

YOUR TRAVEL INSURANCE POLICY

Reference Number: 05956B

SECTION A – YOUR TRAVEL INSURANCE POLICY

IMPORTANT INFORMATION ABOUT MONARCH AIRLINES AND ROCK INSURANCE GROUP

WHO WE ARE

Monarch Airlines Limited is an Appointed Representative of Rock Insurance Services Limited. This insurance is arranged by Rock Insurance Services Limited and underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

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

WHAT YOU SHOULD KNOW

You will not receive advice or a recommendation in connection with the purchase of Your insurance policy. You will need to make Your own choice about whether the policy is right for You.

This policy wording contains all possible levels of cover on offer. You need to be aware that the sections of cover that apply to Your policy will depend on Your choice of cover, upgrade options and the premium You have paid and will be shown on Your Certificate of Insurance (or your Invoice which acts as Your certificate).

If You are in any doubt about any aspect of this policy wording and how it relates to You, please contact us on 0333 2025673.

You have the right to cancel this insurance should it not meet Your needs within 14 days from either the date of purchase or receipt of Your Certificate of Insurance (or Invoice), whichever is later, and provided that You have not already travelled.

If You do decide to cancel the policy then Your premium will be refunded in full, provided no claims have been made or no incidents have occurred that may give rise to a claim.

It is vital that You answer any questions asked by any party in relation to this travel insurance honestly and accurately. You must take reasonable care not to make any misrepresentation because inaccurate answers may result in a claim being declined.

ABOUT YOUR PREMIUM

ROCK collects and holds insurance premiums as agent of the Insurer. We do not charge a fee for arranging Your policy. However, a fee may be applicable if You wish to receive Your documents by post, You require an amendment to Your policy at a later date or You wish to cancel Your policy.

FINANCIAL SECURITY

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Whilst ROCK monitors the financial strength of the insurers with whom we place business, it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

IS THIS POLICY RIGHT FOR YOU?

This travel insurance policy will suit the Demands and Needs of an individual, or group of people who are travelling to countries included within the policy terms and who wish to insure themselves against the full financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy information/booklet.

This policy will not cover any pre-existing medical conditions unless You declare Your pre-existing medical condition to medical screening. Cover for any such medical condition will not be in place unless You have declared the condition, had it accepted in writing, and paid an additional premium. You should read the important conditions and exclusions to ensure that this policy is right for You. You will not receive any advice of a recommendation from us in relation to this policy. You will need to make Your own decision as to whether it suits Your needs.

You should read the important conditions and exclusions to ensure that this policy is right for You.

Specifically You should note that the policy may not be applicable if:

- You reside outside the UK Area;
- You want annual multi-trip policy and are over the age of 64;
- You want a single trip policy and are over the age of 80;
- You are over the age of 64 and require cover for Winter Sports;
- You have any pre-existing medical conditions declared to medical screening for which cover cannot be provided.

OUR SERVICE

We always aim to provide a first class service. However if You have any cause for complaint, please follow the complaints procedure detailed on page 11 of this document.

MEANING OF WORDS IN THIS SECTION

In the above section the following meaning of words will apply:

Insurers, We, Us, Our: UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE.

You or Your: Each person named on the Certificate of Insurance

INTRODUCTION TO YOUR POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your Certificate very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements.

Cooling Off Period: This insurance is designed to cover most circumstances but you should be aware that not all eventualities are insured. Please read this document carefully. If you find this insurance does not meet your requirements please return this policy within 14 days of receipt but before the trip departure date, provided no claim has been made or is pending, your premium will be refunded in full.

PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: 0333 2025673.

Please quote 05956B in all your communications with us so we can correctly identify which policy you have purchased

YOUR TRAVEL POLICY

We will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons who habitually reside in the UK Area (i.e. have their main home in the UK Area and have not spent more than 6 months abroad in the year prior to purchasing the policy)
- following payment of the appropriate premium for the level of cover selected.

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

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IMPORTANT NOTES

We would like to draw Your attention to important features of Your policy including:

- **Emergency Medical Expenses:** This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.
- **Health:** This policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by the Insurers in writing prior to travel may invalidate any subsequent claim. If You are in any doubt as to whether You would be covered by the policy please call the Medical Screening Helpline.
- **Medical Emergency:** In the event of a medical emergency You must contact Us as soon as possible. You MUST contact Us before incurring expenses in excess of £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.
- **Changes in health or medication:** You must contact Us and declare any changes in Your health or Your medication that occur between the date You take out this policy and the date You start any Trip.
- **Cruising:** If you intend living on a ship or a boat and travelling for extended periods of time during Your trip then You must purchase optional Cruise Cover.
- **Cancellation, Curtailment & Trip Interruption cover:** It is important to note that the policy contains conditions and exclusions in relation to non-insured travelling companions, Close Relatives or persons with whom You intend to stay whilst on Your Trip, in the event of any need to cancel, curtail or interrupt a trip as a result of changes in their health. Please refer to the 'Important Limitations - Cancellation, Curtailment & Trip Interruption Cover' section for full details.
- **Special Sports & Activities:** This policy specifically excludes participating in or practising for certain sports and activities. If You are going to take part in special sports and activities where there may be a high risk of injury or if You are in any doubt as to whether cover will apply, please call the Travel Helpline on 0333 2025673.
- **Age Limit:** No section of this policy shall apply in respect of any person who has reached the age of 81 years, for Single Trip policies, or 65 years, for Annual Multi-trip policies, at the commencement of the Period of Insurance.
- **Trip Limits:** This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. **IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID.** Trips must commence and end in the Home country and a return ticket must have been booked prior to departure.
- **Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 1 for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections 1, 3, 4 and 5 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.
- **Third Party Liability:** If You use any form of mechanically propelled vehicle (e.g. car, motor cycle, moped or scooter) sail or powered boat, or an airborne craft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.
- **Personal Possessions:** While this policy provides cover for Your Personal Possessions, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. The maximum We will pay under this policy for Valuables (as defined) owned by each Insured Person is limited to £300 (or £100 if the Insured Person is aged under 18). Personal Possessions 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. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- **Policy Limits:** Most sections of Your policy have limits on the amount the Insurer will pay under that section. Some sections also include other specific limits, for example: For any one item or for Valuables in total. You are advised to check Your policy.
- **Policy Excess:** Under most sections of the policy, claims will be subject to an excess. This means that You will be responsible for paying the first part of the claim up to the excess value per Insured Person each and every incident. A definition of the Policy Excess is in the Meaning of Words.
- **Reasonable Care:** You need to take all reasonable care to protect yourself and Your property, as You would if You were not insured.

IMPORTANT MEDICAL HEALTH REQUIREMENTS

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.

This insurance operates on the following basis:

- 1) To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
- 2) The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
- 3) The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
- 4) The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).

No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:

- You have declared ALL Pre-existing Medical Conditions to Us; and
- You have declared any changes in Your health or prescribed medication; and
- We have accepted the condition(s) for insurance in writing.

Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip. **Failure to declare ALL Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.**

We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.

Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.

To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact the Medical Screening Helpline during office hours on: 00 44 (0) 343 658 0306.

You should also refer to the General Exclusions.

IMPORTANT LIMITATIONS - CANCELLATION, CURTAILMENT & TRIP INTERRUPTION COVER

This policy will NOT cover any claims under Section 5 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any Pre-existing Medical Condition known to You prior to the commencement of the Period of Insurance affecting any Close Relative or travelling companion who is not insured under this policy, or person with whom You intend to stay whilst on Your Trip if:

- a terminal diagnosis had been received prior to the commencement of the Period of Insurance; or
 - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;
- or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:
- required surgery, inpatient treatment or hospital consultations; or
 - required any form of treatment or prescribed medication.

You should also refer to the General Exclusions.

YOUR DUTY OF DISCLOSURE

Consumer Insurance (Disclosure and Representations) Act 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;
- b) to make sure that all information supplied as part of your application for cover is true and correct;
- c) tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

EMERGENCY ASSISTANCE 24 HOURS A DAY

The Emergency Assistance Company provides immediate help in the event of an insured person's illness or injury whilst travelling abroad - they provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone or fax.

The emergency assistance provided for you by this insurance is operated by Global Response and Healthwatch S.A.

In the event of any illness, injury, accident or hospitalisation which requires:

1. Inpatient treatment anywhere in the World or
2. Outpatient treatment in North America and the United Kingdom, Channel Islands, Isle of Man and Ireland, you must contact:

Global Response

Tel: 00 44 (0) 113 3180 197

Fax: 00 44 (0) 113 3180 198

Outpatient treatment anywhere in the World excluding North America, and the United Kingdom, Channel Islands, Isle of Man and Ireland, you must contact:

Healthwatch S.A.

Telephone: 00 44 (0) 113 318 0124

Fax: 00 44 (0) 113 318 0125

Email: newcase@healthwatch.gr

Global Response or Healthwatch S.A. may be able to guarantee costs on your behalf. When contacting Global Response or Healthwatch S.A. please state that your insurance is provided by UK General Insurance Ltd and quote Scheme Name: Monarch Internet and Reference Number 05956B.

Note: You must retain receipts for medical and additional costs incurred and you are responsible for any policy excess which should be paid by you at the time of treatment.

Inpatient Treatment Abroad

If you go into hospital you must contact the Emergency Assistance Service as detailed above immediately. If you do not, this could mean that we will not provide cover or we will reduce the amount we pay for medical expenses.

Outpatient Treatment Abroad

If you require outpatient treatment please contact the appropriate Emergency Assistance provider as detailed above. If the emergency assistance is being provided by Healthwatch S.A. please ensure the treating Doctor or Clinic is aware of the following instructions:

OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS

In order to have your invoices paid quickly, please send your treatment invoice together with a copy of the policy (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to newcase@healthwatch.gr

You must include your bank details, IBAN no's and/or swift code for payment to be processed electronically.

Outpatient Department Tel: 00 30 2310 256454

Outpatient Department Fax: 00 30 2310 256455

Email: newcase@healthwatch.gr

Returning early to the United Kingdom

If you have to return to the United Kingdom under Section 1 (Medical Emergency and Repatriation) the Emergency Assistance Company must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return home. We reserve the right to repatriate you should our medical advisors consider you fit to travel. If you refuse to be repatriated all cover under this policy will cease.

RECIPROCAL HEALTH AGREEMENTS

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland We would advise You to obtain a Form CM1 from Your local main Post Office. On returning this, duly completed, to the main Post Office You will be issued with a European Health Insurance Card (EHIC), which will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland. (Full details are given in the DSS Leaflet No. T7 - Health Advice for Travellers.)

Please note: For claims under Section 1 (Medical Emergency & Repatriation) or Section 2 (Emergency Dental Treatment), no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.

When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides:

- Free treatment as an in-patient or out-patient at a public hospital;
- Subsidised medicines under the Pharmaceutical Benefits Scheme; and
- Benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if You will be receiving treatment and make use of the treatment offered. If You receive treatment before You enrol, Medicare benefits can be backdated, if You are eligible. To be eligible You must be a resident of the United Kingdom or Ireland and will need to show Your British or Irish passport with an appropriate visa, and acceptable identification (for example a driving licence). If You do not enrol at Medicare offices We may reject Your claim or limit the amount We pay to You. If You need treatment which cannot be carried out under Medicare you MUST contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You.

If you hold an Irish passport you are entitled to free treatment as an in-patient or out-patient at a public hospital. You will need to show Your passport at the hospital.

For more information You should contact:

Health Insurance Commission
PO Box 1001,
Tuggeranong,
ACT 2901,
Australia

or visit their website at: www.hic.gov.au

MEANING OF WORDS

Wherever the following words and phrases appear in this policy they will always have these meanings:

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Certificate: The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the Period of Insurance and any other special conditions and terms.

Close Relative: Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.

Common Law Partner: The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance.

Complications of Pregnancy and Childbirth: For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Cruise Holiday: Living on a ship or a boat and travelling for extended periods of time.

Curtailement: Abandonment of a planned Trip, after commencement of the outward journey, by return to Home earlier than on the scheduled return date.

Family: The main Insured Person, his/her spouse or Common Law Partner, and up to 4 of their dependent children under 18 years of age (in full-time education and residing with them).

Geographical Limits: The countries of the Zone for which You have paid the appropriate premium, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel, as specified on the Certificate.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your country of departure once You commence Your Trip, and during Your return journey to Your Home.

