

YOUR TRAVEL INSURANCE POLICY



Reference Number: MRL Direct/16EA05, 16EA06

INTRODUCTION TO YOUR POLICY

This policy has been arranged by Opera Cover Services Limited (Opera) on behalf of Rock Insurance Services Limited. Opera is an Appointed Representatives of Rock Insurance Services Limited who administers this policy and collects and holds premium as agents of the Insurers. Both companies are authorised and regulated by the Financial Conduct Authority (FCA). Opera's registration number is 529380, and Rock Insurance Services' registration number is 300317. You can check the regulatory status of either company by visiting <http://www.fca.org/register> or by calling 0800 111 6768.

Benefits under this policy are provided by EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre (Reference number 451 366 405) acting through its Irish office (trading as EUROP ASSISTANCE S.A. Irish Branch) whose principal establishment is located at 4th Floor, 4-8 Eden Quay, Dublin 1, D01N5W8, Ireland, registered in the Irish Companies Registration Office under number 907089.

Europ Assistance S.A. (trading as Europ Assistance S.A. Irish Branch) is regulated in France by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) of 61 rue Taitbout, 75436 Paris Cedex 09, France. Europ Assistance S.A. Irish Branch conducts business in Ireland in accordance with the Code of Conduct for Insurance Undertakings published by the Central Bank of Ireland.

MRL is a trading name of ROCK Insurance Services Limited, a company registered in England and Wales (registration company number 04255878).

You will not receive advice or a recommendation in connection with the purchase of this insurance. You will need to make your own choice about the policy.

You may cancel this policy within 14 days from either the date of purchase or receipt of **your certificate** of insurance, whichever is later, provided that **you** have not already travelled or made a claim. If **you** do decide to cancel the policy then **your** premium will be refunded in full, provided that **you** have not travelled, no claims have been made and no incidents have occurred that may give rise to a claim.

If you are unsure about any aspect of this policy wording please contact us using the telephone number on your certificate of insurance.

When buying, renewing or altering **your** insurance at any time, **you** must take reasonable care to answer questions fully and accurately, and to ensure that any information **you** provide is not misleading. If **you** do not do so, **your** Insurer may cancel **your** policy from inception. An example of this could be the medical history of a **close relative** or other person that may cause **you** to cancel or cut short **your trip**. If **you** are unsure whether or not information is relevant, please do not hesitate to call **us**.

ELIGIBILITY CRITERIA

You will only be eligible to take out this insurance if:

- **You** reside in the **EU** and have done so for at least 6 months of the last 12;
- **You** are in **your home country** at the time **you** purchase the policy;
- **You** are 85 years or under when **you** purchase a **single trip policy** or 75 years or under when **you** purchase an **annual multi-trip policy**;
- **You** are 64 years or under if **you** require **winter sports** cover.

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**, and for which **you** have paid the appropriate premium up to a maximum of 365 days.

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.

- Note: **Dependent children** can travel independently of the main insured persons, provided they are accompanied at all times by a **responsible adult**.

One Way Trips: The **period of insurance** will cease upon whichever occurs first of the following:

- when **you** first leave immigration control in the country of **your** final ticketed and declared destination
- the expiry of the period of cover subject to a maximum of 7 consecutive days beyond arrival date 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 section 5 Cancellation & Curtailment of this policy outside the **period of insurance**. However, if **you** have an **annual multi-trip policy** then for holidays booked during the 12 month period and that start after the end of the 12 month period **we** will provide cancellation cover until the policy ends. For continuous cover please ensure **your** policy is renewed. Legal advice continues to apply for up to 7 days after **you** return **home**.

IMPORTANT CONTACT NUMBERS

IN AN EMERGENCY TELEPHONE THE 24 HOUR ASSISTANCE SERVICE STATING YOUR NAME AND POLICY NUMBER

MEDICAL EMERGENCY & REPATRIATION	00 44 (0) 343 658 0343 or 00 44 (0) 1293 652842
Travel Helpline	0343 658 0230
Travel Claims	0343 658 0345
Legal Advice & Legal Expense Claims	0343 658 0348
Optional Gadget Cover Upgrade Claims	0207 785 1702

CONTENTS

Section A - Your Travel Insurance Policy	Page 2	Section C - Piste Closure	Page 15
Important Notes	Page 2	Section D - Avalanche or Landslide	Page 15
Definitions	Page 3	Section E - Ski Hire	Page 15
Important - Medical Health Declaration	Page 5	Section 20 - Optional Business Cover	Page 15
Important - Waived Conditions	Page 5	Section A Business Equipment	Page 15
Emergency - Medical Contact Procedure	Page 7	Section B Business Equipment Hire	Page 16
Reciprocal Health Agreements	Page 7	Section C Business Money	Page 16
Important Limitations - Cancellation & Curtailment Cover	Page 7	Section D Emergency Courier Expenses	Page 16
Upgrades	Page 7	Section E Replacement Employee	Page 16
Section 1 - Medical Emergency & Repatriation	Page 7	Section 21 - Optional Golf Cover	Page 17
Section 2 - Emergency Dental Treatment	Page 8	Section A - Golf Equipment	Page 17
Section 3 - Additional Accommodation & Travelling Costs	Page 8	Section B - Golf Equipment Hire	Page 17
Section 4 - Hospital Daily Benefit	Page 9	Section C - Non-Refundable Golfing Fees	Page 17
Section 5 - Cancellation & Curtailment	Page 9	Section D - Hole-in-One	Page 18
Section 6 - Travel Delay	Page 10	Section 22 - Optional Cruise Pack Cover	Page 18
Section 7 - Missed Departure on The Outward Journey	Page 10	Section A - Additional Missed Departure Cover	Page 18
Section 8 - Personal Luggage	Page 11	Section B - Unused Cruise Excursion Cover	Page 18
Section 9 - Luggage Delay on Your Outward Journey	Page 11	Section C - Cruise Itinerary Change Cover	Page 18
Section 10 - Money, Passport & Travel Documents	Page 11	Section D - Cabin Confinement Cover	Page 19
Section 11 - Personal Liability	Page 12	Section 23 - Optional Special Sports & Activities Cover	Page 19
Section 12 - Personal Accident	Page 12	General Conditions	Page 22
Section 13 - Legal Protection	Page 12	General Exclusions	Page 22
Section 14 - Withdrawal of Services	Page 13	Making a Claim on Your Return Home	Page 23
Section 15 - Catastrophe	Page 13	Customer Satisfaction	Page 23
Section 16 - Pet Care	Page 13	Cancellation Provisions	Page 24
Section 17 - Hijack	Page 13	Data Protection Act 1998 Notice	Page 24
Section 18 - Mugging	Page 13	Auto Renew	Page 24
Section 19 - Optional Winter Sports Cover	Page 14	Contact Numbers	Page 24
Section A - Cancellation or Curtailment	Page 14	Section B - Optional Gadget Cover upgrade	Page 26
Section B - Skis, Ski Equipment & Ski Pass	Page 15	Section C - Optional Car Hire Excess Cover upgrade	Page 30

SECTION A - YOUR TRAVEL INSURANCE 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: Unless **your** trip will be completed within 14 days of buying this insurance, **you** have the right to cancel **your** policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **you** any premium **you** have paid and will recover from **you** any payments **we** have made.

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 as quoted on your certificate of insurance.

Please quote the correct reference number below relating to the insurance policy you have purchased:

For single trip policies, please quote 16EA05

For annual multi-trip policies, please quote 16EA06

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 **EU** (i.e. have their main **home** in the **EU** and have not spent more than 6 months outside **your home country** in the year prior to purchasing the policy)
- following payment of the appropriate premium for the level of cover selected.

In order for this policy to be valid, **you** must purchase this policy before the start of **your** intended **trip** and before **you** leave **your** home country.

IMPORTANT NOTES

- | |
|---|
| <ul style="list-style-type: none"> • 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. If you are physically prevented from contacting us immediately, you or someone on your behalf must contact us within 48 hours. |
| <ul style="list-style-type: none"> • 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. |
| <ul style="list-style-type: none"> • Health: This policy contains restrictions regarding pre-existing medical conditions. Claims related directly or indirectly will not be covered unless all pre-existing medical conditions have been declared and accepted by the Insurers in writing prior to travel. If you are in any doubt as to whether you would be covered by the policy please call the Medical Screening Helpline. |
| <ul style="list-style-type: none"> • 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. |
| <ul style="list-style-type: none"> • Cancellation & Curtailment 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. Please refer to the 'Important Limitations - Cancellation & Curtailment Cover' section for full details. |

<ul style="list-style-type: none"> • Age Limits: All insured persons must be under 85 years or under when you purchase a single trip policy or 75 years or under when you purchase an annual multi-trip policy. Anyone participating in winter sports must be under the age of 65.
<ul style="list-style-type: none"> • Residency Limits: You must be an EU resident to be eligible for this insurance and have lived in the EU for at least 6 months during the last year.
<ul style="list-style-type: none"> • Trip Limits: Please refer to the definition of the word 'trip' in the Definitions for trip limits. 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. The policy must be purchased before departure from your home country. Trips must commence and end in your home country and a return ticket must have been booked prior to departure. If you have purchased a one way trip a return ticket is not required but the cover is limited, please see the Definitions.
<ul style="list-style-type: none"> • Pregnancy & 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. Cover is ONLY provided 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 Definitions.
<ul style="list-style-type: none"> • 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 aircraft, 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.
<ul style="list-style-type: none"> • 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.
<ul style="list-style-type: none"> • Policy Excesses: 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 per insured person each and every incident, each and every section of cover. A definition of policy excess is in the Definitions.
<ul style="list-style-type: none"> • Reasonable Care: You need to take all reasonable care to protect yourself and your property, as you would if you were not insured.
<ul style="list-style-type: none"> • Cruise Holidays: You are automatically covered for cruise holidays however, you can extend your cover by purchasing the optional Cruise Pack Cover upgrade.

GEOGRAPHICAL LIMITS

Area 1	Your home country
Area 2	Restricted Europe: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Sweden, Switzerland, UK, Ukraine and Vatican City.
Area 3	Whole Europe: All countries listed in Restricted Europe as well as Cape Verde, Egypt, Morocco, Spain (Including Canary Islands), Tunisia and Turkey.
Area 4	Worldwide, excluding USA, Canada and the Caribbean.
Area 5	Worldwide, including USA, Canada and the Caribbean.
Please note: No cover is provided to countries where the Foreign and Commonwealth Office have advised against all travel, or all but essential travel.	

DEFINITIONS

Wherever the following words and phrases appear in bold throughout this policy they will have the following 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 with this policy which sets out the names of the **insured persons**, the **geographical limits**, the **period of insurance** and any other special terms and conditions.

Child/Children: An **insured person** or persons aged under 18 years of age on the commencement date of the **period of insurance**.

Close Relative: Spouse, civil partner 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**.

Civil unrest: Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Complications of Pregnancy and Childbirth: Toxaemia, 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.

Curtailement: Abandoning or cutting short **your trip** by direct return to **your home**, earlier than the scheduled return.

Dependent Children: **Your** biological, step, adopted or foster **children**. Please note for **annual multi-trip policies dependent children** can travel independently of the main **insured persons**, provided they are accompanied at all times by a **responsible adult**.

EU: All countries within the European Union.

Family: The main **insured person**, his/her spouse, Civil Partner or Common Law Partner, and their **dependent children** or grandchildren (under 18 years of age, in full-time education) and non-related children who are travelling as part of a **family** group. For **annual multi-trip policies**, each **insured person** can travel independently; children travelling independently must be accompanied by a responsible adult.

Geographical Limits: The countries of the Area for which **you** have paid the appropriate premium as specified on the **certificate** of insurance, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel or all but essential travel. 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.

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

Hijack: The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger

Home: Your principal place of residence in the EU.

Home Country: Your principal country of residence in the EU.

Insured Person: Each person named on the **certificate** for whom the appropriate premium has been paid and at the date of purchase of insurance is 85 years or under when **you** purchase a **single trip policy** or 75 years or under when **you** purchase an **annual multi-trip policy**. Anyone participating in **winter sports** must be under the age of 65.

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 eyes. 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 manual labour. Cover excludes interaction with wild animals of any kind.

Medical Condition: Any medical or psychological disease, sickness, condition, illness or injury.

