. **Your** selection will be shown on **Your** policy schedule under the policy Top-Up(s) section if selected.

* Loss of deposit claims only

** For Already Departed cover a £500 excess will apply for Section 2 Emergency Medical Expenses for claims that have occurred within the first 7 days of cover.

24 HR MEDICAL EMERGENCY AND REPATRIATION SERVICE

The nominated emergency service referred to in this policy is operated by **Healix International**:

Phone: +44 (0) 203 819 7170

Email: internationalhealthcare@healix.com

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

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

+44 (0) 203 819 7170

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

Their First Steps will Always be to...

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

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

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

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

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

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

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

Your travel insurance policy is not a private medical insurance policy and does not cover private medical treatment, private hospital costs or other related expenses incurred unless these have been specifically agreed and authorised by **Our** nominated emergency service.

This policy is only designed to cover **You** for emergency treatment. Emergency treatment means unforeseen and unplanned treatment that is needed for the sudden onset of an acute condition, which for medical reasons and in the opinion of **Our** nominated emergency service cannot be delayed until **You** return to the **United Kingdom**, Channel Islands or Isle of Man and could be undertaken in the **United Kingdom**, Channel Islands or Isle of Man if **You** were to return **Home**. The decision of **Our** nominated emergency service is final.

An acute condition means: A disease, **Illness** or injury that is likely to respond quickly to treatment which aims to return **You** to the state of health **You** were in immediately before suffering the disease, **Illness** or injury, or which leads to **Your** full recovery.

Policy Options Benefits Schedule

While this policy covers **You** as standard for leisure, business trips, **Cruise** trips and various activities, there are a range of optional extended benefits available to **You** upon payment of an additional premium. Please note that this is a summary of cover only.

Important - The optional sections of cover as shown below will only apply if **You** have paid the additional premium, per option, and each selected option is shown on **Your** policy schedule.

Page	18. Business Plus Cover Option*	Limits	Excess
10	Business Equipment - Limit <i>per item/pair/set limit</i>	£1,000 £250	£75
	Business Samples - Limit <i>per item/pair/set limit</i>	£500 £250	£75
	Business Money - Limit <i>cash limit</i>	£500 £250	£75
	Delayed Business Equipment /Hire (amount per day)	£300 (£100)	Nil
	Emergency Courier of Essential Equipment (after 12 hours)	£200	Nil
	Business Personnel Replacement	£1,000	£75
* Business travel is included as standard under the product, this option provides additional business specific benefits.			
19. Cruise Plus Cover Option*		Limits	Excess
12	Rejoin Your Cruise	£250	£75
	Missed Port Departure	£500	Nil
	Cabin Confinement (amount per day)	£500 (£50)	Nil
	Cruise Itinerary Changes (per port)	£250 (£50)	Nil
	Unused Shore Excursions	£250	£75
	Cruise Interruption	£500	Nil
	* Cruise travel is included as standard under the product, this option provides additional Cruise specific benefits.		
20. Wedding Cover Option		Limits	Excess
13	Ceremonial Attire (per person)	£1,000	£75
	Wedding Gifts - Overall Limit (per Couple) <i>per item/pair/set limit</i>	£500 £250	£75
	Wedding Rings	£500	£75
	Photographs and Video Recording	£500	£75
21. Golf Cover Option		Limits	Excess
13	Golf Equipment – Overall Limit <i>per item</i>	£1,000 £250	£75
	Golf Equipment Hire (amount per day)	£200 (£40)	Nil
	Green Fees (amount per day)	£300 (£70)	Nil

Special Notice

Claims for reimbursement of costs

This insurance policy will only respond to claims for **Irrecoverable Costs** once those principally responsible for reimbursing the cost have been exhausted. For example transport and accommodation costs – **You** should, in the first instance, contact **Your** tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018; EU Transport Regulations; Consumer Credit Act; or Debit card charge backs, a refund is legally due.

Claims arising from alcohol

We do not expect **You** to avoid alcohol during **Your Trip**, but **We** will not cover any claim arising from excessive alcohol consumption by which **We** mean where **You** have drunk so much alcohol that a **Medical Practitioner** has stated that **Your** alcohol consumption has caused or actively contributed to **Your** injury or **Illness**, the results of a blood test at the time of injury or **Illness** shows that **Your** blood alcohol level exceeds 0.19% that is approximately 1.5 litres of beer or four 175ml glasses of wine; a witness report of a third party that has advised that **You** have notably impaired **Your** faculties and/or judgement. Please refer to general exclusions 9, 10 and 11 on page 14.

Policy Features Table

Annual Multi-Trip Policy Features	
Maximum age at start/renewal of cover	59
Maximum duration per Trip	31 days
Business travel	Yes
Home country Trips (min 2 nights using prepaid accommodation and/or transport)	No
Family members can travel separately	No
Wintersports - up to total maximum of	10 days
Single Trip Policy Features	
Maximum age at date of travel	59
Maximum period per Trip	94 days
Business travel	Yes

Insurers

For Sections 1-13 and 15-17

This insurance is administered by Worldwide Travel Insurance Services are registered in England & Wales No. 2735488. Registered Office: The Business Centre, 1-7 Commercial Road, Paddock Wood, Kent, TN12 6YT.

The Insurance is underwritten by Chaucer Insurance Company DAC. Registered office: 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, Ireland.

For Section 14

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, **United Kingdom** and is underwritten by Liberty Mutual Insurance **Europe** SE (LMIE).

LMIE is a European public limited liability company registered in Luxembourg (RCS number B232280) at 5-7 rue Leon Laval, L-3372, Leudelange, Grand Duchy of Luxembourg.

Our Regulator

Worldwide Travel Insurance Services Ltd (FRN: 307592) and International Passenger Protection Limited are authorised and regulated by the Financial Conduct Authority.

Chaucer Insurance Company DAC is authorised and regulated by the Central Bank of Ireland and registered in the Republic of Ireland. Details of the extent of **Our** regulation by the Financial Conduct Authority are available on request.

International Passenger Protection are authorised and regulated to sell insurance by the Financial Conduct Authority.

These details can be checked on the Financial Services Register by visiting the FCA's Website at www.fca.org.uk/register or by contacting them on 0800 111 6768.

Liberty Mutual Insurance Europe SE is authorised and regulated by the Luxembourg Minister of Finance and the Commissariat aux Assurances. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (registered number 829959). The nature and extent of consumer protection may differ from those for firms based in the UK.

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

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 Republic of 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**.

Depending on the area of travel **You** have purchased, **You** will be insured for travel within the following areas;
a) Worldwide excluding **North America** - area 1, 2, 3 & 4
b) Worldwide including **North America** - area 1, 2, 3, 4 & 5
 On Annual Multi trip policies, **Trips** within **Your Home country** are not covered.

Foreign, Commonwealth & Development Office (FCDO) Advice

This insurance policy will not cover **You** to travel to a specific country or to an area where, prior to **Your Trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel.

This exclusion does not apply where **Your** destination is within Area 2 **Europe** (as defined) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the **Coronavirus** risk.

It is **Your** responsibility to check the latest advice from the FCDO prior to commencing **Your Trip**, which **You** can find at <https://www.gov.uk/foreign-travel-advice>.

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

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 Travel Insurance Services Ltd if necessary.

1. Have any of You ever suffered from, been investigated, treated for or diagnosed with;
 - i. any cancer or malignant condition.
 - ii. any lung related condition (other than stable, well controlled asthma that requires not more than 2 medications, including inhalers).
 - iii. any heart related condition (including angina).
 - iv. any circulatory condition (including hypertension unless it is the only condition You have and it is well controlled)?

No

2. Do any of You suffer from any other Existing Medical Condition, as defined?

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?

No

Your medical conditions (if any) will be covered.

4. Are You planning to take part in any hazardous activities (see general exclusions 13-17)? If so, please contact Worldwide Travel Insurance Services Ltd on 01892 833 338 to see what cover may be available.

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.

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 where You would have been if You had sought their advice before beginning Your Trip, 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' 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.

Changes in Your Health

1. If Your health changes after You purchased Your policy or before booking Your Trip but before You travel, You must tell Us about these changes if because of these You;
 - Have seen a doctor and have seen or been referred to a consultant or specialist;
 - Have been admitted to hospital for, or are waiting to receive treatment (including surgery, tests or investigations) or the results of tests and investigations;We will then tell You if We can cover Your medical conditions free of charge or for an additional premium.
2. If We cannot cover Your medical conditions, or You do not want to pay the additional premium quoted, We will give You the choice of either:
 - Making a cancellation of Your Trip claim for any pre-booked Trips, or;
 - Cancelling Your policy and receiving a proportionate/partial refund (provided that You have not made a claim or are about to).

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

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

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

Eligibility

This policy is only available to You if:

- You are resident in the **United Kingdom**, Channel Islands or Isle of Man and You have Your main Home in the **United Kingdom**, Channel Islands or Isle of Man;
- You are registered with a **Medical Practitioner** in the **United Kingdom**, Channel Islands or Isle of Man;
- You are not travelling against medical advice, or where You would have been if You had sought medical advice before beginning Your Trip;
- You are not travelling with the intention of receiving medical treatment;
- Your Trip starts and ends in the **United Kingdom**, Channel Islands or Isle of Man (single trip or annual multi-trip cover only);
- Your Trip starts in the **United Kingdom**, Channel Islands or Isle of Man (one way Trip cover only).

You have been in the **United Kingdom** for a minimum of 6 months in the year prior to purchasing Your insurance policy.

Financial Services Compensation Scheme

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

Choice of Law and Jurisdiction

This policy will be governed by English Law and You and We agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless agreed to the contrary by You and Us before the commencement date. The Terms and Conditions of this policy will only be available in English and all communication relating to this policy will be in English.

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.

Reciprocal health agreements

European Health Insurance Card (EHIC)/Global Health Insurance Card (GHIC)

The EHIC allows You to access state provided healthcare in all European Economic Area (EEA) countries and Switzerland. Your EHIC will be accepted for the remainder of its validity. From 4th January 2021, if You do not have a valid EHIC You will need to apply for a GHIC but please be aware that the GHIC does not cover Switzerland, Iceland, Liechtenstein or Norway. For more information or to apply for Your GHIC: online at www.dh.gov.uk/travellers or by telephoning 0845 606 2030.

Presenting Your EHIC/GHIC at a public medical facility will allow You to obtain treatment at a reduced cost and in many cases free of charge, provided You are a UK resident (please note if You reside in the Isle of Man or the Channel Islands You are not eligible for an EHIC/GHIC). You must carry it with You when travelling abroad. Remember to check Your EHIC/GHIC is still valid before You travel.

If You are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on: www.gov.uk/guidance/uk-reciprocal-healthcare-agreements-with-non-eu-countries.

Australia/New Zealand

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 or by emailing medicare@humanservices.gov.au.