You will be covered when travelling by recognised Public Transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

Zone 1: The UK Area.

Zone 2: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Greenland, Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Tunisia, Turkey, UK Area, Ukraine, and Vatican City.

Zone 3: All countries worldwide, excluding the United States, Canada, Bermuda, Hong Kong, Singapore, India, South Africa and the Caribbean.

Zone 4: Australia and New Zealand.

Zone 5: All countries worldwide.

Golf Equipment: Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Home: Your principal place of residence in the UK Area, used for domestic purposes, and including garage(s) and other outbuilding(s).

Insured Person or You/Your: Each person named on the Certificate and for whom the appropriate premium has been paid, resident in the UK Area, and at the commencement of the Period of Insurance being not more than 80 years of age if You have a Single Trip policy or being not more than 64 years of age if You have an Annual Multi-trip policy.

Limits of Cover: Unless stated to the contrary, Our maximum liability in any one Period of Insurance is limited to the amount stated in each Section, per each Insured Person.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet).

Manual Work: Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry). Cover for Manual Work will be provided where such work is solely in a voluntary capacity, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and, 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 heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 metres above the ground, and cover for Personal Accident and Personal Liability is excluded. In the event of an injury occurring as a result of voluntary labour, the Policy Excess under section 1 (Medical Emergency & Repatriation) will be increased to £250 and application of Excess Waiver will not delete this increased excess. Cover excludes interaction with wild animals of any kind.

Medical Condition: Any medical or psychological disease, sickness, condition, illness or injury that has affected You or any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip.

Medical Health Declaration: Medical information that needs to be declared to Us before each Period of Insurance and/or prior to any Trip by any Insured Person who has suffered from a Pre-existing Medical Condition.

Medical Practitioner: A legally recognised member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

Money: Sterling and foreign currency and travellers cheques.

Pair or Set: A number of items of Personal Possessions considered as being similar or complementary to one another or used together.

Period of Insurance: The period shown on the Certificate. Subject to:

Single Trip policies: Cancellation cover starts when You purchase this insurance or when You book Your Trip, whichever is the later. Cover for all other sections applies for the duration of Your Trip, as stated on the Certificate. Please refer to the definition of Trip for conditions on Trip limits.

Annual Multi-trip policies: Cover applies as for Single Trip policies however, the Period of Insurance is for 12 months during which You are covered for each Trip You book and undertake within that period. Please refer to the definition of Trip for conditions on Trip limits.

One Way Trips: The Period of Insurance will cease upon whichever occurs first of the following:

- The expiry of the period of cover;
- When You first leave immigration control in the country of Your final ticketed and declared destination.

Note: If you travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which you have paid.

There is no cover under the Cancellation Section of this policy outside the Period of Insurance. However, if during the Period of Insurance You book a Trip with a start date after the expiry of Your Annual Multi-trip policy then Cancellation cover will continue for that Trip provided You renew this policy on or before its expiry date and there is no gap in cover.

Legal advice continues to apply for up to 7 days after You return Home.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

Personal Possessions: Items usually carried or worn by travellers for their individual use during a Trip.

- Note 1: Items hired to You, and all items loaned or entrusted to You are excluded (other than skis and ski equipment where the appropriate Winter Sports premium has been paid).
- Note 2: This travel insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your Home Contents policy.

Policy Excess: The first amount payable per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies.

- Note: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £250.

Pre-existing Medical Condition:

1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received **during the 12 months** prior to the commencement of cover under this policy and/or prior to any Trip; and
2. any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred **at any time** prior to the commencement of cover under this policy and/or prior to any Trip.

Public Transport: A train, bus, coach, ferry service or scheduled airline flight (non internal) operating to a published timetable to join the booked travel itinerary.

Redundancy, Redundant: You becoming unemployed under the Protection of Employment Act. You must have been given a Notice of Redundancy and qualify for payment under the current redundancy payments legislation.

The following are not included in the definition:

- Any employment which has not been continuous and with the same employer;
- Any employment which is not on a permanent basis;
- Any employment which is on a short term fixed contract;
- Any instance where You had reason to believe that You would be made redundant at the time of booking Your trip.

Resident: You are within Your Home Country and have been for at least six months prior to the time of arranging this insurance.

Secure Luggage Area: Any of the following, as and where appropriate:

- The locked dashboard, boot or locked luggage compartment of a motor vehicle;
- The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats;
- The fixed storage units of a motorised or towed caravan;
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Ski-pack: Ski pass and ski school fees.

Special Sports and Activities: The activities listed under the Optional Special Sports & Activities Cover section of this policy.

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

Trip: A journey within the countries of the Geographical Limits, during the Period of Insurance:

Single Trip policies: the maximum number of days for which You have paid the appropriate premium.

- Note 1: The maximum Trip duration will be 91 days for Standard Cover or 18 consecutive months for Premier cover.

Annual Multi-trip policies: A maximum of 31 consecutive days which take place entirely during the Period of Insurance (or continue into the next Period of Insurance if Your contract is renewed with Us, and is in force at the time of any incident resulting in a claim) with a maximum of 17 days Winter Sports cover is included, upon payment of the appropriate additional premium this can be increased to 24 or 31 days.

- Note 1: If You are under 65 years old at the commencement of the Period of Insurance, upon payment of the appropriate additional premium the maximum number of consecutive days You can spend abroad can be increased to 62 days.
- Note 2: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
- Note 3: Trips must commence and end in the Home country and a return ticket must have been booked prior to departure, unless a One Way Trip has been purchased.
- Note 4: For Residents of the UK Area, Trips solely within their Home country are only insured if You have prebooked at least two consecutive nights paid accommodation.
- Note 5: Irrespective of the number of individual Trips You undertake in each Period of Insurance, the maximum of days You can spend abroad must not exceed 183.

UK Area: Great Britain and Northern Ireland.

Unattended: When You cannot see and are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property or vehicle.

Valuables: Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE.

Wedding Attire: Bride's dress with accessories and Bridegroom's suit with accessories.

Wedding Gifts: Gifts for the Bride and Bridegroom presented for the purpose of celebrating the Wedding.

Winter Sports: The activities listed under the Optional Winter Sports Cover section of this policy.

You/Your: Each person named on the Certificate and for whom the appropriate premium has been paid, resident in the UK Area, registered with a local doctor for the last 6 months, and at the commencement of the Period of Insurance being not more than 80 years of age if You have a Single Trip policy or being not more than 64 years of age if You have an Annual Multi-trip policy.

UPGRADES

This policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Any extra benefit You have purchased is shown on Your Certificate. Please read the wording and ensure the cover reflects Your requirements.

Upon the payment of an additional premium, You may upgrade Your travel insurance coverage by purchasing any of the following upgrades prior to commencement of Your Trip:

- Optional Excess Waiver**
The Excess is reduced to nil (premier cover only) when You have paid the premium for Excess Waiver except where stated.
– Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £250 and application of Excess Waiver will not delete this increased excess.
- Optional Winter Sports Cover**
Your policy can be extended, subject to certain limitations, to cover Winter Sports. Please refer to the Optional Winter Sports Cover Section in this policy for full details.
- Optional Golf Cover**
Your policy can be extended, subject to certain limitations, to cover Golf. Please refer to the Optional Golf Cover Section in this policy for full details.
- Optional Timeshare Cover**
Your policy can be extended, subject to certain limitations, to cover management and exchange fees. Please refer to the Optional Timeshare Cover Section in this policy for full details.
- Optional Wedding Cover**
Your policy can be extended, subject to certain limitations for Wedding Cover. Please refer to the Optional Weddings Cover Section in this policy for full details.
- Optional Cruise Cover**
Your policy can be extended to cover Cruise holidays upon payment of appropriate additional premium.
- Special Sports and Activities Cover**
Your policy can be extended, subject to certain limitations, to cover Special Sports & Activities. Please refer to the Optional Special Sports & Activities upgrade Section in this policy for full details.

SECTION 1 MEDICAL EMERGENCY & REPATRIATION

What is covered:

We will pay You the following costs, up to **£10,000,000** for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside their Home country:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised Medical Practitioner.
- Up to **£1,500** for burial or cremation of a deceased Insured Person abroad or alternatively transportation costs of returning Home an Insured Person's body or ashes.
- Additional travelling costs to repatriate You Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary.

We reserve the right to limit payment to what Our Medical Officer deems to be reasonable.

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this section after that date will be limited to what We would have paid if Your repatriation had taken place.

What is not covered:

- costs in excess of £500 which have not been authorised by Us in advance (see Important Notes);
- any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- any pre-planned, pre known or expected medical treatment or diagnostic procedure;
- treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer;
- treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- any costs incurred in the Home country other than in connection with transportation of You or Your remains to Home from abroad;
- any costs incurred in the Channel Islands which are recoverable under the local health service;
- any costs where the transportation Home has not been arranged by Us;
- any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- air-sea rescue and transfer costs;
- the Policy Excess except where You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- anything mentioned in the General Exclusions.

SECTION 2 EMERGENCY DENTAL TREATMENT

What is covered:

We will pay up to **£200 Standard/£250 Premier** per Insured Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

What is not covered:

- the costs of any subsequent permanent or routine treatment;
- any pre-planned or pre known dental treatment or diagnostic procedure;
- treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- normal wear and tear;
- any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- any damage to dentures, other than whilst being worn by You;
- dental treatment involving the provision of dentures or the use of precious metals;
- any costs incurred in the Home country;
- any costs incurred in the Channel Islands which are recoverable under the local health service;
- the Policy Excess except where You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- anything mentioned in the General Exclusions.

SECTION 3 ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

What is covered:

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under Section 1 (Medical Emergency & Repatriation), We will pay up to an overall limit of **£2,000** for each Insured Person for the following:

- If Our Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with You and accompanying You on the Trip Home.
- Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You Home.
- A return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace You in Your location outside Your Home country following Your medical repatriation or death during a Trip.
- Additional travelling costs incurred in returning Home Your children under 18 years of age and insured under this policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children Home.

What is not covered:

- any air travel costs in excess of a return economy/tourist class ticket;
- accommodation costs other than the cost of the room;
- for each child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket;
- any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- anything mentioned in the General Exclusions.

SECTION 4 HOSPITAL DAILY BENEFIT

What is covered:

In the event of a valid claim under Section 1 (Medical Emergency & Repatriation) or Section 2 (Emergency Dental Treatment), when You are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours, We will pay You the sum of **£25** per each Insured Person per complete 24 hours of in-patient treatment up to a maximum under this policy of **£1,000** per Insured Person.

What is not covered:

- any claim arising in connection with a Trip solely within the Home country;
- any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- anything mentioned in the General Exclusions.

SECTION 5 CANCELLATION, CURTAILMENT & TRIP INTERRUPTION

Cancellation & Curtailment

What is covered:

We will reimburse up to a maximum of **£1,500 Standard/£5,000 Premier** per Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid (or have contracted to pay), for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

Cancellation cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip. Please see also the Travel Delay cover (Section 6).

Curtailment cover applies if You are **forced** to cut short a Trip You have commenced, and return to Your Home country, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following the cancellation of or a delay of more than 12 hours in the departure of Your outward flight, sea-crossing or international coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You booked the Trip), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- You or any person with whom You plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If You are made redundant and You qualify for redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart when Your presence is required by the Police in connection with such events.
- Your compulsory quarantine.

Trips interruption

What is covered:

On condition that You contact Us first, and that We make all the travel arrangements, We will pay necessary additional travelling costs incurred in returning You Home in the event You have a valid Curtailment claim. If the situation permits, and the period of Your original booked Trip has not expired, We will also pay necessary additional travel costs in transporting You back to the location abroad.

Travel by air will be limited to one economy/tourist class ticket for each Insured Person.

Trips interruption cover applies when You need to make an unscheduled return journey to the Home country during a Trip because of:

- The death, imminent demise, or hospitalisation due to serious accident or illness, of a Close Relative;
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart when Your presence is required by the Police in connection with such events.

If You cannot recoup the cost of any pre-paid accommodation, You may be able to submit a pro-rata Curtailment claim under this section for such costs.

The maximum amount We will pay under Section 5 in total for Cancellation, Curtailment and Trip Interruption claims is **£1,500 Standard/£5,000 Premier** per Insured Person.

Special conditions relating to claims

You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

In the event of Curtailment or interruption of the Trip, You must contact Us first and allow Us to make all the necessary travel arrangements.