Medical Health Declaration: Medical information that needs to be declared to **us** before each **period of insurance** by any **insured person** who has suffered from a **pre-existing medical condition**.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided who is not related to **you** or any travelling companion.

Money: Sterling, foreign currency and travellers cheques.

One Way Trip: Purchasing a ticket for a single direction of travel with no intention of returning to the **home country** within the **period of insurance**.

Pair or Set: A number of items of **personal luggage** 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**, and for which **you** have paid the appropriate premium up to a maximum of 365 days.

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.

- Note: **Dependent children** can travel independently of the main insured persons, provided they are accompanied at all times by a **responsible adult**.

One Way Trips: The **period of insurance** will cease upon whichever occurs first of the following:

- when **you** first leave immigration control in the country of **your** final ticketed and declared destination
- the expiry of the period of cover subject to a maximum of 7 consecutive days beyond arrival date 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 section 5 Cancellation & Curtailment of this policy outside the **period of insurance**. However, if **you** have an **annual multi-trip policy** then for holidays booked during the 12 month period and that start after the end of the 12 month period **we** will provide cancellation cover until the policy ends. For continuous cover please ensure **your** policy is renewed. Legal advice continues to apply for up to 7 days after **you** return **home**.

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 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 Luggage: 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 **ski equipment** and **golf equipment** where **you** have paid the appropriate additional premium.)
- 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. The **policy excess** is reduced to nil 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 the section Medical Emergency & Repatriation will be increased to £250 and the application of the Excess Waiver will not delete this increased excess.

Pre-existing Medical Condition:

1. Any **medical condition** where **you** have been prescribed medication, including repeat prescriptions, or received treatment or attended a GP or a specialist as an outpatient or inpatient in the last 2 years or for which **you** are currently on a waiting list for treatment or investigation;
2. Any terminal illness or any heart, heart-related or circulatory condition; or any respiratory condition; any stress, anxiety, depression or any other psychological condition; any cancerous condition; or any cerebral condition.

Public Transport: A train, bus, coach, ferry service or scheduled airline flight 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.

Responsible Adult: A person who is aged over 18, and who is at least 5 years older than any **child** insured on the policy and who takes legal responsibility for the actions of that **child**.

Secure Luggage Area: Any of the following:

- The locked dashboard, boot or 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 Equipment: Skis, ski-bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots, owned or hired by **you**.

Special Sports and Activities: The activities listed under the **special sports & activities** cover section of this policy.

Strike or Industrial Action: Any form of **industrial action**, 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, passports and visas.

Trip: A journey starting and ending in **your home country**, 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 up to a maximum of 365 days;

Annual Multi-Trip policies: a maximum of 31, 45, 62 or 92 consecutive days, depending on the premium you have paid 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). **NO COVER WILL APPLY ONCE YOU HAVE EXCEEDED YOUR 31 DAY TRIP LIMIT (OR 45, 62 or 92 DAYS DEPENDING ON IF YOU HAVE PAID THE APPROPRIATE ADDITIONAL PREMIUM).**

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, accessories and games; personal organisers; mobile telephones; smart phones; televisions; portable audio equipment 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.

Walking Aids: Walking sticks, zimmer frames, walkers and non-motorised walking frames designed to improve the **insured person's** mobility.

We, Our or Us: EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre (Reference number 451 366 405) acting through its Irish office (trading as EUROP ASSISTANCE S.A. Irish Branch) whose principal establishment is located at 4th Floor, 4-8 Eden Quay, Dublin 1, D01N5W8, Ireland, registered in the Irish Companies Registration Office under number 907089.

Winter Sports: The activities listed under the optional **winter sports** cover section of this policy.

You/Your: Each person named on the **certificate** for whom the appropriate premium has been paid and at the date of purchase of insurance is 85 years or under when **you** purchase a **single trip policy** or 75 years or under when **you** purchase an **annual multi-trip policy**. Anyone participating in **winter sports** must be under the age of 65.

IMPORTANT – MEDICAL HEALTH DECLARATION

This travel insurance operates on the basis that all **insured persons** are not travelling against medical advice nor with the intention of obtaining medical treatment abroad. The insurance will NOT cover **you** if **you** have any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which **you** are awaiting investigations/consultations, or awaiting results of investigations, or where the underlying cause of the symptoms has not been established).

No claim arising directly or indirectly from any pre-existing medical condition affecting any person travelling under this insurance will be covered unless you declare ALL conditions to our Medical Screening Helpline (if not already included in the Waived Conditions list and acceptance criteria in this section) prior to the commencement of the trip and they are accepted for insurance in writing.

For the purposes of this insurance, a pre-existing medical condition is considered to be:

- **1. Any medical condition where you have been prescribed medication, including repeat prescriptions, or received treatment or attended a GP or a specialist as an outpatient or inpatient in the last 2 years or for which you are currently on a waiting list for treatment or investigation;**
- **2. Any terminal illness or any heart, heart-related or circulatory condition; or any respiratory condition; any stress, anxiety, depression or any other psychological condition; any cancerous condition; or any cerebral condition.**

Has ANYONE travelling under this policy:

- Been prescribed any medication, received any treatment, or attended any consultations, investigations or follow-ups, for ANY medical or psychological conditions in the last 2 years?
- Been placed on a waiting list for a hospital or consultant appointment or are awaiting the results of any tests or investigations?
- Been diagnosed with a terminal illness?
- EVER been prescribed medication, received treatment or had investigations, for: any heart, heart-related or circulatory condition; or any respiratory condition; any stress, anxiety, depression or any other psychological condition; any cancerous condition; or any cerebral condition?

If **you** have answered 'Yes' to any of the above questions for **yourself** or anyone travelling under this policy, **you** must contact the Medical Screening Helpline on **0343 658 0300** to declare the condition(s) and ensure that **we** are able to provide cover.

You will be asked further questions about the condition(s). In the event that **we** can cover the condition(s) an additional premium may be payable), and/or further terms may be imposed.

WAIVED CONDITIONS

The **medical conditions** listed in the Waived Conditions table are covered subject to the normal terms and conditions of this insurance, provided the **insured person** can meet **ALL** of the following criteria:

- a) has **NO other pre-existing medical condition(s)** which is not listed within the Waived Conditions table; and
- b) is not awaiting surgery for the condition; and
- c) has been fully discharged from any post-operative follow-up.

IF THE **INSURED PERSON** DOES NOT MEET **ALL** OF THE CRITERIA SHOWN ABOVE THEN A FULL AND COMPLETE DECLARATION OF ALL PRE-EXISTING **MEDICAL CONDITIONS** (INCLUDING ANY LISTED BELOW) MUST BE MADE TO THE MEDICAL SCREENING HELPLINE.

If **you** have any other **pre-existing medical condition** or **your medical condition** does not meet the above criteria, **you** must contact the Medical Screening Helpline on **0343 658 0300** to declare **ALL your medical conditions** and ensure that **we** are able to provide cover.

IMPORTANT - WAIVED CONDITIONS

- Abnormal Smear Test
- Achilles Tendon Injury
- Acne
- Acronym (Ingrowing Toe-nail)
- Adenoids
- Allergic Rhinitis
- Alopecia
- Anal Fissure/Fistula
- Appendectomy
- Astigmatism
- Athlete's Foot (Tinea Pedis)
- Attention Deficit Hyperactivity Disorder
- Bell's Palsy (Facial Paralysis)
- Benign Prostatic Enlargement
- Bladder Infection (fully recovered, no hospital admissions)
- Blepharitis
- Blindness
- Blocked Tear Ducts
- Breast - Fibroadenoma
- Breast Cyst(s)
- Breast Enlargement/Reduction
- Broken Bones (other than head or spine) – (no longer in plaster)
- Bunion (Hallux Valgus)
- Bursitis
- Caesarean Section
- Candidiasis (oral or vaginal)
- Carpal Tunnel Syndrome
- Cartilage Injury
- Cataracts
- Cervical Erosion
- Cervicitis
- Chalazion
- Chicken Pox (fully resolved)
- Cholecystectomy
- Chronic fatigue syndrome (if only symptom is fatigue)
- Coeliac Disease
- Cold Sore (Herpes Simplex)
- Colitis (simple)
- Common Cold(s)
- Conjunctivitis
- Constipation
- Corneal Graft
- Cosmetic Surgery
- Cyst - Breast
- Cyst - Testicular
- Cystitis (fully recovered, no hospital admissions)
- Cystocele (fully recovered, no hospital admissions)
- D & C
- Deaf Mutism
- Deafness
- Dental Surgery
- Dermatitis (no hospital admissions or consultations)
- Deviated Nasal Septum
- Diarrhoea and/or Vomiting (resolved)
- Dilatation and Curettage
- Dislocated Hip
- Dislocations
- Dry Eye Syndrome
- Dyspepsia
- Ear Infections (resolved - must be all clear prior to travel if flying)
- Eczema (no hospital admissions or consultations)
- Endocervical Polyp
- Endocervicitis
- Endometrial Polyp
- Epididymitis
- Epiphora (Watery Eye)
- Epispadias
- Epistaxis (Nosebleed)
- Erythema Nodosum
- Essential Tremor
- Facial Neuritis (Trigeminal Neuralgia)
- Facial Paralysis (Bell's Palsy)
- Femoral Hernia
- Fibroadenoma
- Fibroid - Uterine
- Fibromyalgia
- Fibromyositis
- Fibrositis
- Frozen Shoulder
- Gall Bladder Removal
- Ganglion
- Glandular Fever (full recovery made)
- Glaucoma
- Glue Ear (resolved - must be all clear prior to travel if flying)
- Goitre
- Gout
- Grave's Disease
- Grommet(s) inserted (Glue Ear)
- Gynaecomastia
- Haematoma (external)
- Haemorrhoidectomy
- Haemorrhoids (Piles)
- Hallux Valgus (Bunion)
- Hammer Toe
- Hay Fever
- Hernia (not Hiatus)
- Herpes Simplex (Cold Sore)
- Herpes Zoster (Shingles)
- Hip Replacement (no subsequent arthritis)
- Hives (Nettle Rash)
- Housemaid's Knee (Bursitis)
- HRT (Hormone Replacement Therapy)
- Hyperthyroidism (Overactive Thyroid)
- Hypospadias
- Hypothyroidism (Underactive Thyroid)
- Hysterectomy (provided no malignancy)
- Impetigo
- Indigestion
- Influenza
- Ingrowing Toe-nail (Acronym)
- Inguinal Hernia
- Insomnia
- Intercostal Neuralgia
- Intertrigo
- Irritable Bowel Syndrome (IBS)
- Keimboeck's Disease
- Keratoconus
- Knee Injury - Collateral/cruciate ligaments
- Knee Replacement (no subsequent arthritis)
- Kohlers Disease
- Labyrinthitis
- Laryngitis
- Learning Difficulties
- Leptothrix
- Leucoderma
- Lichen Planus
- Ligaments (injury)
- Lipoma
- Macular Degeneration
- Mastitis
- Masteoectomy (resolved - must be all clear prior to travel if flying)
- Menopause
- Menorrhagia
- Migraine (provided this is a definite diagnosis and there are no ongoing investigations)
- Miscarriage
- Mole(s)
- Molluscum Contagiosum
- Myalgia (Muscular Rheumatism)
- Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)
- Myxoedema
- Nasal Infection
- Nasal Polyp(s)
- Nettle Rash (Hives)
- Neuralgia, Neuritis
- Nosebleed(s)
- Nystagmus
- Obstructive Sleep Apnoea
- Osgood-schlatter's Disease
- Osteochondritis
- Otosclerosis
- Overactive Thyroid
- Parametritis
- Pediculosis
- Pelvic Inflammatory Disease
- Photodermatosis
- Piles
- Pityriasis Rosea
- Post Viral Fatigue Syndrome (if the only symptom is fatigue)
- Pregnancy (provided no complications)
- Prickly Heat
- Prolapsed Uterus (womb)
- Pruritis
- Psoriasis (no hospital admissions or consultations)
- Repetitive Strain Injury
- Retinitis Pigmentosa
- Rhinitis (Allergic)
- Rosacea
- Ruptured Tendons
- Salpingo-oophoritis
- Scabies
- Scalp Ringworm (Tinea Capitis)
- Scheuermann's Disease
- Sebaceous Cyst
- Shingles (Herpes Zoster)
- Shoulder Injury
- Sinusitis
- Skin Ringworm (Tinea Corporis)
- Sleep Apnoea
- Sore Throat
- Sprains
- Stigmatism
- Stomach Bug (resolved)
- Strabismus (Squint)
- Stress Incontinence
- Synovitis
- Talipes (Club Foot)
- Tendon Injury
- Tennis Elbow
- Tenosynovitis
- Termination of Pregnancy
- Testicles - Epididymitis
- Testicles - Hydrocele
- Testicles - Varicocele
- Testicular Cyst
- Testicular Torsion (Twisted Testicle)
- Throat Infection(s)
- Thrush
- Thyroid - Overactive
- Thyroid Deficiency
- Tinea Capitis (Scalp Ringworm)
- Tinea Corporis (Skin Ringworm)
- Tinea Pedis (Athlete's Foot)
- Tinnitus
- Tonsillitis
- Tooth Extraction
- Toothache
- Torn Ligament
- Torticollis (Wry Neck)
- Trichomycosis
- Trigeminal Neuralgia
- Turner's Syndrome
- Twisted Testicle
- Umbilical Hernia
- Underactive Thyroid
- Undescended Testicle
- Urethritis (fully recovered, no hospital admissions)
- URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
- Urticaria
- Uterine Polyp(s)
- Uterine Prolapse
- Varicocele
- Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
- Vasectomy
- Verruca
- Vertigo - provided no disabling episodes
- Vitiligo
- Warts (benign, non-genital)
- Womb Prolapse (uterus)
- Wry Neck (Torticollis)