If You require medical treatment in New Zealand, there are reciprocal agreements, but a person may not enrol with a Primary Health Organisation (PHO). They should get the same health subsidies as a New Zealand citizen visiting a general practitioner as a casual patient, if the doctor has decided the condition needs prompt attention. For more information, please go to www.health.govt.nz or email: info@health.govt.nz

Alternatively please call Our nominated emergency service for guidance. If You are admitted to hospital contact must be made with Our nominated emergency service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

In the event of liability being accepted for a medical expense which has been reduced by the use of either a EHIC/GHIC, Medicare in Australia or private health insurance, We will not apply the deduction of a policy excess under section 2 - Emergency medical expenses.

Period of Insurance

If **You** have paid the appropriate annual multi-trip travel insurance premium and **You** are 59 years of age or under, the overall period of insurance shall be for 12 months starting from the date shown in **Your** policy schedule. This insurance then covers an unlimited number of holiday or leisure **Trips** starting within that period, except that if **You** are undertaking a **Trip** that exceeds the maximum number of days shown in the policy features table and in **Your** policy schedule **You** will not be covered for those days that exceed the maximum limit. **Wintersports** are covered up to a total of 10 days in each period of insurance. **You** are insured when travelling on leisure or business.

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.

If **You** have paid the appropriate single trip travel insurance premium and **You** are 59 years of age or under **You** are only covered for the period for which a premium has been paid and in any event the total period of that one **Trip** must not exceed the period shown on **Your** policy schedule.

For cancellation of **Your Trip** only (section 1), cover starts from the date **You** pay **Your** premium and a policy schedule is issued when **You** are purchasing a single trip policy, or for an annual multi trip policy from **Your** chosen start date as shown on the 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.

Trip extensions while **You** are overseas

If, once **You** have left the **United Kingdom** and before the end of the period of cover, **You** decide **You** want to extend **Your** policy, please contact **Worldwide Travel Insurance Services Ltd** on **01892 833338** or Email: **customerservices@worldwideinsure.com**.

Extensions can usually only be considered if there has been no change in **Your** health (or that of a **Relative** or **Business Colleague**) and no claim has been made, or is intended to be made and no incident likely to give rise to a claim has occurred. However, should there have been a change in **Your** health or **You** are aware that a claim has been made or will need to be made under the original policy then **We** may still be able to consider the extension provided full details are disclosed to **Worldwide Travel Insurance Services** for consideration.

Trip extensions if **You** are unable to return Home from **Your Trip** as planned

If, due to unexpected circumstances beyond **Your** control, for example, due to **Your Illness**, testing positive for **Coronavirus** (including if **You** have no symptoms), injury or unavoidable delays affecting **Your** return flight or **Public Transport**, **Your Trip** cannot be completed within the **Period of Cover** outlined in **Your** policy schedule for an insured event, cover under this policy will be extended for all **Insured Persons**, named on the policy schedule, at no extra cost for up to 30 days.

All requests for more than thirty (30) days must be authorised by **Our** nominated emergency service. Please see page 1 for details of how to contact **Our** nominated emergency service.

Trip extensions – travel disruption caused by a **Pandemic/Epidemic (including Coronavirus)**

If, as a result of a **Pandemic** and/or **Epidemic** (including but not limited to **Coronavirus**), **You** are unable to return **Home** as planned, due to:

- a. a country closing their borders and/or
- b. the cancellation or delay of **Your** booked **Public Transport**

and as a result **You** wish to extend coverage under **Your** current policy, please contact **Worldwide Travel Insurance Services Ltd** on **01892 833338** or Email: **customerservices@worldwideinsure.com**. **We** will need full details of **Your** circumstances, to allow **Us** to consider any such request. Please be aware, that all such extension requests will be considered, but cannot be guaranteed.

Already Departed Cover (applicable to single trip policies only as shown on **Your** policy schedule)

If **You** have already purchased an **Already Departed** policy as shown on **Your** policy schedule the following conditions apply:

- a. Cover will commence on the day following purchase of the **Already Departed** policy as shown on the policy schedule.
- b. No cover will be provided for claims arising as a result of **Your Existing Medical Condition(s)**.
- c. If **You** make a claim within the 7 days after commencement of the policy a £500 excess will apply under Section 2 – **Emergency Medical Expenses**.
- d. There is no facility to cancel the policy after purchase, as detailed in ‘Cancellation Rights’ as **You** have already commenced **Your Trip**.
- e. The **Trip** duration is as stated in **Your** policy schedule but in any event must not exceed 31 days duration.
- f. **You** have not travelled to a specific country or to an area where, prior to **Your Trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where **Your** destination is within **Area 2 Europe** (as defined) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the **Coronavirus** risk.

It is **Your** responsibility to check the latest advice from the FCDO prior to commencing **Your Trip**, which **You** can find at <https://www.gov.uk/foreign-travel-advice>.

How to Make a Claim

For claims under all sections (except Section 14 - End Supplier Failure) please request an appropriate claim form by telephoning the number below. Please quote **WTIS Standard 2022**

Claims Settlement Agencies Ltd
308 London Road, Hadleigh, Benfleet,
Essex, SS7 2DD
Tel: 01702 553443
Email: info@csal.co.uk
To download a claim form please visit
www.csal.co.uk

The fastest and easiest way to make a claim is online at:

www.submitclaim.co.uk/wtis

The online 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 schedule, **Trip** dates, supporting documentation and details of the incident.

For all claims under section 14: End supplier failure insurance **You** should, as soon as reasonably practicable, advise when an occurrence which may give rise to a claim to the following by quoting **Your** policy number, travel insurance policy name and reference **ESFI V2-21**:

IPP Claims at Sedgwick,
Oakleigh House,
14-15 Park Place,
Cardiff, CF10 3DQ
Tel: +44 (0) 345 266 1872
Email: Insolvency-claims@ipplondon.co.uk
To download a claim form please visit
www.ipplondon.co.uk/claims.asp

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.

Definitions

Listed below are certain words that appear throughout the policy. In all cases referencing sections 1-13 & 15-17 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.

Business Equipment means computer equipment, communication devices and other business related equipment which **You** need in the course of **Your** business, trade or profession, which is not insured on a company policy and is carried by **You** in the course of **Your** business **Trip**. The equipment must be owned by **Your** employer or if **You** are self-employed it must be owned by **You**.

Business Money means cash or money orders held by **You** for business purposes which is not insured on a company policy.

Business Samples means business goods and samples taken on an insured journey by an **Insured Person** and that are owned by **You** or **Your** employer.

Coronavirus means Covid-19, including any related and/or similar conditions howsoever called, or any mutation of these.

Couple means all married and non-married couples living in a permanent relationship at the same address.

Cruise/Cruising/Cruise Holiday means a voyage on a ship/vessel sailing on the seas or oceans that includes stopping at various ports. No cover is provided for cargo or container ship travel.

Curtailment/Curtail/Loss of Holiday 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.

Epidemic means a widespread occurrence of an infectious disease in a community at a particular time.

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

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

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

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

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Golf Equipment means golf clubs, golf bag, trolley, golf balls and golf shoes.

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

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

Ill / Illness means a condition, disease, set or symptoms or sickness leading to a significant change in **Your** health, as diagnosed and confirmed by a doctor during the period of Insurance.

Insurer means Chaucer Insurance Company DAC.

Irrecoverable Costs means any costs where **You** are not entitled to a refund by any other means, and/or costs that are not compensated elsewhere, and/or costs that are already accepted or offered by **Your** transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements.

Loss of Holiday means the number of days **You** are confined to a hospital, hotel room or cabin on **Your** treating doctor's orders and are unable to participate in **Your** planned **Trip**, due to death, serious injury or **Illness**.

Manual Work means work that involves;

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

unless **Your** proposed activity or work is declared to **Us** and confirmed in writing. Please contact **Worldwide Travel Insurance Services Ltd** on **01892 833338** or **Email: customerservices@worldwideinsure.com**. **We** reserve the right to apply special terms or conditions and/or charge an additional premium as **We** think appropriate. Please refer to the **Manual Work** notes on page 16 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.

Pandemic means an **Epidemic** that has spread across a large region.

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

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

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

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

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

Terrorism means an act(s), 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.

Trip means any holiday or leisure **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.

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

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

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

War means military action, either between nations or resulting from civil **War** or revolution.

We/Us/Our means **Worldwide Travel Insurance Services Ltd** who administer the insurance on behalf of Chaucer Insurance Company DAC.

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/Your/Insured Person means each person shown in the policy schedule for whom the premium has been paid and whose age does not exceed the maximum shown in the benefits schedule. **You** must be resident in the **United Kingdom**, Channel Islands or Isle of Man and registered with a **Medical Practitioner** in **Your Home country**. Each person is separately insured.

Section 1 - Cancellation of Your Trip or Curtailment/Loss of Holiday

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 the unused travel and accommodation costs (including unused prebooked excursions and attraction tickets up to a value of £200 and car hire charges) that You have paid or have agreed to pay under a contract and which You cannot get back if the cancellation or Curtailment of Your Trip is necessary and unavoidable as a result of the following:

- a. an Insured Person:
 - i. becoming seriously Ill, or
 - ii. testing positive for **Coronavirus** within 14 days of Your Trip departure date, or
 - iii. being admitted to hospital due to testing positive for **Coronavirus** since You purchased Your policy, or
 - iv. suffering **Accidental** injury, or
 - v. suffering complications arising as a direct result of their pregnancy, or
 - vi. dying.
- b. the unforeseen; death, serious **Illness** or **Accidental** injury of a **Relative**, **Business Colleague**, a person who You have booked to travel with, or a **Non-traveller** unless this was related to a **Pandemic** and/or **Epidemic**, including but not limited to **Coronavirus**, which is excluded under General Exclusion 39 on page 15. In respect of a. and b. above the incident giving rise to the claim must have been unexpected and not something You were aware of when You purchased this insurance. Please see 'Important conditions relating to health and activities' on page 3 and 'General exclusions' on pages 14-15 for further details.
- c. receipt of a summons for jury service or being subpoenaed as a court witness (except as an expert witness).
- 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.

Under a. above this cover extends to include the Loss of Holiday, where applicable, for a period in excess of 24 hours.

You are not covered for

- a. the amount of the excess shown in the benefits schedule.
- b. any incident giving rise to a claim which was not unexpected or could have reasonably been foreseen, or something You were aware of when You purchased this insurance.
- c. anything not included in You are covered above.
- d. 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).
- e. 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 (d) or (e) above or to accept this insurance at special terms if You supply Us with details of Your condition. Please contact Worldwide on 01892 833338.