If, at the time of requesting Our assistance in the event of a Curtailment or Trip Interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements **at Your cost** and arrange appropriate reimbursement as soon as the claim has been validated.

You must notify the Carrier or Travel Agent immediately when You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating General Practitioner stating that this prevented You from travelling.

If Your outward flight, sea-crossing or international coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.

If You cancel, curtail or interrupt Your Trip because Your presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the Police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to the Home country.

What is not covered:

- a) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under "What is Covered";
- b) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- c) any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:
 - a terminal diagnosis has been received prior to the commencement of the Period of Insurance;
 - they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;
 or during the 90 days immediately prior to the commencement of the Period of Insurance they had:
 - required surgery, inpatient treatment or hospital consultations; or
 - required any form of treatment or prescribed medication.
- d) Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- e) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- f) any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
- g) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;

- h) change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current EU legislation;
- i) any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- j) any Cancellation, Curtailment or Trip Interruption caused by work commitment or amendment of Your holiday entitlement by Your employer;
- k) any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
- l) prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
- m) any costs relating to airport taxes, airport charges, service charges, facility charges, user fees, security charges, or air passenger duty. You should obtain a refund from Your carrier for such charges;
- n) any claim arising directly or indirectly from Scheduled Airline Failure;
- o) the Policy Excess. If You are claiming only for loss of deposit then the excess is reduced to £20 per Insured Person per claim;
- p) withdrawal from service of the aircraft on which You are booked to travel, as a result of ash or other debris arising from a volcano. You should direct any claim in this case to the transport operator involved;
- q) the cost of this policy;
- r) anything mentioned in the General Exclusions.

SECTION 6 TRAVEL DELAY

What is covered:

If the departure of any international flight, sea crossing, coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions or mechanical breakdown of aircraft, sea vessel, coach or train:

- 1) For **more than 12 hours** beyond the intended **departure** time: We will pay You the sum of **£20** per Insured Person for the first 12 hours Your departure is delayed and a further **£20** per Insured Person for each subsequent full 12 hours delay, up to a maximum of **£300** in all per Insured Person per Trip; or
- 2) For **more than 12 hours** beyond the intended **departure** time on the first outbound flight, sea crossing, coach or train You can choose instead to abandon Your Trip and submit a Cancellation claim under Section 5 up to a maximum of **£5,000** per insured person (**£1,500 Standard Cover**); or
- 3) If the flight, sea crossing, coach or train is cancelled and no alternative provided **within 12 hours of the intended departure time**: The cost of buying a replacement ticket up to a maximum of **£500** per Insured Person.

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- b) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- c) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- d) withdrawal from service of the aircraft on which You are booked to travel, as a result of ash or other debris arising from a volcano. You should direct any claim in this case to the transport operator involved;
- e) anything mentioned in the General Exclusions.

SECTION 7 UK DEPARTURE ASSISTANCE & MISSED UK CONNECTION

What is covered:

We will pay You up to a maximum of **£1,000** per Insured Person to meet the additional costs incurred should You be delayed or miss Your connection as follows:

On Your Outward Journey:

If after leaving Your Home You are delayed during Your internal/connecting journey to the airport, port, coach or rail terminal, as a result of disruption, cancellation, delay, curtailment, suspension, failure or alteration of Public Transport, or breakdown or accident immobilising the private vehicle in which You are travelling:

- We will provide assistance to enable You to continue Your journey to your Home country international departure point;
- Where necessary We will provide alternative transport or emergency local help, including the towing of Your vehicle to the nearest garage.

On Your Return to your Home country:

If Your main international air, sea, coach or rail Carrier is delayed and You miss Your pre-booked and pre-paid Home country internal travel connection by scheduled Public Transport We will:

- Assist You to reach Home from the point where You transfer from the main international air, sea, coach or rail Carrier;
- Liaise with the onward transport provider to advise of Your late arrival and will, if necessary, make alternative travel arrangements to enable You to get Home within a reasonable time.

Should You arrive at the Home country transfer point on time but You are unable to continue Home as planned due to the disruption, cancellation, delay, curtailment, suspension, failure or alteration of Your planned internal travel connection by scheduled Public Transport; or the immobilisation or loss of the private vehicle, left in the country of departure or at the transfer point, and in which You proposed to travel We will:

- Provide necessary alternative transport, local emergency assistance, recovery of the private vehicle and the passengers to Home or overnight accommodation whilst awaiting repairs to the private vehicle.

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

If the private vehicle in which You are travelling or intending to travel is immobilised by breakdown or accident, then You will be responsible for authorising repairs and for meeting any costs other than for 1 hour's roadside assistance and towing charges to the nearest garage.

You must take every reasonable step to commence and complete the journey to the Home country international departure point on time.

What is not covered:

- a) claims arising from Strike or Industrial Action which had started, or for which a starting date had been announced, before You made any travel arrangements for Your Trip;
- b) claims due to You allowing insufficient time to complete Your journey to the departure point;
- c) withdrawal from service (temporary or otherwise) of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;

- d) additional costs where the scheduled Public Transport operator has offered reasonable alternative travel arrangements;
- e) immobilisation or loss of any vehicle You have taken abroad on Your Trip;
- f) withdrawal from service of the aircraft on which You are booked to travel, as a result of ash or other debris arising from a volcano. You should direct any claim in this case to the transport operator involved;
- g) anything mentioned in the General Exclusions.

SECTION 8 MISSED DEPARTURE ON THE OUTWARD JOURNEY

What is covered:

We will pay You for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to a maximum of **£1,000** if You arrive at the airport, port or international coach or rail terminal too late to commence the outward journey abroad of Your booked Trip, as a result of:

- Breakdown of or accident involving the vehicle in which You are travelling; or
- Cancellation or Curtailment of scheduled Public Transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown or accident.

We will provide assistance by liaising with the Carrier and/or Tour Operator to advise of Your late arrival and, as necessary, We will make arrangements for overnight hotel accommodation and alternative international travel.

Special conditions relating to claims

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time.

You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- b) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- c) additional costs where the scheduled Public Transport operator has offered reasonable alternative travel arrangements;
- d) claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges other than additional fuel and oil;
- e) claims under this section in addition to claims under Section 6 (Travel Delay);
- f) claims due to You allowing insufficient time to complete Your journey to the departure point;
- g) withdrawal from service of the aircraft on which You are booked to travel, as a result of ash or other debris arising from a volcano. You should direct any claim in this case to the transport operator involved;
- h) anything mentioned in the General Exclusions.

SECTION 9 PERSONAL POSSESSIONS

What is covered:

If, in the course of a Trip, Your Personal Possessions are damaged, stolen, destroyed or lost (and not recovered), We will cover You up to an overall maximum of **£1,500 Standard/£2,000 Premier** per Insured Person in total under this policy.

Within this amount the following sub-limits apply:

- The maximum We will pay for any one article, or for any one Pair or Set of articles, is **£200**. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay You for all articles lost, damaged or stolen in any one incident is limited to **£250** if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay You under this policy for all Valuables owned by each Insured Person is limited to **£300** (or **£100** if the Insured Person is aged under 18). The maximum We will pay You for sunglasses or prescription glasses of any kind is limited to **£150** per Insured Person. The maximum We will pay for mobile telephones is limited to **£100** per Insured Person.
- The maximum We will pay You for Personal Possessions or Valuables lost, damaged or stolen from a beach or pool-side is limited to **£100** per Insured Person.
- The maximum We will pay You for any cigarettes or alcohol lost, damaged or stolen is limited to **£50** in total under this policy.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

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.

You must take suitable precautions to secure the safety of Your Personal Possessions, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce 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.

Within 24 hours of discovery of the incident, You must report loss of Personal Possessions to the local Police or to the Carrier, as appropriate, (damage to Personal Luggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the Tour Operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered:

- a) any item loaned, hired or entrusted to You;
- b) any loss, theft of, or damage to Personal Possessions left in an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Luggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available;
- c) theft of Valuables from an Unattended motor vehicle;
- d) loss, theft of, or damage to, Valuables from checked-in luggage left in the custody of a Carrier and/or Valuables packed in luggage left in the baggage hold or storage area of a Carrier;
- e) electrical or mechanical breakdown or derangement of the article insured;
- f) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- g) confiscation or detention by Customs or other lawful officials and authorities;
- h) dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession; unused mobile telephone rental charges or prepayments;
- i) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;

- j) liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- k) sports' gear whilst in use;
- l) equipment used in connection with any Winter Sports or Special Sports and Activities unless You have paid the appropriate additional premium to extend Your policy;
- m) loss or theft of or damage to Money (please see Section 11);
- n) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this section);
- o) the Policy Excess;
- p) anything mentioned in the General Exclusions.

SECTION 10 BAGGAGE DELAY ON YOUR OUTWARD JOURNEY

What is covered:

If Your luggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period in **excess of 12 hours**, You can claim an amount of up to **£50 per complete 24 hours** up to a maximum of **£150** per Insured Person for the purchase of essential items.

Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Possessions Section.

Special conditions relating to claims

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

What is not covered:

- a) any claim arising in connection with a Trip solely within the Home country;
- b) anything mentioned in the General Exclusions.

SECTION 11 PERSONAL MONEY & PASSPORT

What is covered:

- If during a Trip, the Money You are carrying on Your person or You have left in a safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will cover You up to an overall maximum under this policy of **£500** per Insured Person in total in respect of bank notes, currency notes and coins.

The maximum We will pay for bank notes, currency notes and coins belonging to an Insured Person aged under 18 is **£50**.

- If Your passport is lost or stolen outside the country of departure during a Trip, We will pay You up to **£200** per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport. We do not cover the replacement cost of the passport itself.

Special conditions relating to claims

Within 24 hours of discovery of the incident You must report loss of Money or Your passport to the local Police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the Tour Operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

- a) shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- b) anything that can be replaced by the issuer;
- c) the Policy Excess;
- d) anything mentioned in the General Exclusions.

SECTION 12 PERSONAL LIABILITY

What is covered:

If in the course of a Trip You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then:

On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your legal personal representatives) against:

- All sums which You shall become legally liable to pay as compensation; and
- All law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay You up to a maximum, including costs, of **£2,000,000** under this policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered:

- a) injury to, or the death of, any member of Your family or household, or any person in Your service;
- b) property belonging to, or held in trust by You or Your family, household or servant;
- c) loss of or damage to property which is the legal responsibility of You or Your family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- d) any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- e) claims for injury, loss or damage arising directly or indirectly from:
 - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boats (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
 - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
 - the ownership or occupation of any land or building;
 - wilful or malicious acts;
- f) liability or material damage for which indemnity is provided under any other insurance;
- g) accidental injury or loss not caused through Your negligence;
- h) any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- i) an Insured Person engaging in any Special Sports and Activities or Winter Sports (regardless of whether the Special Sports and Activities or Winter Sports premium has been paid) where this policy specifically states that Personal Liability cover is excluded;
- j) anything mentioned in the General Exclusions.

SECTION 13 PERSONAL ACCIDENT**What is covered:**

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay You or Your legal personal representatives the following benefits:

COVER PER INSURED PERSON	Standard	Premier
Death	£5,000	£10,000
Loss of one or more Limbs, or total and irrecoverable	£15,000	£25,000
Loss of Sight in one or both eyes	£15,000	£25,000
Permanent Total Disablement	£15,000	£25,000

What is not covered:

- injury not caused solely by outward, violent and visible means;
- Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- any payment per Insured Person in excess of **£15,000 Standard/£25,000 Premier**;
- any payment in excess of **£1,000 Standard/£2,500 Premier** arising from death of Insured Persons **under 18 years or over 65 years of age**;
- an Insured Person engaging in any Special Sports and Activities or Winter Sports (regardless of whether the Special Sports and Activities or Winter Sports premium has been paid) where this policy specifically states that Personal Accident cover is excluded;
- anything mentioned in the General Exclusions.

SECTION 14 LEGAL EXPENSES

The following definitions apply only to this section:

We, Our, Us

UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE.

Representative

The solicitor or other suitably qualified person appointed by Us in accordance with this section of the policy.

Legal Costs and Expenses

We will advance on Your behalf up to **£25,000** in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings. When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will cover You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, up to **£25,000** in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

Conditional Fee Agreement

The separate agreement between You and the Representative for paying his or her professional fees which is an enforceable conditional fee agreement within the meaning of sections 58, 58A, Courts and Legal Services Act 1990 (as substituted and inserted by section 27, Access to Justice Act 1999).

