



## VOYAGES JULES VERNE POLICY DOCUMENT

Valid Only in respect of travel and other arrangements booked through Voyages Jules Verne in respect of departures between 01/04/09 and 31/03/11

**IMPORTANT NOTES**

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

- **Policy Document:** You should read the following document carefully. It gives You full details of what is and what is not covered and the conditions of the cover.
- **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.
- **Conditions, Exclusions and Warranties:** Conditions and exclusions will apply to individual sections of Your Policy while general exclusions, conditions and warranties will apply to the whole of Your Policy.
- **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. Please refer to the definition of a 'Material Fact' in the Meaning of Words.
- **Personal Possessions:** While this Policy provides cover for Your Personal Baggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. The maximum We will pay under this policy for Valuables (as defined) owned by each Insured Person is limited to £200 (or £100 if the Insured Person is aged under 16). Personal Baggage claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- **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.
- **Health:** This Policy contains restrictions regarding Pre- Existing Medical Conditions which unless declared and accepted in writing by the insurers 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 Policy help line on 0844 338 5845.
- **Dangerous Sports or Pastimes:** There is no cover for claims arising from any Hazardous Activity. If You require cover for claims arising from such an activity please refer to the Hazardous Activities section in this Policy Document.
- **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.
- **Cancellation, Curtailment & Early Return cover:** It is important to note that the policy contains conditions and exclusions in relation to non-insured travelling companions, close relatives or persons with whom You intend to stay whilst on Your Trip, in the event of any need to cancel, curtail or interrupt a trip as a result of changes in their health. Please refer to the 'Important Limitations - Cancellation, Curtailment & Early Return Cover' section for full details.
- **Third Party Liability:** If You use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter) sail or powered boat, or an airborne craft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.
- **Policy Limits:** Most sections of Your Policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one item or for valuables in total. You are advised to check Your Policy.
- **Policy Excess:** Under most Sections of the Policy, claims will be subject to an excess. This means that You will be responsible for paying the first part of the claim up to the excess value per Insured Person each and every incident. A definition of 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.
- **Age Limit:** No Section of this policy shall apply in respect of any person who has reached the age of 90 years at the commencement of the Period of Insurance.
- **Trip Limits:** This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in the UK Area and a return ticket must have been booked prior to departure.
- **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 designated by You must contact Us within 48 hours.
- **Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 2 for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is **ONLY** given under Sections 2, 3, 4 and 8 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.

**PLEASE MAKE SURE YOU READ THIS POLICY CAREFULLY**

**THE POLICY**

Europ Assistance Holdings Limited 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, 79 Merriion Square, Dublin 2, Ireland

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

Kuoni Travel Limited (trading as Voyages Jules Verne) is an Appointed Representative of Europ Assistance Holdings Limited. Europ Assistance Holdings Limited is authorised and regulated by the Financial Services Authority.

**REQUESTING ASSISTANCE**

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

**REQUESTING TRAVEL ASSISTANCE**

A range of assistance services for You to take advantage of during Your Trip.

FIRST DIAL THE UK CODE, THEN:

**\*844 338 5845**

**REQUESTING PRE-TRAVEL ADVICE**

For further information about Your destination before You go: **0844 338 5845**

**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**

**REQUESTING MEDICAL ASSISTANCE**

Remember to comply with the Policy terms and conditions You must contact Us before incurring substantial expenses in order to obtain Our prior authorisation.

FIRST DIAL THE UK CODE, THEN: **\*844 338 5873 (\*1444 442296)**

**MAKING A CLAIM ON RETURN HOME**

**0844 338 5874**

(\*When calling from inside the UK first dial zero)

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

**[www.europ-assistance.co.uk](http://www.europ-assistance.co.uk)**

## INTRODUCTION TO YOUR POLICY BENEFITS AT A GLANCE

DESCRIPTION	LEVEL OF COVER PER PERSON	EXCESS LEVEL
<b>STANDARD COVER</b>		
Section 1 - Personal Assistance Services	Up to £250 per trip	Nil
Section 2 - Medical Emergency & Repatriation	£10,000,000	£100
Section 3 - Additional Accommodation and Travelling Costs	£1,000	Nil
Section 4 - Hospital Daily Benefit	£30 per day up to a maximum of £1,000	Nil
Section 5 - Legal Expenses	£50,000	Nil
Section 6 - Personal Liability	£2,000,000 per policy	Nil
Section 7 - Personal Accident	Death - £10,000 (aged between 18 & 65) Loss of limb or sight - £25,000 Permanent Total Disablement - £25,000	Nil
Section 8 - Cancellation, Curtailment & Early Return	£5000	£100 £10 loss of deposit
Section 9 - UK Departure Assistance & Missed UK Connection	£800	Nil
Section 10 - Missed Departure on the Outward Journey	£1000	Nil
Section 11 - Travel Delay or Abandonment	£50 each 12 hours delay to a maximum of £500 Up to final invoice cost	Nil £50
Section 12 - Personal Baggage	£2,500. £300 any one article or any one Pair or Set. £500 Valuables	£50
Section 13 - Baggage Delay	£150	Nil
Section 14 - Money, Passport & Travel Document	Up to a maximum of £1,000 £200 - cash (aged 18 and over 18) £50 - Cash (aged under 18) £250 - Travel documents	£50
Section 15 - Hijack	£50 per day up to a maximum of £500	Nil
Section 16 - Domestic Pets	£20 per day up to a maximum of £100	Nil
<b>OPTIONAL WINTERSPORTS COVER</b>		
Section 17 - Unused Ski Pass, Ski School Fees and Ski Pack	Final invoice cost of your holiday	£100
Section 18 - Skis, Ski Equipment & Ski Pass	£350 - Skis & Ski Equipment £250 - Ski Pass £200 - any one article or Pair or Set	£50
Section 19 - Ski Equipment Delay	£30 per day, to a maximum of £300	Nil
Section 20 - Piste Closure	£30 per day, to a maximum of £300	Nil
Section 21 - Avalanche or Landslide	£30 per day, to a maximum of £120	Nil
<b>OPTIONAL SCUBA DIVING COVER</b>		
Section 22 - Scuba Diving Equipment	Up to £1,000 £200 for any one article owned £250 for any one article hired	£50
Section 23 - Scuba Diving Equipment Hire	£20 per day up to a maximum of £100	£50
Section 24 - Inability to Scuba Dive	£25 per day up to a maximum of £250	Nil

## EMERGENCY ASSISTANCE

You should first check that the circumstances are covered by Your Policy. Having done this please contact the 24-hour number shown after the appropriate Section of cover. Give Your name, booking invoice number, and as much information as possible.