- f. 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.
- g. any claims arising directly or indirectly from **Coronavirus**:
 - i. if You do not have an official positive test result confirming Your diagnosis within 14 days of Your Trip departure date, or You have not been admitted to hospital due to testing positive for **Coronavirus** since You purchased Your policy;
 - ii. if You are advised to quarantine or You chose to self isolate due to a person You have come into contact with having **Coronavirus**;
 - iii. if a **Medical Professional** advises You not to travel as You have underlying health conditions that place You 'at a higher risk' from **Coronavirus**;
 - iv. as a result of the Foreign, Commonwealth & Development Office (FCDO) advising against all (or all but essential) travel to Your intended destination. This exclusion does not apply where Your destination is within Area 2 Europe (as defined) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the **Coronavirus** risk. It is Your responsibility to check the latest advice from the FCDO prior to commencing Your Trip, which You can find at <https://www.gov.uk/foreign-travel-advice>.
 - v. as a result of local government restrictions or directives prohibiting or restricting entry (for example, self isolation, quarantine or lockdown measures) to Your intended destination or on Your return Home;
 - vi. any costs of **Coronavirus** testing.
- h. any costs incurred in respect of visas obtained in connection with the Trip.
 - i. disinclination to travel.
 - j. failure to obtain the necessary passport, visa or permit for Your Trip.
 - k. 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.
 - l. any claim if, at the time Your policy starts or booking a Trip, whichever was the later, any person on whom the Trip depends including the person with whom You are travelling or have arranged

to travel, a person with whom You have arranged to reside with temporarily, a **Relative**, friend or **Business Colleague** had a medical condition for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.
- m. You being on a hospital waiting list where the claim relates to You accepting an appointment that causes You to cancel or Curtail Your Trip.
- n. any claim for **Loss of Holiday** not supported by a medical certificate from Your treating **Medical Practitioner** confirming the number of days that You were confined to a hospital, hotel room or cabin.

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;
 - a. (for cancellation) if You 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) You must obtain a medical certificate from a **Medical Practitioner** and the prior approval of Our nominated emergency service to confirm the necessity to either:
 - i) return Home prior to Curtailment of the Trip due to death, bodily injury or **Illness**, or complications of pregnancy or childbirth; or
 - ii) remain in hospital for the rest of the Trip due to bodily injury or **Illness**.
 - c. (for Loss of Holiday) You must obtain a medical certificate from the **Medical Practitioner** in attendance confirming their order for You to remain confined to a hospital, hotel room or cabin, if applicable.
 - d. (for Curtailment) You must contact Our nominated emergency service for assistance if You need to Curtail Your Trip for an insured reason.
 - e. (for Curtailment) if You are Curtailing Your Trip (which includes Loss of Holiday) payments will be calculated on a pro-rata basis taking into consideration all irrecoverable travel, accommodation and excursion expenses. If You are unable to revalidate Your return ticket We will pay for Your repatriation costs up to the same class of travel as on Your outward journey.
2. You must provide at Your own expense a positive official test result confirming Your diagnosis of **Coronavirus**.
3. 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 the necessary and reasonable costs as a result of **Your** unforeseen; death, becoming **Ill** (including with symptoms of, or testing positive for **Coronavirus**), complications arising as a direct result of **Your** pregnancy, or being injured during **Your Trip**. This includes;

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;

- a travelling companion to stay with **You** and accompany **You Home**, or
- a **Relative** or friend to travel from **Your Home country** to stay with **You** and accompany **You Home**.

This is extended for up to two people if **You** are under 18 years of age.

Please note:

You must ensure **You** return **Home** upon receipt of a negative test for **Coronavirus**, following **Your** confinement.

Please refer to 'Trip extensions if you are unable to return home from your trip as planned' on page 4 for details of how to extend the cover under **Your** policy until **You** are able to return **Home**.

If **You** require any help with altering **Your** return flight or **Public Transport**. Please contact **Our** nominated emergency service.

d. returning **You** remains to **Your Home** or of a funeral in the country where **You** die, up to the equivalent cost of returning **You** remains to **Your Home country**.

e. or, with the prior agreement of **Our** nominated emergency service, **Your** necessary additional travel expenses to return **Home** following the death, injury or **Illness** of a travelling companion or of **Your Relative** or **Business Colleague** in **Your Home country**.

You are not covered for

- the amount of the excess shown in the benefits schedule unless a recovery can be made under the terms of the EHIC/GHIC of any other reciprocal agreement.
- any directly or indirectly related claims if **You** or **Your** travelling companions have;
 - any **Existing Medical Condition**, as defined, or
 - 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).
- any incident giving rise to a claim which was not unexpected or could have reasonably been foreseen, or something **You** were aware of when **You** purchased this insurance.
- 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.

- 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.
- any costs of **Coronavirus** testing, unless **You** are admitted to hospital as an inpatient as a result of an **Accident** or **Illness** that is covered under Section 2 - Emergency medical expenses.
- any claims arising directly or indirectly from **Coronavirus** under sub-section d. (If **You** cannot return **Home** as **You** originally planned because **You** test positive for **Coronavirus**) if **You** do not have an official positive test result confirming **Your** diagnosis within fourteen (14) days of **Your** booked **Trip** return date.
- any treatment or surgery;
 - which is not immediately necessary and can wait until **You** return **Home**.
 - which in the opinion of **Our** nominated emergency service is considered to be cosmetic, experimental or elective.
 - carried out in **Your Home country** or more than 12 months after the expiry of this insurance.
- 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.
- 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.
- any expenses for treatment not related to the injury or **Illness** which necessitated **Your** admittance to hospital.

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

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

a. in the event of any **Illness**, injury, **Accident** or hospitalisation involving anyone insured under this policy where the anticipated costs are likely to exceed £500 (or the equivalent in local currency) **You** must notify **Our** nominated emergency service. They will direct **You** to an appropriate medical facility and may be able to guarantee costs on **Your** behalf. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb, **Our** nominated emergency service must be contacted as soon as possible. Failure to do so will affect the assessment of **Your** claim.

b. wherever possible **You** must use medical facilities that entitle **You** to the benefits of any reciprocal health agreement such as the EHIC or GHIC in **Europe** and **MEDICARE** in Australia or a primary Health Organisation in New Zealand.

c. if **You** are injured or become **Ill** during **Your Trip**, **Our** nominated emergency service may:

- move **You** from one hospital to another, and/or;
- arrange for **You** to return to the **United Kingdom**, Channel Islands or Isle of Man at any time.

They will do this if they and the treating doctor think that it is safe for **You** to be moved or returned to the **United Kingdom**, Channel Islands or Isle of Man. If **You** choose not to, **Our** liability will end on the date it was deemed safe for **You** to be moved or returned to the **United Kingdom**, Channel Islands or Isle of Man.

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

Definitions relating to the section

Accident means a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

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

Loss of limb means Permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb.

Loss of sight means Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the **Accident** is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet).

Permanent total disablement means the inability of an **Insured Person** to continue in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life.

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.

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.
- h. any claim for **Illness**, disease, nervous shock or naturally occurring condition or degenerative process.

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

*The benefit provided under Travel delay below is intended to provide compensation if **You** are delayed at **Your** point of departure and is only applicable if **You** have travelled there and checked-in. If **You** have not travelled to **Your** departure point **You** will not be covered even if **You** have checked-in online.*

Travel delay

You are covered up to the amounts shown in the benefits schedule if the departure of the **Public Transport** on which **You** are booked to travel is delayed by at least 12 hours for the first complete 12 hour period of delay and for each subsequent complete 12 hour period.

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 of **Your Trip** or **Curtailed/Loss of Holiday**.

You are not covered

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

Conditions

- a. if **You** are a **UK** resident living in Northern Ireland and **Your** travel itinerary requires **You** to use Republic of Ireland departure/arrival points, **Your** cover will be as if **You** were still travelling from Northern Ireland with respect to claims coverage.

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

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

Please also refer to the general exclusions and conditions.

Section 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 9pm and 8am 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 **Baggage** in transit unless reported to the carrier as soon as possible and a written Property Irregularity Report is obtained.
 - v. to **Baggage** sent by post, freight or any other form of unaccompanied transit.
 - vi. to **Sports Equipment** whilst in use.
 - vii. caused by moth or vermin or by gradual wear and tear in normal use.
 - viii. caused by any process of cleaning, repairing or restoring.
 - ix. caused by leakage of powder or fluid from containers carried in **Your Baggage**.
 - x. to furs.
- 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

- the amount of the excess shown in the benefits schedule.
- loss or theft from an **Unattended** motor vehicle at any time.
- more than the amount shown in the benefits schedule in respect of cash carried by **You**, whoever it may belong to.
- any loss resulting from shortages due to error, omission or depreciation in value.
- loss or theft of **Personal Money** whilst **Unattended** unless locked in a hotel safe (or equivalent facility) or locked in **Your** private accommodation.

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

Section 9 - Loss of Passport

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

You are not covered for

- loss or theft either from an **Unattended** motor vehicle at any time or from **Baggage** whilst in transit unless **You** are carrying it.
- 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

- loss or theft of anything left **Unattended** in a public place, including a beach.
- 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.
- loss of bonds or securities of any kind.
- 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;

- in the event of a claim,
 - provide receipts or other documentation to prove ownership and value, especially in respect of **Valuables**, and
 - retain any damaged items for **Our** inspection.
- take care of **Your** property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in **Your** claim being reduced or declined.

Please also refer to the general exclusions and conditions.

Section 10 - Catastrophe & Travel Disruption Cover

NOT AVAILABLE on the Standard level of cover. If **You** require cover under this section, please enquire about upgrading to the Super or Elite level.

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;

- Accidental** bodily injury, including death, **Illness** (unless this was related to a **Pandemic** and/or **Epidemic**, including but not limited to **Coronavirus**, which is excluded under General Exclusion 39 on page 15) and disease to a person, and/or
- Accidental** loss of or damage to material property (property that is both material and tangible).

You are not covered for

- the amount of the excess shown in the benefits schedule in respect of each claim.
- any liability for;
 - 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**.
 - 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;
 - 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 public buggies used on golf courses and not on public roads), firearms (other than sporting guns).
 - 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.
 - fraudulent, dishonest or criminal acts of **You** or any person authorised by **You**.
 - any claim assumed by **You** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
 - punitive or exemplary damages.

Conditions

- 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.
- no admission, offer, promise, payment or indemnity shall be made by or on behalf of **You** without **Our** prior written consent.
- every claim notice, letter, writ or process or other document served on **You** shall be forwarded to **Us** immediately upon receipt.
- 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.
- 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** (unless this was related to a **Pandemic** and/or **Epidemic**, including but not limited to **Coronavirus**, which is excluded under General Exclusion 39 on page 15) during **Your Trip**.

