

Travel Insurance Policy

Keep this form for reference

Travelbound

Contact numbers - Emergency Telephone and Helpline Numbers

Helpline	Number
Travel Helpline	0870 737 5595
Medical Screening Helpline	0870 737 6111
Medical Emergency & Repatriation	
Inpatient Helpline	0870 737 5596 or +44 1444 442 515*
Outpatient Helpline	0870 737 5597 or +44 1444 442 516*
Legal Advice & Legal Expense Claims	0870 737 5598 or +44 1444 442 517*
Claims Helpline	0870 737 5599 or +44 1444 442 518*

*alternative number for countries where (0) 870 code is not recognised.

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

Claims forms can be obtained from the following website addresses:

<http://www.europ-assistance.co.uk/claimforms>

<http://www.travelbound.co.uk>

Introduction to Your Policy

This Policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The Policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Please read this document very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, and that this meets Your requirements. If You have any questions about Your insurance please contact the Travel Helpline on 0870 737 5595.

TRAVELBOUND

Part of TUI Travel.

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Your travel policy

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

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

Benefits under this Policy are underwritten by Europ Assistance Holding Irish Branch of 79 Merrion Square, Dublin 2, Ireland.

This Policy is effected in England and is subject to the Laws of England and Wales.

Europ Assistance Holdings Ltd is authorised and regulated by the Financial Services Authority.

Summary of cover

COVER	LIMITS OF COVER	EXCESS
Medical Emergency and Repatriation	£5,000,000	£40
Emergency Dental Treatment	£250	£40
Additional Accommodation and Travelling Costs	£1,000	
Hospital Daily Benefit	£10 per complete day of inpatient treatment up to a max. of £200	
Cancellation and Curtailment	£3,000	£40
Travel Delay (outward journey)	£20 for each full 12 hour delay up to a max. of £100	
Missed Departure on the Outward Journey	£500	
Personal Luggage	£1,000	£40
- Single article, pair, set limit	£250	£40
- Valuables	£250	£40
Luggage Delay	In excess of 12 hours £250	
Money & Passport	£400	£40
- Cash	£250	£40
Personal Liability	£2,000,000	£40
Personal Accident		
- Death	£25,000	
- Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£25,000	
- Permanent Total Disablement	£25,000	
Legal Protection	£10,000	

Important notes

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

Emergency Medical Expenses: This policy is NOT a Private Medical Insurance Policy and does not provide cover for procedures that can be carried out in your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable state facility is available.

Material Facts: You must declare to Us all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us. Please refer to the definition of a 'Material Fact' in the Meaning of Words.

Health: This Policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by the Insurers in writing prior to travel may invalidate any subsequent claim. If You are in any doubt as to whether You would be covered by the Policy please call the Travel Helpline. Please note: Children will only need to have a Pre-Existing Medical Condition declared if they have received in-patient hospital treatment or have been referred to hospital for treatment in the past 12 months.

Changes in health or medication: If you are 18 years or older 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.

Cancellation and 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, in the event of any need to cancel or curtail a trip as a result of changes in their health. Please refer to the 'Important Limitations - Cancellation & curtailment Cover' section for all details.

Hazardous sports & activities: This Policy specifically excludes participating in or practising for certain sports and activities. If You are going to take part in any sports and activities where there may be a high risk of injury or if You are in any doubt as to whether cover will apply, please call the Travel Helpline.

Age Limit: No Section of this Policy shall apply in respect of any person who has reached the age of 75 years.

Trip Limits: This Policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. TRAVELLING IN EXCESS OF THE TRIP LIMITS WILL INVALIDATE THE WHOLE POLICY. Trips must commence and end in the UK Area.

Medical Emergency: In the event of a medical emergency You must contact Us as soon as possible, before incurring expenses in excess of £500. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

Third Party Liability: If You hire a motor vehicle, sail or powered boat, or an aircraft, no liability cover will apply under this Policy and You must ensure that cover for third party injury or property damage is included with the cost of hire.

Policy Document: You should read the following document carefully. It gives You full details of what is and is not covered and the conditions of the cover.

Conditions, Exclusions and Notes: 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.