Please give Us a telephone number where We can contact You or leave messages at any time of 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, except in case of emergency. In case of an emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.**

## IMPORTANT HEALTH REQUIREMENTS

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

This insurance operates on the following basis:

- To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
  - The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
  - The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad.
  - The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established)
- No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:
- \* You have declared ALL Pre-existing Medical Conditions to Us; and
  - \* You have declared any changes in Your health or prescribed medication; and
  - \* We have accepted the condition(s) for insurance in writing.

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

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

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

To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact the Medical Screening Helpline during office hours on: **0844 338 5847**.

You should also refer to the General Exclusions.

## IMPORTANT LIMITATIONS – CANCELLATION, CURTAILMENT & EARLY RETURN COVER

This policy will NOT cover any claims under Section 8 (Cancellation, Curtailment or Early Return) 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.

## TRIPS TO SPAIN 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 Spain 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 can direct You to these professionals, and 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: 0044 (0) 1444 442077

E-mail: [medicalops@europ-assistance.co.uk](mailto:medicalops@europ-assistance.co.uk)

Website: [www.europ-assistance.co.uk/spanishmedicalnetwork](http://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 2 (Medical Emergency & Repatriation) or Section 3 (Emergency Dental Treatment), no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.**

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

\* free treatment as an in-patient or out-patient at a public hospital;

\* subsidised medicines under the Pharmaceutical Benefits Scheme; and

\* benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if You will be receiving treatment. 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 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 to You. If You need treatment which cannot be carried out under Medicare you MUST contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You. If you hold an Irish passport you are entitled to free treatment as an in-patient or out-patient at a public hospital. You will need to show Your passport at the hospital.

For more information You should contact:

Health Insurance Commission

PO Box 1001,

Tuggeranong,

ACT 2901,

Australia

or visit their website at: [www.hic.gov.au](http://www.hic.gov.au)

## HAZARDOUS ACTIVITIES

**You are covered, subject to all the terms and conditions of this insurance, for the following activities automatically, provided You take part in the activity on an incidental basis.**

- Archery
- Cycling
- Motor Cycling under 50cc
- Hot Air Ballooning when pre booked with a UK tour operator
- Rambling / Trekking
- Jet Skiing
- Parascending over water
- Incidental scuba diving (to depths not exceeding 30 metres)
- Water-skiing/Windsurfing/snorkelling
- Yachting up to 20 nautical miles from the nearest coastline.
- Tour Operator Safaris (not involving the use of firearms)
- Horse Riding (there is no cover for jumping or participation in competitions).

You are not covered for any other Hazardous Activity or for non-incident participation in the above. If You wish to participate in activities other than those listed above, please contact Us and We will advise in writing if the cover can be extended. Please note the activities listed under the General Exclusions (15) can not be covered.

For advice on Hazardous pursuits please call Us on 0844 338 5845.

If You do not contact Us, in the event of a claim arising from Your participation in a Hazardous Activity not listed above, You will not be covered.

Please Note Scuba Diving as defined in the Meaning of Words, to depths beyond 30 metres, is not automatically covered under this insurance. Scuba Diving Equipment is not covered under Section 12 Personal Baggage of this insurance. Upon payment of the appropriate premium You are covered for Scuba Diving and Scuba Diving Equipment as defined in the Meaning of Words and as set out under Sections 22 to 24.

**THIS POLICY contains different levels of cover. The cover applying to You and for which You have paid is detailed on Your booking invoice. Please read the wording and ensure the cover You have purchased reflects Your requirements.**

## MEANING OF WORDS

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

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

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

**CLOSE BUSINESS ASSOCIATE:** any person whose absence from business for one or more complete days at the same time as Your absence prevents the effective continuation of that business.

**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.

**COMPLICATIONS OF PREGNANCY AND CHILDBIRTH:** For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta prævia, 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.

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

**CLOSE RELATIVE:** Spouse or common law partner, mother, mother-in-law, father, father-in-law, stepmother, step-father, grandmother, grandfather, legal guardian, daughter, daughter-in-law, son, son-in-law (including legally adopted daughter or son), stepchild, granddaughter, grandson, brother, brother-in-law, sister, sister-in-law or fiancé(e) of an Insured Person.

**FAMILY:** The main Insured Person, his/her spouse or common law partner, and their dependent children under 23 years of age (in full-time education and residing with them).

**GEOGRAPHICAL LIMITS:** The countries of the Zone for which You have paid the appropriate premium, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel, as specified on the booking invoice, and for which the premium has been paid.

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.

**ZONE 1:** Great Britain, Northern Ireland and the Isle of Man.

**ZONE 2:** The continent of Europe west of the Ural Mountains including its neighbouring islands and Morocco, Tunisia and Turkey.

**ZONE 3:** All countries worldwide excluding the United States, Canada, Bermuda and the Caribbean.

**ZONE 4:** All countries worldwide.

**HAZARDOUS ACTIVITY:** An activity where it is recognised there is an increased risk of injury or exacerbation of a Pre-existing Medical Condition.

**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 who is resident in the UK Area.

**LIMITS OF COVER:** Unless stated to the contrary, Our maximum liability in any one Period Of Insurance being the amount stated in each Section, per Insured Person.