Definitions applicable to this section

Legal expenses means;

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

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

You are not covered for

- the amount of the excess shown in the benefits schedule in respect of each claim.
- any liability for;
 - any claim reported to **Us** more than 12 months after the beginning of the incident which led to the claim.
 - Legal expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **You**.
 - Legal expenses** incurred before receiving **Our** prior written approval, unless such costs would have been incurred subsequently to **Our** approval.
 - Legal expenses** incurred in connection with any criminal or wilful act committed by **You**.
 - Legal expenses** incurred for any claim or legal proceedings brought against the **Insurer, Us, Our** agents or Worldwide Travel Insurance Services.
 - finances, compensation or other penalties imposed by a court or other authority.
 - Legal expenses** incurred after **You** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **You** not accepting an offer from **Us** to settle a claim.
 - Legal expenses** which **We** consider to be unreasonable or excessive or unreasonably incurred (as determined by **Our** legal counsel).
 - actions between individuals named on the schedule.
 - Legal expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

Conditions

- written consent must be obtained from **Us** prior to incurring **Legal expenses**. This consent will be given if **You** can satisfy **Us** that;
 - there are reasonable (as determined by **Our** legal counsel) grounds for pursuing or defending the claim or legal proceedings, and
 - it is reasonable (as determined by **Our** legal counsel) for **Legal expenses** to be provided in a particular case. The decision to grant consent will take into account the opinion of **Your Legal representative** as well as that of **Our** own advisers. **We** may request, at **Your** own expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, **Your** costs in obtaining this opinion will be covered by this policy.

- 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

NOT AVAILABLE on the Standard level of cover. If **You** require cover under this section, please enquire about upgrading to the Super or Elite level.

Section 14 - End Supplier Failure Insurance

Definitions applicable to this section

Financial Failure means the **End Supplier** becoming insolvent or has an administrator appointed and being unable to provide agreed services.

End Supplier means the company that owns and operates the service listed in point a. below.

You are covered up to the amount shown in the benefits schedule for each **Insured Person** named on the invoice for:

- a. Irrecoverable sums paid prior to **Financial Failure** of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile **Home**, safaris; excursions; Eurotunnel; theme parks or attractions all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure, or;
- b. In the event of **Financial Failure** after departure:
 - i) additional pro rata costs incurred by the **Insured Person(s)** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the **Curtailed** of the travel arrangements, or;
 - ii) if **Curtailed** of the holiday is unavoidable - the cost of return transportation to the **United Kingdom**, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the **Curtailed** of the travel arrangements.

You are not covered for

- a. Travel or Accommodation not booked within the **United Kingdom**, Channel Islands, Isle of Man or Northern Ireland prior to departure
- b. Any **End Supplier** which is, or which any prospect of **Financial Failure** is known by the Insured or widely known publicly at the date of the insured's application under this policy
- c. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond or is capable of recovery from under Section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means
- d. The **Financial Failure** of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation
- e. Any losses which are not directly associated with the incident that caused the insured to claim. For example, loss due to being unable to reach **Your** pre-booked hotel following the **Financial Failure** of an airline.

For single trip policies, cover under sections 15, 16 & 17 only applies if You have paid the appropriate premium for Wintersports cover.

Section 15 - 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.
- 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 15

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

Age of Equipment	Amount Payable
Up to 1 year	85%
Up to 2 years	65%
Up to 3 years	45%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years	Nil

Please also refer to the general exclusions and conditions.

Section 16 - 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 **Illness** 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.
- 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 17 - 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.

Section 18 - Business Plus Cover Option

The following option only applies if **You** have paid the appropriate additional premium as shown on **Your** policy schedule.

Business Equipment & Business Samples

You are covered up to the amount shown in the policy options benefits schedule for the value or repair of **Your Business Equipment** or **Business Samples** as a result of their **Accidental** loss, theft, damage or destruction (after allowing for wear, tear and depreciation).

You are not covered for

- a. the amount of the excess shown in the policy options benefits schedule in respect of each claim.
- b. claims arising out of **Your** participation or engagement of **Manual Work** in connection with **Your** business, trade, profession or occupation.
- c. more than the amount shown in the policy options benefits schedule for any one item, pair or set. In the event of a claim for a pair or set of articles **We** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed, up to a maximum of £200 in total for any one claim if **You** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.
- d. loss or theft of **Your Business Equipment** or **Business Samples** not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained, which includes the crime reference number, in the country where the incident occurred.
- e. loss or theft of or damage;
 - i. to **Your Business Equipment** or **Business Samples** in transit unless reported to the carrier within 24 hours and a written Property Irregularity Report (PIR) is obtained. If the loss, theft or damage to **Your Business Equipment** or **Business Samples** is only noticed after **You** have left the airport, **You** must contact the airline in writing with full details of the incident within 7 days of leaving the airport and get a written report from them.
 - ii. caused by leakage of powder or liquid from containers carried in **Your Baggage**.
 - iii. caused by moth or vermin or by gradual wear and tear in normal use.

- iv. to **Your Business Equipment** or **Business Samples** whilst **Unattended** unless locked in a hotel safe (or equivalent facility) or locked in **Your** private accommodation.
- v. to **Your Business Equipment** or **Business Samples** which is being carried on a vehicle roof rack.
- vi. to **Your Business Equipment** or **Business Samples** stolen from an **Unattended** motor vehicle, unless they have been taken between the hours of 8am and 8pm local time from a locked roof box, locked rear boot or luggage area whilst out of sight and there is evidence of forced entry, which is confirmed by a police report, except motor homes, provided they are stored out of view.
- vii. to **Your Business Equipment** or **Business Samples** sent by post, freight, any form of unaccompanied transit or under a Bill of Lading.
- f. claims arising from delay, detention, seizure or confiscation by customs or other officials.
- g. any breakage of fragile items unless the breakage is caused by fire or an **Accident** involving the vehicle in which **You** are being carried.
- h. damage to, loss or theft of **Your Business Equipment** or **Business Samples**, if it has been left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
- i. laptop computers and/or accessories, photographic, audio, video, electrical and computer equipment carried in 'checked-in' **Baggage**, or not carried in **Your** hand luggage while **You** are travelling on **Public Transport**.
- j. any claim if **You** have claimed under another policy section or policy option.

Please note **You** should make claims relating to loss, theft or damage of **Your Business Equipment** or **Business Samples** while being held by an airline, to the airline first. Any money **You** get under this policy will be reduced by the amount of compensation **You** receive from the airline for the same event.

Please also refer to the general exclusions and conditions.

Business Money

You are covered up to the amount shown in the policy options benefits schedule for the loss or theft of **Business Money** during **Your Trip**, which is **Your** property (if self-employed) or **Your** employer's property whilst being carried on **Your** person or left in a locked safety deposit box.

You are not covered for

- a. the amount of the excess shown in the policy options benefits schedule in respect of each claim.
- b. loss or theft of **Your Business Money** not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained, which includes the crime reference number, in the country where the incident occurred.
- c. any loss if **You** have not taken necessary steps to prevent a loss happening.
- d. loss or theft of **Business Money** that is;
 - i. not on **Your** person, or
 - ii. not deposited in a safe, a safety deposit box or similar fixed container in **Your Trip** accommodation.
 - iii. loss or theft of **Business Money** that does not belong to **Your** employer or **You**, if **You** are self employed.
 - iv. loss or theft of travellers cheques, if the issuer provides a replacement service.
 - v. depreciation in value, currency changes or shortage caused by any error or omission.
- e. claims arising from delay, detention, seizure or confiscation by customs or other officials.
- f. anything that can be replaced by the issuer.
- g. claims where **You** or **Your** employer are unable to provide receipts or other proof of ownership wherever possible for the items being claimed.

- h. any claim if **You** have claimed under another policy section or policy option.

Please also refer to the general exclusions and conditions.

Delayed Business Equipment/Hire

You are covered up to the amount shown in the policy options benefits schedule if **Your Business Equipment** is accidentally lost, stolen, damaged, destroyed, misdirected or delayed in transit by more than 12 hours, for the cost of hiring necessary **Business Equipment** for each 24 hour period **You** are without **Your Business Equipment**.

You are not covered for

- a. loss or theft of **Your Business Equipment** not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained, which includes the crime reference number, in the country where the incident occurred.
- b. any claim for loss or theft of **Business Equipment** that **You** have claimed for under another policy section or policy option.
- c. loss or theft of or damage;
 - i. to **Business Equipment** in transit unless reported to the carrier within 24 hours and a written Property Irregularity Report (PIR) is obtained. If the loss, theft or damage to **Your Business Equipment** is only noticed after **You** have left the airport, **You** must contact the airline in writing with full details of the incident within 7 days of leaving the airport and get a written report from them.
 - ii. caused by leakage of powder or liquid from containers carried in **Your Baggage**.
 - iii. caused by moth or vermin or by gradual wear and tear in normal use.
- iv. to **Business Equipment** whilst **Unattended** unless locked in a hotel safe (or equivalent facility) or locked in **Your** private accommodation.
- v. to **Business Equipment** which is being carried on a vehicle roof rack.
- vi. to **Business Equipment** stolen from an **Unattended** motor vehicle, unless they have been taken between the hours of 8am and 8pm local time from a locked roof box, locked rear boot or luggage area whilst out of sight and there is evidence of forced entry, which is confirmed by a police report, except motor homes, provided they are stored out of view.
- vii. to **Business Equipment** sent by post, freight, any form of unaccompanied transit or under a Bill of Lading.

- d. claims arising from delay, detention, seizure or confiscation by customs or other officials.
- e. damage to, loss or theft of **Your Business Equipment**, if it has been left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
- f. laptop computers and/or accessories, photographic, audio, video, electrical and computer equipment carried in 'checked-in' **Baggage**, or not carried in **Your** hand luggage while **You** are travelling on **Public Transport**.
- g. any claim if **You** have claimed under another policy section or policy option.
- h. any claim for **Business Equipment** delay, if **You** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of the delay.
- i. claims where **You** or **Your** employer are unable to provide receipts or other proof of ownership wherever possible for the items being claimed.

Please note **You** should make claims relating to loss, theft or damage of **Your Business Equipment** while being held by an airline, to the airline first. Any money **You** get under this policy will be reduced by the amount of compensation **You** receive from the airline for the same event.

Please also refer to the general exclusions and conditions.

Emergency Courier of Essential Equipment

You are also covered up to the amount shown in the policy options benefits schedule for any emergency courier expenses **You** have necessarily incurred, in obtaining and replacing any **Business Equipment** that is covered under **Business Equipment** and which cannot be hired locally at a lower cost and is which is essential to **Your** intended business itinerary after theft or damage, or if **Your Business Equipment** is misdirected or delayed in transit by more than 12 hours. **You** must keep receipts for all courier expenses **You** incurred.