Personal Possessions: While this Policy provides cover for Your Personal Luggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. The maximum We will pay under this Policy for Valuables owned by all Insured Persons is limited to £250.

Personal Property Claims: These 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.

Policy Limits: Most Sections of Your Policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one item or for Valuables in total. You are advised to check Your Policy.

Policy Excess: Under most Sections of the Policy, claims will be subject to an excess of £40. This means that You will be responsible for paying the first part of the claim up to £40 per Insured Person per claim. A definition of Policy Excess is in the Meaning of Words.

Reasonable Care: You need to take all reasonable care to protect yourself and Your property, as You would if You were not insured.

Complaints: Your insurance Policy has a complaints procedure which tells You what steps You can take if You wish to make a complaint.

Jurisdiction: Your Policy is governed by the laws of England and Wales.

Cooling Off Period: Unless your trip will be completed within 1 month of buying this insurance, when reading Your Policy, You decide that it does not meet Your requirements, please return the Policy and booking invoice to Your issuing agent within 14 days of You having received it. On condition that You have not made a Trip and You have not submitted a claim or know of any circumstances that may lead to a claim, We will refund any premium You have paid. The contract between You and Us will be annulled, which means it will be treated as if it had never existed.

PLEASE MAKE SURE YOU READ YOUR POLICY CAREFULLY. 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 ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: 0870 737 5595.

Emergency assistance 24 hours a day

You should first check that the circumstances are covered by Your Policy.

Having done this please contact the appropriate 24-hour telephone number shown after the appropriate Section of cover. Give Your name, booking reference number, and as much information as possible. Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

Important medical health requirements

This insurance operates on the following basis:

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

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

- You have declared All pre-existing medical conditions to the Medical Screening Helpline; and
- You have declared any changes in Your health or prescribed medication; and
- The Medical Screening Helpline have accepted the condition(s) for insurance in writing.

Each Insured Person aged 18 and over who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip. **Failure to declare ALL Pre-existing Medical Condition that is relevant to the insurance may invalidate the Policy.**

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

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

To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact Us during office hours on: 0870 737 6111.

IMPORTANT LIMITATIONS-CANCELLATION AND CURTAILMENT COVER

This policy will **NOT** cover any claims under section 5 (cancellation & 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 who is not traveling as an insured person under this policy;

or travelling companion who is not insured under this policy;

or person with whom you intend to stay whilst on your trip.

If during the 90 days immediately prior to the commencement of the period of insurance they had:

- a. required surgery, inpatient treatment or hospital consultations; or

- b. required any form of treatment or prescribed medication; or
- c. 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
- d. if a terminal diagnosis had been received prior to the commencement of the period of insurance.

You should also refer to the General Exclusions.

TRIPS TO MAINLAND SPAIN, THE CANARY ISLANDS (Tenerife, Gran Canaria, Fuertaventura, Lanzarote, La Palma, Gomera end El Hierro) AND THE BALEARIC ISLANDS (Cabrera, Majorca/Mallorca, Menorca, Formentera, Ibiza) - 24 HOUR EMERGENCY SERVICE

When away from Home, it is most important that You have immediate access to professional medical attention in the event of an emergency. With this in mind, We have put in place, for Your benefit, a network of medical professionals throughout Mainland Spain, the Canary Islands and the Balearic Islands, at Your service 24 hours a day, 7 days a week. This is supported by a 24 hour medical emergency service, which not only can direct You to these professionals, but which will also follow Your case through from the moment You enter hospital until You are released and, in more serious cases, until You are safely repatriated (accompanied, if deemed medically necessary, by one of Our medical team).

In addition, **no Policy Excess will apply** when You receive **inpatient treatment** (where medically necessary) at:

- a) one of Our network hospitals, or
- b) a state hospital when You have used the EHIC to effectively reduce the cost of Your medical treatment or medicines.

For further information:

Telephone: 00 44 1444 442 515

E-mail: medicalops@europ-assistance.co.uk

Website: www.europ-assistance.co.uk/spanishmedicalnetwork

Reciprocal health agreements

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

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

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

- free treatment as an inpatient or outpatient 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, if You are eligible. To be eligible You must be a resident of the United Kingdom or Ireland and will need to show Your British or Irish passport with an appropriate visa, and acceptable identification (for example a driving licence).