**LOSS OF LIMB:** The 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:** The 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. (i.e. being able to see at 3 feet or less what You should see at 60 feet).

**MANUAL WORK:** Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry). Cover for Manual Work will be provided where such work is solely in a voluntary capacity, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where there is no financial gain. In such circumstances, there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 meters above the ground, and cover for Personal Accident and Personal Liability is excluded. In the event of an injury occurring as a result of voluntary labour, the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increased to £250 and application of Excess Waiver will not delete this increased excess. Cover excludes interaction with wild animals of any kind.

**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 (whether travelling or not), travelling companion or person with whom You intend to stay whilst on Your Trip.

**MEDICAL HEALTH DECLARATION:** Medical information

that needs to be declared to Us before each Period of Insurance 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 and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

**MONEY and TRAVEL DOCUMENTS:** Sterling and foreign currency, travellers cheques, travel tickets, hotel and other redeemable holiday vouchers, petrol coupons, Green Card and passports.

**OVERHEAD ENVIRONMENTS:** Those dive environments beyond the zone of natural light and/or where direct access to the surface is restricted and where the combined horizontal and vertical distance to the surface is greater than 40 metres.

**PAIR OR SET:** A number of Items of Personal Baggage considered as being similar or complimentary to one another or used together.

**PERIOD OF INSURANCE:** The period shown on the booking invoice.

Cover differs according to whether You have purchased Single Trip or Annual Multi-trip cover, as follows:

**For Single Trip Policies:** Cover for Cancellation starts when You effect this insurance or when You book Your Trip, whichever is the later. Cover for all other Sections applies for the length of Your trip, as stated on the booking invoice, and for which You have paid the appropriate premium, with a maximum duration of 92 consecutive days. Legal advice and the Homecall assistance service continue to apply for up to a week after You return Home.

**For Annual Multi-trip Policies:** Cover applies as for Single Trip Policies, subject to the following: The Period Of Insurance is for 12 months during which You are covered for each Trip You book and undertake within that period, on condition that the maximum period of any one Trip is 31 days. You are covered when taking part in Winter Sports for up to 17 consecutive days when You have paid the appropriate premium.

If during the Period Of Insurance You book a Trip with a start date after Your annual Period Of Insurance will expire, then Cancellation cover continues in force for that Trip on condition You renew this Policy on or before its expiry date and there is no gap in cover. 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.

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

**PERSONAL BAGGAGE:** Items usually carried or worn by travellers for their individual use during a Trip.

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 amount You are responsible for paying, under Your Home Contents policy, for each and every occurrence of loss as stated within each Section of Cover, where the Policy Excess applies. When You have paid the premium for the Excess Waiver option the Policy Excess is reduced to nil. The Excess Waiver option is only available under Single Trip.

• Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increased to £250 and application of Excess Waiver will not delete this increased excess.

• Note 2: When You are engaging in certain Dangerous Sports or Pastimes (as shown under the Hazardous Activities Section of this policy) the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increased to £250 and application of Excess Waiver will not delete this increased excess.

#### PRE-EXISTING MEDICAL CONDITION:

1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip; and

2. any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.

**SCUBA DIVING EQUIPMENT:** Self contained breathing apparatus, buoyancy compensators, weight belt and weights, fins, masks, snorkels, knives, wet or dry suits, pressure and depth gauges, compasses and dive computers.

**SCUBA DIVING:** Diving up to a maximum depth for which You are qualified (but not exceeding 50 metres) using standard manufacturers diving equipment when You are wholly or partially immersed in water. If You are not a qualified diver You must be under supervision of a qualified instructor at all times. Scuba Diving must be carried out in accordance with the guidelines and recommendations for safe practices as established by authoritative diving bodies such as PADI, NAUI, BSAC, CMAS, SSA and SSI. You are excluded if You are under 10 years of age or over 65 years of age.

**SECURE LUGGAGE AREA:** Any of the following, as and where appropriate:

\* 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 lid 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 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, for a maximum of 92 consecutive days for which You have paid the appropriate premium under Single Trip cover, or for a maximum of 31 consecutive days under Annual Multi-trip 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), commencing and ending in the UK Area.

• Note 1: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

• Note 2: Trips must commence and end in the UK Area and a return ticket must have been booked prior to departure.

The Period of Insurance will be extended day by day up to a maximum of 92 days after the return date to the United Kingdom

as shown on the invoice when the return is necessarily delayed as a result of Your ill health or failure of public transport or You have been hijacked, provided We have been notified at the time of the delay.

**UK AREA:** Great Britain, Northern Ireland and the Isle of Man.

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

**WE, OUR or US:** Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

**WINTER SPORTS:** On- or off-piste skiing, on- or off-piste snowboarding, tobogganing, glacier skiing, outdoor ice skating, mono skiing, guided cross country skiing.

**YOU/YOUR:** Each person named on the Certificate and for whom the appropriate premium has been paid, resident in the UK Area.

## STANDARD COVER

### SECTION 1 - PERSONAL ASSISTANCE SERVICES

We will pay the administrative and delivery costs, up to a maximum of £250 per trip, in providing the following services.

#### a) Pre-Travel Advice

We can provide information on:

• Current requirements for visa and entry permit for any country in the World. If You hold a passport from a country other than Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, We may need to refer You to the UK Embassy or Consulate of that country.

• Current requirements for inoculations and vaccinations for any country in the World and advice on current World Health Organisation warnings.

• Arranging relevant inoculations and vaccinations before the commencement of a Trip abroad.

We will not pay the cost of these inoculations or vaccinations.

• Climate.

• Local languages.

• Time differences.

• Main bank opening hours, including whether or not a Bank Holiday falls within Your intended Trip.

• Motoring restrictions, regulations, Green Card and other insurance issues.