You are not covered for

- a. loss or theft of **Your Business Equipment** not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained, which includes the crime reference number, in the country where the incident occurred.
- b. any claim for loss or theft of **Business Equipment** that **You** have claimed for under another policy section or policy option.
- c. loss or theft of or damage;
 - i. to **Business Equipment** in transit unless reported to the carrier within 24 hours and a written Property Irregularity Report (PIR) is obtained. If the loss, theft or damage to **Your Business Equipment** is only noticed after **You** have left the airport, **You** must contact the airline in writing with full details of the incident within 7 days of leaving the airport and get a written report from them.
 - ii. caused by leakage of powder or liquid from containers carried in **Your Baggage**.
 - iii. caused by moth or vermin or by gradual wear and tear in normal use.
 - iv. to **Business Equipment** whilst **Unattended** unless locked in a hotel safe (or equivalent facility) or locked in **Your** private accommodation.
 - v. to **Business Equipment** which is being carried on a vehicle roof rack.
 - vi. to **Business Equipment** stolen from an **Unattended** motor vehicle, unless they have been taken between the hours of 8am and 8pm local time from a locked roof box, locked rear boot or luggage area whilst out of sight and there is evidence of forced entry, which is confirmed by a police report, except motor homes, provided they are stored out of view.
 - vii. to **Business Equipment** sent by post, freight, any form of unaccompanied transit or under a Bill of Lading.
- d. claims arising from delay, detention, seizure or confiscation by customs or other officials.
- e. damage to, loss or theft of **Your Business Equipment**, if it has been left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
- f. laptop computers and/or accessories, photographic, audio, video, electrical and computer equipment carried in 'checked-in' **Baggage**, or not carried in **Your** hand luggage while **You** are travelling on **Public Transport**.
- g. any claim if **You** have claimed under another policy section or policy option.
- h. any claim for **Business Equipment** delay, if **You** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of the delay.
- i. claims where **You** or **Your** employer are unable to provide receipts or other proof of ownership wherever possible for the items being claimed.

Please note **You** should make claims relating to loss, theft or damage of **Your Business Equipment** while being held by an airline, to the airline first. Any money **You** get under this policy will be reduced by the amount of compensation **You** receive from the airline for the same event.

Please also refer to the general exclusions and conditions.

Business Personnel Replacement

The following section only applies if **You** have paid the appropriate additional premium for the Business Plus option and **Your** cover level is Gold or Platinum, as shown on **Your** policy schedule.

You are covered up to the amount shown in the policy options 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 due to:

- Your** death, injury or **Illness** (unless this was related to a **Pandemic** and/or **Epidemic**, including but not limited to **Coronavirus**, which is excluded under General Exclusion 39 on page 15) occurring during **Your** Trip.
- Your** medical repatriation, death, hospitalisation, or temporary total disablement (which lasts for a continuous period of at least 72 hours) occurring during **Your** Trip and as certified by a **Medical Practitioner**), or
- the death, injury or **Illness** (occurring in **Your** Home country during the period of the Trip) of **Your** Relative or **Business Colleague** (unless this was related to a **Pandemic** and/or **Epidemic**, including but not limited to **Coronavirus**, which is excluded under General Exclusion 39 on page 15).

You are not covered for

- the amount of the excess shown in the policy options benefits schedule in respect of each claim.
- any air travel costs in excess of a return economy/tourist class ticket.
- accommodation costs other than on a bed and breakfast basis i.e. the cost of the room plus breakfast.
- anything that **You** are not covered for under section 2 – emergency medical expenses.

Please also refer to the general exclusions and conditions.

Section 19 - Cruise Plus Cover Option

The following option only applies if **You** have paid the appropriate additional premium as shown on **Your** policy schedule.

Rejoin Your Cruise Cover

You are covered up to the amount shown in the policy options benefits schedule for necessary additional travel expenses by the most direct route and additional accommodation (room only) that is agreed by **Us** to reach;

- the next docking port in order to re-join the **Cruise**, or
- to the final destination of **Your** Cruise, following **Your** temporary **Illness** (unless this was related to a **Pandemic** and/or **Epidemic**, including but not limited to **Coronavirus**, which is excluded under General Exclusion 39 on page 15) or injury requiring hospital treatment on dry land which is covered under section 2 – emergency medical expenses.

If, at the time of requesting assistance to rejoin **Your** Cruise, satisfactory medical or other evidence required by **Us**, is not supplied in order to substantiate the claim, **We** will make all necessary arrangements at **Your** cost and arrange appropriate reimbursement as soon as the claim has been validated.

You are not covered for

- the amount of the excess shown in the policy options benefits schedule in respect of each claim.
- any costs where transportation or accommodation costs are payable or refundable by the **Cruise** operator.
- any claim arising directly or indirectly from any **Existing Medical Condition/s** unless **You** have declared these to **Us** and **We** have written to **You** accepting them for insurance.

d. any claim as a result of an **Insured Person** being a hospital in-patient where the condition was not covered under section 2 – emergency medical expenses, or where **We** have not been contacted and/or a recommended hospital has not been appointed by **Us** and where **You** have not obtained a medical certificate from the **Medical Practitioner** in attendance confirming it was medically necessary for **You** to accompany and assist an **Insured Person** admitted as an in-patient for an insured condition.

e. any travel costs where **You** failed to contact **Us** for approval prior to arranging travel and so **We** could provide assistance with any travel arrangements. Failure to do so can result in the claim being declined.

Please also refer to the general exclusions and conditions.

Missed Port Departure

You are covered up to the amount shown in the policy options benefits schedule for necessary additional travel expenses by the most direct route and additional accommodation (room only) that is agreed by **Us** to join **Your** Cruise ship journey at the next docking port if **You** fail to arrive at the international departure point in time to board the ship on which **You** are booked to travel on the initial international journey of **Your** Trip as a result of;

- the failure of scheduled **Public Transport**, or
- an **Accident** to or **Breakdown** of the vehicle in which **You** are travelling, or
- an **Accident** or **Breakdown** occurring ahead of **You** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **You** are travelling, or
- strike or industrial action or adverse weather conditions.

If, at the time of requesting **Our** assistance in a missed port departure claim, satisfactory evidence required by **Us**, is not supplied in order to substantiate the claim, **We** will make all necessary arrangements at **Your** cost and arrange appropriate reimbursement as soon as the claim has been validated.

You are not covered for

- claims arising directly or indirectly from;
 - strike or Industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You** or the date **Your** Trip was booked whichever is the later.
 - an **Accident** to or **Breakdown** of the vehicle in which **You** are travelling for which a professional repairers report is not provided.
 - Breakdown** of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a port authority or any such regulatory body in a country to/from which **You** are travelling.
- additional expenses where the scheduled **Public Transport** operator has offered suitable alternative travel arrangements.
- additional expenses where **Your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **You** are travelling independently and not part of an integrated **Cruise** package.

Special conditions relating to Missed port departure

- in the event of a claim arising from any delay arising from traffic congestion **You** must obtain written confirmation from the police or emergency **Breakdown** services of the location, reason for and duration of the delay.
- You** must allow sufficient time for the scheduled **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

Please also refer to the general exclusions and conditions.

Cabin Confinement

You are covered up to the amount shown in the policy options benefits schedule for each 24 hour period that **You** are confined by the ship's medical officer, to **Your** cabin or stateroom due to **Your** compulsory quarantine, or for medical reasons (unless this was related to a **Pandemic** and/or **Epidemic**, including but not limited to **Coronavirus**, which is excluded under General Exclusion 39 on page 15) during the period of the Trip.

You are not covered for

- any claim arising directly or indirectly from any **Existing Medical Condition/s** unless **You** have declared all **Existing Medical Condition/s** to **Us** and **We** have written to **You** accepting them for insurance.
- any confinement to **Your** cabin where **You** are unable to provide written confirmation from **Your** ship's medical officer confirming **You** were confined to **Your** cabin, the reason for and the length of **Your** confinement.
- any additional period of confinement or compulsory quarantine;
 - relating to treatment or surgery, including exploratory tests, which are not directly related to the injury or **Illness** which made **Your** confinement necessary.
 - following **Your** decision not to be repatriated after the date when in **Our** opinion, it is safe to do so.
- confinement or necessary quarantine;
 - relating to any form of treatment or surgery which in **Our** opinion (based on information received from the ship's doctor or other **Medical Practitioner** in attendance) can be delayed until **Your** return to **Your** Home country.
 - as a result of a tropical disease where **You** had not had the recommended inoculations and/or taken the recommended medication.

Please also refer to the general exclusions and conditions.

Cruise Itinerary Change

You are covered up to the amount shown in the policy options benefits schedule for each missed port in the event **Your** scheduled port visit is cancelled due to adverse weather or timetable restrictions.

You must get written confirmation from **Your** Cruise operator, carrier or tour operator confirming **Your** scheduled port visit was cancelled and the reason for the cancellation.

You are not covered for

- claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased.
- any claim arising from **Your** ship's failure to put people ashore due to the mechanical or operational failure of the ship's tender (or any other boat used to transport passengers to shore).
- Your** failure to attend the excursion as per **Your** itinerary.
- any claim where a monetary amount, including but not limited to on board credit or other compensation, has been offered to **You** by the ship or tour operator.
- any claim where **You** do not have written confirmation from **Your** Cruise operator, carrier or tour operator confirming **Your** scheduled port visit was cancelled.

Please also refer to the general exclusions and conditions.

Unused Shore Excursions

You are covered up to the amount shown in the policy options benefits schedule for the cost of pre-booked, prepaid and non-refundable excursions, which **You** were unable to use as a direct result of being a hospital inpatient or being confined to **Your** cabin, due to an **Accident** or **Illness** (unless this was related to a **Pandemic** and/or **Epidemic**, including but not limited to **Coronavirus**, which is excluded under General Exclusion 39 on page 15) which is covered under section 2 – emergency medical expenses of the policy.

You are not covered for

- a. the amount of the excess shown in the policy options benefits schedule.
- b. any claim as a result of being a hospital in-patient where **We** have not been contacted and/or a recommended hospital has not been appointed by **Us**.
- c. any claim arising directly or indirectly from any **Existing Medical Condition/s** unless **You** have declared all **Existing Medical Condition/s** to **Us** and **We** have written to **You** accepting them for insurance.
- d. any claim as a result of cabin confinement where written confirmation is not provided by **Your** ship's medical officer that **You** were confined to **Your** cabin and confirming the length of **Your** confinement.

Please also refer to the general exclusions and conditions.

Cruise Interruption

You are covered up to the amount shown in the policy options benefits schedule for necessary additional travel expenses by the most direct route and additional accommodation (room only), that is agreed by **Us** and necessarily incurred by **You**;

- a. to reach the next docking port in order to re-join the **Cruise**, or
- b. to reach the final destination of **Your Cruise**, following **Your Cruise** being necessarily and unavoidably interrupted as a result of;
 - i. **Your** passport being lost after **Your** international departure but before embarkation of **Your** planned **Cruise** or during disembarkation ashore on one of the scheduled stops as a result of loss or theft, or
 - ii. it being deemed medically necessary by a **Medical Practitioner** for **You** to accompany and assist an **Insured Person** who is admitted as an in-patient that is covered under section 2 – emergency medical expenses of the policy, or
 - iii. **You** being detained by local police as a result of being a witness or being required to give evidence as a result of **Your** participation in a road traffic **Accident**, or criminal investigation where **You** are not the accused.

If, at the time of requesting **Our** assistance in the event of a **Cruise** interruption claim, satisfactory medical or other evidence required by **Us** is not supplied in order to substantiate the claim, **We** will make all necessary arrangements at **Your** cost and arrange appropriate reimbursement as soon as the claim has been validated.