If you do not enrol at Medicare offices We may reject your claim or limit the amount we pay to you. If you need treatment which cannot be carried out under Medicare you MUST contact our 24 hours emergency service before seeking private treatment. If you do not do so, we may reject your claim or limit the amount we pay to you.

For more information You should contact:

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

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

Meaning of words

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

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

Children: Persons under 18 years of age and in full time education travelling as part of a school party

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

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

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

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

Geographical Limits: The countries of the Zone for which You have paid the appropriate premium, as specified on the booking reference.

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

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

Zone 1: UK Area.

Zone 2: Albania, Andorra, Austria, the Azores, Balearic Islands, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, England, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova (Republic of), Monaco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Romania, Russian Federation, San Marino, Scotland, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Switzerland, Turkey in Europe, Ukraine, Vatican, Wales and Yugoslavia.

Zone 3: All countries worldwide.

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

Insured Person or You/Your: Each person named on the booking invoice and for whom the appropriate premium has been paid, resident in the UK Area, and at the commencement of the Period of Insurance being not more than 74 years of age.

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 Insured Person.

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

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

Manual Work: Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry).

Material Fact: A fact likely to influence the acceptance or assessment of this insurance by Underwriters. If in doubt as to what constitutes a Material Fact, please contact Us.

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

Medical Health Questionnaire: Medical information that needs to be declared to Us before each Period of Insurance by any person who has suffered from a Pre-existing Medical Condition.

Money and Travel Documents: Sterling and foreign currency, travellers cheques, travel tickets, hotel and other redeemable holiday vouchers, petrol coupons, Green Card and passports.

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

Party Leader: The individual who is the lead name on the booking

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

Single Trip Policies: Cancellation cover starts when You effect this insurance or when You book Your Trip (the date the tour was confirmed by the Party Leader), whichever is the later. Cover for all other Sections applies for the duration of Your Trip, as stated on the booking invoice, and for which You have paid the appropriate premium.

The maximum number of consecutive days You can spend abroad must not exceed 31 days.

Note: Travelling in excess of the Trip limits will invalidate the whole Policy.

Legal advice and the Homecall assistance service continue to apply for up to a week after You return Home.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of Our Medical Officer, 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 skis and ski equipment).
- Note 2: This travel insurance is not intended to cover expensive items for which You should take out full 'All Risks' insurance.

Policy Excess: The first £40, per Insured Person, each and every claim.

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

Pre-existing Medical Condition:

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

Please note: Children will only need to have a Pre-Existing Medical Condition declared if they have received inpatient hospital treatment or have referred to hospital for treatment in the past 12 months.

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

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

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

production of goods or the provision of services.

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

* **Single Trip Policies:** the maximum number of days for which You have paid the appropriate premium, not exceeding 31 days, commencing and ending in the UK Area.

Note: Travelling in excess of the Trip limits will invalidate any claims relating to that trip.

UK Area: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Valuables: Cameras, photographic and video equipment, and associated equipment of any kind; spectacles; prescription sun glasses; telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: Europ Assistance Holdings Ltd, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

You / Your: Each person named on the certificate and for whom the appropriate premium has been paid, resident in the UK area and at the commencement of the Period of Insurance being not more than 74 years of age.

Section 1

Medical emergency & repatriation

What is covered:

We will pay the following costs, up to **£5,000,000**, for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside the UK Area:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are doctor'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.
- Burial or cremation of a deceased Insured Person abroad up to **£2,500**; or alternatively transportation costs of returning Home an Insured Person's body or ashes.
- Additional travelling costs to repatriate You Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary. We will pay the additional travelling costs (not exceeding any economy/tourist class air travel costs) and accommodation costs (not exceeding the cost of the room) incurred in returning Home each Insured Person accompanying You on the Trip, up to the limit shown under Section 3 (Additional Accommodation & Travelling Costs).