### FOR PRE-TRAVEL ADVICE CALL EUROP

**ASSISTANCE: 0844 338 5845**

#### b) Transfer of Emergency Funds

• We will transfer emergency funds to You in case of urgent need when You are abroad, up to a maximum under this Policy, per Trip, of £500.

This service will apply when access to Your normal financial/banking arrangements is not available locally, and is intended to cover Your immediate emergency needs. You must authorise Us to debit Your credit or charge card with the amount of the transfer, or You must make alternative arrangements to deposit the funds in Our account in the UK.

#### c) Message Relay

- We will transmit two urgent messages following illness, accident or travel delay problems.

#### d) Drug Replacement

- We will assist You in replacing lost drugs or other essential medication, or lost or broken prescription glasses or contact lenses, which are unobtainable overseas. We can source and deliver to You compatible blood supplies.

#### What is not covered:

the cost of any items or blood (unless insured under another Section of this Policy).

#### e) Medical Referral

- We will provide the names and addresses of local doctors, hospitals, clinics and dentists when consultation or minor treatment is required. If any other treatment is involved, You must contact Us as soon as possible, before You incur charges of more than £500.
- If Your child (aged 18 years or younger) who has been left in the country of departure becomes ill or suffers injury, We can provide medical advice and monitor the situation until Your return Home.

#### f) Tracing Lost Luggage

- If Your baggage is lost or misdirected in transit, and the Carrier has failed to resolve the problem, We will help with tracing and re-delivering the luggage. You will need to have Your baggage tag number available.

#### g) Replacement Travel Documents

- We will help You replace lost or stolen tickets and travel documents, and refer You to suitable travel offices.

#### What is not covered:

the cost of any items unless insured under another Section of this Policy.

#### h) Lost Credit Cards

- If Your credit or charge cards are lost or stolen while You are abroad, We can advise the appropriate card issuers.

**FOR TRAVEL ASSISTANCE FIRST DIAL THE UK CODE, THEN: \*844 338 5845**

**(\*When calling from inside the UK first dial zero)**

#### i) Homecall Referral

- If Your Home suffers damage during Your Trip, then We can arrange for a repairer from Our list of Europ Assistance-approved tradesmen to contact You to effect emergency repairs to the domestic plumbing or drainage system, the domestic gas or electricity supply, the roofing, external locks, doors or windows, or the fixed heating system.
- You can call Us for help up to seven days after You have returned Home from a Trip.
- You will be responsible for the payment of all charges associated with effecting the repair, including any call-out fee, and You should make arrangements to pay either the repairer or Europ Assistance Holdings Limited.

**FOR DOMESTIC EMERGENCY ASSISTANCE FIRST DIAL THE UK CODE, THEN: \*844 338 5810 (\*When calling from inside the UK first dial zero)**

### SECTION 2 -MEDICAL EMERGENCY & REPATRIATION SERVICE

#### What is covered:

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

- 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 (costs payable up to £3,000); 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.

- Costs of providing emergency dental treatment up to £200 for each Insured Person for the immediate relief of pain; and/or emergency repairs to dentures or artificial teeth carried out solely to alleviate distress in eating.

- **UK Medical Transfer** if You are hospitalised in the UK Area 50 miles or more from home, either through sudden illness or accident, in the course of a Trip undertaken solely in 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.

**We reserve the right to limit payment to what Our Medical Officer deems to be usual, reasonable and customary costs.**

**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 the emergency contact details). In relation to UK Medical Transfer all costs must be authorised by Us in advance.

- b) 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;

- c) any pre-planned or pre-known or expected medical or dental treatment or diagnostic procedure.

- d) treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this Policy.

- e) treatment which, in the opinion of the medical practitioner or dentist treating You, can reasonably be delayed until Your return to the country of departure.

- f) any treatment which is not a surgical or medical procedure, which has the sole purpose of curing or relieving acute unforeseen illness or injury.

- g) expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;

- h) any costs incurred in the UK Area other than in connection with transportation of You or Your remains to Home from abroad or UK Medical Transfer.

- i) any costs incurred in the Channel Islands which are covered under the local health service.

j) any costs where the transportation Home has not been arranged by Us.

k) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;

l) dental treatment involving the provision of dentures or artificial teeth or the use of precious metals.

m) air-sea rescue and transfer costs.

n) the Policy Excess; in respect of this Section the Policy Excess is £100, except where You have purchased the Excess Waiver option, or where You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.

o) any costs incurred by You when You are engaging in Winter Sports or Scuba Diving (as defined in the Meaning of Words) unless You have paid the appropriate premium.

p) in relation to UK Medical Transfer, Your being hospitalised less than 50 miles from Home.

q) 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;

r) any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;

s) anything mentioned in the General Exclusions.

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

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

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

**FOR MEDICAL ASSISTANCE FIRST DIAL THE UK CODE, THEN: \*844 338 5873 (\*1444 442286) FAX \*1444 410102 Please note: If You are travelling in the U.S.A. or Canada You may call the following toll-free number for a referral to a medical practitioner or hospital 1-800-852-7747 (1-800UK-ASSIST)**

**FOR UK MEDICAL ASSISTANCE CALL EUROPEAN ASSISTANCE: 0844 338 5873**

### SECTION 3 - ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

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 2 (Medical Emergency & Repatriation Service) We will pay costs up to an overall limit of £1,000 per Trip for the following:

- Additional travelling and accommodation arranged by Us for one person required on medical advice to stay with You or escort You Home.

- If You are travelling or staying abroad alone, additional travelling and accommodation arranged by Us for someone to fly out to Your location in order to stay with You or 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.

- A return economy/tourist class air ticket plus reasonable additional travel expenses, to enable a business colleague, where necessary, to replace You in Your overseas location following Your medical repatriation or death during a Trip overseas.

Other than for (d) above, payments will be based upon the average cost of transportation and accommodation incurred prior to the originally planned return date.