EMERGENCY MEDICAL CONTACT PROCEDURE

IN AN EMERGENCY CONTACT THE 24 HOUR EMERGENCY ASSISTANCE TEAM ON 00 44 (0) 343 658 0343 OR 00 44 (0) 1293 652842.

Have **your** policy number to hand and a phone number where **we** can contact **you**.

To comply with the terms and conditions of the insurance **you** must obtain **our** prior authorisation before incurring any expenses over £500, if **you** are physically prevented from contacting **us** immediately, **you** or someone on **your** behalf must contact **us** within 48 hours.

RECIPROCAL HEALTH AGREEMENTS

If **you** are travelling to a country within the European Union, **you** must take a European Health Insurance Card (EHIC). This can be obtained by completing a form from the Post Office or on-line at <https://www.ehic.org.uk/Internet/startApplication.do>

Please note: For claims under the section Medical Emergency & Repatriation or the section Emergency Dental Treatment, no policy excess will apply when you receive inpatient treatment 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, **you** must 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. If **you** receive treatment before **you** enrol, Medicare benefits can be backdated. To be eligible **you** must be a **resident** of the United Kingdom and will need to show **your** British passport with an appropriate visa. If **you** do not enrol at Medicare offices **we** may reject **your** claim or limit the amount **we** pay. 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.

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

IMPORTANT LIMITATIONS – CANCELLATION & CURTAILMENT COVER

This policy will NOT cover any claims under Section 5 (Cancellation or Curtailment) 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.

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 meets **your** needs.

The following upgrades can be purchased prior to the start of **your trip** unless otherwise stated.

- **Excess Waiver**
Excess is reduced to nil except where stated. (This benefit must be purchased at the same time as buying **your** policy)
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 Max Trip Duration Increase**
Your policy can be extended to increase the max **trip** duration on an **annual multi-trip policy** from 31 consecutive days to 45, 62 or 92 consecutive days for an additional premium if you are under the age of 65.
- **Optional Cruise Pack Cover**
Covers cruise holidays (Please refer to the Optional Cruise Pack Section in this policy for full details).
- **Optional Winter Sports Cover**
Covers **winter sports** (Please refer to the Optional Winter Sports Cover Section in this policy for full details).
- **Optional Business Cover**
Your policy can be extended to cover **business equipment**. (Please refer to the Optional Business Cover Section in this policy for full details).
- **Optional Golf Cover**
Covers **golf equipment** and non-refundable golfing fees. (Please refer to the Optional Golf Cover Section in this policy for full details).
- **Optional Special Sports & Activities Cover**
Some **special sports and activities** are automatically covered within the policy. **Your** policy can be extended, subject to certain limitations, to cover additional **special sports & activities**. (Please refer to the optional **special sports & activities** cover section in this policy for full details.)

COVER SECTIONS

SECTION 1 – MEDICAL EMERGENCY & REPATRIATION

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover for each **insured person** for the following necessarily incurred expenses incurred as a result of suffering sudden and unexpected bodily injury or illness, or death during a **trip** outside their **home country**:

- Reasonable medical expenses including **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 the amount shown in the Summary of Cover for burial or cremation of a deceased **insured person** abroad; or transportation costs up to the amount shown in the Summary of Cover for 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.

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

We reserve the right to limit payment to what our medical officer deems 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 **your home country** other than in connection with transportation of **you** to **home** from abroad;
- any costs incurred in Australia which would have been covered by Medicare had **you** enrolled, and **you** failed to enrol in Medicare;
- 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 paid the Excess Waiver premium; or
 - **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 when engaging in **special sports & activities** included in Categories A and B unless **you** have paid the appropriate **special sports & activities** premium;
- 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 **you** up to the amount shown in the Summary of Cover 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, pre-known or expected 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**;
- the **policy excess** except where:
 - **you** have paid the Excess Waiver premium; or
 - **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 when engaging in **special sports & activities** included in Categories A and B unless **you** have paid the appropriate **special sports & activities** premium;
- 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 the section Medical Emergency & Repatriation, **we** will pay **you** up to the amount shown in the Summary of Cover 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, if medically necessary, to fly out to **you** and accompany **you home**.
- 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;

- c) any claims for costs related to pregnancy or childbirth unless the claim is authorised by us and is certified by a **medical practitioner** as necessary due to **complications of pregnancy and childbirth**;
- d) 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;
- e) anything mentioned in the General Exclusions.

SECTION 4 – HOSPITAL DAILY BENEFIT

What is covered:

In the event of a valid claim under the sections Medical Emergency & Repatriation and 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** up to the amount shown in the Summary of Cover.

What is not covered:

- a) any claim arising in connection with a **trip** solely within the **home country**;
- b) any claims for costs related to pregnancy or childbirth unless authorised by us and the claim is certified by a **medical practitioner** as necessary due to **complications of pregnancy and childbirth**;
- c) 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;
- d) anything mentioned in the General Exclusions.

SECTION 5 – CANCELLATION & CURTAILMENT

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover for travel and accommodation costs which **you** have paid (or have contracted to pay), that **you** cannot use because **you** are unable to travel or complete the **trip**.

Either

a) 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, which is beyond **your** control, and of which **you** were unaware at the time **you** booked the **trip** or purchased your insurance, whichever was later. Please see also the section Travel Delay cover.

Or

b) Curtailment cover applies if **you** are forced to cut short a **trip you** have commenced, and return to the **home country**, because of one of the following which is beyond **your** control, and of which **you** were unaware at the time **you** booked the **trip** or purchased your insurance, whichever was later:

- Unforeseen illness, injury or death of **you**, a **close relative** or any person **you** have arranged to travel or stay with during the **trip**.
- **You** abandoning **your trip** following the cancellation of or a delay of **more than 24 hours** in the departure of **your** prebooked outward international departure, as a result of **strike or industrial action** (of which **you** were unaware at the time **you** booked the **trip**), adverse weather conditions, or mechanical breakdown or accident of or involving the vehicle in which you will be travelling.
- **You** 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).
- **You** being 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 the loss relating to **your home** is in excess of £1,500 and **your** presence is required by the police in connection with such events.
- **Your** compulsory quarantine.
- Cancellation or **curtailment** of any one or more parts of the travel arrangements for the booked **trip** arising from the insolvency of any pre-booked provider.

Special conditions relating to claims

In respect of curtailment claims **you** must obtain a medical **certificate** from the treating **medical practitioner** confirming it was necessary to return **home** prior to the scheduled return date of the **trip** in the event of unforeseen illness or injury. **You** must also have **our** prior approval.

In the event of **curtailment**, **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** 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.

For cancellation claims **you** must notify the **carrier** or travel agent immediately if **you** know the **trip** is to be cancelled to minimise **your** loss as far as possible. If **you** fail to notify the **carrier** or travel agent immediately that it is found necessary to cancel the **trip**, **our** liability shall be restricted to the cancellation charges that would have applied had failure to notify the **carrier** or travel agent not occurred.

If **you** cancel the **trip** due to unforeseen illness or injury **you** must provide a medical **certificate** from the treating General Practitioner (GP) stating that this prevented **you** from travelling.

If **your** outward international flight, sea-crossing, 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 or curtail **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 **your home country**.

What is not covered:

- a) 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 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;
- 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** or purchased your insurance, whichever was later;

- 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 for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- j) 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;
- k) any cancellation or **curtailment** caused by work commitment or amendment of **your** holiday entitlement by **your** employer;
- l) 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**;
- m) 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 event to the transport operator involved;
- n) prohibitive regulations by the Government of any country, or delay or amendment of the booked **trip** due to Government action;
- o) any costs relating to the cancellation of pre-paid airport parking, airport lounges, attraction tickets, car hire, concert or theatre tickets, excursions, **special sports & activities** in the event of a cancellation or **curtailment** claim. Such costs are not related to travel or accommodation.
- p) the **policy excess** except where **you** have paid the Excess Waiver premium. If **you** are claiming only for loss of deposit then the excess is reduced to £20 per **insured person** per claim;
- q) the cost of this policy;
- r) any timeshare cancellation costs;
- s) anything mentioned in the General Exclusions.

SECTION 6 – TRAVEL DELAY

What is covered:

If the departure of any 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:

- for more than 12 hours beyond the intended departure time: **we** will pay **you** up to the amount shown in the Summary of Cover for the first 12 hours **your** departure is delayed and a further amount shown in the Summary of Cover per each **insured person** for each subsequent full 12 hours delay, up to the amount shown in the Summary of Cover; or
- if the delay is for more than 24 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 Cancellation & Curtailment.

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** or purchased **your** insurance, whichever is later;
- 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 event to the transport operator involved;
- e) anything mentioned in the General Exclusions.

SECTION 7 – MISSED DEPARTURE ON THE OUTWARD JOURNEY

What is covered:

We will pay **you** for reasonable additional travel and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to the amount shown in the Summary of Cover if **you** arrive at the international departure point too late to commence the outward international journey abroad of **your** booked **trip**, as a result of:

- breakdown of or accident involving the vehicle in which **you** are travelling; or
- cancellation 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 international departure point and check in on time. **You** must inform the assistance service as soon as possible in the event of a missed departure. **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** or purchased your insurance, whichever was later;
- 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 the section for Travel Delay;
- 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 event to the transport operator involved;
- g) claims due to **you** allowing insufficient time to complete **your** journey to the departure point;
- h) the **policy excess** except where **you** have paid the Excess Waiver premium;
- i) anything mentioned in the General Exclusions.

SECTION 8 – PERSONAL LUGGAGE

What is covered:

If, in the course of a **trip**, **your personal luggage** is damaged, stolen, or lost (and not recovered), **we** will pay **you** up to the amount shown in the Summary of Cover.

Within this amount the following sub-limits apply:

- The maximum **we** will pay **you** for any one article, or for any one **pair or set** of articles, is up to the amount shown in the Summary of Cover. 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** under this policy for all **valuables** owned by each **insured person** is limited to the amount shown in the Summary of Cover.
- The maximum **we** will pay **you** for sunglasses or prescription glasses of any kind is limited to £150 per each **insured person**.
- The maximum **we** will pay for mobile telephones and smart phones is limited to £100 per **insured person**.
- The maximum **we** will pay **you** for **personal luggage** or **valuables** lost, damaged or stolen from a beach or pool-side is limited to £100 per each **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 reasonable care of **your personal luggage**, and must not leave it unsecured or **unattended** 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 (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 **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 luggage** 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) anything not listed in the definitions of **personal luggage** or **valuables**;
- 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**, golf or **special sports & activities** categories A and B unless **you** have paid the appropriate additional premium to extend **your** policy;
- m) loss or theft of or damage to **money**;
- 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** except where **you** have paid the Excess Waiver premium;
- p) anything mentioned in the General Exclusions.