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:

- a) costs in excess of £500 which have not been authorised by Us in advance (see Important Notes);
- b) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared these to Us and We have written to You accepting them for insurance;
- c) any pre-planned, pre-known or expected medical treatment or diagnostic procedure;
- d) treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute illness or injury;
- f) 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;
- g) treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this Policy;
- h) expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- i) any costs incurred in the UK Area other than in connection with transportation of You or Your remains to Home from abroad;
- j) any costs incurred in the Channel Islands which are recoverable under the local health service;
- k) any costs where the transportation Home has not been arranged by Us;
- l) any costs in respect of pre-paid travel costs when We have paid to repatriate You;
- m) air-sea rescue and transfer costs;
- n) the Policy Excess in respect of each and every claim, except when 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, then no Policy Excess will apply;
- o) any costs incurred when engaging in hazardous sports and activities;
- p) anything mentioned in the General Exclusions.

UK medical transfer

What is covered:

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

What is not covered:

- a) claims when We have not been contacted at the time You are hospitalised or when We have not given You Our prior authorisation that We will pay the costs.
- b) You being hospitalised less than 50 miles from Home.
- c) Pre-existing Medical Conditions, unless these have been declared to Us, and accepted for insurance in writing by Us.
- d) anything mentioned in the General Exclusion.

In an emergency

You should first check that the circumstances are covered by Your Policy. Having done this please contact the number shown below, giving Your name, booking reference number, and as much information as possible.

Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

For assistance outside U.K. dial: +44 1444 442 515

Section 2

Emergency dental treatment

What is covered:

We will pay up to **£250** for the costs of providing 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:

- a) the costs of any subsequent permanent or routine treatment;
- b) any pre-planned, pre-known or expected dental treatment or diagnostic procedure;
- c) treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- d) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute pain or distress;
- e) normal wear and tear;
- f) any self-inflicted damage, including damage caused by tooth-brushing or the use of other oral hygiene products;
- g) any damage to dentures, other than whilst being worn by You;
- h) dental treatment involving the provision of dentures or artificial teeth or the use of precious metals;
- i) any costs incurred in the UK Area;
- j) any costs incurred in the Channel Islands which are recoverable under the local health service;
- k) the Policy Excess in respect of each and every claim, except when 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; then no Policy Excess will apply
- l) injury whilst participating in any recognised contact sport unless You can give evidence that the appropriate mouth protection was being worn;
- m) any costs incurred when engaging in hazardous sports and activities;
- n) anything mentioned in the General Exclusions.

Section 3

Additional accommodation & travelling costs

What is covered:

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

- The additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to stay with You or fly out to You and accompany You Home.
- A return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace You in Your location outside the UK Area following Your medical repatriation or death during a Trip.
- Additional travelling costs incurred in returning Home Your Children under 18 years of age and insured under this Policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the Children Home.

What is not covered:

- a) any air travel costs in excess of a return economy/tourist class ticket.
- b) accommodation costs other than the cost of the room.
- c) any air travel costs in excess of a one-way economy/tourist class ticket for each child to be repatriated.

FOR ASSISTANCE DIAL: 0870 737 5596

Or from abroad dial 00 44 1444 442 515

Section 4

Hospital daily benefit

What is covered:

In the event of a valid claim under Section 1, when You are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours, We will pay You a benefit of **£10** per complete day of in-patient treatment up to a maximum under this Policy of **£200** per Insured Person.

What is not covered:

Any claim arising in connection with a Trip solely within the UK Area.

Section 5

Cancellation & curtailment

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

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

time You booked the Trip.

What is covered:

- Unforeseen illness, injury or death of You or any person with whom You have arranged to travel or stay during the Trip, or upon whom Your Trip depended
- Unforeseen illness, injury or death of a Close Relative
- You abandoning Your Trip following a delay of more than 12 hours in the departure of Your outward flight, sea-crossing or international coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You made travel arrangements for the Trip), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train
- You or any person with whom You plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If You are made redundant and You qualify for redundancy payment under current legislation
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when a loss in excess of **£1,500** is involved and Your presence is required by the Police in connection with such events
- A Government directive prohibiting all travel to, or recommending evacuation from, the country or area You were planning to visit or were staying in, as a result of natural disasters (such as earthquakes, fires, floods, hurricanes) or epidemic(s)
- Medical complications as a result of Your pregnancy or the pregnancy of anyone with whom You have arranged to travel or stay with during the Trip, provided that the expected delivery date falls more than 8 weeks (or 16 weeks in the case of known multiple pregnancy) prior to the scheduled date of travel.
- Your compulsory quarantine