#### **What is not covered:**

a) accommodation costs other than the cost of the room.

b) 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;

c) any air travel costs in excess of a return economy/tourist class ticket;

d) for each child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket;

e) anything mentioned in the General Exclusions.

**FOR ASSISTANCE FIRST DIAL THE UK CODE, THEN: \*844 338 5873 FAX \*1444 410102 (\*When calling from inside the UK first dial zero)**

### SECTION 4 - HOSPITAL DAILY BENEFIT

In the event of a valid claim under Section 2 (Medical Emergency & Repatriation Service), when You are admitted to a recognised hospital abroad as an inpatient for more than 24 continuous hours, We will pay You a benefit of £30 per complete day of inpatient treatment up to a maximum under this Policy of £1000 per Insured Person.

#### **What is not covered:**

a) any claim arising in connection with a Trip solely within the UK Area;

b) 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;

c) anything mentioned in the General Exclusions.

### SECTION 5 - LEGAL EXPENSES

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 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:

i) Up to £50,000 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.

ii) 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 cover You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, with a limit of **£50,000** 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 institute legal proceedings in more than one country in respect of the same occurrence.

#### 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, or Insurance Intermediary.
- d) actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision.
- e) any advice or any claim arising in connection with a Trip solely within the UK Area;
- f) anything mentioned in the General Exclusions.

**FOR LEGAL ADVICE AND LEGAL CLAIMS FIRST DIAL THE UK CODE, THEN: \*844 338 5600 (\*When calling from inside the UK first dial zero)**

### SECTION 6 - PERSONAL LIABILITY

What is covered:

If in the course of a Trip You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then: On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your legal personal representatives) against:

- All sums which You 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) loss of or damage to 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, 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 sail or powered boats (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
- the occupation or ownership of any land or building;
- the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
- 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 (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;

i) the Insured Person engaging in a Hazardous Activity if that activity is not automatically covered under this insurance on an incidental basis or We have not accepted the Hazardous Activity for cover in writing. Upon payment of the appropriate premium Scuba Diving and Winter Sports as defined in the Meaning of Words is covered.

j) the Policy Excess except where You have paid the Excess Waiver Premium;

k) anything mentioned in the General Exclusions.

### SECTION 7 - 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	£10,000
Loss of one or more limbs, or total and irreversible loss of all 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 claim in excess of **£25,000** per Insured Person.
- e) any payment in excess of **£1,000** arising from death of Insured Persons **under 18 years** of age or over **65 years** of age.

f) the Insured Person engaging in a Hazardous Activity if that activity is not automatically covered under this insurance on an incidental basis or We have not accepted the Hazardous Activity for cover in writing. Upon payment of the appropriate premium Scuba Diving and Winter Sports as defined in the Meaning of Words is covered.

g) anything mentioned in the General Exclusions.

## SECTION 8 - CANCELLATION OR CURTAILMENT & EARLY RETURN

### What is covered:

Cancellation or Curtailment cover applies if You have booked a Trip within the Period of Insurance, but You are forced to cancel Your travel plans or cut short a Trip You have already commenced, because of any of the following which is beyond Your control, and of which You were unaware at the time You booked the Trip:

- Unforeseen illness, injury or death of You or any person with whom You are going to travel or stay during the Trip.
- Unforeseen illness, injury or death of a Close Relative or Close Business Associate of You or Your Travelling Companion when You are travelling in a group of less than 3
- You abandoning Your Trip following the cancellation of or a delay of more than 12 hours in the departure of Your outward flight, sea-crossing or international coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action of which You were unaware at the time You made travel arrangements for the Trip.
- 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 or any person with whom You are going to travel are made redundant and qualify for redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting Your main residence, when the loss relating to Your Home is in excess of £1,500 is involved and Your presence is required by the Police in connection with such events.
- If You or any person with whom You are going to travel are unexpectedly called to military or police posting or other call to duty.

We will reimburse up to the final invoice cost of Your holiday 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.

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

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

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

If, at the time of requesting Our assistance in the event of a

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

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

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

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.

For curtailment claims You must contact Us first and leave Us to make the necessary travel arrangements. If You cannot recoup the cost of any unused pre-paid accommodation or holiday costs You may be able to submit a pro-rata Curtailment claim under this Section for such costs.

### What is not covered:

- a) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under 'What is Covered';
- b) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- c) any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if
  - a terminal prognosis has been received prior to the commencement of the Period of Insurance;
  - they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;or during the 90 days immediately prior to the commencement of the Period of Insurance they had;
  - required surgery, inpatient treatment or hospital consultations; or
  - required any form of treatment or prescribed medication;
- d) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip.
- e) Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- f) any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You under Section 2.
- g) withdrawal from service of the sea vessel, hovercraft 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.
- 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), unless the event

is specifically covered by this policy. You should direct any claim in this case to the provider involved;

i) any claim which arises from Your financial circumstances, except if You are made redundant and qualify for redundancy payment under current legislation.

j) any claim resulting from Your inability to travel due to Your failure to hold or obtain a valid passport and any required visa in time for the booked Trip.

k) any Cancellation, Curtailment or Early Return caused by work commitments or amendment of Your holiday entitlement by Your employer.

l) 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).

m) prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action.

n) any costs relating to airport taxes or air passenger duty. You should obtain a refund from Your carrier for such charges;

o) 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 £10 per Insured Person per claim;

p) the cost of this policy;

q) anything mentioned in the General Exclusions.

**FOR CURTAILMENT & EARLY RETURN FIRST DIAL THE UK CODE, THEN: \*844 338 5873 FAX \*1444 410102 (\*When calling from inside the UK first dial zero)**

## SECTION 9 - UK DEPARTURE ASSISTANCE & MISSED UK CONNECTION

### What is covered:

Cover under this Section applies during Your internal/connecting travel by scheduled public transport or by private vehicle between Your Home and the point where You transfer to/from Your main international air, sea or rail Carrier. We will provide the following services and benefits to You during the Trip.