SECTION 9 – LUGGAGE DELAY ON YOUR OUTWARD JOURNEY

What is covered:

If **your** luggage is certified by the **carrier** to have been delayed on the outward journey of a **trip**, **we** will pay up to the amount shown in the Summary of Cover for the purchase of essential items. Any payment under this section will be deducted from any subsequent claim made under the **personal luggage** 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 10 – MONEY, PASSPORT & TRAVEL DOCUMENTS

What is covered:

- If during a **trip**, the **money** **you** are carrying on **your** person or that **you** have left in a safety deposit box is lost, stolen, or damaged, then subject to the following conditions and exclusions, **we** will pay **you** up to the amount shown in the Summary of Cover.

The maximum **we** will pay for bank notes, currency notes and coins belonging to an **insured person** aged under 18 years is £50.

- If **your** passport or **travel documents** are lost or stolen outside **your home country** during a **trip**, **we** will pay **you** up to the amount shown in the Summary of Cover 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 or other **travel documents**.

Special conditions relating to claims

Within 24 hours of discovery of the of the incident **you** must report loss of **money** or passport or **travel documents** 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 replacement cost of the passport or other **travel documents**;
- d) the **policy excess** for passport except where **you** have paid the Excess Waiver premium;
- e) anything mentioned in the General Exclusions.

SECTION 11 – 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, if no other insurance is 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 the amount shown in the Summary of Cover 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** employment;
- b) property belonging to, or held in trust by **you** or **your family**, household or anyone in **your** employment;
- c) loss of or damage to property which is the legal responsibility of **you** or **your family** or employee. (This exclusion will not apply to temporary accommodation which **you** occupy and for which **you** assume contractual responsibility during **your trip**);
- d) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that 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 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 cover 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 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 & activities** or **winter sports** where this policy specifically states that Personal Liability cover is excluded (regardless of whether the **special sports & activities** or **winter sports** premium has been paid);
- j) any claim arising in connection with a **trip** solely within the **home country**;
- k) the **policy excess** except where **you** have paid the Excess Waiver premium;
- l) anything mentioned in the General Exclusions.

SECTION 12 – 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 **your** death or disablement, **we** will pay **you** or **your** legal personal representatives up to the amount shown in the Summary of Cover.

What is not covered:

- a) injury not caused solely by outward, violent and visible means;
- b) **your** disablement caused by mental or psychological trauma not involving **your** bodily injury;
- c) disease or any physical defect, infirmity or illness which existed prior to the commencement of the **trip**;
- d) any payment per **insured person** in excess of the amount shown in the Summary of Cover;
- e) any claim arising from **insured persons** over 84 years of age when **you** have purchased a **single trip policy**, or 74 years of age when **you** have purchased an **annual multi-trip policy**;
- f) an **insured person** engaging in any **special sports & activities** or **winter sports** where this policy specifically states that Personal Accident cover is excluded (regardless of whether the **special sports & activities** or **winter sports** premium has been paid);
- g) anything mentioned in the General Exclusions.

SECTION 13 – LEGAL PROTECTION

The following definitions apply only to this section:

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 pay up to the amount shown in the schedule of benefits, for legal costs to pursue compensation against someone else who causes **you** bodily injury, illness or death.

Conditions applying to this section

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

1. Be aware that **we** have full control over any legal representatives and any proceedings.
2. Follow **our** or **our** agents' advice in handling any claim, if **you** fail to do so cover under this section of the policy will cease; and

3. Where possible, get back all of **our** costs. **You** must pay **us** any costs **you** do get back.

Exclusions

- a) The excess shown in the Summary of Cover except where **you** have paid the Excess Waiver premium.
- b) Any claim **we** or **our** legal representatives believe is not likely to be successful or if **we** think the costs of taking action will be more than any award.
- c) The costs of making any claim against **us**, **our** agents or representatives, or against any tour operator, accommodation provider, **carrier** or any person who **you** have travelled or arranged to travel with.
- d) Any costs or expenses which are based on the amount of any award. The costs of following up a claim for an injury or damage caused by or in connection with **your** trade, profession or business, under contract or resulting from **you** having, using or living on any land or in any buildings.
- e) Any claim that results from **you** having or using mechanically-propelled vehicles, watercraft, aircraft, animals, guns or weapons.
- f) Any claim that results from **you** acting in a criminal or malicious way.
- g) Any claim reported more than 180 days after the incident took place.
- h) Anything mentioned in the General Exclusions.

SECTION 14 – WITHDRAWAL OF SERVICES

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover per each **insured person**, if **you** suffer withdrawal of water, gas or electricity supplies continuously for at least a 60 hour period 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 or when the **trip** was booked, whichever is later;
- b) any claim not supported by written confirmation from the tour operator or hotel;
- c) anything mentioned in the General Exclusions.

SECTION 15 – CATASTROPHE

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover for the cost of providing other similar accommodation if **your** booked accommodation is uninhabitable due to 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 trip**;
- 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) any claim where **you** have not provided **us** with evidence of all the extra costs **you** had to pay;
- f) anything mentioned in the General Exclusions.

SECTION 16 – PET CARE

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover, for extra kennel or cattery fees if the departure of **your** final return journey forming part of a booked **trip** and specified on **your** ticket, is delayed by at least 24 hours 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.

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** or purchased your insurance, whichever was later;
- b) claims where **you** have not obtained written confirmation from the appropriate kennel or cattery confirming any extra charges;
- c) any claim arising in connection with a **trip** solely within the **home country**;
- d) any kennel or cattery fees **you** pay outside the **home country** as a result of quarantine regulations;
- e) any costs related to domestic pets other than cats or dogs that **you** own;
- f) anything mentioned in the General Exclusions.

SECTION 17 – HIJACK

Note: This section does not apply to **trips** within **your** own country of residence.

What is covered:

We will reimburse **you** up to the amount shown in the Summary of Cover for each 24 hours that **you** are the victim of **hijack**.

What is not covered:

- a) any claim if **you**, **your family** or **your** business associates have engaged in activities which could be expected to increase the risk of **hijack**;
- b) any claim where you cannot provide **us** with a written statement from an appropriate authority confirming the **hijack** and how long it lasted;
- c) anything mentioned in the General Exclusions.

SECTION 18 – MUGGING

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover, 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 12 hours of the incident occurring;

- **you** produce independent evidence and a Police Report in writing in support of any claim.

What is not covered:

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

OPTIONAL UPGRADES

The following sections are only applicable if **you** have paid the appropriate additional premium.

SECTION 19 - OPTIONAL WINTER SPORTS COVER

This policy specifically excludes participating in or practising for certain **winter sports** and activities.

When are you covered for Winter Sports?

You are covered under this section if **you** have paid the appropriate additional premium to include it and have not reached the age of 65. If **you** are an **annual multi-trip policy** holder, **you** are entitled to 17 consecutive days **winter sports** cover if **you** have paid the appropriate additional premium.

This policy will cover **you** when **you** are engaging in the following **winter sports** on a non-competitive and non-professional basis during **your trip** when **you** have paid the additional **winter sports** premium:

Cat skiing (with guides)	Snow blading (no jumping tricks)
Cross country skiing	Snow/Ski bobbing
Glacier skiing	Snow scooting
Ice hockey	Snow shoe walking
Langlauf (cross country skiing)	Snow shoeing
Monoskiing (not for time trials/speed skiing or racing)	Snow tubing
Skiing on piste	Snow blading
Skiing or snowboarding off piste (within local ski patrol guidelines)	Snow boarding on piste
Sledging/tobogganing	

Your policy can be extended to cover the following **winter sports** when **you** have paid the additional **winter sports** premium, **but no cover will apply in respect of any Personal Accident or Personal Liability claims:**

Kite snowboarding	Snow carting
Snow go karting	Snowmobiling
Skidoo	Snowmobile safari

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

Arial skiing	Ski bob racing
Air boarding	Ski jumping
Biathlon	Ski mountaineering
Bobsleigh/Skeleton bobsleigh	Ski race training
Freestyle skiing	Ski racing
Heli skiing or heli boarding	Ski randonee
Ice climbing	Ski stunting
Ice diving	Ski touring
Ice fishing by snowmobile (snowmobile driven by guides)	Ski yawing
Ice fishing by snowmobile (snowmobile not driven by guides)	Skiing off piste (outside local ski patrol guidelines/outside recognised and authorised areas)
Ice holing	Snow biking
Ice marathon	Snow cat driving
Ice speedway	Snow kiting
Nordic skiing	Snow parascending
Paraskiing	Snowboarding off piste (outside local ski patrol guidelines/outside recognised and authorised areas)
Ski acrobatics/aerials	Tandem skiing

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 as quoted on **your** certificate of insurance.

What is covered?

Benefits under the sections of cover already described are extended to cover **winter sports**. 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 A – CANCELLATION OR CURTAILMENT

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 pass or ski school fees.

What is not covered:

- anything mentioned in the General Exclusions;
- any claim where **you** have not paid the appropriate additional premium for **winter sports** cover.

SECTION B – SKIS, SKI EQUIPMENT & SKI PASS

What is covered in addition to section 8:

We will pay **you** up to the amount shown in the Summary of Cover 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 **you** up to the amount shown in the Summary of Cover if **your** ski pass that **you** are carrying on **your** person or have left in a safety box is lost, stolen, or damaged in the course of a **trip**.

Skis and **ski equipment** are covered against damage or loss whilst in use, if being used correctly.

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 reasonable care 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:

- the **policy excess** if skis or **ski equipment** belonging to or hired to **you** is/are damaged, stolen, or lost (and not recovered) except where **you** have paid the Excess Waiver premium;
- anything mentioned in the General Exclusions;
- any claim where **you** have not paid the appropriate additional premium for **winter sports** cover.

SECTION C – 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 pay **you** up to the amount shown in the Summary of Cover per each **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:

- claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- trips** in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- trips** in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- any claim where **you** have not paid the appropriate additional premium for **winter sports** cover;
- anything mentioned in the General Exclusions.

SECTION D – 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 up to the amount shown in the Summary of Cover for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

What is not covered:

- anything mentioned in the General Exclusions;
- any claim where **you** have not paid the appropriate additional premium for **winter sports**.

SECTION E – SKI HIRE

What is covered:

If **your** luggage is delayed on the outward journey of a **trip** for more than 12 hours, then **we** will pay **you** up to the amount shown in the Summary of Cover 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:

- anything mentioned in the General Exclusions;
- any claim where **you** have not paid the appropriate additional premium.

SECTION 20 - OPTIONAL BUSINESS COVER

If **you** have purchased a **Single Trip policy**, Business Cover is included if **you** have paid the appropriate additional premium for the **period of insurance** up to a maximum of 31 days.

If **you** have purchased an **Annual Multi-trip policy**, **you** are covered when taking part in Business **Trips** for up to 31 days during the **period of insurance** when **you** have paid the appropriate additional premium.

SECTION A BUSINESS EQUIPMENT

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover, for accidental loss, theft or damage to **your business equipment**. **We** will also pay for any emergency courier expenses **you** have incurred, in obtaining any **business equipment** which is essential to **your** intended business itinerary.

The maximum **we** will pay **you** for any one article or samples is shown in the Summary of Cover.

We will pay **you** the amount shown in the Summary of Cover per **trip** for the purchase of essential items, if **your business equipment** is delayed or lost in transit on **your** outward journey for **more than 12 hours**.

What is not covered:

- your** engaging in manual work in conjunction with any profession, business or trade during the **trip**;
- the **policy excess** except where **you** have paid the Excess Waiver premium;

- c) more than £50 per single item, up to a maximum of £200 in total for any one claim if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss;
- d) wear tear or depreciation;
- e) any claim for loss or theft of **your business 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;
- f) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent if **you** have not notified the airline or other Carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- g) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- h) damage caused by the leakage of powder or liquid carried with **your business equipment**;
- i) any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which **you** are being carried;
- j) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- k) damage to, loss or theft of **your business equipment**, if it has been left:
 - **unattended** in a place to which the public have access; or
 - left in an **unattended** motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- l) any claim for **business equipment** delay, if **you** cannot supply receipts for the essential items purchased and written confirmation from the Carrier as to the length of the delay;
- m) anything mentioned in the General Exclusions.