Insured Event

An event which leads to a claim being made under this section of your policy.

Reasonable Prospects of Success

There must be throughout the duration of your claim a greater than 50% chance of the claim being successful and a greater than 50% chance that damages will be recovered. In addition, the amount of any damages must always be likely to be greater than the anticipated unrecovered costs.

Limits of Cover

Up to **£25,000**.

This is the most we will pay for all claims resulting from one or more insured events arising at the same time or from the same originating cause.

Conditions

In addition to the General Conditions set out in this policy:

- The claim must always have reasonable prospects of success.
- We shall have complete control over the legal proceedings through Representatives We nominate up to the point where proceedings are issued at which point You are free to nominate a suitably qualified person, although We do not have to accept them.
- Any Representative will be appointed by Us to represent You according to Our standard terms, which may include a Conditional Fee Agreement or a Contingency Fee Agreement.
- If an award of compensation is made and payment is received by You, or by a Representative instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.
- You must cooperate fully with Us and the Representative and follow their advice and provide any information and assistance required by them within a reasonable timescale.
- You must advise Us of any offers of settlement made by any third party and We may refuse to pay further legal costs if You do not accept any reasonable offers of settlement or if You withdraw Your claim without Our permission.
- We may take over, conduct or negotiate, in Your name, any claim or legal proceedings.
- We will have direct contact with the Representative and You authorise them to disclose any information or documentation We may ask for.
- If We ask, You must have any legal costs taxed, assessed or audited.
- You must take every step to recover any legal costs that We have to pay and must repay to Us any legal costs recovered.
- If the Representative refuses to continue acting for You with good reason or You dismiss the Representative without good reason, the cover We provide will end immediately.
- We will not pay any claim covered under any other policy or any claim that would have been covered under any other policy if this policy did not exist.

Exclusions

In addition to the General Exclusions set out in this policy, the following are specifically excluded:

- Any claim not notified to us within 90 days of the insured event occurring or where notification is within the 90 days but where any delay has nevertheless adversely affected the prospects of success.
- Costs or expenses incurred without our prior authorisation.
- The pursuit of a claim against Us, Our agent, the Representative or an Insurer underwriting any Section of this policy.
- Any claim relating to:
 - An illness which gradually develops and is not caused by a specific or sudden event;
 - The driving of a motor vehicle for which you had no valid insurance;
 - Judicial review or coroner's inquest;
 - Defending your legal rights, except for the defence of any counterclaim.
- Any fines, penalties, compensation or damages which You are ordered to pay.
- Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded and specifically which is capable of being pursued under a Contingency Fee Agreement.
- Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
- Legal costs and expenses incurred if an action is brought in more than one country.
- The costs of any appeal.
- Actions between Insured Persons or family members
- Any claim arising in connection with a Trip solely within Your Home Country.
- The Policy Excess
- Anything mentioned in General Exclusions

SECTION 15 MUGGING**What is covered:**

For Premier policies only, We will pay You the sum of **£400 per complete 24 hours** for which You are hospitalised up to a maximum of **£400** if You sustain actual bodily injury as a result of a mugging attack during the Period of Insurance resulting in medical treatment and necessitating admission to an overseas hospital, provided that:

- The incident was reported to the nearest Police Authority within 24 hours of the incident occurring;
- You must produce independent evidence in writing in support of any claim.

What is not covered:

- You being under the influence of intoxicating liquor, drug, drugs or substance or solvent abuse;
- Your intentional self injury or Your wilful exposure or Your deliberate acts;
- anything mentioned in the General Exclusions.

SECTION 16 TRAVEL DISRUPTION

To cover a Single Trip or for Annual Multi-trip cover and having a destination outside the United Kingdom, Channel Isles/Isle of Man.

Cover operates from Your latest overseas departure time to commence Your journey back to the United Kingdom, Channel Isles/Isle of Man as shown in Your booking confirmation/itinerary.

For annual cover each trip is a separate insurance and is subject to the limits of cover, Exclusions and Conditions as set out in this document and each trip must fall entirely within the 12 month period from the commencement date of this insurance.

What is Covered:

We will pay each Insured Person the following irrecoverable costs incurred, if upon Your scheduled return to the United Kingdom, Channel Isles/Isle of Man, You are delayed for more than 24 hours beyond the time of international departure shown in Your booking confirmation/itinerary for reasons beyond Your control, subject to the Conditions of this insurance.

- Up to £50 per day to pay for additional accommodation to the same rating as originally booked. The amount payable is limited to £1,000 in total.
- Up to £50 per day for the purchase of food or meals but not drinks, alcoholic or not. The amount payable is limited to £1,000 in total.
- Up to £350 to make alternative travel arrangements for Your Independent return back to the United Kingdom, Channel Isles/Isle of Man.
- Up to £100 to obtain and/or purchase essential medication prescribed to You prior to Your departure.
- Up to £10 per day for the purchase of essential items or services but not food or drink. The amount payable is limited to £100 in total.
- Up to £25 for additional transport costs to get You from Your accommodation to Your point of international departure, as shown in Your original itinerary, in the event that the pre-paid provider fails to turn up at Your accommodation within the first 45 minutes of the scheduled time.
- Up to £100 for additional transport costs to collect Your vehicle from Your original point of international departure in the United Kingdom, Channel Islands /Isle of Man, if Your return to the United Kingdom, Channel Isles/Isle of Man is somewhere other than the scheduled point of return.
- Up to £50 for additional parking fees incurred in the United Kingdom, Channel Isles/Isle of Man following Your delayed return.
- Up to £100 per day for loss of Your wages. The amount payable is limited to £1,000 in total.
- Up to £100 for additional kennel/cattery fees incurred in the United Kingdom, Channel Isles/Isle of Man following Your delayed return.

COUPLE OR FAMILY COVER – Maximum payment for all Insured Persons (in total and not each) is limited to 200% of the benefits shown under this Section of Cover.

What is not covered:

- any claim arising in the first 24 hours of delay, calculated from the time of international departure shown in Your original booking itinerary.
- any claim arising due to an event that has occurred within the 31 days prior to the date of booking the trip and/or commencement of this insurance.
- any claim not supported by original:
 - receipts,
 - documentation confirming the cause and duration of the delay,
 - proof of travel.
- any costs incurred which are recoverable from Your tour operator, carrier, travel insurance or under any EU Directive irrespective if Your tour operator or carrier denies liability as beyond their control, unforeseen or unavoidable.
- Terrorism involving the actual or threatened use of pathogenic or poisonous biological or chemical materials.
- any claims in any way caused or contributed to by nuclear reaction, nuclear radiation or radioactive contamination.
- any claims in any way caused by war, invasion, acts of foreign enemies, hostilities or warlike operations (whether declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
- costs of travel or Accommodation to a higher standard than those originally booked.
- any claim arising for loss of Your wages where written confirmation is not supplied from Your employer in respect of the amount of net wages not paid (but excluding any overtime), the period to which the loss of wages applies and that the period has not been taken as holiday. If You are self employed, this insurance shall exclude any claim where written confirmation is not supplied by Your usual accountant of the actual wages taken over the preceding 3 months together with details of confirmed orders for the period of delay claimed.
- any claim arising from:
 - withdrawal of service due to safety reasons or bankruptcy,
 - withdrawal of service due to Strike Or Industrial Action publicly declared prior to commencement of this insurance or prior to the holiday booking,
 - any incident where You have not obtained written authority from Your carrier to make alternative travel arrangements,
 - any incident where a carrier and/or tour operator has offered alternative arrangements,
 - Your failure to meet the scheduled dates and/or times shown in Your original travel documents, Your negligence or Your disinclination to travel.
- In the event of You having a separate and valid SOS
 - Sense of Security Essential Delay Insurance &/or Travel Disruption Cover
 - Travel Disruption Cover Insurance, any claim shall be considered under one insurance only.

SECTION 17 HIJACK

What is covered:

We will pay You the sum of **£50 per complete 24 hours** up to a maximum of **£500** if the aircraft or sea vessel in which You are travelling is hijacked for **more than 24 hours** on the original, pre-booked, outward journey or return journey.

What is not covered:

- a) any claim resulting from You acting in a way which could cause a claim under this Section;
- b) You must give Us a written statement from an appropriate authority confirming the hijack and how long it lasted;
- c) anything mentioned in the General Exclusions.

SECTION 18 CATASTROPHE

What is covered:

We will pay You up to **£1,000** for the cost of providing other similar accommodation if Your booked accommodation cannot be lived in because of a fire, flood, earthquake or storm.

What is not covered:

- a) any expenses that You can get back from any tour operator, airline, hotel or other provider of services;
- b) any expenses that You would normally have to pay during the period of Your journey/holiday;
- c) any claim resulting from You travelling against the advice of the appropriate national or local authority You must give Us a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
- d) any event that results in a claim under this Section which was known about before You left from Your international departure point;
- e) You must give Us evidence of all the extra costs You had to pay;
- f) The Policy Excess;
- g) anything mentioned in the General Exclusions.

SECTION 19 WITHDRAWAL OF SERVICES

What is covered:

We will pay You **£50 per complete 24 hours** up to a maximum of **£500** if the water, gas or electricity supplies are completely unavailable for a period of more than 60 hours at the hotel or apartment You are booked in during Your Trip.

What is not covered:

- a) any claim that results from a strike or industrial action existing at the time this insurance was issued;
- b) any claim not supported by written confirmation from the tour operator or hotel;
- c) anything mentioned in the General Exclusions.

SECTION 20 PET CARE

What is covered:

We will pay **£10 Standard/£20 Premier per complete 24 hours** up to a maximum of **£200 Standard/£500 Premier**, for extra kennel or cattery fees if the departure of Your final inward international flight, sea crossing or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train. **You must be delayed by at least 24 hours.**

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay. You must also get a written statement from the appropriate kennel or cattery confirming any extra charges that You have to pay.

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- b) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- c) claims where You have not obtained written confirmation from the appropriate kennel or cattery confirming any extra charges;
- d) any claim arising in connection with a Trip solely within the Home country;
- e) any kennel or cattery fees You pay outside the Home country as a result of quarantine regulations;
- f) any costs related to domestic pets other than cats or dogs that You own;
- g) anything mentioned in the General Exclusions.

HOME COUNTRY COVER

(For residents within the UK Area only within their Home country) This policy will cover You for each Trip

You undertake solely within Your Home country provided You have pre-booked a **minimum of 2 consecutive nights** in paid accommodation away from Home. All conditions and exclusions (except where these are amended below) continue to apply to the Sections mentioned.

SECTION 21 HOME COUNTRY MEDICAL TRANSFER

What is covered:

Medical Transfer if You are hospitalised 50 miles or more from Home, either through sudden illness or accident, in the course of a Trip within Your Home country. We will arrange and pay for Your transfer to a suitable hospital near Your Home when it becomes medically feasible. As necessary We will also arrange and pay for a medical escort to accompany You.

What is not covered:

- a) claims when We have not been contacted at the time You are hospitalised or when We have not given You Our prior authorisation that We will pay the costs;
- b) You being hospitalised less than 50 miles from Home;
- c) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- d) anything mentioned in the General Exclusions.

SECTION 22 ADDITIONAL ACCOMMODATION COSTS

What is covered:

In the event of a valid claim under Section 32 Home country Medical Transfer, You are covered for additional accommodation and travelling costs as described in Section 3 Additional Accommodation & Travelling Costs.

OPTIONAL WINTER SPORTS COVER

This policy specifically excludes participating in or practising for certain winter sports and activities. If You are aged under 65 Your policy can be extended to cover some of these sporting activities when You have paid the additional Winter Sports premium. Your policy can be extended before departure from the Home country.

When are You covered for Winter Sports?

If You have purchased a Single Trip policy, You are covered when taking part in Winter Sports if You have paid the appropriate additional premium for the Period of Insurance.

If You have purchased an Annual Multi-trip policy, You are covered when taking part in Winter Sports for one Trip of up to 17 consecutive days during the Period of Insurance. You can extend this to 24 or 31 days when You have paid the appropriate additional premium.