We will reimburse up to a maximum of **£3,000** per Insured Person in total under this Policy for financial loss You suffer, being non-refundable deposits and amounts You have paid (or have contracted to pay), for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

Your cancellation or Curtailment must be necessary and unavoidable in order for You to claim.

You must notify the Carrier or Travel Agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible.

What is not covered:

- a) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under '**What is Covered**';
- b) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You, unless You have declared All pre-existing Medical Conditions to the Medical Screening Helpline and they 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 or person with whom You intend to stay whilst on Your Trip 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 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 a terminal diagnosis had been received prior to the commencement of the Period of Insurance
- d) cancellation because of pregnancy or childbirth, where the expected date of delivery is less than 8 weeks after Your Trip ends (or 16 weeks in the case of known multiple pregnancy), unless the pregnancy was confirmed after the date Your Policy or travel tickets for Your Trip were booked and the Cancellation is medically necessary;
- e) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- f) any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You under the Medical Emergency & Repatriation Section of this Policy;
- 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) failure by the provider of any part of the booked Trip to actually supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise). You should direct any claim in this case to the provider involved;
- i) change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current legislation;
- j) any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- 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 and any required visa in time for the booked Trip;
- m) prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
- n) the Policy Excess in respect of each and every claim. If You are claiming only for loss of deposit then the excess is reduced to £10 per Insured Person per claim;
- o) the cost of this Policy;
- p) anything mentioned in the General Exclusions.

FOR CURTAILMENT DIAL: 0870 737 5599

Or from abroad dial 00 44 1444 442 518

Section 6

Travel delay

What is covered:

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

- for **more than 12 hours** beyond the intended **departure** time: We will pay the sum of **£20** per Insured Person for the first 12 hours Your departure is delayed and a further **£10** per Insured Person for each subsequent full 12 hours delay, up to a maximum of **£100** in all per Insured Person per Trip; or
- for **more than 24 hours** beyond the intended **departure** time: You can choose instead to abandon Your Trip and submit a Cancellation claim under Section 5.

What is not covered:

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

Special conditions relating to claims

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

Section 7

Missed departure on the outward journey

What is covered:

We will pay for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to a maximum of under this policy of;

- £500 in respect of travel to a European destination; or
- £1,000 in respect of travel outside European

if You arrive at the airport, port or international coach or rail terminal too late to commence the outward journey abroad of your booked Trip, as a result of;

- breakdown or accident involving the car in which You are travelling; or
- cancellation or curtailment of scheduled public transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown, derangement or accident; then

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

Special conditions relating to claims

You must take every reasonable step to commence and complete the

journey to the departure point and check-in for the flight, sea crossing, coach or train journey on time.

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

What is not covered:

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

FOR TRAVEL ASSISTANCE DIAL: 0870 737 5599

Section 8

Personal luggage

What is covered:

If, in the course of a Trip, Your Personal Luggage is damaged, stolen, destroyed or lost (and not recovered), We will indemnify You up to an overall maximum of **£1,000 (or £500 in respect of persons under 18 years of age)** per Insured Person in total under this Policy.

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

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

The maximum We will pay for any one article, or for any one Pair or Set of articles, is **£250**.

Payment of any claims will be limited to **£100** unless satisfactory proof of ownership is submitted.

The maximum We will pay for Valuables for anyone or all claims for any one occurrence is **£250**.

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

If claiming for stolen or lost goods You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, wherever possible, as failure to do so may delay the assessment of the claim.