SECTION B BUSINESS EQUIPMENT HIRE

What is covered:

If **your business equipment** is lost, stolen, damaged, misdirected or delayed in transit by **more than 12 hours** we will pay **you** the sum shown in the Summary of Cover for the cost of hiring the necessary **business equipment per complete 24 hours** you are without **your business equipment**.

What is not covered:

- a) any claim for loss or theft of **business 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;
- b) any claim, if the loss or theft of **your own business equipment** occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- c) claims arising from **your own business equipment** being delayed, detained, seized or confiscated by Customs or other officials;
- d) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- e) damage to, loss or theft of **your own business equipment**, which is being carried on a vehicle roof rack;
- f) damage to, loss or theft of **your own business equipment**, if it has been left:
 - **unattended** in a place to which the public have access; or
 - left in an **unattended** motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- g) anything mentioned in the General Exclusions.

SECTION C BUSINESS MONEY

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover under this policy for the loss or theft of **your business money** during **your trip**.

The maximum we will pay for cash is shown in the Summary of Cover.

What is not covered:

- a) the **policy excess** except where **you** have paid the Excess Waiver premium;
- b) any claim for loss or theft of business money if **you** have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- c) any claim, if the loss or theft of **your own business money** occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- d) any loss if **you** have not taken reasonable steps to prevent a loss happening;
- e) loss or theft of business money that is:
 - not on **your** person; or
 - not deposited in a safe, a safety deposit box or similar fixed container in **your trip** accommodation; or
 - loss or theft of business money that does not belong to:
 - **your** employer; or
 - **you**, if **you** are self employed;
 - loss or theft of travellers cheques, if the issuer provides a replacement service;
 - depreciation in value, currency changes or shortage caused by any error or omission;
- f) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- g) anything that can be replaced by the issuer;
- h) anything mentioned in the General Exclusions.

SECTION D EMERGENCY COURIER EXPENSES

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover if, after loss, theft or damage to **your business equipment** that is covered under the section **business equipment** you incur emergency courier expenses to replace **business equipment** essential to **your** intended business **trip**. **You** must keep receipts for all courier expenses **you** incur.

What is not covered:

- a) the **policy excess** except where **you** have paid the Excess Waiver premium;
- b) anything mentioned in the General Exclusions.

SECTION E REPLACEMENT EMPLOYEE

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover for a return journey air ticket plus reasonable accommodation costs to enable a Business Associate, where necessary, to replace **you** in **your** location outside the **home country** following **your** medical repatriation or death during a **trip**.

What is not covered:

- the **policy excess** except where **you** have paid the Excess Waiver premium;
- any air travel costs in excess of a return economy/tourist class ticket;
- accommodation costs other than the cost of the room;
- anything mentioned in the General Exclusions.

SECTION 21 - OPTIONAL GOLF COVER

If **you** have paid the appropriate additional premium for Optional Golf Cover then **you** will be covered for up to a maximum of 31 days on **single trip policies** and up to a maximum of 21 days on **annual multi-trip policies**.

SECTION A – GOLF EQUIPMENT**What is covered:**

We will pay **you** up to the amount shown in the Summary of Cover for accidental loss, theft of or damage to **golf equipment** which **you** own.

Special conditions relating to claims

We have the option to either pay **you** for the loss, or replace 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 reasonable care of **your golf equipment**, and must not leave it unsecured or **unattended** 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 (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 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:

- the **policy excess** except where **you** have paid the Excess Waiver premium;
- more than £200 per single club or single item of **golf equipment**;
- wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- golf equipment** which is over three years old;
- 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;
- 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**;
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- damage to, loss or theft of **golf equipment**, which is being carried on a vehicle roof rack;
- 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;
- any claim for damage to **golf equipment** whilst in use;
- any claim where **you** have not paid the appropriate additional premium for **golf equipment**;
- anything mentioned in the General Exclusions.

SECTION B – GOLF EQUIPMENT HIRE**What is covered:**

If **your** own **golf equipment** is lost, stolen, damaged, or delayed in transit by more than 24 hours **we** will pay **you** up to the amount shown in the Summary of Cover for the cost of hiring the necessary **golf equipment** for each 24 hour period **you** are without **your** own **golf equipment**, up to the amount shown in the Summary of Cover.

What is not covered:

- 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;
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other **carrier** or their handling agent of the incident and **you** have not obtained an official report or a Property Irregularity Report (PIR);
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- damage to, loss or theft of **golf equipment**, which is being carried on a vehicle roof rack;
- 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;
- any claim where **you** have not paid the appropriate additional premium for **golf equipment**;
- anything mentioned in the General Exclusions.

SECTION C – NON-REFUNDABLES GOLFING FEES**What is covered:**

We will pay **you** up to the amount shown in the Summary of Cover for the proportionate value of any non-refundable, pre-paid green fees, **golf equipment** hire or tuition fees necessarily unused due to the following:

- adverse weather conditions preventing **you** from participating in a pre-booked event;
- unforeseen illness, injury or death of an insured person; or
- loss or theft of documentation which prevents the participation in the pre-paid golfing activity.

What is not covered:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

- a) claims arising for theft for which a police report was not obtained within 24 hours;
- b) claims arising for loss or damage for which a report from an appropriate authority was not obtained within 24 hours (In the case of an airline, a Property Irregularity Report (PIR) will be required);
- c) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- d) claims arising for loss, theft or damage to documentation shipped as freight or under a Bill of Lading;
- e) claims arising for documentation left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the documentation;
- f) claims arising for loss, theft or damage of documentation from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of violent and forcible entry which is confirmed by a written police report;
- g) claims arising from a **medical condition** which is not substantiated by a written report from the treating doctor confirming **your** inability to play golf;
- h) claims arising from weather conditions resulting from the failure to protect items;
- i) documentation more specifically insured elsewhere;
- j) any claim where **you** have not paid the appropriate additional premium for **golf equipment**;
- k) anything mentioned in the General Exclusions.

SECTION D – HOLE-IN-ONE

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover in the event of **you** scoring a hole-in-one during **your trip**.

What is not covered:

- a) if **you** are not a member of a recognised golf club affiliated to a National Golfing Union and hold an official National Golfing Union Handicap;
- b) if **you** do not have **your** scorecard signed by **your** playing partner(s) who must be members of a National Golfing Union;
- c) if the golf course at which the hole-in-one is scored is not affiliated to the Golfing Union of the country in which it is located;
- d) if **your** scorecard is not countersigned by the secretary/manager of the club at which the hole-in-one has been scored;
- e) if temporary greens and/or tee boxes are in use;
- f) any claim where **you** have not paid the appropriate additional premium for **golf equipment**;
- g) for anything mentioned in the General Exclusions.

SECTION 22 - OPTIONAL CRUISE PACK

You will only be covered under this section if **you** opted for the Optional Cruise Pack Cover extension and have paid the appropriate extra premium.

SECTION A – ADDITIONAL MISSED DEPARTURE COVER

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover for reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining **your** cruise ship journey at the next docking port if **you** fail to arrive at the international departure point in time to board the ship on which **you** are booked to travel on the initial international journey of the **trip** as a result of:

- a) the failure of scheduled **public transport**; or
- b) an accident to or breakdown of the vehicle in which **you** are travelling; or
- c) an accident or breakdown occurring ahead of **you** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **you** are travelling; or
- d) **strike, industrial action** or adverse weather conditions.

What is not covered:

- a) the policy excess except where **you** have paid the Excess Waiver premium;
- b) claims arising directly or indirectly from:
 - **strike or industrial action** or air traffic control delay existing or publicly declared by the date this insurance is purchased by **you** or the date **your** cruise was booked whichever is the later; or
 - an accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairer's report is not provided; or
 - breakdown of any vehicle in which you are travelling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with manufacturer's instructions; or
 - withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **you** are travelling;
- c) additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements;
- d) additional expenses where **your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated cruise package;
- e) anything mentioned in the General Exclusions.

Special conditions relating to claims

- a) In the event of a claim arising from any delay due to traffic congestion **you** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
- b) **You** must allow sufficient time for the scheduled **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

SECTION B – UNUSED CRUISE EXCURSION COVER

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover for the cost of pre booked excursions, which **you** were unable to use as a direct result of being confined to **your** own cabin due to an accident or illness which is covered under Section 1 - Medical Emergency & Repatriation.

What is not covered:

- a) anything mentioned in the General Exclusions.

SECTION C – CRUISE ITINERARY CHANGE COVER

What is covered:

We will pay **you** up to the amount shown in the Summary of Cover for each missed port in the event of the cancellation of a scheduled port visit due to adverse weather or timetable restrictions. This must be supported by the cruise operator in writing confirming the reason for the missed port.

What is not covered:

- claims arising from a missed port caused by **strike or industrial action** if the **strike or industrial action** was notified at the time that the insurance was purchased or the date **your** cruise was booked whichever is later;
- your** failure to attend the excursion as per **your** itinerary;
- claims arising from when **your** ship cannot put people ashore due to a scheduled tender operation failure;
- anything mentioned in the General Exclusions.

SECTION D – CABIN CONFINEMENT COVER**What is covered:**

We will pay **you** up to the amount shown in the Summary of Cover for each 24 hour period that **you** are confined by the ship's medical officer to **your** cabin for medical reasons during the period of the **trip**.

What is not covered:

- any confinement to **your** cabin which has not been confirmed in writing by the ship's medical officer;
- anything mentioned in the General Exclusions.

SECTION 23 – OPTIONAL SPECIAL SPORTS & ACTIVITIES COVER**What is covered:**

Benefits under the sections of cover already described under Sections 1 - 22 are extended to cover **special sports & 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.

This policy specifically excludes participating in or practising for certain sports and activities. Please see the following tables to confirm which sports and activities are covered providing it is not the main purpose of **your trip**, on a non-competitive and non-professional basis during **your trip**. Activities shown as **Included** do not require additional premium to be paid.

When purchasing **your** policy **you** will be provided with the option of selecting cover for either Category A or Category B Sports and Activities.

- Purchase of Category A will only cover **you** and all **insured persons** for activities listed under Category A.
- Purchase of Category B will cover **you** and all **insured persons** for activities listed under Categories A and B, **but will not include cover for Personal Liability or Personal Accident**.

Activity	Category	Conditions
Abseiling	Included	Must be within organiser's guidelines
Aerobics	Included	
American Football	A	
Archery	Included	
Athletics	Included	
Badminton	Included	
Ballroom dancing	Included	
Ball hockey	A	
Bamboo rafting	Included	
Banana boating	Included	
Bar work	Included	Only voluntary manual work is covered. No Personal Liability or Accident cover
Baseball	Included	
Billiards	Included	
Bird watching	Included	
Black water rafting/canoeing/tubing	Included	Up to grade 3 only
Black water rafting/canoeing/tubing	B	Up to grade 4 only
Blade skating	Included	
Blowcarting (land sailing in a kart)	Included	No Personal Liability or Accident cover
Board sailing (wind surfing)	Included	
Body boarding	Included	
Bowling	Included	
Bowls	Included	
Breathing Observation Bubble (BOB)	Included	
Bridge swinging	Included	
Bungee jumping	Included	Must be within organiser's guidelines
Camel riding	B	
Camping	Included	
Canoeing	Included	Up to grade 2 rivers only
Caravanning	A	
Catamaran sailing	Included	If qualified. No Personal Liability or Accident cover
Clay pigeon shooting	Included	No Personal Liability or Accident cover
Climbing	Included	On a climbing wall only
Cricket	Included	
Croquet	Included	
Curling	Included	
Cycling	Included	Occasional, not main purpose of trip
Dancing	Included	
Darts	Included	No Personal Liability or Accident cover
Deep sea fishing	Included	
Devil karting	Included	Unpowered. No Personal Liability or Accident cover
Dinghy sailing	Included	No Personal Liability or Accident cover
Dirt boarding	Included	No tricks or jumps. No Personal Liability or Accident cover
Donkey ride	Included	
Dune bashing	Included	No Personal Liability or Accident cover