This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip when You have paid the additional Winter Sports premium or where you have purchased an Annual Multi-trip policy:

Big foot skiing	Mono skiing
Cat skiing	Off piste skiing or snow-boarding (within local ski patrol guidelines)
Cross country skiing/Nordic skiing	Reindeer Sleigh Ride
Glacier skiing	Skiing (on-piste/glacier)
Husky Dog Sleigh Ride	Sledging / Tobogganing
Ice Fishing by Snow Mobile (snow mobile driven by guides)	Snow-blading
Ice skating	Snow-boarding (on piste)
Lasso Throwing	Tandem Skiing

Your policy can be extended to cover the following sports and activities for an additional premium, but no cover will apply in respect of any Personal Accident or Personal Liability claims:

Husky Safari	Reindeer Safari
Ice Fishing by Snow Mobile (snow mobile not driven by guides)	Skidoo
	Snow Mobiling
Ice sailing/ice windsurfing	Snow Mobile Safari

You will **not** be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

Heli skiing or Heli boarding	Ski jumping
Ice hockey	Ski racing
Luging / bobsleighting	Ski stunting
Paraskiing	Skiing off-piste outside recognised and authorised areas
Skeleton	Snowboarding off-piste outside recognised and authorised areas
Ski acrobatics	

You are **not** covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call **Our Travel Helpline on 0333 2025673**.

What is covered?

Benefits under the Sections of cover already described are extended to cover Winter Sports as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all Sections in respect of Winter Sports. You must read these extensions in conjunction with Sections 1-20 and refer back to them when appropriate for full cover details.

SECTION 23 CANCELLATION OF UNUSED SKI PACK/SKI SCHOOL FEES

What is covered in addition to Section 5:

- Financial loss You suffer in connection with deposits You cannot recover, or for payments You have made (or have contracted to pay) for unused ski pass or ski school fees.
- If You are certified by a Medical Practitioner at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, We will pay You a proportionate refund in respect of charges for unused ski-pack.

SECTION 24 SKIS, SKI EQUIPMENT & SKI PASS

What is covered in addition to Section 9:

- We will pay You up to **£500** per Insured Person if skis and ski equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip.
- We will pay up to **£300** per Insured Person if Your ski pass You are carrying on Your person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a Trip.

Skis and ski equipment are covered against damage or loss whilst in use.

Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

Special conditions relating to claims

You must take sufficient precautions to secure the safety of Your skis, ski equipment and ski pass and must not leave them Unattended at any time in a place to which the public has access.

What is not covered:

- a) The Policy Excess if skis or ski equipment belonging to or hired by you is/are damaged, stolen, destroyed or lost (and not recovered);
- b) anything mentioned in the General Exclusions.

SECTION 25 SKI HIRE (LUGGAGE DELAY)

What is covered:

If Your luggage is certified by the Carrier to have been misplaced on the outward journey of a Trip of **in excess of 12 hours**, then You can claim up to **£20 per complete 24 hours**, up to a maximum of **£200** per Insured Person, for hire of replacement skis and ski equipment. You must provide Us with receipts and written confirmation from the Carrier confirming the delay.

What is not covered:

- a) anything mentioned in the General Exclusions.

SECTION 26 PISTE CLOSURE

What is covered:

If during a Trip You are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will reimburse up to **£20 per complete 24 hours** up to a maximum of **£240** per Insured Person:

- For all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to ski; or
- As a cash benefit payable if no suitable alternative skiing is available.

What is not covered:

- a) claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- b) Trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- c) Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- d) anything mentioned in the General Exclusions.

SECTION 27 AVALANCHE OR LANDSLIDE

What is covered:

If, following avalanches or landslides, access to and from the ski resort is blocked or scheduled Public Transport services are cancelled or curtailed We will pay You up to **£30 per complete 24 hours** up to a maximum of **£300** per Insured Person for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

OPTIONAL GOLF COVER

If You have paid the additional premium to include Golf cover and the cover is shown on Your certificate, cover under Sections 28 to 30 will apply.

SECTION 28 GOLF EQUIPMENT

What is covered:

We will pay You up to a maximum of **£1,500** per Insured Person, for Accidental loss, theft of or damage to Golf Equipment which You own.

Within this amount the following sub-limits apply:

- The maximum We will pay You for any one club or one piece of Golf Equipment, is **£250**. 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, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay You, in total, for all articles lost, damaged or stolen in any one incident is limited to **£250** if You cannot provide satisfactory proof of ownership and value.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

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.

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.

If claiming for Your goods that were stolen or lost You should produce 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.

Within 24 hours of discovery of the incident, You must report loss of Personal Luggage to the local Police or to the Carrier, as appropriate, (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), or to Your hotel or accommodation management, or to the Tour Operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered:

- a) The Policy Excess in respect of each and every claim;
- b) Golf Equipment which is over three years old;
- c) any claim for loss or theft of Golf Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- d) loss, theft of, or damage to, Golf Equipment from checked-in luggage left in the custody of a Carrier and/or packed in luggage left in the baggage hold or storage area of a Carrier;
- e) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- f) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- g) damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- h) damage to, loss or theft of Golf Equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- i) any claim for damage to Golf Equipment whilst in use;
- j) anything mentioned in the General Exclusions.

SECTION 29 GOLF EQUIPMENT HIRE

What is covered:

If Your own Golf Equipment is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period of more than 24 hours, then you can claim up to **£25 per complete 24 hours**, up to a maximum under this policy of **£150 Standard/£200 Premier** per Insured Person, for hire or replacement Golf Equipment.

Special conditions relating to claims

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

What is not covered:

- a) any claim arising in connection with a Trip solely within the Home country;
- b) anything mentioned in the General Exclusions.

SECTION 30 GREEN FEES

What is covered:

We will pay You **£75 per complete 24 hours** up to **£300** per Insured Person for the proportionate value of any non-refundable:

- Pre-paid green fees; or

- Golf Equipment hire fees; or
- Tuition hire fees.

Which are not used due to:

- a) You being involved in an Accident; or
- b) Your sickness; or
- c) Adverse weather conditions which causes the closure of the golf course.

What is not covered:

- a) any claim arising in connection with a Trip solely within the Home country;
- b) anything mentioned in the General Exclusions.

OPTIONAL TIMESHARE COVER

If You have paid the additional premium to include Timeshare cover and the cover is shown on Your certificate, cover under Section 31 will apply.

SECTION 31 OPTIONAL TIMESHARE COVER

What is covered in addition to Section 5:

- **Timeshare Cancellation Charges:** The **management and exchange fees** You have paid or for which You are legally liable, **plus up to 5% of the original purchase price** of the contracted timeshare week(s) owned by You which are unused and are not recoverable from any other source in the event that You are unable to proceed with Your travel arrangements due to one of the stated covered reasons for cancellation, up to a maximum of **£5,000**.
- **Timeshare Curtailment Costs:** The pro-rata proportion of the **management and exchange fees** You have paid or for which You are legally liable, **plus up to 5% of the original purchase price** of the contracted timeshare week(s) for the number of scheduled nights not spent overseas, in the event that You curtail Your trip as a result of one of the stated covered reasons for Curtailment, up to a maximum of **£5,000**.

What is not covered:

- a) disinclination to travel or continue travelling;
- b) claims arising from any pre-existing medical conditions as defined under the 'Pre-Existing Medical Conditions' clause on page 2.
- c) claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing Cancellation or Curtailment;
- d) claims arising where you have not been able to receive the necessary inoculations or vaccinations or obtain necessary visas;
- e) claims arising from your financial circumstances other than due to redundancy where you qualify for redundancy payment under current EU legislation;
- f) claims arising from a change in work commitments or holiday entitlement;
- g) claims arising from any loss resulting from the cancellation or delay of a flight, subsequent to your initial International departure or return from or to your country of residence;
- h) anything mentioned in General Exclusions.

Special conditions relating to claims

It is a condition of this section that any claim for Cancellation be advised verbally to the claims administrators as soon as possible and then confirmed in writing to them as soon as possible thereafter.

Curtailment/Trip Interruption must be authorised by the Assistance company following confirmation from the treating doctor that IT IS MEDICALLY NECESSARY THAT THE INSURED CURTAILS THEIR TRIP, where the curtailment is due to an illness/injury.

If You curtail Your Trip due to an illness/death of a third party, family member or relative then You must also ring the Assistance company, otherwise Your claim may be declined. You must always take action to mitigate Your costs.

OPTIONAL WEDDING COVER

If You have paid the additional premium to include Wedding Cover and the cover is shown on Your certificate, cover under Section 32 will apply.

SECTION 32 OPTIONAL WEDDING COVER

PERIOD OF INSURANCE

The Period of Insurance under Section D (Photographs and Videos) commences on Your wedding day and shall terminate on Your return to Your normal place of residence or business in the Home country on completion of Your holiday. Cover under all other sections shall commence at the time of leaving Your Home or business (whichever is later) in the Home country and shall terminate on the return of the Trip as specified in the itinerary but shall not exceed the period stated in the Validation Certificate. In any event cover will commence no more than 24 hours prior to the booked departure time from the Home country and will cease no more than 24 hours after the booked return to the Home country. Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your country of departure once You commence Your Trip, and during Your return journey to Your Home.

SECTION A - WEDDING RINGS

We will pay You **£250** per ring for any loss or damage to the Bride's or Bridegroom's Wedding Rings, occurring within the Period of Insurance. We will pay for the repair, replacement or reinstatement of the lost or damaged ring at our option.

SECTION B - WEDDING GIFTS

What is covered:

We will pay You **£1,000** per couple in the event of permanent loss or damage to your Wedding Gifts during the Period of Insurance, for the repair, replacement or reinstatement of the lost or damaged Wedding Gifts.

SECTION C - WEDDING ATTIRE

We will pay reasonable additional costs up to **£1,500** per couple in the event of permanent loss or damage to Your Wedding Attire during the Period of Insurance, if You have to:

- a) Repair the damaged item(s); or
- b) Purchase similar replacement items.

What is covered (Applies to sections A, B and C):

If in the course of a Trip, Your Wedding Rings, Wedding Attire and/or Wedding Gifts are damaged, stolen, destroyed or lost (and not recovered), We will pay You up to a maximum limit per couple as stated under each section of this Policy.

We have the option to either pay You for the loss or replace, reinstate or repair the items concerned.

Payment will be on the basis of the current value of the items concerned, after a deduction for normal wear and tear and bearing in mind the age of the items.

You must take all normal precautions to secure the safety of Your Wedding Rings, Wedding Attire and Wedding Gifts, and must not leave them unsecured or outside Your reach or unattended at any time in a place to which the public have access.

If You are claiming for stolen or lost goods You must produce a receipt for the purchase of the original goods wherever possible, which will simplify Our assessment of the claim and expedite payment.

Your Travel Insurance.

Within 24 hours of the incident You must report loss of Your Wedding Rings, Wedding Attire and/or Wedding Gifts to the local Police or to the Carrier, as appropriate, (damage to Your Wedding Rings, Wedding Attire and/or Wedding Gifts in transit must be reported to the Carrier). If You are unable to obtain a report from the Police, then You must report the loss to Your hotel or accommodation management, or to your Tour Operator representative.

You must produce to Us written documentation from one of these listed parties confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered (Applies to sections A, B and C):

- any item loaned, hired or entrusted to You;
- any loss of from an unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Luggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available;
- theft of Valuables from an unattended motor vehicle, luggage in transit, or from luggage left in the custody of the hotel;
- wear and tear, damage caused by moth or vermin, denting or scratching, atmospheric or climatic conditions, deterioration, depreciation or any process of dyeing or cleaning;
- confiscation or detention by Customs or other lawful officials and authorities;
- bonds, securities, stamps or documents of any kind, musical instruments, glass, china, antiques, pictures, coupons, personal organisers, portable telephones, televisions, portable CD and mini-disc players, vehicles or accessories, boats and/or ancillary equipment, samples or merchandise or business goods or specialised equipment relating to a trade or profession;
- damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- losses from a roof or boot luggage rack;
- The Policy Excess;
- anything mentioned in the General Exclusions.

SECTION D - PHOTOGRAPHS AND VIDEOS

What is covered

We will pay a maximum of **£750** per couple for:

- Reasonable additional costs incurred by the Insured Couple if the pre-booked professional photographer cannot appear at your wedding at the specified time due to illness, injury or transport problems; and
- Reasonable additional costs incurred by the Insured Couple to re-print or re-take the professionally taken photographs or video(s) of the wedding if the original photographs and video(s) are permanently lost or damaged up to 14 days after the wedding.

If the professional photographer cannot appear, you should obtain written confirmation of the reason he or she could not appear. In the event of loss or damage to photographs, negatives or videos of your wedding whilst in the custody of the photographer, you should obtain a written report confirming the nature and extent of the damage.