Within 24 hours 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), 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 of Personal Luggage stolen from an unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Luggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available.
- c) theft of Valuables from an unattended motor vehicle;
- d) loss, theft or damage to Valuables from checked-in luggage left in the custody of an airline and/or Valuables packed in luggage left in the baggage hold or storage area of another Carrier;
- e) electrical or mechanical breakdown or derangement of the article insured;
- f) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- g) confiscation or detention by Customs or other lawful officials and authorities;
- h) dentures, bonds, securities, stamps or documents of any kind, musical instruments, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories, vehicles or accessories, boats and/or ancillary equipment, samples or merchandise or business goods or specialised equipment relating to a trade or profession;
- 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) loss or theft of or damage to Money (please see Section 10);
- m) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this Section);
- n) the Policy Excess in respect of each and every claim;
- o) 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 lost or misplaced

on the outward journey of a Trip for a period in excess of **12 hours**, then You can claim an amount of **£50** for the purchase of essential items. You must provide receipts.

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

What is not covered:

- a) any claim arising in connection with a trip solely within the UK area;
- b) anything mentioned in the General Exclusions.

Special conditions for claims:

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

Section 10

Money and passport

What is covered:

- If during a Trip, the Money You are carrying on Your person or You have left in a safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will indemnify You up to an overall maximum under this Policy of **£250** (or **£150** for Children, or **£5,000** per Party Leader or supervisory adult) per Insured Person.
- If Your passport is lost or stolen outside the country of departure during a Trip, We will pay up to **£150** per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport.

Within 24 hours of the incident You must report loss of Money 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.

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) the Policy Excess in respect of each and every claim;
- c) 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, then:

On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will indemnify 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 up to a maximum, including costs, of **£2,000,000** under this Policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered:

- a) injury to, or the death of, any member of Your Family or household, or any person in Your service;
- b) property belonging to, or held in trust by You or Your Family, household or servant;
- c) loss of or damage to property which is the legal responsibility of You or Your Family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- d) any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- e) claims for injury, loss or damage arising directly or indirectly from:
 - ownership or use of: aircraft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
 - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
 - the ownership or occupation of any land or building;
 - wilful or malicious acts.
- f) liability or material damage for which indemnity is provided under any other insurance;
- g) accidental injury or loss not caused through Your negligence;
- h) the policy excess;
- i) 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 death or disablement, We will pay to You or Your legal personal representatives the following benefits:

COVER	BENEFITS
Death	£25,000
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£25,000
Permanent Total Disablement	£25,000

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 £25,000;
- e) any claim made solely from a trip within the UK area;
- f) any payment in excess of £5,000 arising from death of Insured Persons **under 18 years**;
- g) any claims for Permanent Total Disablement if You are over **65 years** of age;
- h) an Insured Person engaging in any hazardous sports and activities;
- i) anything mentioned in the General Exclusions.

Section 13

Legal protection

What is covered:

We will provide telephone advice, guidance and assistance on any legal problem, which arises in connection with a Trip or in connection with Your Home. This service is available when You start Your Trip until 7 days after You return Home.

If You suffer death, illness or personal injury during the Trip, or if Your Home in the UK Area suffers damage during the Trip, then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation, and **We consider that You are likely to obtain a reasonable settlement:**

We will advance on Your behalf:

- Up to **£10,000** in total under this Policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings.
- Additional travel expenses in the event that a Court outside the UK Area requires You to attend in connection with an event giving rise to an action under this Section, up to a maximum per Insured Person of **£250**.
- When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will indemnify You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, up to **£10,000** in total under this Policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us.

Lawyers must be qualified to practice in the Courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this Section is resident.

If You are unable to agree with Us on a suitable lawyer We will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.

If an award of compensation is made and payment is received by You, or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.

We can opt to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.

We will not begin legal proceedings in more than one country in respect of the same occurrence.

You must notify Us as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

What is not covered:

- a) costs or expenses incurred without prior authorisation by Us;
- b) any incident, which may give rise to a claim, not notified to Us within 90 days;
- c) the pursuit of a claim against Us, Our agent or an Insurer underwriting any Section of this Policy, or a Travel Agent, Tour Operator or Carrier;
- d) actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
- e) any claim arising solely from a trip within the UK area.
- f) anything mentioned in the General Exclusions.