### On Your Outward Journey

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

- We will provide assistance to enable You to continue the journey to the UK international departure point.

- Where necessary We will provide alternative transport or emergency local help, including the towing of Your vehicle to the nearest garage.

- We will pay up to a maximum under this Policy of **£800** per Insured Person to meet the additional costs incurred.

### During Your Return Journey

We will assist You to reach Home from the point where You transfer from Your main international air, sea or rail Carrier if:

- Your main international air, sea or rail Carrier is delayed and You miss Your planned travel connection by scheduled public transport.

We will liaise with the onward transport provider to advise of Your late arrival and will, if necessary, make alternative travel

arrangements to enable You to reach Home within a reasonable period.

We will pay up to **£800** per Insured Person to meet the additional costs incurred.

- You arrive at the transfer point on time but cannot continue Home as planned due to:

- disruption, cancellation, delay, curtailment, suspension, failure or alteration of or to Your planned internal/connecting public transport; or

- immobilisation or loss of the private vehicle left in the country of departure or at the transfer point and in which You proposed to travel.

As appropriate We will provide necessary alternative transport, emergency local assistance, the recovery of the private vehicle and the passengers to Home, or overnight hotel accommodation whilst awaiting repairs to the private vehicle.

We will pay up to **£800** per Insured Person to meet the additional costs incurred.

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

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

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

### What is not covered:

a) Strike or Industrial Action which had commenced, or for which a commencing date had been announced, before You make any travel arrangements for Your Trip.

b) claims due to You allowing insufficient time to complete Your journey to the departure point.

c) withdrawal from service (temporary or otherwise) of the aircraft, sea vessel or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved.

d) additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements.

e) immobilisation or loss of any vehicle You have taken abroad on Your Trip.

f) anything mentioned in the General Exclusions.

**FOR TRAVEL ASSISTANCE: 0844 338 5845  
FAX 01444 415887**

## SECTION 10 - MISSED DEPARTURE ON THE OUTWARD JOURNEY

### What is covered:

If You arrive at the airport, port or international 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.

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 under this Policy of **£1000**.

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing 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 before You made travel arrangements for Your Trip.
- b) withdrawal from service (temporary or otherwise) of the aircraft, sea vessel 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 11.
- 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: 0844 338 5845  
FAX 01444 41587**

## SECTION 11 - TRAVEL DELAY AND ABANDONMENT

**What is covered:**

If Your first outward or final inward flight, sea crossing or international train journey forming part of a booked Trip and specified on Your ticket, is delayed for **more than 12 hours** beyond the intended **departure** time as a direct result of Strike or Industrial Action, adverse weather conditions, or mechanical breakdown of the aircraft, sea vessel or train, then:

-We will pay the sum of **£50** per Insured Person for the first 12 hours Your departure is delayed and a further **£50** per Insured Person for each subsequent full 12 hours delay, up to a maximum of **£500** in all per Insured Person per Trip.

OR

-You can choose instead to abandon Your Trip and submit a Cancellation claim up to the limit of Section 8.

**What is not covered:**

- a) claims arising from actual (or planned) Strike or Industrial Action which was common knowledge before You made travel arrangements for Your Trip.
- b) withdrawal from service of the aircraft, sea vessel 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.

## SECTION 12 - PERSONAL BAGGAGE

**What is covered:**

If in the course of a Trip, Your Personal Baggage is damaged, stolen, destroyed or lost (and not recovered), We will pay You up to an overall maximum of **£2,500** per Insured Person in total under this Policy.

We have the option to either pay You for the loss or 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 **£300**.

Also, the maximum We will pay under this Policy for Valuables owned by all Insured Persons is limited to **£500**. (or **£100** if the **Insured Person is aged under 16**). The maximum We will pay for sunglasses or prescription glasses of any kind is limited to **£150**. The maximum We will pay for mobile telephones is limited to **£100** per Insured Person.

The maximum We will pay for Personal Baggage or Valuables lost, damaged or stolen from a beach or pool-side is limited to **£100** per incident.

**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 all normal precautions to secure the safety of Your Personal Baggage, and must not leave it unsecured or outside Your reach or unattended at any time in a place to which the public have access.

If You are claiming for stolen or lost goods You must produce a receipt for the purchase of the original goods by way of receipts, credit card or bank statements, wherever possible, which will simplify Our assessment of the claim and speed up payment.

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

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

**What is not covered:**

- a) any loss of Personal Baggage stolen from an unattended motor vehicle if:
  - i) the items concerned have not been locked out of sight in a Secure Luggage Area.
  - ii) no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
  - iii) no evidence of such entry is available.
- b) theft of Valuables from an unattended motor vehicle, luggage in transit in the custody of a carrier, or from luggage left in the custody of the hotel.

- c) electrical or mechanical breakdown or derangement of the article insured.
- d) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning.
- e) confiscation or detention by Customs or other lawful officials and authorities.
- f) 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, personal organisers, portable telephones, televisions, portable CD and mini-disc players, vehicles or accessories, boats and/or ancillary equipment, samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments.
- g) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle.
- h) 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.
- i) sports gear whilst in use.
- j) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this Section).
- k) losses in excess of £100 occurring on a beach or in or around a swimming pool.
- l) the Policy Excess; in respect of this Section the Policy Excess is £50, except where You have purchased the Excess Waiver option.
- m) claims arising for property left unattended in a place to which the general public have access or left in the custody of a person who does not have official responsibility for the safekeeping of the property.
- n) anything mentioned in the General Exclusions.

### SECTION 13 - BAGGAGE DELAY

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 up to £150 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 Section 12.

#### 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.

### SECTION 14 - MONEY, PASSPORT & TRAVEL DOCUMENTS

#### What is covered:

- If during a Trip, the Money You are carrying on Your person or You have left in a safety deposit box or similar locked and fixed receptacle is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will pay up to an overall maximum under this Policy of £1000 per Insured Person in total. The maximum We will pay for cash is £200 per Insured Person (or the amount allowed in the United Kingdom currency regulations for the time being in force, whichever is the lesser amount).