Receipts for any additional costs incurred must be retained if a claim is to be made under this section of the policy.

What is not covered:

- additional costs arising from any change to the specified time of which You are aware prior to the commencement of Your holiday;
- the cost of reprinting photographs or video(s) not owned or ordered by You;
- anything mentioned in the General Exclusions.

SECTION 33 OPTIONAL SPECIAL SPORTS & ACTIVITIES COVER

Table A

This policy specifically excludes participating in or practising for certain sports and activities. This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip:

Abseiling (within organiser's guidelines)	Organised safari without guns
Angling	Orienteering
Archery	Overland trips
Athletics	Parascending - over water
Badminton	Pony trekking
Ballooning - hot air (organised pleasure rides only)	Racket ball
Banana boating	Rackets
Baseball	Rambling
Basketball	Rap jumping (within organiser's guidelines)
Boardsailing	Ringos
Bowling	Roller skating/blading (wearing pads & helmets)
Bungee jumping (within organiser's guidelines)	Rounders
Canoeing (up to grade 2 rivers only)	Rowing (except racing)
Climbing (on a climbing wall only)	Running
Cricket	Safari trekking in a vehicle (must be organised tour)
Curling	Safari trekking on foot (must be organised tour)
Cycling	Sail boarding
Deep sea fishing	Scuba diving to 30m (within organiser's guidelines)
Fell walking	Sea kayaking
Fishing	Skateboarding (wearing pads and helmets)
Glacier walking	Sledging - pulled by horse or reindeer as a passenger
Gliding (no cover for crewing or piloting)	Snorkelling
Golf	Softball
Gymnastics	Squash
Handball	Surfing
Heptathlon	Table tennis
Hiking / trekking / walking (below 4000 metres)	Ten pin bowling
Hill walking up to 2000 metres	Tennis
Horse riding (excl. Competitions/racing/jumping/hunting)	Tubing
Hot air ballooning (organised pleasure rides only)	Tug of war
Ice skating	Volleyball
Indoor climbing (on a climbing wall)	Wake-boarding
Kayaking (up to grade 2 rivers only)	Walking / hiking / trekking
Kite surfing	Water polo
Marathon running	Water-skiing
Motor cycling (up to 125cc)	White water rafting (within organiser's guidelines)
Mountain biking	Wind-surfing
Netball	Zorbing
Non-competitive Football / Soccer	

Table B

The following sports and activities will also be covered **but no cover will apply in respect of any Personal Accident or Personal Liability claims:**

Camel riding	Rifle range shooting
Catamaran sailing (if qualified)	Sailing / yachting inshore (recreational, no racing)
Clay pigeon shooting	Shooting (within organiser's guidelines)
Dinghy sailing	Ski doing
Go karting (within organiser's guidelines)	Small bore target shooting (within organiser's guidelines)
Jet boating (no racing)	War games (wearing eye protection)
Jet skiing (no racing)	Yachting (if qualified)
Paint balling (wearing eye protection)	

Table C

Your policy can be extended to cover the following Special Sports and Activities for an additional premium:

American football	Outdoor endurance events
Climbing up to 4000 metres	Parascending - over land
Dry slope skiing	Rugby
Endurance tests	Sand dune surfing / skiing
Fives	Scuba diving between 30m - 50m (within organiser's guidelines)
High altitude trekking	Speed skating
Hiking / trekking / walking (above 4000 metres)	Street hockey (wearing pads and helmets)
Hockey	Summer tobogganing
Lacrosse	Trampolineing
Langlauf	Trekking high altitude
Organised safari with guns	White water canoeing (up to grade 4 only)

Table D

Your policy can be extended to cover the following Special Sports and Activities for an additional premium, **but no cover will apply in respect of any Personal Accident or Personal Liability claims:**

Fencing (within organiser's guidelines)	Polo
Gaelic football	Sailing / yachting inshore (recreational crewing, no racing)
Hurling	Sailing / yachting offshore (recreational, no racing)

You will not be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

Adventure racing	Martial arts
Base jumping	Micro lighting
Biathlon	Modern pentathlon
Big game hunting	Motor cycle racing
Black water rafting	Motor racing
BMX riding - stunt /obstacle	Motor rallying
Bouldering	Mountaineering over 4000m
Boxing	Parachuting
Canyoning	Paragliding / parapenting
Cave tubing	Pot holing / caving
Caving / pot holing	Powerboat racing
Climbing over 4000 m	Powerlifting
Cycle racing	Professional sports of any kind
Cyclo cross	Quad biking
Drag racing	River bugging
Flying (except passengers in licensed passenger carrying aircraft)	Rock climbing
Free mountaineering	Rock climbing using ropes and guides
Hang gliding	Rodeo
Harness racing	Roller hockey
High diving (over 5 metres)	Shark diving (in cage)
Hunting (fox / drag)	Sky diving
Jousting	Speed trials / time trails
Judo	Triathlon
Karate	Water ski jumping
Kendo	Weight lifting
Manual work	Wrestling

Please refer to General Exclusions 14. If you are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 0333 2025673.

What is covered:

Benefits under the sections of cover already described under Sections 1 - 20 are extended to cover Special Sports and Activities as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections. You must read these extensions in conjunction with all Sections to which they relate and refer back to them when appropriate for full cover details.

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

- No cover will come into force, or continue in force, under Sections 1, 2, 3, 4 and 5, unless each Insured Person, who by reason of the Important Health Requirements must make a Medical Health Declaration in respect of the period for which insurance is required, has declared ALL Pre-existing Medical Conditions to Us and they have been formally accepted by Us in writing.
- Any medical information supplied in a Medical Health Declaration will be treated in the strictest confidence, will be used solely for Our own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the Medical Health Declaration. We shall not refuse cover unless, in Our opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a Medical Health Declaration shall be borne by You.
- During each Period of Insurance and before You depart on each Trip You must declare to the Medical Screening Helpline any change in Your health or medical status. This change must be accepted in writing by Us before cover will be continued. If in doubt as to whether any change is material, You should contact the Medical Screening Helpline.
- You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
- You must avoid needless self-exposure to peril unless You are attempting to save human life.
- We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
- You must comply in full with the terms and conditions of this policy before a claim will be paid. Please read this policy carefully, and if unsure as to what is covered or excluded, contact the Travel Helpline on **0333 2025673**.

8. In the event of an emergency or any occurrence that may give rise to a claim for more than £500 under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without Our prior consent. **Please Telephone Us first.**
9. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
10. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
11. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made.
12. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
13. In the event of a valid claim You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.
14. You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.
15. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
16. We may give 14 days notice of cancellation of this policy by recorded delivery to You at Your last known address. In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid, subject to there having been no known claims or losses.
17. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should contact the Citizens' Advice Bureau.
18. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
19. This policy is subject to the Laws of England and Wales unless we agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.
20. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
21. When engaging in any sport or holiday activity (not excluded under General Exclusion 14) You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and protection.
22. Winter Sports are covered only if You have paid the appropriate additional premium required before departure from the Home country and you are aged under 65.
23. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities as safe. At all times You must satisfy yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to yourself and to others.

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

No section of this policy shall apply in respect of:

1. Any person who has reached the age of 65 years for an Annual Multi-trip or 81 for a Single Trip prior to the commencement of the Period of Insurance.
2. Any person participating in Winter Sports who has reached the age of 65 years prior to the commencement of the Period of Insurance.
3. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation's service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 13.
4. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
5. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a trip and replacing locks if you lose your keys.
6. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under Section 1 (Medical Emergency & Repatriation), Section 3 (Additional Accommodation & Travelling Costs), Section 5 (Cancellation, Curtailment & Trip Interruption) or Section 11 (Money & Passport).
7. Any deliberately careless or deliberately negligent act or omission by You.
8. Any claim arising or resulting from Your own illegal or criminal act.
9. Needless self-exposure to peril except in an endeavour to save human life.
10. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, being under the influence of alcohol (including but not exclusively having a blood alcohol reading of more than 150mg per 100ml) or You being under the influence of drugs(s).
11. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
12. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
13. You engaging in any Winter Sports unless the appropriate Winter Sports extension premium required has been paid.
14. You engaging in or practising for the following sports and activities: Adventure racing, Base jumping, Biathlon, Big game hunting, Black water rafting, BMX riding - stunt / obstacle, Bobsledding / lugging, Bouldering, Boxing, Canyoning, Cave tubing, Caving / pot holing, Climbing over 4,000 metres, Cycle racing, Cyclo cross, Drag racing, Flying (except passengers in licensed passenger carrying aircraft), Free mountaineering, Hang gliding, Harness racing, Heli boarding, Heli skiing, High diving (over 5 metres), Hunting (fox / drag), Ice speedway, Jousting, Judo, Karate, Kendo, Lugging / bobsledding, Manual work, Martial arts, Micro lighting, Modern pentathlon, Motor cycle racing, Motor racing, Motor rallying, Mountaineering over 4,000 metres, Parachuting, Paragliding / parapenting, Pot holing / caving, Powerboat racing, Powerlifting, Professional sports of any kind, Quad biking, River bugging, Rock climbing, Rodeo, Roller hockey, Shark diving (in cage), Ski acrobatics, Ski jumping, Ski racing, Ski stunting, Sky diving, Speed trials / time trials, Triathlon, Water ski jumping, Weight lifting, Wrestling or any other sports not mentioned in this policy unless cover has been accepted by Us in writing prior to the commencement of the Period of Insurance. **If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 0333 2025673.**
15. Participation in any organised competition involving any Special Sports and Activities or Winter Sports.
16. You fighting except in self-defence.
17. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions

- of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under Section 1 (Medical Emergency & Repatriation) and Section 13 (Personal Accident).
18. You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
19. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
20. Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date - except under Section 1 (Medical Emergency & Repatriation), and Section 13 (Personal Accident).
21. Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus - except under Section 1 (Medical Emergency & Repatriation), and Section 13 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
22. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If you travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
23. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.
24. Any claim arising during a Cruise Holiday unless the appropriate Cruise Holiday premium has been paid before departure from the Home country.

MAKING A CLAIM ON YOUR RETURN HOME

First, check Your Certificate and the appropriate section of Your policy to make sure that what You are claiming for is covered.

To notify a claim and request a claims form please contact the claims handlers:

Claims Settlement Agencies
308-314 London Road, Hadleigh, Essex S57 2DD.
Tel: 0113 318 9616
Email: info@csal.co.uk

Please quote 05956B in all your communications with us so we can correctly identify which policy you have purchased.

All claims must be notified within 28 days of Your return on a policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant Section of Your policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form. We recommend you use registered post.

In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account. Provided that payment is remitted to the bank account designated by You, We shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

Important notice

Under the new 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 Carrier must offer You financial compensation.

2) Long delays

If Your flight is delayed for more than five hours, the airline must 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 Carrier within seven days. If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return.

You can download full details from:

http://europa.eu/youreurope/citizens/travel/passenger-rights/air/index_en.htm

CUSTOMER SATISFACTION

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

COMPLAINTS REGARDING THE SALE OF THE POLICY

Operations Manager
ROCK Insurance Group
135 High Street
Crawley
West Sussex
RH10 1DQ

COMPLAINTS REGARDING CLAIMS

In all correspondence please state that your insurance is provided by UK General Insurance Ltd and quote scheme reference 05956B.

Claims Manager
Claims Settlement Agencies
308-314 London Road, Hadleigh, Essex SS7 2DD.
Tel: 0113 318 9616
Email: info@csal.co.uk

If your complaint about the sale of your policy or your claim cannot be resolved by the end of the next working day, Rock Insurance Services Limited or Claims Settlement Agencies will pass it to:

Customer Relations Department
UK General Insurance Ltd
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ.
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

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

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR
Tel: 0800 023 4 567

The complaints procedure above does not affect any legal rights you may have to take action against us. Please note that the Ombudsman will not normally review your case until such time we have made our final decision. Please give us the opportunity to handle your complaint before referring your case to the Ombudsman.

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

CANCELLATION PROVISIONS

If You decide that for any reason, this Policy does not meet Your insurance needs then please return it to your agent within 14 days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, We will then refund Your premium in full.

Thereafter You may cancel the insurance cover at any time by informing your agent however no refund of premium will be payable.

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

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

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Premium position upon cancellation by Us, following the death of the Insured Person (except when the subject of a claim occurring in the course of a Trip):

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate.