FOR LEGAL ADVICE AND LEGAL CLAIMS DIAL: 0870 737 5598

Or from abroad dial 00 44 1444 442 517

General conditions applying to all sections

1. No cover will come into force, or continue in force, under sections 1, 2, 3, 4 and 5 unless each person, who by reason of the important Health Requirements must make a Medical Health Declaration in respect of the period for which insurance is required, has declared ALL pre-existing Medical conditions to us and have been formally accepted by us in writing.
2. Any medical information supplied to Us on a completed Medical Questionnaire will be treated in the strictest confidence, will be used solely for Our own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown on the Medical Questionnaire. We shall not refuse cover unless, in Our opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a Medical Questionnaire shall be borne by You.
3. During each Period of Insurance and before You depart on each Trip You must declare to Us any change in Your health or medical status. This change must be accepted in writing by Us before cover will be continued. If in doubt as to whether any change is material, You should tell Us.
4. You must declare to Us all Material Facts which are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us.

5. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
6. You must avoid needless self-exposure to peril unless You are attempting to save human life.
7. 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. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply.
8. You must comply in full with the terms and conditions of this Policy before a claim will be paid. Please read this Policy carefully, and if unsure as to what is covered or excluded, contact the Travel Helpline on **0870 737 5595**.
9. In the event of an emergency or any occurrence that may give rise to a claim for substantial costs under this insurance, You must contact Us as soon as possible. You must make no admission, offer, promise or payment without Our prior consent. **Please Telephone Us first.**
10. 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.
11. 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.
12. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not to take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of this policy will be reimbursed from any recovery made.
13. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
14. In the event of a valid claim You shall allow Us the use of any relevant travel tickets You are not able to use because of the claim.
15. You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We require.
16. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
17. 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 no claims or losses.

18. 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 in the Customer Satisfaction. Using this service will not affect Your legal rights.
19. 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.
20. This Policy is subject to the Laws of England and Wales whose courts alone shall have jurisdiction in any disputes.
21. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If Your Trip is planned to exceed the total number of days for which We offer insurance then no cover at all shall apply in respect of that particular Trip and You will need to make alternative insurance arrangements.
22. When engaging in any sport or holiday activity (not excluded under General Exclusions 16, 17 & 19) 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 eye protection.
23. Special Sports and Activities and Winter Sports are covered only if You have paid the appropriate premium required before departure from the UK area.
24. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities as safe. At all times You must satisfy yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to yourself and to others.

General exclusions applying to all sections

No Section of this Policy shall apply in respect of:

1. Any person who has reached the age of 75 years.
2. Claims arising from a Material Fact or facts, which have not been disclosed to Us and accepted by Us in writing prior to the commencement of the Period of Insurance.
3. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this Policy, be insured by any other existing certificate, policy or any motoring organisation's service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 12.
4. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
5. Consequential losses of any nature other than as specifically provided within the terms and conditions of this Policy.
6. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under Section 1 (Medical Emergency & Repatriation), Section 3 (Additional Accommodation & Travelling Costs), Section 5 (Cancellation &

Curtailment) or Section 10 (Money & Passport).

7. Any claim under sections 1,2,3,4 or 5 arising directly or indirectly from pregnancy within 8 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated date of delivery.
8. Any deliberately careless or deliberately negligent act or omission by You.
9. Any claim arising or resulting from Your own illegal or criminal act.
10. Needless self-exposure to peril except in an endeavour to save human life.
11. Any claim arising directly or indirectly from drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of alcohol or drug(s).
12. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
13. Any claim under sections 1,2,3,4 or 5 arising directly or indirectly from sexually transmitted diseases.
14. The Insured Person engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
15. The Insured Person engaging in any hazardous sports and activities except when organised as a holiday interest where You are given tuition by experts employed by the local organiser. ***If You are undertaking a hazardous pursuit or activity and are in any doubt as to whether cover will apply, please call Our Travel Helpline on 0870 737 5595.***
16. The Insured Person engaging in or practising for the following sports and activities: hunting; professional sports; horse jumping; hunting on horseback; steeplechasing; polo; solo mountain climbing; any form of motor racing, speed, performance or endurance tests; quad biking; solo caving; cave diving, canyoning, shark feeding/cage diving.
17. Participation in any organised competition involving any sports and activities or Winter Sports.
18. Participation in any Winter Sports
19. The Insured Person engaging in the following activities: off-piste skiing or snowboarding outside recognised or authorised zones, paraskiing, ski jumping, heli-skiing, bobsleigh, luge and ski racing.
20. The Insured Person fighting except in self-defence.
21. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion

terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under section 1 (Medical Emergency and Repatriation) and section 12 (Personal Accident).