The maximum We will pay for cash belonging to an Insured Person aged under 18 is £50.

- If Your passport or Travel Documents (green card, travel tickets, accommodation vouchers and petrol coupons) are lost or stolen outside the country of departure during a Trip, We will pay up to a maximum under this Policy of £250 per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport or Travel Documents. We do not cover the replacement cost of the passport itself.

The maximum We will pay under this Section is £1000 in total.

Within 24 hours of discovery of the incident You must report loss of Personal Baggage, Money or Travel Documents to the local Police or to the Carrier, as appropriate, (damage to Personal Baggage in transit must be reported to the Carrier). If You are unable to obtain a report from the Police, then You must report the loss to Your hotel or accommodation management, or to Your Tour Operator representative.

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

#### What is not covered:

- 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 this section is £50, except where You have purchased the Excess Waiver option.
- c) anything mentioned in the General Exclusions.

### SECTION 15 - HIJACK

#### What is Covered:

We will pay You a benefit of £50 for each and every completed 24 hours up to a maximum under this Policy of £500 per Insured Person, in the event of hijack of the flight on which You are travelling.

#### What is not covered:

- a) claims not substantiated by a police report confirming the length and exact nature of the incident.
- b) anything mentioned in the General Exclusions.

### SECTION 16 DOMESTIC PETS

#### What is covered:

We will pay £20 per complete 24 hours up to a maximum of £100, for extra kennel or cattery fees if the departure of Your final inward international flight, sea crossing or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train. You must be delayed by at least 24 hours.

#### Special conditions relating to claims

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

You must also get a written statement from the appropriate kennel or cattery confirming any extra charges that You have to pay.

#### What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- b) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;

- c) claims where You have not obtained written confirmation from the appropriate kennel or cattery confirming any extra charges;
- d) any claim arising in connection with a Trip solely within the UK Area;
- e) any kennel or cattery fees You pay outside the UK Area as a result of quarantine regulations;
- f) any costs related to domestic pets other than cats or dogs that You own;
- g) anything mentioned in the General Exclusions.

#### **OPTIONAL WINTER SPORTS COVER**

If You are under 65 years of age, upon payment of the appropriate premium, benefits under the Sections of cover already described are extended to cover Winter Sports as follows. All conditions and exclusions (except where these are amended below) continue to apply for all Sections in respect of Winter Sports. Please refer back to the appropriate Section.

You are not covered when engaging in bobsleigh, heli skiing, ice hockey, luge, paraskiing, skeleton, ski jumping, ski racing, ski flying, ski acrobatics, parapenting, skeleton or ski stunting.

#### **GUIDANCE NOTES FOR OFF-PISTE SKIING**

For Your protection, and to ensure continuity of the insurance cover, We have drawn up the following guidelines:

1. You must observe the rules of the resort or area. If in doubt, You should follow the advice of local guides and instructors.
2. Where off-piste skiing is only allowed in the company of a guide, the guide's advice should be strictly followed.
3. If You are inexperienced You should not go off-piste skiing except under the supervision of a guide.
4. As a general rule, You should exercise common sense and follow sensible local practices.

The following additional cover is also available in respect of Winter Sports:

#### **SECTION 17 - UNUSED SKI PASS, SKI SCHOOL FEES AND SKI PACK**

- The cover under Section 8 includes 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 to You a proportionate refund in respect of charges for unused ski-pack.

#### **SECTION 18 - SKIS, SKI EQUIPMENT & SKI PASS**

##### **What is covered:**

-We will pay up to an overall maximum of **£350** per Insured Person in total under this Policy if skis and ski equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip.

- We will pay up to **£250** per Insured Person under this Policy if Your ski pass You are carrying on Your person or have left in a safety deposit box or similar locked and fixed receptacle, is lost, stolen, damaged or destroyed in the course of a Trip.

We have the option to either pay You for the loss, or 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 **£200**.

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

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

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

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

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

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

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

##### **What is not covered:**

- a) any loss from an unattended motor vehicle if:
  - i) the items concerned have not been locked out of sight in a Secure Luggage Area.
  - ii) items stolen from inside a vehicle when no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
  - iii) no evidence of such entry is available.
- b) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning.
- c) confiscation or detention by Customs or other lawful officials and authorities.
- d) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle.
- e) 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.
- f) the Policy Excess; in respect of this Section the Policy Excess is **£50**, except where You have purchased the Excess Waiver option.
- g) anything mentioned in the General Exclusions.

#### **SECTION 19 - SKI EQUIPMENT DELAY**

##### **What is covered:**

If Your luggage is certified by the Carrier to have been misplaced on the outward journey of a Trip in excess of 12 hours, or Your Ski Equipment is lost, stolen or broken, then You can claim up to **£30** per day, with a maximum under this Policy of **£300** per Insured Person, for hire of replacement skis and ski equipment.

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

If You are claiming for stolen or lost goods You must produce a receipt for the purchase of the original goods wherever possible,

which will simplify Our assessment of the claim and speed up payment.

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

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

**What is not covered:**

Anything mentioned in the General Exclusions.

## SECTION 20 – PISTE CLOSURE

If during a Trip You are prevented from skiing at the pre- booked resort for more than 12 consecutive hours, because insufficient snow or adverse weather causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will reimburse up to £30 per day and £300 in all per Insured Person:

- for all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to ski;

OR

- as a cash benefit payable if no suitable alternative skiing is available.

**What is not covered:**

- a) Trips in the Northern Hemisphere outside the period commencing 1st December and ending 30th April.
- b) Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September.
- c) anything mentioned in the General Exclusions.

## SECTION 21 – AVALANCHE OR LANDSLIDE

We will pay up to £30 per day and £120 in all per Insured Person, in order to reimburse You for reasonable extra accommodation and travel expenses You have to pay if, following avalanches or landslides, access to and from the ski resort is blocked or scheduled public transport services are cancelled or curtailed.