If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

DATA PROTECTION ACT 1998 NOTICE

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence, for process to other companies acting on their instructions including those located outside the European Economic Area.

TRAVEL CHECKLIST

Before You travel, You should ask yourself the following:

- Do You know of any Pre-existing Medical Condition that You need to tell Us about?
- If You have answered 'Yes' to the above question, You should telephone the Medical Screening Helpline.
- If You have purchased an Annual Multi-trip policy, will the duration of any Trip exceed 31 consecutive days?
- Do You intend to engage in any Winter Sports whilst on Your Trip?
- Do You intend to engage in any Special Sports or Activities whilst on Your Trip?

If You have answered 'Yes' to any of these questions, or want to check anything before You travel, You should contact Our Travel Helpline on 0333 2025673.

AUTO RENEWAL

To make sure you have continuous cover under your policy, Monarch Airlines will aim to automatically renew (auto-renew) your policy when it runs out, unless you tell them not to. Each year Monarch Airlines will contact you 21 days before the renewal date of your policy, and tell you about any changes to the premium or the policy terms and conditions. If you do not want to auto-renew your policy, just call them on the telephone number provided on your certificate. Otherwise they will collect the renewal premiums from the credit card or debit card that was used to purchase this policy. You should also note that your renewed policy will only be valid when:

- You have told them about any changes to your policy details (including any changes in health conditions); and
- Your credit card or debit card details have not changed.

In some cases Monarch Airlines may not be able to automatically renew your policy. They will let you know at the time if this is the case. Monarch Airlines is entitled to assume that your details have not changed and you have the permission of the card holder unless you tell them otherwise. Monarch Airlines does not have your payment details. They will tell the relevant processing bank that have your payment details to charge the relevant premium to your debit card or credit card on or before the renewal date.

You can tell Monarch Airlines about any changes to your policy details or opt out of automatic renewal at any time by phoning them on the telephone number provided on your certificate.

Monarch Airlines Retail PLC (Monarch Airlines) may from time to time change the identity of its provider of Monarch Airlines Travel insurance. If it does, it will only change the identity of its Travel insurance provider for you when your Monarch Airlines Travel insurance policy is due for renewal.

If Monarch Airlines changes its Travel insurance provider, and your policy is due for renewal, Monarch Airlines may offer to renew your insurance policy for you automatically with the new insurance provider. If it does, it will write to you before the end of the policy to advise you of the terms available from the new insurance provider. Monarch Airlines will take it that you consent to the renewal of your policy with the new insurance provider, unless you tell it otherwise by calling Monarch Airlines' customer services team on 0333 202 5673. You may also call Monarch Airlines on this number if you wish to cancel this consent at any other time prior to the renewal of your policy.

CONTACT NUMBERS

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE THE ASSISTANCE SERVICE STATING YOUR NAME AND POLICY NUMBER.

PLEASE QUOTE 05956B IN ALL YOUR COMMUNICATIONS WITH US SO WE CAN CORRECTLY IDENTIFY WHICH POLICY YOU HAVE PURCHASED.

Travel Helpline (Non-claims)	00 44 (0) 333 2025673
Medical Screening Helpline	00 44 (0) 343 658 0306
Medical Emergency & Repatriation	Please refer to page 2
Claims Helpline	0113 318 9616
Legal Advice & Legal Expenses Claims	0113 318 9616

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

SECTION A – TRAVEL INSURANCE SUMMARY OF COVER

Section (per person unless otherwise shown)	Standard cover limits up to	Excess*	Premier cover limits up to	Excess*
1. Medical Emergency & Repatriation	£10,000,000	£99	£10,000,000	£99
• Burial/Cremation or Body Repatriation	£1,500	£99	£1,500	£99
2. Emergency Dental Treatment	£200	£99	£250	£99
3. Additional Accommodation & Travelling Costs	£2,000	Nil	£2,000	Nil
4. Hospital Daily Benefit	£25 per complete 24 hours of inpatient treatment: up to £1,000	Nil	£25 per complete 24 hours of inpatient treatment; maximum of £1,000	Nil
5. Cancellation, Curtailment And Trip Interruption	£1,500	£99**	£5,000	£99**
6. Travel Delay	£20 for each full 12 hour delay; maximum £300	Nil	£20 for each full 12 hour delay; maximum £300	Nil
• Abandonment	£1,500	£99	£5,000	£99
• Replacement Ticket	£500	£99	£500	£99
7. UK Departure Assistance & Missed UK Connection	£1,000	Nil	£1,000	Nil
8. Missed Departure on the Outward Journey	£1,000	Nil	£1,000	Nil
9. Personal Possessions	£1,500	£99	£2,000	£99
• Single article, or Pair or Set of articles	£200	£99	£200	£99
• Valuables (Limited to £100 if Insured Person is under 18)	£300	£99	£300	£99
10. Baggage Delay on Your Outward Journey	£50 per complete 24 hours up to a maximum of £150	Nil	£50 per complete 24 hours up to a maximum of £150	Nil
11. Personal Money & Passport - Cash (limited to £50 if Insured Person is under 18)	£500	£99	£500	£99
• Passport	£200	Nil	£200	Nil
12. Personal Liability	£2,000,000 per policy	£250	£2,000,000 per policy	£200
13. Personal Accident Death	£5,000	Nil	£10,000	Nil
• If the Insured Person is aged under 18 or over 65	£1,000	Nil	£2,500	Nil
• Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eye	£15,000	Nil	£25,000	Nil
• Permanent Total Disablement	£15,000	Nil	£25,000	Nil
14. Legal Expenses	£25,000 per policy	£250	£25,000 per policy	£200
15. Mugging	N/A	N/A	£40 per complete 24 hours of inpatient treatment: up to £400	Nil
16. Travel Disruption***	£1,000	Nil	£1,000	Nil
• Additional Accommodation	£50 per complete 24 hours	Nil	£50 per complete 24 hours	Nil
• Additional Food and Drink	£50 per complete 24 hours	Nil	£50 per complete 24 hours	Nil
• Alternative Return Travel Arrangements	£350	Nil	£350	Nil
• Essential Prescription Medication	£100	Nil	£100	Nil
• Additional Essential Items	£10 per complete 24 hours up to £100	Nil	£10 per complete 24 hours up to £100	Nil
• Additional Transport Expenses	£100	Nil	£100	Nil
• Vehicle Collection	£100	Nil	£100	Nil
• Parking Fees	£50	Nil	£50	Nil
• Loss of Wages	£100 per complete 24 hours	Nil	£100 per complete 24 hours	Nil
• Kennel/Cattery Fees	£100	Nil	£100	Nil
17. Hijack	£50 for each full 24 hours: maximum £500	Nil	£50 per complete 24 hours up to a maximum of £500	Nil
18. Catastrophe	£1,000	£99	£1,000	£99
19. Withdrawal of Services	£50 per complete 24 hours up to a maximum of £500	Nil	£50 per complete 24 hours up to a maximum of £500	Nil
20. Pet Care	£10 per complete 24 hours up to a maximum of £200	Nil	£20 per complete 24 hours up to a maximum of £500	Nil
Home Country Cover				
21. Home country Medical Transfer	necessary costs		necessary costs	
22. Additional Accommodation Costs	£2,000	Nil	£2,000	Nil
Optional Winter Sports Cover				
23. Cancellation of Unused Ski Pack/Ski School Fees	£1,500	£99**	£5,000	£99**
24. Skis, Ski Equipment	£500	£99	£500	£99
• Ski Pass	£300	Nil	£300	Nil
25. Ski Hire (Luggage Delay)	£20 per complete 24 hours up to a maximum of £200	Nil	£20 per complete 24 hours up to a maximum of £200	Nil
26. Piste Closure	£20 per complete 24 hours up to a maximum of £240	Nil	£20 per complete 24 hours up to a maximum of £240	Nil
27. Avalanche or landslide	£30 per complete 24 hours up to a maximum of £300	Nil	£30 per complete 24 hours up to a maximum of £300	Nil
Optional Golf Cover				
28. Golf Equipment	£1,500	£99	£1,500	£99
29. Golf Equipment Hire	£25 per complete 24 hours up to a maximum of £150	Nil	£25 per complete 24 hours up to a maximum of £200	Nil
30. Green Fees	£75 per complete 24 hours up to a maximum of £300	Nil	£75 per complete 24 hours up to a maximum of £300	Nil
31. Optional Timeshare Extension				
Timeshare Cancellation Charges	Management & exchange fees plus up to 5% of the original purchase price up to £5,000	Nil	Management & exchange fees plus up to 5% of the original purchase price up to £5,000	Nil
Timeshare Curtailment Costs	The pro-rata proportion of the Management & exchange fees plus up to 5% of the original purchase price up to £5,000	Nil	The pro-rata proportion of the Management & exchange fees plus up to 5% of the original purchase price up to £5,000	Nil
32. Optional Wedding Cover				
Wedding Rings	£250 per ring	£99	£250 per ring	£99
Wedding Gifts	£1,000 per couple	£99	£1,000 per couple	£99
Wedding Attire	£1,500 per couple	£99	£1,500 per couple	£99
Wedding Photographs	£750 per couple	Nil	£750 per couple	Nil

*If you have purchased the excess waiver, no excesses shall apply

** This excess is reduced to £20 for loss of deposit claims

***If you are a couple or family, maximum cover for all Insured Persons (in total and not each) is limited to 200% of the benefits shown under this section of cover

SECTION B - OPTIONAL GADGET COVER UPGRADE**CERTIFICATE OF INSURANCE – TERMS AND CONDITIONS**

You can only purchase this upgrade if You are resident in the United Kingdom. If You have purchased Standard or Premier cover and have purchased a Single Trip policy, Gadget cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 90 days.

If You have purchased Standard or Premier cover and have Purchased an Annual Multi-trip policy, You are covered when taking part in Trips for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium. Please note that the Excess Waiver upgrade ONLY relates to the travel policy. This cannot be applied to the Gadget insurance upgrade.

This Gadget Insurance is arranged by Alpha Underwriting with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

The administrator is Rock Insurance Services Limited. They will help You with any questions You may have and help You with any changes You need to make to Your insurance. Please also contact them if any details in Your insurance schedule are incorrect and they will arrange for a corrected insurance schedule to be issued to You. You can contact them at: Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ, 0800 091 2832, admin@gadgetbuddy.com.

CERTIFICATION OF COVER

Your Certificate combined with Your insurance schedule certifies that insurance has been effected between You and Us. In return for payment of the premium We agree to insure You in accordance with the terms and conditions contained in and endorsed on these documents.

INTRODUCTION

You purchased this optional Gadget cover at the same time You purchased Your Travel Insurance Policy. Optional Gadget cover provides cover for Your Gadget against Theft, Accidental Damage and Breakdown when You are on a Holiday Trip that is covered by Your Travel Insurance Policy.

When You purchased Your Gadget Insurance You selected the level of cover suitable for You. Your level of cover will be confirmed in Your Insurance Schedule. Please ensure You keep Your Insurance Schedule together with this Certificate in a safe place.

WHERE AND WHEN COVER APPLIES**Period of this Certificate**

The period of this Certificate will be the same as the period of Your Travel Insurance Policy and is shown in Your Insurance Schedule.

Operative time and geographical area

The protection under Your Gadget Insurance starts and ends at the same time and applies in the same geographical areas as Your Travel Insurance Policy and only when You are on a Holiday Trip.

DEFINITIONS

The following words shall have the meanings given below wherever they appear in bold:

Accessories: Any item that You may attach or connect to Your Electronic Equipment (for example a phone charger).

Accidental Damage: The unintentional and unforeseen failure, breakage or destruction of Your Electronic Equipment, with visible evidence of an external force being applied and which results in the Electronic Equipment being unusable.

Breakdown: The failure of any electrical or mechanical component in Your Electronic Equipment due to a sudden and unforeseen fault, which causes Your Electronic Equipment to stop working in the way the manufacturer intended and which requires repair or replacement before the Electronic Equipment can be used again.

Commencement Date: The date Your cover begins with Us, as detailed in Your policy schedule.

Cosmetic Damage: Any damage which is non-structural, including but not limited to scratches, dents and marks, which does not affect the usage of the Electronic Equipment.

Electronic Equipment: The item or items purchased and owned by You, as new and in full working order, from a VAT registered company and for which You hold Proof of Purchase, and that is insured by Us as detailed in Your policy schedule.

End date: The date that all cover under Your policy will cease being the date on Your schedule or the date You return Home.