You are not covered for

- a. any claim for loss of passport not reported to the police or other authority within 48 hours of discovery and which **You** do not get a written report.
- b. any travel costs where **You** failed to contact **Us** for approval prior to arranging travel and so **We** could provide assistance with any travel arrangements. Failure to do so can result in the claim being declined.
- c. any claim as a result of an **Insured Person** being a hospital in-patient where the condition was not covered under section 2 – emergency medical expenses of the policy, or where **We** have not been contacted and/or a recommended hospital has not been appointed by **Us** and where **You** have not obtained a medical certificate from the **Medical Practitioner** in attendance confirming it was

medically necessary for to accompany and assist an **Insured Person** admitted as an in-patient for an insured condition.

- d. any claim arising directly or indirectly from any **Existing Medical Condition/s** unless the **Insured Person** has declared all **Existing Medical Condition/s** to **Us** and **We** have written to them accepting them for insurance.
- e. any claim where **You** have been detained by local police that is not evidenced by a written report from the local police confirming the reason and period of **Your** detention, or reason and period in which **You** were required to give evidence, that necessitated **You** missing the scheduled departure of **Your Cruise**.

Please also refer to the general exclusions and conditions.

Section 20 - Wedding Cover Option

*The following option only applies if **You** have paid the appropriate additional premium as shown on **Your** policy schedule.*

Your insurance is extended to include the following extra cover, as an extension to section 7 – **Baggage** in respect of weddings. The standard exclusions and conditions remain in force, as far as applicable, in respect of wedding rings, gifts and attire unless specifically amended below.

Definitions applicable to this section

You and **Your** means each insured **Couple**, where appropriate.

Wedding attire means clothing and shoes bought specifically for the occasion and the cost of make-up, hair styling and flowers paid for or bought for the occasion.

Ceremonial Attire

You are covered up to the amount shown in the policy options benefits schedule following the loss or theft of, or damage to **Your Wedding Attire** in respect of the repair or replacement of the lost or damaged items.

Wedding Gifts

You are covered up to the amount shown in the policy options benefits schedule for the loss or theft of, or damage to **Your** wedding gifts taken on, sent up to 7 days in advance or bought during the **Trip**.

Wedding Rings

You are covered up to the amount shown in the policy options benefits schedule for the loss or theft of, or damage to one or both wedding rings taken on, sent in advance or bought during the **Trip**.

Wedding Photographs or Video Recordings

You are covered up to the amount shown in the policy options benefits schedule for the necessary additional costs **You** incur to reproduce the photographs or retake the video recordings if;

- a. the photographer who was pre-booked to take the photographs or video recording on **Your** wedding day is unable to fulfil such obligations due to **Illness** (unless this was related to a **Pandemic** and/or **Epidemic**, including but not limited to **Coronavirus**, which is excluded under General Exclusion 39 on page 15), injury or unavoidable and unforeseen transport problems, or
- b. the photographs or video recordings of the wedding day taken by a professional photographer are lost, damaged or destroyed within 14 days after the wedding day and whilst **You** are still at the wedding/honeymoon location.

You are not covered for

- a. the amount of the excess shown in the policy options benefits schedule in respect of each claim.
- b. any claims excluded under section 7 – **Baggage** 'What **You** are not covered for'.

Please also refer to the general exclusions and conditions.

Section 21 - Golf Cover Option

The following option only applies if **You** have paid the appropriate additional premium as shown on **Your** policy schedule.

Golf Equipment

You are covered up to the amount shown in the policy options benefits schedule, for **Accidental** loss, theft of or damage to **Golf Equipment** which **You** own. Within this amount the following sub-limits apply;

- a. the maximum **We** will pay **You** for any one club or one piece of **Golf Equipment** is shown in the policy options benefits schedule. If **You** cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, will be limited to a maximum of £50. Evidence of replacement value is not sufficient.
- b. the maximum **We** will pay in total for all items lost, damaged or stolen in any one incident is limited to £250 if **You** cannot provide satisfactory proof of ownership and value.

You are not covered for

- a. the amount of the excess shown in the policy options benefits schedule in respect of each claim unless the excess waiver option has been selected and this is shown on **Your** benefits schedule.
- b. more than the amount shown in the policy options benefits schedule per single club or single item of **Golf Equipment**.
- c. wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning.
- d. loss or theft of **Your Golf Equipment** not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained, which includes the crime reference number, in the country where the incident occurred.
- e. any **Golf Equipment** or documents **You** lose or that are stolen or damaged during **Your Trip**, unless reported to the carrier within 24 hours and a written Property Irregularity Report (PIR) is obtained. If the loss, theft or damage to **Your Golf Equipment** is only noticed after **You** have left the airport, **You** must contact the airline in writing with full details of the incident within 7 days of leaving the airport and get a written report from them.
- f. claims arising from delay, detention, seizure or confiscation by customs or other officials.
- g. claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading.
- h. damage to, loss or theft of **Golf Equipment**, which is being carried on a vehicle roof rack.
- i. damage to, loss or theft of **Golf Equipment**, if it has been left;
 - i. **Unattended** in a place to which the public have access, or
 - ii. left in an **Unattended** motor vehicle unless in a locked boot and out of sight, or
 - iii. in the custody of a person who does not have an official responsibility for the safekeeping of the property.
- j. any claim for damage to **Golf Equipment** whilst in use.
- k. claims arising from weather conditions resulting from the failure to protect items.
- l. any claim if **You** have claimed under another policy section or policy option.

Please note **Our** liability is solely based upon the value of the **Golf Equipment** which has been lost, stolen or damaged and would not extend to the replacement of **Your** whole set of woods, or irons in the event of a claim being made for one item.

Please also refer to the general exclusions and conditions.

Golf Equipment Hire

You are covered for the necessary cost of hiring replacement **Golf Equipment** as a result of the **Accidental** loss, theft or damage of **Your Golf Equipment** during the period of insurance, or if **Your Golf Equipment** is certified by the carrier to have been lost or misplaced on the outward journey of a **Trip** for a period more than 24 hours, then **We** will pay **You** up to the amount shown in the policy options benefits schedule to hire replacement **Golf Equipment**.

Please note **You** must provide receipts and a report from the carrier confirming the length of the delay, otherwise no payment will be made.

You are not covered for any claim arising in connection with a **Trip** solely within **Your Home country**.

Please also refer to the general exclusions and conditions.

Green Fees

You are covered up to the amount shown in the policy options benefits schedule for the proportionate value of any pre-paid green fees, **Golf Equipment** hire fees or tuition hire fees which are confirmed as non-refundable and not used due to;

- a. **You** being involved in an **Accident** or **Your Illness** or injury, as certified by a **Medical Practitioner**, which prevents **You** participating in the pre-paid golfing activity, or
- b. loss or theft of documentation which prevents **You** participating in the pre-paid golfing activity, or adverse weather conditions which causes the closure of the golf course, confirmed in writing by the golf club.

You are not covered for

- a. any claim arising directly or indirectly from any **Existing Medical Condition/s** unless **You** have declared these to **Us** and **We** have written to **You** accepting them for insurance.
- b. claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming **Your** inability to play golf.
- c. 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 obtained, which includes the crime reference number, in the country where the incident occurred. In the case of an airline, a Property Irregularity Report (PIR) will be required.
- d. any claims relating to loss or theft of documentation, or closure of the course due to adverse weather conditions that are not substantiated in writing by the golf club.
- e. claims arising for loss, theft or damage to documentation shipped as freight or under a Bill of Lading.
- f. claims arising for documentation left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the documentation.
- g. claims arising for loss, theft or damage of documentation from an **Unattended** motor vehicle, unless taken from a locked boot or roof rack (which is itself locked to the roof of a vehicle) between 8am to 8pm local time and there is evidence of damage or forced entry which is confirmed by a written police report.

Please also refer to the general exclusions and conditions.

Special conditions relating to the Golf Insurance sections

- a. **We** have the option to either pay **You** for the loss, or replace, reinstate or repair the items concerned.
- b. claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

- c. **You** must take suitable precautions to secure the safety of **Your Golf Equipment**, and must not leave it unsecured or **Unattended** or beyond **Your** reach at any time in a place to which the public have access.
- d. if claiming for **Your** goods that were stolen or lost **You** should produce proof of ownership and proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim. The maximum **We** will pay for all pieces of **Golf Equipment** lost, damaged or stolen in any one incident is limited to £200 in total if **You** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.
- e. **You** must report loss of **Golf Equipment** to the local police, the carrier, the hotel or accommodation management or to the tour operator representative as appropriate, within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained, which includes the crime reference number, in the country where the incident occurred. Damage to **Golf Equipment** in transit must be reported to the carrier before **You** leave the **Baggage** hall and a Property Irregularity Report (PIR) must be obtained.
- f. **You** should make any claims about losing **Your Golf Equipment** or it being damaged or delayed while being held by an airline, to the airline first. Any money **You** get under this policy will be reduced by the amount of compensation **You** receive from the airline for the same event.

General Exclusions

You are not covered for claims arising out of;

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of **War**, **Terrorism**, invasion, acts of foreign enemies, hostilities (whether **War** be declared or not), civil **War**, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. However cover is provided in respect of claims under section 2 - Emergency medical expenses, section 3 - Hospital stay benefit or section 4 - Personal **Accident** of the policy arising through **Terrorism** other than losses arising from nuclear, chemical and biological exposures unless **You** planned to travel to areas that were publicly known to be affected or threatened by such risks (please see general condition 3).
2. **You** travel to a specific country or to an area where, prior to **Your Trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where **Your** destination is within Area 2 **Europe** (as defined in the 'Territorial Limits' on page 2) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the **Coronavirus** risk.
It is **Your** responsibility to check the latest advice from the FCDO prior to commencing **Your Trip**, which **You** can find at <https://www.gov.uk/foreign-travel-advice>.
3. loss, damage or expense directly or indirectly resulting from or attributable to radioactive contamination of any nature.
4. **You** being exposed to the **Utilisation of Nuclear, Chemical or Biological Weapons of Mass Destruction**.
5. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.

6. **You** travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft except where **You** have selected Activities option Rate 1 - Flying Light Aircraft: piloting as PPL holder or Gliding: as pilot with necessary licence or option Rate 2 - Flying Light Aircraft: Pilot Training or Gliding: Pilot Training.
7. **Your** wilful, self-inflicted injury or **Illness**, suicide or attempted suicide or **Your** deliberate exposure to unnecessary danger (except in an attempt to save human life).
8. **Your** use of drugs.
9. **Your** excessive consumption of alcohol by which **We** mean where **You** have drunk so much alcohol that a **Medical Practitioner** has stated that **Your** alcohol consumption has caused or actively contributed to **Your** injury or **Illness**, the results of a blood test at the time of injury or **Illness** shows that **Your** blood alcohol level exceeds 0.19% that is approximately 1.5 litres of beer or four 175ml glasses of wine or a witness report of a third party that has advised that **You** have notably impaired **Your** faculties and/or judgement.
10. **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.
11. any claim which is as a result of **You** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
12. **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.
13. **Your** participation in activities of a hazardous nature except as listed on page 16, 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.
14. winter sporting activities, except **Wintersports** as defined and the appropriate premium paid.
15. scuba diving if **You** are;
 - i. not qualified for the dive undertaken unless **You** are accompanied by a properly qualified instructor or,
 - ii. diving alone.Cover applies to depths according to **Your** qualifications but in any event no greater than 30 metres.
16. racing of any kind (other than on foot) and bloodsports.
17. **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.
18. **You** taking part in civil commotions or riots of any kind.
19. 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.
20. **You** breaking or failing to comply with any law whatsoever.
21. any financial incapacity, whether directly or indirectly related to the claim other than as provided for under section 1 - Cancellation of **Your Trip** or **Curtailment/Loss of Holiday** (e).
22. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier, except as provided for by section 14 - Financial failure insurance.