22. The Insured Person travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
23. 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.
24. Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date - except under Section 1 (Medical Emergency & Repatriation), and Section 12 (Personal Accident).
25. 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 2 (Medical Emergency & Repatriation), and Section 14 (Personal Accident). Computer viruses include any programme or software, which prevents any operating system, computer programme or software working properly or at all.
26. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip, regardless of when the event resulting in the claim occurred.
27. Consequential 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.
28. 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.

First, check the appropriate Section of Your Policy to make sure that what You are claiming for is covered.

Claims forms can be obtained from:
<http://www.eaclaims.co.uk>.

Alternatively telephone Our Claims Helpline (on 0870 737 5599 or from abroad dial +44 1444 442 518) to obtain a claim form, giving Your name and booking reference number, and brief details of Your claim.

All claims must be submitted 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.

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, Europ Assistance 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.

For more efficient payment of claims, We would encourage You to take advantage of the BACS settlement option, particularly as this will enable You to receive payment more promptly.

Important notice

Under the new European Union (EU) travel regulations, You are entitled to claim compensation from your Carrier if any of the following happen;

1. **Denied boarding and cancelled flights.** If you check in on time, but You are denied boarding because there are not enough seats available or if Your flight is cancelled, the Carrier must offer You financial compensation.
2. **Long delays.** If Your luggage is delayed for more than five hours, the airline must offer to refund Your ticket.
3. **Luggage.** If Your checked in luggage is damaged or lost by an EU airline, You must claim compensation from the Carrier within seven days. If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return.

You can download full details from http://europa.eu.int/comm/transport/air/rights/index_en.htm

Our Promise of Service: We aim to provide a first class service at all times. However, if You have a complaint You should contact Us in the first instance at:

**Quality Department
Europ Assistance Holdings Limited
Sussex House
Perrymount Road
Haywards Heath
West Sussex RH16 1DN**

Email: quality@europ-assistance.co.uk or telephone 0845 358 8008

If We cannot give You a final decision by 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:

Financial Ombudsman Service (FOS)
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0845 080 1800

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.

Cancellation provisions

Right to return the insurance document unless your trip will be completed within 1 month of buying this insurance. If you are not satisfied with this Policy for any reason, it may be returned to Us within 14 days for annulment. On condition that You have not made a Trip and You have not submitted a claim or know of any circumstances that may lead to a claim, a refund of any premium You have paid will be given. The contract between You and Us will be treated as if it had never existed.

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.

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 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 1988 Notice

We collect and maintain personal information in order to underwrite and administer the policies of insurance that We issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this policy.

Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether We hold Your information on paper or in electronic form.

Enquiries in relation to data held by the Medical Screening Helpline should be directed to the Data Compliance Manager, Bishopscourt Affinity Solutions Limited, 6th floor, Regent House, Hubert Road, Brentwood, Essex CM14 4JE, while those in relation to data held by Europ Assistance Insurance Limited should be directed to the Customer Contact Centre Manager, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

Travel - checklist

Before You travel, You should ask yourself the following:

Do You know of any Pre-existing Medical Condition that You need to tell Us about? Please note: Children will only need to have a Pre-Existing Medical Condition declared if they have received in-patient hospital treatment or have been referred to hospital for treatment in the past 12 months.

If You have answered 'Yes' to the above question, You should telephone **0870 737 6111**

If You want to check anything before You travel, You should contact Our Travel Helpline on **0870 737 5595**

IF YOU ARE DEAF OR HARD OF HEARING

The following number is available for deaf, hard of hearing and speech impaired customers who have access to a minicom telephone:

01444 450389