Endurance tests	A	
Elephant riding	B	
Elephant trekking	B	
Fell walking	Included	
Fencing	B	
Fishing	Included	
Fives	A	
Flag football	A	
Flying as a passenger	Cover not available	Except as a fare paying passenger in a licensed passenger carrying aircraft
Football – beach kick around	Included	
Football/soccer	Included	Non-competitive
Free swimming	Included	Freestyle only
Fresh water/sea fishing	Included	
Frisbee	Included	No Personal Liability or Accident cover
Gaelic football	B	No Personal Liability or Accident cover
Glacier walking	Included	
Glass bottom boats	Included	
Gliding	Included	No cover for crewing or piloting
Go karting	Included	
Golf	Included	
Gymnastics	Included	
Handball	Included	
Helicopter ride	Cover not available	Except as a fare paying passenger in a licensed passenger carrying aircraft
Hiking/trekking/walking	Included	Below 2,500 metres
Hiking/trekking/walking	A	Between 2,501 and 4,000 metres
Historical research	Included	
HobbieCat sailing	Included	No Personal Liability or Accident cover
Hockey	A	
Horse riding	Included	No Personal Liability or Accident cover excludes jumping/racing/hunting
Hot air ballooning	Included	Organised pleasure rides only
Hurling	B	
Husky dog sleigh ride	Included	
Husky safari	Included	
Hydrospeeding	B	
Hydro zorbing	Included	
Ice skating	Included	
Indoor climbing	Included	On climbing wall
Indoor skating	Included	
Inline skating	Included	
Jet boating	Included	No racing. No Personal Liability or Accident cover
Jet skiing	Included	No racing. No Personal Liability or Accident cover
Jogging	Included	
Karting	Included	No Personal Liability or Accident cover
Kayaking	Included	Up to grade 3 only
Kayaking	B	Up to grade 4 only
Keepfit	Included	
Kick sledding	Included	
Kite boarding on water	Included	No Personal Liability or Accident cover
Kite surfing	Included	No Personal Liability or Accident cover
Kiting	Included	On ground, not used to propel forward
Korfball	Included	
Lacrosse	A	
Land skiing	Included	Not on snow. No Personal Liability or Accident cover
Lasso throwing	Included	Not rodeo
Low ropes	Included	Less than 1m from ground. No Personal Liability or Accident cover.
Model flying	Included	Not pilot or passenger carrying aircraft. No Personal Liability or Accident cover.
Model sports	Included	Model radio controlled cars, aircraft, boats etc.
Motorcycling	Included	Up to 125cc
Mountaineering	A	Below 2,500 metres
Mountain biking	Included	General cross-country, off road cycling
Mountain boarding	Included	No jumping/racing/tricks. No Personal Liability or Accident cover.
Mud buggying	Included	No Personal Liability or Accident cover.
Netball	Included	
Octopush	Included	
Organised safari without guns	Included	
Orienteering	Included	
Outdoor endurance events	A	
Overland trips	Included	
Paintballing	Included	Wearing eye protection. No Personal Liability or Accident cover.
Parascending over land	A	
Parascending over water	Included	
Passenger sledge	Included	Horse and carriage
Pedalo	Included	
Petanque	Included	

Pilates	Included	
Pigeon racing	Included	No Personal Liability or Accident cover
Pistol shooting	Included	Within organiser's guidelines. No Personal Liability or Accident cover
Pony trekking	Included	
Polo	B	
Quoits	Included	
Rackets	Included	
Racquet ball	Included	
Rambling	Included	
Rap jumping/running	Included	Within organiser's guidelines
Reenacting	Included	
Reindeer safari	Included	
Reindeer sleigh ride	Included	
Restaurant work	Included	Only voluntary manual work is covered. No Personal Liability or Accident cover
Rifle range shooting	Included	No Personal Liability or Accident cover
Ringos	Included	
River bugging	Included	
River tubing	Included	Up to grade 2 only – not through caves
Roller blading	Included	
Roller skating/blading	Included	Wearing pads/helmets
Rounders	Included	
Rowing	Included	Except racing
Rugby	A	League/Union/Sevens/Touch – non-competitive only
Running	Included	Non-competitive
Safari	Included	Organised by bona fide tour operator with no guns
Safari	A	Organised by bona fide tour operator with guns
Safari trekking in a vehicle	Included	Must be organised tour
Safari trekking on foot	Included	Must be organised tour
Sailboarding	Included	
Sailing/yachting in-shore	B	Crewing, no racing
Sailing/yachting off-shore	B	Recreational, no racing
Sailing/yachting in-shore	Included	Recreational, no racing. No Personal Liability or Accident cover
Sandboarding	Included	No Personal Liability or Accident cover
Scuba diving up to 10 metres with dive buddy	Included	Within organiser's guidelines
Scuba diving 10 to 18 metres with dive buddy	Included	Within organiser's guidelines: PADI Open Water Qualified
Scuba diving 18 to 30 metres with dive buddy	Included	Within organiser's guidelines: PADI Advanced Open Water Qualified
Scuba diving 10 to 20 metres with dive buddy	Included	Within organiser's guidelines: BSAC Ocean Diver Qualified
Scuba diving 20 to 30 metres with dive buddy	Included	Within organiser's guidelines: BSAC Sports Diver Qualified
Sea fishing	Included	
Sea kayaking	Included	
Segway	Included	
Shinty	B	
Shooting	Included	Within organiser's guidelines. No Personal Liability or Accident cover
Skateboarding	Included	Wearing pads & helmet, no tricks or jumping
Sledging	Included	Pulled by horse or reindeer as a passenger
Sleigh rides	Included	Horse pulled only
Small bore target shooting	Included	Within organiser's guidelines
Snooker	Included	
Snorkelling	Included	
Softball	Included	
Speed skating	A	
Street hockey	A	Wearing pads and helmet
Sphereing	Included	
Squash	Included	
Stoolball	Included	
Stoopball	Included	
Summer tobogganing	A	
Surfcasting	Included	
Surfing	Included	
Swimming	Included	
Swimming with dolphins	Included	
Table tennis	Included	
Target rifle shooting	Included	Within organiser's guidelines. No Personal Liability or Accident cover
Telemarking	Including	No Personal Liability or Accident cover
Ten pin bowling	Included	
Tennis	Included	
Trampolining	A	
Tubing	Included	
Tug of war	Included	
Volleyball	Included	
Wadi bashing	Included	No Personal Liability or Accident cover
Wakeboarding	Included	
Walking	Included	

Walking up Sydney Harbour Bridge	B	
War games	Included	Wearing eye protection. No Personal Liability or Accident cover
Water polo	Included	
Water skiing	Included	
White water rafting/canoeing	Included	Up to grade 3, within organiser's guidelines
White water rafting/canoeing	B	Grade 4 only, within organiser's guidelines
Wicker basket tobogganing	Included	No Personal Liability or Accident cover
Wind tunnel flying	Included	No Personal Liability or Accident cover
Yoga	Included	
Zorbing	Included	

If **you** are undertaking a pursuit or activity which is not listed in this policy above or the activity above is the main purpose of **your trip** or are in any doubt as to whether cover will apply, please call **our** Travel Helpline as quoted on **your certificate** of insurance.

GENERAL CONDITIONS

- No claim arising directly or indirectly from any **pre-existing medical condition** affecting any person travelling under this insurance will be covered unless **you** declare ALL conditions to our Medical Screening Helpline (if not already included in the Waived Conditions list and acceptance criteria in this section) prior to the commencement of the **trip** and they are accepted for insurance in writing. Any costs incurred in obtaining medical information for this purpose will be borne by **you**.
- If **your** health changes after the start date of **your** policy or before **you** travel **you** should contact the Medical Screening helpline and declare these changes to **us**. They must be accepted in writing by **us**.
- You** must exercise reasonable care 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 **you** are unsure as to what is covered or excluded, contact the Travel Helpline as quoted on **your certificate** of insurance.
- 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.**
- 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.
- 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.
- If at the time of recovery there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution. If **we** are able to make recovery from any other person or organisation **you** must cooperate with **us**.
- You** must take all reasonable steps to recover any lost or stolen articles.
- 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.
- If a claim arises from or is related to an assault or deliberate injury to an Insured by a third party, a police report must be provided before the claim can be validated and any payment made.
- All claims should be reported within 28 days of **your** return home.
- If any claim is found to be fraudulent this policy will become void and all claims paid must be repaid to **us**.
- We** may give 7 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 claims or losses.
- 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.
- 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.
- 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.
- You** must pay the appropriate premium for the full number of days for **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.
- When engaging in any sport or holiday activity **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.
- Categories A and B of the **special sports & activities**, and **winters sports**, are covered only if **you** have paid the appropriate additional premium required, before departure from **your home country**.

GENERAL EXCLUSIONS

No section of this policy shall apply in respect of:

- Any person over the age of 85 for **single trip policies** or over the age of 75 for **annual multi-trip policies** at the date of purchase of insurance.
- Any person over the age of 64 participating in **winter sports**.
- 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 certificates, policies, or motoring organisation's services. 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 12.
- 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).
- 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.
- We** will not pay for 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.
- We** will not pay for any additional travel or accommodation costs, unless pre-authorised by **us** as part of a valid claim under sections Medical Emergency & Repatriation, Additional Accommodation & Travelling Costs, Cancellation & Curtailment or Money & Passport.
- Any deliberately careless or deliberately negligent act or omission by **you**.
- Any claim arising or resulting from **your** own illegal or criminal act.
- Needless self-exposure to peril except in an endeavour to save human life.

11. 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 drug(s).
12. Any claim arising or resulting directly or indirectly from **your** suicide, attempted suicide, or intentional self-injury.
13. Any claim caused by or arising from jumping from a balcony.
14. **You** engaging in **manual work** in conjunction with any profession, business or trade during the **trip**.
15. **You** engaging in any **special sports & activities** in Categories A and B or winter sports unless the appropriate special sports & activities or winter sports extension premium required has been paid.
16. Participation in any organised competition involving any **special sports & activities** or **winter sports**.
17. Any claims under optional cover section(s) unless the appropriate extension premium has been paid.
18. **You** fighting except in self-defence.
19. Any claims arising directly or indirectly from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising or military or usurped power. This exclusion shall not apply to claims under section 1 (Medical Emergency & Repatriation) and section 12 (Personal Accident).
20. **You** travelling to a country, or parts of countries, or specific area or event to which the Foreign and Commonwealth Office has advised against all travel or all but essential travel.
21. 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.
22. Delay, loss, damage or injury, 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 12 (Personal Accident).
23. 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 12 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
24. 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.
25. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by **us** or by anybody else (whether or not recommended by **us** and/or acting on **our** behalf) unless negligence on **our** part can be demonstrated.

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.

Claims forms can be obtained from www.grclaims.com. Alternatively telephone **our** Claims Helpline on **00 44 (0) 0343 658 0374** or email travelclaims@global-response.co.uk, giving **your** name and **certificate** number, and brief details of **your** claim.

Please quote the correct reference number below relating to the Insurance Policy you have purchased:

For Single Trip policies, please quote 16EA05

For Annual Multi-trip policies, please quote 16EA06

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**.

CUSTOMER SATISFACTION

Our Promise of Service

We aim to provide a first class service at all times. However, if **you** have a complaint **you** should follow the below process:

For Complaints about how **your** policy was sold **you** should contact:

ROCK Insurance Group
135 High Street
Crawley
West Sussex
RH10 1DQ
admin@rockinsurance.com
0800 091 3768

For complaints about how a claim has been handled **you** should contact:

The Complaints Department
Global Response Ltd
Regus House
Falcon Drive
Cardiff
United Kingdom
CF10 4RU
customerservices@global-response.co.uk
00 44 (0) 2920 468793

If **we** cannot give **you** a final decision within four weeks from the day **we** receive **your** complaint **we** will explain why and tell **you** when **we** hope to reach a decision.

Our decision is final and based on the evidence presented. If **you** feel that there is any new evidence or information that may change **our** decision, **you** have the right to make an appeal. If **you** are not satisfied with the results of **our** investigation, **you** have the right to refer **your** complaint to an independent authority for consideration.

That authority is the Financial Ombudsman Service (FOS) at:

South Quay Plaza
Exchange Tower
London E14 9SR
Telephone: 0800 023 4 567.

Please note that if **you** wish to refer this matter to the FOS **you** must do so within 6 months of **our** final decision. **You** must have completed the complaints procedure before the FOS will consider **your** case.

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at www.fscs.org.uk.