23. a tour operator failing to supply advertised facilities.
24. any government regulation or act.
25. **You** travelling against any health requirement stipulated by the carrier, their handling agents or any other transport provider.
26. any search and rescue costs.
27. claims where there is another insurance policy covering the same risk.
28. costs recoverable elsewhere.
29. claims arising from the unauthorised use of a swimming pool outside the specified times of opening.
30. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless **Your** life is in danger or **You** are attempting to save human life.
31. any claim where **You** are not wearing a helmet whilst on a motorcycle, motor scooter or moped.
32. any claim where **You** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
33. Any loss, damage, liability, cost or expense caused deliberately or accidentally by:
 - i. the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
 - ii. any computer virus;
 - iii. any computer related hoax relating to i and/ or ii above.
34. any claim arising from any known circumstance which existed and was in the public domain by the date **You** purchased this insurance or at the time of booking any **Trip**, whichever is the later.
35. any claim relating to an incident which **You** were aware of at the time **You** purchased this insurance or at the time of booking any **Trip** and which could reasonably be expected to lead to a claim.
36. any loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from **Your** credit card provider under section 75 of the Consumer Credit Act, or any other specific legislation for transport or travel providers.
37. any costs already accepted or offered by **Your** transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements.
38. any costs if **You** are unable to prove **Your** financial loss.
39. any claims directly or indirectly related to the fear of threat of a **Pandemic** and/or **Epidemic**, including but not limited to **Coronavirus**.
40. any claims directly or indirectly related to a **Pandemic** and/or **Epidemic**, including but not limited to **Coronavirus**.
However, this general exclusion shall not apply to Section 1 - Cancellation of **Your Trip** or Curtailment/Loss of Holiday and Section 2 – Emergency Medical Expenses outside of the **United Kingdom** provided that **You** have received the recommended number of doses of an approved **Coronavirus** vaccine 14 days prior to **Your Trip** commencing. This vaccination requirement shall not apply where **You** were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in **Your** medical records. **You** should also refer to general exclusion 2.

General Conditions

You must comply with the following conditions to have full protection of **Your** policy. If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. **You** must answer the important conditions relating to health shown on page 3 truthfully and to the best of **Your** knowledge and contact **Us** if required. If **You** do not do so then any related claim may be reduced or rejected or **Your** policy may become invalid.
2. **You** must tell **Us** as soon as possible about any change in circumstances which affects **Your** policy, including **You**, a travelling companion, a **Business Colleague** or **Relative** receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities **You** intend to participate in during **Your Trip** or any additional person(s) to be insured under this policy. **We** have the right to reassess **Your** coverage, policy terms and/or premium after **You** have advised **Us** of such change. This may include **Us** accepting a claim for the cancellation charges applicable at the time if no suitable or alternative cover for **Your** changed circumstances can be provided. If **You** do not advise **Us** of any change then any related claim may be reduced or rejected or **Your** policy may become invalid.
3. **You** must tell **Us** if **Your** plans for **Your Trip** include travel to areas affected or threatened by **War** or similar risks as set out in general exclusion 1. **We** reserve the right not to cover such **Trips** or, if **We** will cover them, to apply special terms or conditions and/or charge an additional premium as **We** think appropriate. No cover for such **Trips** shall attach unless **You** accept such terms, including any additional premium, before **You** depart.
4. **You** must advise the claims handlers of any possible claim within 31 days of **Your** return **Home**. **You** must supply them with full details of all the circumstances and any other information and documents **We** may require.
5. **You** must keep any damaged articles that **You** wish to claim for and, if requested, send them to the claims handlers at **Your** own expense. If **We** pay a claim for the full value of an article, it will become **Our** property.
6. **You** must agree to have medical examination(s) if required. In the event of **Your** death, **We** are entitled to have a post mortem examination. All such examinations will be at **Our** expense.
7. **You** must assist **Us** to obtain or pursue a recovery or contribution from any third party or other Insurers (including the Department of Work and Pensions) by providing all necessary details and by completing any forms.
This policy will only provide cover for **Irrecoverable Costs** once those principally responsible for reimbursing **Your** costs have been exhausted. **You** must revert to **Your** tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018, EU Transport Regulations, Consumer Credit Act, or Debit card charge backs a refund is legally due.
8. **You** must take all reasonable steps to avoid or minimise any loss that might result in **You** making a claim under this insurance.
9. **You** must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
10. except for claims under section 3 - Hospital stay benefit, section 4 - Personal **Accident** & section 5 - Travel delay, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
11. **We** may take action in **Your** name but at **Our** own expense to recover for **Our** benefit the amount of any payment made under this insurance.

12. **We** may at **Our** option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing **You** with a credit voucher.
13. this insurance is non-transferable. If a **Trip** is cancelled for any reason other than that described in section 1 - Cancellation of **Your Trip** or **Curtailment/Loss of Holiday** then the cover for that **Trip** terminates immediately and no refund of premium in whole or part will be made.
14. **You** must not act in a fraudulent manner. If **You** or anyone acting for **You**;
 - i. make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way, or
 - ii. make a statement in support of a claim knowing the statement to be false in any way, or
 - iii. submit a document in support of a claim knowing the document to be forged or false in any way, or
 - iv. make a claim for any loss or damage caused by **Your** wilful act or with **Your** connivance, then;
 - a. **We** will not pay the claim.
 - b. **We** will not pay any other claim which has been or will be made under the policy.
 - c. **We** may make the policy void from the date of the fraudulent act.
 - d. **We** will be entitled to recover from **You** the amount of any claim already paid under the policy.
 - e. **We** will not refund any premium.
 - f. **We** may inform the police of the circumstances.
15. when booking **Your Trip** or purchasing this policy, whichever is later, **You** must be fit to travel and participate in any activities and excursions that **You** have planned during **Your Trip**.
16. **We** shall not provide any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or the United States of America.
17. Several Liability Notice. The subscribing (re) insurers' obligations under contracts of (re) insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing (re) insurers are not responsible for the subscription of any co-subscribing (re) **Insurer** who for any reason does not satisfy all or part of its obligations.

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/Korfball/Netball/Volleyball;
Biathlon;
Black water rafting;
Boating (any craft under 10m long, inside 12 mile limit);
Boardsailing;
Boules/Bowling;
Bungee jumping (max 3 jumps);
Camel Riding;
Canoeing/Kayaking (river and lake grades 1-3 only);
Clay Pigeon Shooting;
Climbing wall;
Conservation or charity work (hand tools only);
Cricket;
Croquet;
Curling;
Cycling (recreational). Including touring, not BMX, competition or stunting;
Dance;
Dinghy sailing (inside 12 mile limit);
Dog sleigh (not racing);
Dry slope Skiing;
Elephant Riding;
Falconry;
Fell (hill) walking/running;
Fencing;
Fishing/Deep sea Fishing;
Flying (in a light aircraft as a passenger, not piloting);
Football (recreational soccer);
Gliding (as a passenger, not piloting);
Golf;
Go-karting;
Handball;
Hill Walking/Orienteering/Rambling;
Hockey/Hurling/Lacrosse/Shinty;
Horse riding (no jumping or competition. No hunting);
Hot Air Ballooning (passenger);
Ice skating;
Jet Boating (passenger);
Jet skiing;
Kabaddi (Tag);
Kayaking (grade 1-3 rivers);
Kite buggying (single seat);
Kite flying (Traction);
Light Aircraft/Helicopter (passenger);
Motorcycling (on road, provided **You** hold an appropriate full licence and are wearing a helmet, max 14 days any one **Trip**);
Mountain biking (not competition or downhill);
Overland safaris (organised **Trips** only);
Paintballing/war games;
Parascending / Parasailing (over water);
Pony trekking;
Racquetball;
Roller skating/Rollerblading/Inline Skating;
Rowing;

Running/Jogging;
Sail boarding;
Sailing yachts (longer than 10 metres, within 60 miles of a safe haven);
Sailing in Territorial Waters (less than 12 miles from shore);
SCUBA; to 30m (providing **You** hold the appropriate qualification or are diving with an instructor);
Shooting: Target /Clay Pigeon;
Skateboarding (no stunts);
Sledging/Tobogganing (recreational);
Sleigh riding (pulled by reindeer, horses or dogs);
Snooker;
Snorkelling;
Squash;
Surfing;
Swimming;
Table Tennis;
Tai Chi;
Ten Pin Bowling;
Tennis;
Tobogganing;
Trampoline (recreational);
Trekking (below 4,000m);
Waterpolo;
Water skiing;
Water Tubing;
White water Rafting: grade 1-2;
Wind Surfing;
Yoga;
Zip Wire;
Zorbing.

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

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

- 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;
Bouldering (up to 4m with crash mat);
Boxing;
Bungee Jumping (more than 3 jumps);
Canoeing or Kayaking, grade 4 or over; Sea;
Cycling: event training;
Dancing: Professional;
Flying Light Aircraft: piloting as PPL holder;
Football: competitive, non professional;
Glacier Walking (2,000-4,000m);
Gliding: as pilot with necessary licence;
Gymnastics (competitive);
High Diving (up to 5m);
Kite Surfing;
Marathon Running;
Martial Arts(casual non-competitive);
Motorcycle Touring in **Europe** only;
Outward-bound Pursuits;
Rapelling;
Rock Climbing (single pitch tethered climbs only);
Roller Hockey;
Rugby (non - professional);
Running: marathon / half-marathon;
Sailing: In International Waters, in-shore Regattas & Tall Ships, Dragon Boat Racing;

Sandboarding;
Shark Diving;
Skate Boarding with Stunts;
Swimming: open Sea;
Track & Field events: Decathlon, Modern Pentathlon, Triathlon (not exceeding Olympic distance);
Tree Climbing/Canopy Walking;
Wake Boarding;
Weight Lifting;
Whitewater Rafting / Canoeing:grade 3-4;
Working with animals (non-professional & see **Manual Work** notes);
Wrestling.

Rate 2

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

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

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

Manual Work Notes

Please refer to the definition of **Manual Work** for what is considered to be **Manual Work**.