Excess: The amount You will be required to pay towards each claim You make under this policy.

Holiday: A journey which commences when You leave Your Home for an overseas destination and ends when You return Home. This must not exceed the maximum duration for an individual trip as shown on Your policy schedule.

Home: Your usual place of residence in the UK, Channel Islands or Isle of Man.

Immediate Family: Your husband, wife, civil partner, partner, children or parents, who permanently live in Your Home.

Period of Insurance: The period of time between the Commencement Date and the End date which is shown on Your policy schedule and that the policy will be in force for. Cover under this policy only applies when You are on Your Holiday.

Proof of Purchase: An original receipt and any other documentation required to prove Your Electronic Equipment was purchased from a UK VAT registered company and that it is owned by You - including the date of purchase, make and model of Your Electronic Equipment, where applicable.

Replacement Item(s): An identical item of Electronic Equipment of the same age and condition. or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original item of Electronic Equipment. Replacement Items will only be delivered to a UK address of Your choice You will need to arrange onward shipment to Your destination choice.

Terrorism: Any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft: The unlawful taking of Your Electronic Equipment against Your will by another party, with the intent to permanently deprive You of that property, or burglary by forcible and violent entry, or the removal of Your Electronic Equipment by forcible and violent means against Your person.

UK: England, Scotland, Wales and Northern Ireland.

Unattended: Not within Your sight at all times and out of Your arms-length reach.

Unauthorised Calls, Texts or Data Use: Any calls, texts or data use made from Your Electronic Equipment after the time that it was stolen, to the time that it was blacklisted by Your airline provider.

We, Us, Our, Insurer: UK General Insurance Ltd on behalf of Ageas Insurance Limited.

You, Your: The insured person, who owns the specified Electronic Equipment as stated on Your policy schedule.

What is covered:

In return for Your premium payment We will insure Your Electronic Equipment for the Period of Insurance as stated on Your policy schedule, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by Us. Please read Your policy carefully to ensure You understand the cover We are providing You and that You comply with Our terms and conditions.

BASIS OF COVER**A. Accidental Damage**

We will pay up to the amount shown in the Schedule of Benefits for the costs of repairing Your Electronic Equipment as a result of Accidental Damage. If We are unable to economically repair Your Electronic Equipment then, at Our discretion, a Replacement Item will be provided by Us.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for Accidental Damage caused by: deliberate damage or neglect of the Electronic Equipment; failure on Your part to follow the manufacturer's instructions; inspection, maintenance, routine servicing or cleaning.

B. Theft

We will pay up to the amount shown in the Schedule of Benefits to replace Your Electronic Equipment with a Replacement Item if it is stolen. Where only part or parts of Your Electronic Equipment have been stolen, We will only replace for that part or parts.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for Theft:

where the Theft has occurred from any motor vehicle where You or someone acting on Your behalf is not in the vehicle, unless the Electronic Equipment has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated; from any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was used to gain entry or exit;

where the Electronic Equipment has been removed from Your control or the control of a member of Your Immediate Family unless it was concealed either on or about Your person or on or about the person of a member of Your Immediate Family and has not been left Unattended and force and/or violence has been used or threatened against You or that person;

where the Electronic Equipment has been left Unattended when it is away from Your Home;

where all precautions have not been taken.

If You do not report the theft of Your Electronic Equipment to the Police within 48 hours of discovering it and do not obtain a written police report.

C. Breakdown

If a Breakdown of Your Electronic Equipment occurs outside of the manufacturer's guarantee or warranty period We will pay up to the amount shown in the Schedule of Benefits for the repair costs. If We are unable to economically repair Your Electronic Equipment then, at Our discretion, a Replacement Item will be provided by Us.

We will not pay for any Breakdown claims excluded under the "What is Not Covered" section.

D. Liquid Damage

We will pay up to the amount shown in the Schedule of Benefits to repair or provide a Replacement Item for Your Electronic Equipment if it is damaged as a result of accidentally coming into contact with any liquid.

We will not pay for any liquid damage claims excluded under the "What is Not Covered" section.

E. Unauthorised Calls, Texts or Data Use

Where Your item of Electronic Equipment is a device where You are charged for Unauthorised Calls, Texts or Data Use and it is lost or stolen, We will refund the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by Your airline provider. This is subject to You providing an itemised bill. The maximum We will pay for any one occurrence is £100.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for:

any Unauthorised Calls, Texts or Data Use where the Theft has not been reported to Your airline provider within 12 hours of the Theft occurring.

REPLACEMENT CONDITION

Where We are able to provide a replacement, this is not on a 'new for old' basis. Cover is limited to one replacement per Period of Insurance per item, up to the amount specified in Your policy schedule. If Your Electronic Equipment cannot be replaced with an identical item of Electronic Equipment of the same age and condition, We will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original item of Electronic Equipment subject to the following depreciation scale:

- 10% over two years old and less than three years old
- 20% over three years old and less than four years old
- 30% over four years old and less than five years old
- 40% over five years old and less than six years old.

What is not covered:

1. Repairs or any other costs for:
 - a) cleaning, inspection, routine servicing or maintenance;
 - b) loss or damage arising from a manufacturer's defect or recall of the Electronic Equipment;
 - c) replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - d) any repairs carried out without prior authorisation from Us;
 - e) wear and tear to the Electronic Equipment and/or gradual deterioration of performance;
 - f) Cosmetic Damage.
2. Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
3. Any claim made, or any event causing the need for a claim to be made, which occurred prior to the Commencement Date of the Period of Insurance.
4. Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of Your policy, or since it was added to Your policy, as verified by Your airline provider.
5. Any claim arising whilst You are not on Holiday.
6. Any repair or replacement if a SIM card registered to You was not in the insured mobile phone or Electronic Equipment at the time of the Accidental Damage, Theft, Breakdown, or liquid damage.
7. Any expense incurred arising from not being able to use the Electronic Equipment, or any costs other than the repair or replacement costs of the Electronic Equipment.
8. Accidental Damage, Theft, Breakdown or liquid damage to Accessories of any kind.
9. Any Breakdown arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, Accessories or associated equipment to correctly recognise and process any calendar date or time.
10. Reconnection costs or subscription fees of any kind.
11. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
12. Items purchased from an on-line auction site.
13. Any costs for loss or damage to information or data or software contained in or stored on the Electronic Equipment whether arising as a result of a claim paid by this insurance or otherwise.
14. Any other costs that arise directly or indirectly from the event which led to Your claim unless specifically stated in this policy.
15. Liability of whatsoever nature arising from ownership or use of the Electronic Equipment, including any illness or injury resulting from it.
16. Value Added Tax (VAT) where You are registered with HM Revenue & Customs for VAT.
17. Claims arising from Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
18. Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
19. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
20. Claims for any Electronic Equipment used in connection with Your profession or trade.
21. Any Electronic Equipment more specifically insured elsewhere.
22. Any claim if You are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. You can check the FCO travel advice at www.fco.gov.uk.

POLICY CONDITIONS AND LIMITATIONS

- Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single Period of Insurance. Cover is limited to one replacement per Period of Insurance per item, up to the amount specified in Your policy schedule.
- Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which Your main residence is situated.
- This insurance only covers Electronic Equipment purchased in the UK, the Isle of Man and the Channel Islands. Cover includes the use of the Electronic Equipment for the period and destination shown on Your schedule. Any repairs or replacements must be carried out in the UK by repairers or retailers approved by Us.
- The Electronic Equipment must be less than 6 years old (except for laptops which must be less than 15 months old) at the Commencement Date of the insurance, with valid Proof of Purchase. All items must have been purchased as new from a VAT registered company and must be in full working order at the Commencement Date of this policy.
- You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to: take care to supply accurate and complete answers to all the questions We or Rock Insurance Services may ask as part of Your application for cover under the policy; to make sure that all information supplied as part of Your application for cover is true and correct and; to tell Us of any changes to the answers You have given as soon as possible. Failure to provide answers in line with the requirement of the act may mean that Your policy is invalid and that it does not operate in the event of a claim.
- You must provide Us with any receipts, Proof of Purchase or documents to support Your claim as requested. All Proof of Purchase must include the make and model of the Electronic Equipment and must be in Your name. If We do not receive the documents We have requested from You or if any documents submitted by You are not acceptable to Us, it may delay Your claim or We may decline to pay Your claim.
- You must take all precautions to prevent any damage to Your Electronic Equipment.
- If Electronic Equipment is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company, etc.) You must notify such carrier immediately and obtain a copy of their report.
- We will process Your claim under the terms and conditions of this insurance based on the first reason notified to Us for the claim. Please note that it may be necessary for Us to contact Your Airtime Provider in order to validate Your claim.
- This cover is limited to one replacement per insured item per Period of Insurance.
- Cover for Your Electronic Equipment applies to You as the person who purchased the policy and Your Immediate Family.
- The benefits of this policy cannot be transferred to someone else or to any other Electronic Equipment without Our written permission.

HOW TO CLAIM

You must:

- Notify TrinityM Ltd as soon as possible after any incident likely to result in a claim under this insurance. TrinityM Ltd PO Box 568, Tonbridge TN9 9LT. Telephone 02077 851 702. E-mail Gadget.claims@trinitym.co.uk;
- Report the Theft of Your mobile phone within 12 hours of discovery of the occurrence of the Theft, to Your airtime provider and instruct them to blacklist Your handset;
- Report the Theft of Your Electronic Equipment to the police within 24 hours of discovery and obtain a crime reference number in relation to the Theft of the item.
- If We replace Your Electronic Equipment the ownership of the damaged or lost item is transferred to Us once You have received the Replacement Item We have supplied. If the Electronic Equipment You have claimed for is returned or found You must notify Us and send it to Us if We ask You to do so.

Before Your claim can be approved, You must pay the Excess. The Excess for a laptop, iPhone, smart phone or tablet is £50; for all other items, please refer to the Excess in the Schedule of Benefits.

If the above terms are not adhered to, then Your claim may not be paid or paid in full.

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the Insurer.

CANCELLATION

This insurance is designed to cover most circumstances but You should be aware that not all eventualities are insured. Please read this document carefully. If You find the insurance does not meet Your requirements, please return this policy and proof of premium to the selling agent within 14 days of receipt but before the Holiday departure date. Provided no claim has been made, Your premium will be refunded in full.

Thereafter You may cancel the insurance cover at any time by informing Rock Insurance Services Limited however no refund of premium will be payable.

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

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

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING YOURSELF HEARD

We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens We want to hear about it so We can try to put things right. If You have cause for complaint it is important You know We are committed to providing You with an exceptional level of service and customer care.

Complaints regarding the sale of the policy:

Please contact Rock Insurance Services Limited who arranged the Insurance on Your behalf. If Your complaint about the sale of Your policy cannot be resolved by the end of the next working day, Rock Insurance Services Limited will pass it to:

Customer Relations Department, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk.

Complaints regarding claims:

Please contact:

TrinityM Ltd

PO Box 568

Tonbridge

TN9 9LT.

Telephone 02077 851 702.

E-mail Gadget.claims@trinitym.co.uk.

In all correspondence please state that Your insurance is provided by UK General Insurance Ltd and quote scheme reference 059568

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

Customer Relations Department, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk.

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

The Financial Ombudsman Service Exchange Tower

Harbour Exchange Square

London

E14 9GE

Tel: 0800 023 4567

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

COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

IMPORTANT NOTICE TO CUSTOMERS

If You or anyone acting on Your behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and You will forfeit all rights under the policy. In these circumstances, We reserve the right to retain the premium You have paid and to recover any sums We have paid by way of benefit under the policy. We may also pass Your details to the police. The terms and conditions of this insurance policy do not affect Your statutory rights relating to faulty or mis-described goods. For further information about Your statutory rights, please contact Your local authority Trading Standards Department or the Citizens Advice Bureau.

DATA PROTECTION

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

SECTION B – OPTIONAL GADGET COVER SUMMARY OF BENEFITS

Level of Cover	Number of Gadgets Covered	Total Replacement/ Repair Value for all Gadgets	Excess
1. Level 1	3 gadgets Single Article Limit Single Article Limit for Laptop	£1,000 £1,000 £1,000	Up to £50
2. Level 2	5 gadgets Single Article Limit Single Article Limit for Laptop	£2,000 £1,000 £2,000	Up to £50
3. Level 3	7 gadgets Single Article Limit Single Article Limit for Laptop	£3,000 £1,000 £2,000	Up to £50