CANCELLATION PROVISIONS

Right to return the insurance document

Unless **your trip** will be completed within 14 days of buying this insurance or a claim has been made, **you** have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **you** any premium **you** have paid.

Cancellation by the Insured Person

If **you** subsequently give notice in writing or by telephone to **us** to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling - Off Period the premium will be refunded in full. If the notice of cancellation is received outside the 14 day Cooling - Off Period and **you** have not made a claim or sought assistance under the policy then **you** will be entitled to a pro rata refund of premium in accordance with the remaining term of the policy less an administration fee.

Cancellation by Us

We may give 7 days' notice of cancellation of this policy by recorded delivery letter to **you** at **your** last known address.

Premium position upon cancellation by us or in respect of an annual multi-trip policy 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

We will collect certain information about **you** in the course of considering **your** application and conducting **our** relationship with **you**. This information will be processed for the purposes of underwriting **your** insurance cover, managing any insurance issued, administering claims and fraud prevention. **We** may pass **your** information to a qualified Medical Practitioner, other insurers, reinsurers, other parties who provide services under this policy and loss adjusters for these purposes. This may involve the transfer of **your** information to countries which do not have data protection laws.

You may have the right of access to, and correction of, information that is held about **you**. Please contact **our** Compliance Officer to exercise either of these rights, at the following address:

Compliance Officer
135 High Street
Crawley
West Sussex
RH10 1DQ

Admin@rockinsurance.com

Some of the information may be classified as sensitive – that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain **your** explicit consent before the information may be processed. By finalising **your** insurance application, **you** consent to the processing and transfer of information described in this notice. Without this consent **we** would not be able to consider **your** application.

AUTO RENEW

To make sure **you** have continuous cover under **your** policy, ROCK will aim to automatically renew (auto-renew) **your** policy when it runs out, unless **you** tell them not to. Each year ROCK 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 ROCK may not be able to automatically renew **your** policy. They will let **you** know at the time if this is the case. ROCK is entitled to assume that **your** details have not changed and **you** have the permission of the card holder unless **you** tell them otherwise. ROCK 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 ROCK 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**.

You may also call ROCK if **you** wish to cancel this consent at any other time prior to the renewal of **your** policy.

IMPORTANT CONTACT NUMBERS

IN AN EMERGENCY TELEPHONE THE 24 HOUR ASSISTANCE SERVICE STATING YOUR NAME AND POLICY NUMBER

MEDICAL EMERGENCY & REPATRIATION	00 44 (0) 343 658 0343 or 00 44 (0) 1293 652842
Travel Helpline	0343 658 0230
Travel Claims	0343 658 0345
Legal Advice & Legal Expense Claims	0343 658 0348
Optional Gadget Cover Upgrade Claims	0207 785 1702

SECTION A - TRAVEL INSURANCE SUMMARY OF COVER

Cover (per section per person unless otherwise stated)	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
Cancellation and Curtailment	£1,000	£175	£2,000	£150	£5,000	£100
Medical Expenses & Emergency Repatriation	Up to £10,000,000	£175	Up to £10,000,000	£150	Up to £10,000,000	£100
Dental Expenses	£100	£175	£150	£150	£200	£100
Hospital Benefit	£25 per day up to £250	Nil	£35 per day up to £350	Nil	£40 per day up to £400	Nil
Personal Effects and Baggage	£2,000	£175	£2,000	£150	£2,000	£100
Single Item Limit	£150	£175	£200	£150	£300	£100
Valuables Limit	£150	£175	£200	£150	£300	£100
Delayed Baggage	£10 per 12 hours to £100	Nil	£25 per 12 hours to £250	Nil	£30 per 12 hours to £350	Nil
Loss of Travel Documents	£300	Nil	£400	Nil	£500	Nil
Money & Cash	£500	£175	£500	£150	£500	£100
Cash Limit	£250	£175	£250	£150	£250	£100
Cash Limit if under 18	£50	£175	£100	£150	£100	£100
Travel Delay	£10 per 12 hours to £100	Nil	£15 per 12 hours to £150	Nil	£15 per 12 hours to £150	Nil
Additional Accommodation Expenses	£250	£175	£500	£150	£750	£100
Abandonment	£1,000	£175	£2,000	£150	£5,000	£100
Missed Departure	£500	£175	£750	£150	£1,500	£100
Personal Accident						
Permanent Total Disablement	£10,000	Nil	£25,000	Nil	£25,000	Nil
Loss of Limb(s)/Eye(s)	£10,000	Nil	£25,000	Nil	£25,000	Nil
Death	£10,000	Nil	£25,000	Nil	£25,000	Nil
Death (Under 18 and Over 65)	£1,000	Nil	£2,500	Nil	£2,500	Nil
Personal Liability	£1,000,000	£175	£2,000,000	£150	£2,000,000	£100
Legal Expenses	£5,000	£175	£10,000	£150	£25,000	£100
Hijack	£25 per day up to £200	Nil	£25 per day up to £200	Nil	£25 per day up to £200	Nil
Mugging	£100 per day up to £1,000	Nil	£100 per day up to £1,000	Nil	£100 per day up to £1,000	Nil
Catastrophe	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
Withdrawal of Services	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
Domestic Pets	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
Optional Extensions – Upon payment of an additional premium						
Winter Sports Cover						
Ski Equipment - owned	£300	£175	£750	£150	£1,000	£100
Single Item Limit	£150	£175	£250	£150	£500	£100
Ski Equipment - hired	£150	£175	£250		£300	Nil
Ski Hire	£25 per day up to £250	Nil	£30 per day up to £300	Nil	£35 per day up to £350	Nil
Ski Pack	£25 per day up to £250	Nil	£30 per day up to £300	Nil	£35 per day up to £350	Nil
Piste Closure	£20 per day up to £200	Nil	£40 per day up to £400	Nil	£40 per day up to £400	Nil
Delay due to Avalanche	£50	Nil	£100	Nil	£250	Nil
Business Cover						
Business Equipment	£1,000	£175	£1,000	£150	£1,000	£100
Business Equipment Single article limit	£500	£175	£500	£150	£500	£100
Samples	£500	Nil	£500	Nil	£500	Nil
Delayed Business Equipment	£200	£175	£200	£150	£200	£100
If your business money is lost or stolen	£1,000	£175	£1,000	£150	£1,000	£100
Cash Limit	£500	£175	£500	£150	£500	£100
Emergency Courier	£200	£175	£200	£150	£200	£100
Hiring equipment	£50 per 24 hours up to £500	Nil	£50 per 24 hours up to £500	Nil	£50 per 24 hours up to £500	Nil
Additional Person Accident	Normal Benefit x 2	Nil	Normal Benefit x 2	Nil	Normal Benefit x 2	Nil
Golf Cover						
Golf Equipment	£1,500	£175	£1,500	£150	£1,500	£100
Single Item Limit	£250	£175	£250	£150	£250	£100
Golf Equipment Hire	£20 per day up to £200	Nil	£20 per day up to £200	Nil	£20 per day up to £200	Nil
Non-refundable Golfing Fees	£75 per day up to £300	Nil	£75 per day up to £300	Nil	£75 per day up to £300	Nil
Hole in one	£50	Nil	£50	Nil	£50	Nil
Cruise Pack Cover						
Additional missed Departure	£1,000	£175	£1,000	£150	£1,000	£100
Unused Cruise Excursion	£500	£175	£500	£150	£500	£100
Cruise Itinerary change	£150 per port up to £500	Nil	£150 per port up to £500	Nil	£150 per port up to £500	Nil
Emergency Air Evacuation	Necessary Costs	£175	Necessary Costs	£150	Necessary Costs	£100
Cruise interruption	£1,000	£175	£1,000	£150	£1,000	£100
Cabin Confinement	£100 per 24 hours up to £1,000	£175	£100 per 24 hours up to £1,000	£150	£100 per 24 hours up to £1,000	£100

PLEASE NOTE: *If you have increased your excess or purchased the excess waiver, the applicable excess will be shown on your insurance certificate.

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 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 an **annual multi-trip policy**, **you** are covered when taking part in **trips** for up to 31, 45, 62 or 92 consecutive days depending on the premium you have paid 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 Limited 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(s) 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 **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 trip**.

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** airtime 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:

1. deliberate damage or neglect of the Electronic Equipment;
2. failure on **your** part to follow the manufacturer's instructions;
3. 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:

4. 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;
5. 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;
6. 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;
7. where the Electronic Equipment has been left **unattended** when it is away from **your home**;
8. where all precautions have not been taken.
9. 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** airtime 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:

1. any Unauthorised Calls, Texts or Data Use where the Theft has not been reported to **your** airtime 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** airtime 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

1. 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.
2. 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.
3. 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**.
4. 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.
5. **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.
6. **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.
7. **You** must take all precautions to prevent any damage to **your** Electronic Equipment.
8. 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.
9. **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.
10. This cover is limited to one replacement per insured item per **period of insurance**.
11. Cover for **your** Electronic Equipment applies to **you** as the person who purchased the policy and **your immediate family**.
12. 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:

1. 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 0207 785 1702. E-mail Gadget.claims@trinitym.co.uk;
 2. 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;
 3. 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.
 4. 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:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. 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 Group 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 Group will pass it to:

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

Complaints regarding claims:

Please contact:
 TrinityM Ltd
 PO Box 568
 Tonbridge
 TN9 9LT
 Telephone 0207 785 1702.
 E-mail Gadget.claims@trinitym.co.uk

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 05815A.

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

UK General Insurance Limited.

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
 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.

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

SECTION C - OPTIONAL CAR HIRE EXCESS UPGRADE

INTRODUCTION

Thank you for choosing ROCK and welcome to peace of mind Vehicle Hire Insurance. The information in this policy wording contains important information and we have made it as easy as possible to understand. Please take time to read through it and contact us if you need any further information.

DEMANDS AND NEEDS STATEMENT

This Insurance is designed for any person eligible to purchase this insurance hiring a vehicle from a licensed hire agency or car club and where you have a financial liability under the terms and condition of the Hire Agreement.

INSURER

This policy is underwritten by EUROP ASSISTANCE S.A, 4th Floor, 4-8 Eden Quay, Dublin 1, D01N5W8, Ireland, registered in the Irish Companies Registration Office under number 907089 and managed by Linkham Services Limited.

Benefits under this policy are provided by EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre (Reference number 451 366 405) acting through its Irish office (trading as EUROP ASSISTANCE S.A., Irish Branch).

Questor Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (firm reference number 466942) for the sale and administration of general insurance products in the United Kingdom and throughout the Members of the European Economic Area (EEA).

Linkham Services Limited whose registered office is at 52 Newtown Uckfield East Sussex TN22 5DE with company number 7387410 and is authorised and regulated by the Financial Conduct Authority (FCA). Linkham Services FCA registration number is 577492. FCA authorisation can be checked on the FCA register at www.fca.gov.uk.

PRIVACY

Your privacy is very important to us and your data is stored in accordance with the United Kingdom Data Protection Act 1988 and 2003. In order to fulfil this contract of insurance Your data will be shared with Questor Insurance Services Limited, Orchard Administration Limited, Linkham Services Limited and Us but only for the purposes of this contract. In purchasing this Policy you agree to the data sharing.

REGULATION, JURISDICTION AND LAW

This insurance is issued from the United Kingdom and shall be governed by the Laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance and is sold in accordance with the standards laid down by the Financial Conduct Authority the recognised Regulator in the United Kingdom.

TAX

We will charge the amount of tax as directed by the relevant authorities in Your Country of Residence.

CORRESPONDENCE

Questor Insurance as the Agent responsible for the sale of the Policy normally correspond via email. By purchasing this policy you agree to this form of communication and agree to update Questor Insurance immediately if there is any change to Your email address.

WHO IS ELIGIBLE TO PURCHASE VEHICLE HIRE INSURANCE?

Any person: -

1. Holding a valid or internationally recognised driving licence.
2. Permanently resident in any Country listed in Appendix 1.
3. Eligible to hire and drive a Hire Vehicle and able to adhere to the terms of the Hire Agreement
4. If you are renting from a Car Club You and any other driver are Members of the Car Club and are authorised to drive the vehicle rented
5. Age limits that apply: -

Vehicle	Min Age	Max Age
Car	21	84

VEHICLES COVERED BY THIS POLICY

Any vehicle with a value up to £50,000 (excluding tax) at the time of the policy being incepted and less than 20 years old at first registration.