The exclusion of **Manual Work** does not apply to work that is:

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

In relation to iii. and iv. above Personal **Accident** and Personal liability cover due to **Your** participation in the work activity is excluded and in the event of an injury the excess under section 2 - Emergency medical expenses will be increased to £200 and an excess waiver will not delete this increased excess.

Complaints procedure

We aim to provide the highest standard of service to every customer. If Our service does not meet Your expectations, We want to hear about it so We can try to put things right. All complaints We receive are taken seriously. The following will help Us understand Your concerns and give You a fair response.

1. Does Your complaint relate to a claim?

Sections 1-13 & 15-17:

a) In the first instance, please contact:

The Complaints Officer
Claims Settlement Agencies,
308-314 London Road,
Hadleigh, Benfleet,
Essex, SS7 2DD
United Kingdom
Tel: 01702 553443
Email: info@csal.co.uk

When You make contact please provide the following information:

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

Any written correspondence should be headed 'COMPLAINT' and You may include copies of supporting material.

If We are unable to resolve Your complaint immediately, We will send You a written acknowledgement within two (2) days of receipt. We will then investigate Your complaint and, in most cases, send You a full response in writing within two (2) weeks of receipt.

In exceptional cases, where We are unable to complete Our investigations within two (2) weeks, We will send You a full written response as soon as We can, and in any event within four (4) weeks of receipt of Your complaint.

b) If You are dissatisfied with Our response, then You can raise the matter with the Financial Services and Pensions Ombudsman (FSPO), an independent body that adjudicates on complaints, at the following address:

Financial Services and Pensions Ombudsman,
Lincoln House, Lincoln Place,
Dublin 2, D02 VH29
Telephone: +353 1 567 7000
Email: info@fspoi.ie
Website: www.fspo.ie

Section 14

If You have a complaint, We really want to hear from You. We welcome Your comments as they give Us the opportunity to put things right and improve Our service to You.

Please telephone Us on: +44 (0) 20 3758 0840.

Or write to:

Compliance Officer,
Liberty Mutual Insurance Europe SE,
20 Fenchurch Street,
London, EC3M 3AW
Email: complaints@libertyglobalgroup.com

Please make sure that You quote the policy number which can be found on Your Schedule.

It is Our policy to acknowledge any complaint within 5 working days advising You of who is dealing with Your concerns and attempt to address them. We will provide You with a written response outlining Our detailed response to Your complaint within four weeks of receipt of the complaint. You will receive either Our written response or an explanation as to why We are not in a position to provide one within eight weeks of receipt of Your complaint.

If You are not satisfied with the response You receive or We have failed to provide You with a written response, You may have the right to contact the Financial Ombudsman Service at the following address:

The Financial Ombudsman Service,
Exchange Tower,
London, E14 9SR.
Tel: 0800 023 4 567 (free from "fixed lines" in the UK)
or 0300 1239123 (charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

To confirm whether You are eligible to ask the Financial Ombudsman Service to review Your complaint please contact them at:

<https://www.financial-ombudsman.org.uk/consumers/how-to-complain>

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

2. Does Your complaint relate to Your policy?

a) In the first instance, please contact:

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

When You make contact please provide the following information:

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

Any written correspondence should be headed 'COMPLAINT' and You may include copies of supporting material.

If We are unable to resolve Your complaint immediately, We will send You a written acknowledgement within two (2) days of receipt. We will then investigate Your complaint and, in most cases, send You a full response in writing within two (2) weeks of receipt.

In exceptional cases, where We are unable to complete Our investigations within two (2) weeks, We will send You a full written response as soon as We can, and in any event within four (4) weeks of receipt of Your complaint.

b) If You are dissatisfied with Our response, then You can raise the matter with the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. You have six (6) months from the date of Our final response to refer Your complaint to the FOS.

If We cannot resolve Your complaint, You may refer it to Financial Ombudsman Service (FOS) at the following address:

Financial Ombudsman Service,
Exchange Tower,
London, E14 9SR.
Telephone: 0800 023 4567 – From UK Landline
Telephone: 0300 123 9123 – From UK Mobile
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Complaints about non-insured events and Your travel arrangements must be referred to Your travel organiser.

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

Data Protection Notice

Introduction

Please make sure that You read and understand this Data Protection notice as it explains to You what We will do with the information that You give Us in respect of this travel insurance policy.

In certain circumstances, We may need Your consent to process certain categories of information about You (including sensitive details such as information about Your health). Where We need Your consent, We will ask You for it separately. You do not have to give Your consent and You may withdraw Your consent at any time. However, if You do not give Your consent, or You withdraw Your consent, this may affect Our ability to provide the insurance cover from which You benefit and may prevent Us from providing cover for You or handling Your claims.

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

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

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

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

The Data Controllers

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

Protection And Uses Of Your Personal Data

The security of Your personal information is very important to Us. All personal information that You supply to Us either in respect of yourself or other individuals in connection with Our products and/or services will be treated in confidence by Us and will be used by Us for the purpose of providing and administering Our products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998 and from 25th May 2018 the General Data Protection Regulation (EU) 2016/649) and if You complete an application form for Our products and/or services You will be giving Your consent to such information being processed by Us (which may include other companies within the Worldwide Travel Insurance Services Limited and Chaucer Insurance Company DAC or Our agents. We may collect Your personal information from third parties where this is necessary in order to provide insurance services to You.

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

In order to protect Your privacy, We will anonymise any information We analyse as far as possible.

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

Want more details?

For more information about how We use Your personal information please see Our full privacy notice(s), which is/are available online on Our website www.chaucerplc.com/privacy-cookie-policy/ or in other formats on request.

For details of Worldwides full privacy notice please visit www.worldwideinsure.com/privacy-notice.htm

Inaccurate Data

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

Telephone Calls

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

- establishing facts relevant to Our business;
- checking that We comply with laws, regulations and self-regulatory procedures;
- checking and/or demonstrating the standards that We should be meeting, for example, for quality control and staff training purposes;
- preventing or detecting crime;
- investigating or detecting the unauthorised use of Our systems, to secure Our system and to ensure the effective operation of Our systems.

Fraud Prevention, Detection and Claims History

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

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

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

Customer Satisfaction Surveys

We aim to continuously improve the services We offer to Our customers.

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

Contact Us

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

Important - Section 14 - End Supplier Failure

When We use the terms 'We', 'Our' or 'Us' in this Data Protection notice, We mean Voyager Insurance Services Limited, Inter Passenger Protection Limited and Liberty Mutual Insurance Europe.

Data Protection

Any information You have provided will be dealt with by Us in compliance with the provisions of the Data Protection Act 1998. For the purposes of providing this insurance and the handling of any claims or complaints, We may need to transfer certain information which You have provided to other parties.

Sanctions

We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Non-Assignment

No title, right or interest under this policy may be assigned, transferred, conveyed or otherwise disposed of without the consent in writing of the Insurer hereon. Any attempt to assign rights or interests without the Insurer's written consent is null and void.

Information You Have Given Us

In deciding to accept this policy and in setting the terms and premium, We have relied on the information You have given Us. You must take care when answering any questions We ask by ensuring that all information provided is accurate and complete.

If We establish that You deliberately or recklessly provided Us with false or misleading information We will treat this policy as if it never existed and decline all claims.

If We establish that You carelessly provided Us with false or misleading information it could adversely affect Your policy and any claim. For example, We may:

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if We provided You with insurance cover which We would not otherwise have offered;
- amend the terms of Your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by Your carelessness;
- reduce the amount We pay on a claim in the proportion the premium You have paid bears to the premium We would have charged You; or
- cancel Your policy in accordance with the Right to cancel condition below.

We or Your insurance broker will write to You if We:

- intend to treat Your policy as if it never existed; or
- need to amend the terms of Your policy.

If You become aware that information You have given Us is inaccurate, You must inform Worldwide on 01892 833338 as soon as practicable.

Cancellation Rights

Important - Applicable to all policies: We will not refund the premium if You have travelled on the policy, or if You have made or if You intend to make a claim, or an incident has occurred which is likely to give rise to a claim. In any event, there is no refund of premium if You have purchased an 'Already Departed' policy.

To cancel Your policy, please telephone: 01892 833338 or email: customerservices@worldwideinsure.com.

Alternatively, You can write to: Worldwide Travel Insurance Services Ltd, Business Centre, 1-7 Commercial Road, Paddock Wood, Tonbridge, Kent. TN12 6YT.

1. If You wish to cancel the policy within the 14-day cooling off period

If You decide this cover is not suitable for You and You want to cancel Your policy You must contact Worldwide Travel Insurance Services Ltd within 14 days of buying the policy or the date You receive Your policy documents. Any premium already paid will be refunded to You in full.

2. If You wish to cancel the policy outside the 14-day cooling off period

a. For single trip policies:

If You cancel the policy at any time after the 14 day cooling off period, You will be entitled to a refund of the premium paid, subject to a deduction of 30% for the Cancellation cover You have received.

b. For annual multi trip policies:

If cover has started, You will be entitled to a pro-rata refund of premium, in accordance with the amounts shown below.

Period of cover	Refund Due
If cover has not started	100%
Up to two (2) months	60%
Up to three (3) months	50%
Up to four (4) months	40%
Up to five (5) months	30%
Up to six (6) months	25%
Six (6) months or over	No refund

3. Our right to cancel the policy

We may cancel Your policy where there is a valid reason for doing so by giving You 30 days' notice by registered post to Your last known address. A proportionate refund of the premium paid will be made to the policyholder from the date We cancel the policy. Valid reasons may include but are not limited to:

- If You advise Us of a change of risk under Your policy which We are unable to insure;
- Where You fail to respond to requests from Us for further information or documentation;
- Where You have given incorrect information and fail to provide clarification when requested; and/or
- The use of threatening or abusive behaviour or language, or intimidation or bullying of Our staff or suppliers, by You or any person acting on Your behalf.

No refund will be payable if You have made or intend to make a claim or if Your Trip has already started.

Important information

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

1. Denied boarding and cancelled flights

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

2. Long delays

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

3. Luggage

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

4. Death or injury

If **You** are injured in an **Accident** on a flight by an EU airline, **You** may claim damages from the airline. If **You** die as a result of these injuries **Your Family** may claim damages from the airline.

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

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 resident in the **United Kingdom**, Channel Islands or Isle of Man and registered with a **Medical Practitioner** in **Your Home country**.
 - 9. Excesses** - Under some sections of this insurance, claims will be subject to an excess. This means **You** will be responsible for paying the first part of the claim under each applicable section.
 - 10. Customer service** - **We** always try to provide a high level of service. However if **You** think **We** have not lived up to **Your** expectations, please refer to the complaints procedure on page 17.
 - 11. Fraudulent claims** - It is a criminal offence to make a fraudulent claim.
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Have a Safe Trip

We are working with the Foreign, Commonwealth & Development Office (FCDO) to do all that **We** can to help British Travellers stay safe overseas. Before **You** go overseas, check out the FCDO Website at:

www.fco.gov.uk/knowbeforeyougo

It is packed with essential travel advice and tips, and up-to-date country specific information.