1. Cars up to 9 seats

The type of vehicle covered by this policy will be shown on the certificate of insurance.

DAILY OR ANNUAL POLICIES

This insurance can be purchased as either a Daily policy insuring a single Hire Agreement or as an Annual policy insuring unlimited Hire Agreements up to 31 days in length. Policies are available as follows: -

Vehicle	Daily	Annual
Cars	Up to 180 days	Yes

COOLING OFF PERIOD

Questor Insurance will refund in full Your premium, if you cancel this insurance before your policy has incepted and you have not commenced your Hire Agreement, and you have not reported (and are not intending to report) a claim."

WHAT MAKES UP THIS POLICY?

This Policy and the Certificate of Insurance must be read together as they form your insurance contract.

MONETARY LIMITS

We insure you up to the amount of the sum(s) insured or other limit(s), which will be shown on the Certificate of Insurance accompanying this Policy. The maximum payable under this Policy is £5,000 per rental, unless the policy has been extended to include Collision Damage Waiver.

CLAIMS

We have appointed Orchard Administration Limited to handle claims on Our behalf: -

Orchard Administration Limited

First Floor Orchard House Station Road Rainham Kent ME8 7RS United Kingdom.

Tel: 0333 3230 095 or +44 1634 382 574 (Outside UK)

Email: assistance@orchard-administration.co.uk

Web: <http://claim.orchard-administration.co.uk>

Office Hours are 9:00 am to 5:00 pm Monday to Friday excluding UK Bank Holidays or at any time online.

CLAIMS NOTIFICATION

All claims should be notified via Orchard Administration Limited's website where you will be able to submit your claim and all supporting documents online. If you do not have access to the Internet please call the number above during office hours. To obtain a reimbursement under this policy you will need: -

1. Certificate Number and the Scheme Code both of which are shown on the Certificate of Insurance
2. A copy of and proof of purchase of your Hire Agreement
3. A copy of the local police report, if required by law in the country where the loss occurs.
4. Your copy of the Hire Company accident damage report and a photographic picture of the damage caused
5. Invoices / Receipts / other documents confirming the amount you have paid in respect of the damage to the Hired Vehicle for which you are seeking reimbursement.
6. A final repair Invoice from the repairing garage which details the breakdown of parts and labour
7. Copy of your credit/debit card statement showing payment of the damages which you are seeking reimbursement
8. Copy of the driving licence of the person named on the Hire Agreement in control of the vehicle at the time of the incident
9. Your bank details:
 - a) UK Bank – Sort Code and Account Number
 - b) Bank based outside the UK – IBAN and BIC

DEFINITIONS

"Additional Travel Expenses" means any additional travel costs you incur in connection with a Loss under the relevant section of this Policy.

"Auto Glass" means any glass that forms part of the Hired Vehicle and includes windscreens, windows, internal and external lights and sunroof.

"Consequential loss" means an indirect loss that occurs following a Loss under this policy.

"Country of Residence" means the country where you are ordinarily permanently resident, pay tax or are registered with a Medical Practitioner.

"Europe" means all countries west of the Ural Mountains, British Isles, Ireland, and islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, Iceland, Israel and the Azores.

"Excess Reimbursement" means the amount that You are liable for under the terms of the Hire Agreement being the excess on the Collision Damage Waiver and Theft insurance policies provided by the Hire Company.

"Hire Company" means a company licensed in the territory in which it is situated to provide vehicles for hire.

"Hire Agreement" means the contract signed by You for the hire of the vehicle.

"Hire Vehicle" means any vehicle rented under a hire contract on a daily or weekly basis from such a Hire Company or Agency, which must be licensed with the regulatory authority of that Country, State or Local authority.

"Loss Damage Waiver" means damage to any glass that forms part of the Hired Vehicle, Tyres and Wheel Rims.

"Loss of Use" means the period during which vehicle hired by You is not available for Hire due to damage caused during the Hire Agreement. Loss of Use charges are calculated at the same rate at which You paid when You hired the vehicle.

"MiniBus" means a vehicle up to 7.5T designed to carry up to 15 persons.

"Motor Home/Campervan" means a vehicle up to 7.5T which includes sleeping and cooking facilities.

"Personal Effects" means clothing luggage and another articles that belong to you (or for which you are legally responsible for) which are worn, used or carried by you but excluding personal money, documents of any kind and valuables.

"Personal Money" means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid cards, coupons or vouchers, travel tickets, event and entertainment tickets, phone cards and credit / debit or charge cards all held for private purposes.

"Public Highway" is deemed as any road made or unmade that is intended for use by the general public.

"Safari" An expedition to observe or hunt animals in their natural habitat.

"Towing" means recovery of the vehicle following an accident, theft, malicious damage, fire or mechanical breakdown to the nearest premises owned by the Hire Company or the original pick up location whichever is closest.

"UK" means England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man.

Under body of the vehicle means the underside of the vehicle excluding bumpers, trim, tyres and wheel rims.

"Van" means a vehicle up to 7.5T designed specifically to carry goods.

"Valuables" means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges, memory cards, speakers and headphones), computer games and associated equipment, telescopes and binoculars.

"You, your" means the person(s) named on the Vehicle Hire Agreement and on the certificate of insurance as named drivers which attaches to this policy. The person signing the Hire Agreement must be the Policyholder.

"We, us, our" means EUROP ASSISTANCE S.A.

"Worldwide" means any country.

GENERAL CONDITIONS IN ADDITION TO THOSE SHOWN ELSEWHERE IN THIS POLICY

1. You agree to abide by the terms and conditions of this policy at all times.
2. You must advise our appointed claim handlers within 1 calendar month of the end of the Hire Agreement of any incident that may give rise to a claim under this Policy.
3. All certificates, information and evidence required by our appointed claim handlers shall be provided at Your expense.
4. Except with our written consent, you are not entitled to admit liability on our behalf or to give any representations or other undertakings binding upon us. We shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in your name.
5. We may at our own expense take proceedings in your name to recover compensation from any third party in respect of any reimbursement made under this Insurance and any amounts recovered shall belong to us. You agree to provide reasonable assistance to us to recover such amounts.
6. This insurance is provided for one **Hire Vehicle** at any one time, which may be driven and operated by **you** unless you have purchased the Dual Lead Driver optional extra.
7. Cover commences from the time **you** take legal control of the **Hire Vehicle** and ends at the time the **Hire Company** assumes control of the **Hire Vehicle** whether at its business location or elsewhere.
8. This policy and any optional extras must have been purchased prior to the commencement of the **Hire Agreement** for which you wish this policy to be operative
9. You may amend your policy prior to the start of a Hire Agreement any additional premium that may be charged is calculated as if the change was included at the inception of the policy.
10. Where there is dual insurance, please let us know, so that we pay our proportion of your claim.
11. When purchasing a Daily policy the policy must coincide with the period shown on the Hire Agreement. No policy can be issued retroactively.
12. This insurance policy in its entirety is invalid if the dates on the hire agreement and the dates on the certificate of insurance do not match.
13. The Lead driver indicated on the Hire Agreement must coincide with the policy holder and lead driver's name on the Certificate of Insurance.
14. We reserve the right to apply additional terms on renewal

GENERAL EXCLUSIONS THAT APPLY TO THE WHOLE POLICY

1. Any loss or damage to a third party including bodily injury and property
2. Any loss that occurs where the full Premium has not been paid.
3. Alcoholism or the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of any drug addiction).
4. Loss or damage directly or indirectly caused through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
5. Any fraudulent, dishonest or criminal act committed by any Person(s) in connection with this policy.
6. Loss arising from operation of the Hire Vehicle in violation of the terms of the Hire Agreement.
7. Any amount recovered from the Hire Company or its Insurers.
8. Any vehicles which is not Hired from a Hire Company.
9. Wear, tear and mechanical breakdown, other than for towing.
10. Losses arising out of illegal activities.
11. Driving by any persons not authorised by the Hire Company.
12. Any Person not named on the Certificate of Insurance.
13. The rental of certain vehicles, namely: vans, mini-buses with more than 9 seats, motor homes, campervans, trailers or caravans, trucks, commercial vehicles, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, vehicles changed from their standard factory specifications.
14. Expenses reimbursed by the Insured Person's Employers' Insurer.
15. Losses occurring from driving whilst not on a public highway.
16. Losses occurring from driving on safaris or adventure trails.
17. Van and Mini-Bus hires which do not commence and terminate in the UK.
18. Additional Travel Expenses unless otherwise stated in the policy wording"
19. Consequential Losses unless otherwise stated in the policy wording"
20. Cleaning fees

COMPLAINTS PROCEDURE

We do everything possible to make sure that you receive a high standard of service. If you are not satisfied with the service that you receive, please contact the Customer Service Manager: -

Questor Insurance Services Ltd

1st Floor Orchard House Station Road Kent ME8 7RS

Tel: +44 1634 238484 Email: assistance@questor-insurance.co.uk

Please provide full details of your policy and in particular your policy number to help your enquiry to be dealt with speedily. If you are still not satisfied with the way in which your enquiry/complaint has been dealt with, then you should contact:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: 0300 123 9123

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

Website: www.financial-ombudsman.org.uk

COMPENSATION SCHEME

The Financial Services Compensation Scheme covers EUROP ASSISTANCE S.A and Questor Insurance Services Limited in the event that either are unable to meet their obligations. **You** may be entitled to compensation from the scheme in such circumstances but this will depend on the circumstances. Insurance arranging is covered up to 90% of the claim without upper limit.

Further information is available about the compensation scheme from the FSCS website www.fscs.org.uk

WHAT IS COVERED

EXCESS REIMBURSEMENT, LOSS DAMAGE WAIVER AND TOWING

What is covered?

This Section covers You for any physical loss or damage to the Hire Vehicle for which You are responsible for under the terms of the Hire Agreement following a Fire, Lightning Strike, Explosion, Accident, Accidental Damage, Theft or Attempted Theft, Malicious Damage, Storm and Flood. This section includes loss or damage to Auto Glass, Roof, Tyres, Wheel Rims and the Under Body and Towing and Loss of Use.

Limits

Vehicle	Excess Reimbursement	Tyres, Windscreen Underbody	Towing
Car	£5,000	£5,000	£500

Administration charges

We will pay up to £200 in respect of unrecoverable administration charges levied by the Hire Company following Loss or Damage to the Hired Vehicle.

KEY COVER

What's covered

This policy covers You for costs incurred for replacing lost or stolen Hire Vehicle Keys, including replacement locks and locksmith charges unless only the parts needed to be changed.

Limits

The maximum amount payable under this section is £500 for each and every claim but limited to £2,000 in any one Policy year.

DROP OFF CHARGES

What's covered

In the event of there being no person authorised to return the Hired Vehicle to the agreed drop off point following an accident/illness for which hospitalisation takes place, We will indemnify You for charges made by the Hire Company to recover the Hired Vehicle. You must present a medical certificate or letter from a Medical Practitioner confirming the hospitalisation.

Limits

The maximum amount payable under this section is £300.

What's NOT covered

In addition to the General Exclusion of the policy, the Insurer shall not be responsible for:

1. One-way Hire Agreements

LOCKED OUT COVER

What's covered

In the event that You unintentionally lock Yourself out of the Hired Vehicle We will reimburse the costs incurred up to open the of the Hired Vehicle. The Hire Company must approve the locksmith prior to a locksmith being called out.

Limits

The maximum amount payable under this section is £100.

What's not covered?

Damaged caused by You or the Locksmith in opening or attempting to open the Hired Vehicle.

MISFUELLING

What's covered

In the event that You put the wrong type of fuel into the Hired Vehicle We will reimburse You up to £500 for costs You incur in respect of: -

1. Flushing the engine of the incorrect fuel
2. Additional travel expenses
3. Vehicle recovery

What's NOT covered

In addition to the General Exclusion of the policy, We shall not be responsible for: -

1. Repairs to the engine or associated parts
2. Costs associated with any missed departure
3. Consequential losses

APPENDIX 1 – COUNTRY OF RESIDENCE

Any person living in one of the Countries listed below is eligible to purchase this Policy.

- United Kingdom (including England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man)