**What is not covered:**

Anything mentioned in the General Exclusions.

## OPTIONAL COVER FOR SCUBA DIVING

Scuba Diving means diving for which You are qualified (but not exceeding 50 metres) using standard manufacturers diving equipment when You are wholly or partially immersed in water. If You are not a qualified diver You must be under supervision of a qualified instructor at all times. Scuba Diving must be carried out in accordance with the guidelines and recommendations for safe practices as established by authoritative diving bodies such as PADI, NAUI, BSAC, CMAS, SSA and SSI. It excludes You if You are under 10 years, over 65 years or diving in Overhead Environments.

Upon payment of the appropriate premium, benefits under the Sections of cover already described are extended to cover Scuba Diving (as above and defined in the Meaning of Words) as follows. All conditions and exclusions (except where these are amended below) continue to apply for all Sections in respect of Scuba Diving (as above and defined in the Meaning of Words). Please refer back to the appropriate Section.

The following additional cover is also available in respect of Scuba Diving:

## SECTION 22 – SCUBA DIVING EQUIPMENT

**What is Covered:**

We will cover You in respect of loss or breakage of Scuba Diving Equipment up to £1000 for owned or hired Scuba Diving Equipment. In the case of owned Scuba Diving Equipment, each claim is subject to a maximum payment for any Single Item of £200. In the case of hired Scuba Diving Equipment, each claim is subject to a maximum payment for any Single Item of £250.

The maximum payment for any Single Item for which an original receipt, proof of ownership or insurance validation (obtained prior to the loss) is not supplied is £50, subject to a maximum of £200 for all such items.

**What is Not Covered:**

- a) the Policy Excess; in respect of this Section the Policy Excess is £50, except where You have purchased the Excess Waiver option
- b) claims arising for theft which is not reported to any appropriate Police Authority within 24 hours of discovery and an official report obtained;
- c) claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
- d) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- e) claims arising for loss, theft, or damage to anything shipped as freight or under a Bill of Lading;
- f) claims arising for Scuba Diving Equipment 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 property;
- g) claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am – 8pm local time and there is evidence of damage or forced entry which is confirmed by a police report;
- h) breakage of Scuba Diving Equipment over 5 years old;

**SPECIAL NOTE:**

The amount We will pay You for Scuba Diving Equipment owned by You shall be limited as follows:

<b>Up to 1 year old-</b>	<b>90% of purchase price</b>
<b>Up to 2 years old-</b>	<b>70% of purchase price</b>
<b>Up to 3 years old-</b>	<b>50% of purchase price</b>
<b>Up to 4 years old-</b>	<b>30% of purchase price</b>
<b>Up to 5 years old-</b>	<b>20% of purchase price</b>
<b>Over 5 years old-</b>	<b>nil</b>

The amount We will pay for Scuba Diving Equipment hired by You shall be limited to Your liability for such loss or damage.

## SECTION 23 – SCUBA DIVING EQUIPMENT HIRE

**What You Are Covered For:**

We will indemnify you to £20 per day for each 24 hour period and £100 in all per Insured Person for the cost of necessary hire of Scuba Diving Equipment following:

- (a) loss or breakage of Your own Scuba Diving Equipment; or
- (b) the misdirection or delay in transit of Your own Scuba Diving Equipment for 12 hours.

## What You Are Not Covered For:

- a) the Policy Excess; in respect of this Section the Policy Excess is £50, except where You have purchased the Excess Waiver option.
- b) claims arising for theft which is not reported to any appropriate Police Authority within 24 hours of discovery and an official report obtained;
- c) claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required.
- d) claims arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading ;
- e) claims arising for property 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 property;
- f) claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am - 8pm local time and there is evidence of damage or forced entry which is confirmed by a police report;
- g) claims arising from delay, detention, seizure or confiscation by Customs or other officials.

## SECTION 24 - INABILITY TO SCUBA DIVE

### What You Are Covered For:

We will pay £25 per day, up to £250 for each 24 hour period You are unable to Scuba Dive (in excess of 12 hours) in the event of:

- You suffering from cold, influenza or other obstructions of the ears or sinuses and any other medical condition preventing You from continuing with the pre booked diving session as shown on the booking invoice;
- Adverse weather conditions on the day of the dive which are deemed by the dive organisers to pose a serious threat to the safety of those participating in the dive or conditions which prevent the dive organisers from undertaking the necessary set up to enable the dive to proceed safely.

In the event of a claim under (a) You will need to obtain a doctors certificate stating the exact nature of the injury or illness and confirming You are unfit to dive.

In the event of a claim under (b) You will need to obtain a report from the dive organisers confirming their decision and reasons for not allowing You to continue with the pre planned diving session.

## GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. No cover will come into force, or continue in force, under Sections 2, 3, 4, and 8, unless each Insured Person, who by reason of the Important Health Requirements must make a Medical Health Declaration in respect of the period for which insurance is required, has declared ALL Pre-existing Medical Conditions to Us and they have been formally accepted by Us in writing.
2. Any medical information supplied to Us on a completed Medical Declaration will be treated in the strictest confidence, will be used solely for Our own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details shown on the Medical Declaration. We shall not

refuse cover unless, in Our opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a Medical Declaration 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 You are uncertain as to whether any change is material, You should tell Us.

4. You must declare to Us all 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 Your property and of Your person. 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 Policy Helpline on **0844 338 5845**.

9. In the event of an emergency or of any occurrence which may give rise to a claim for more than £500 under this insurance, You must contact Us as soon as practicable. You must make no admission, offer, promise or payment without Our prior consent.

### 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. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.

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 take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made.

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 at Our expense take such action as We deem fit for the recovery of 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 give Us written notice of any event which may lead to a claim, within 31 days of Your return Home to the country of departure. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an

Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.

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. If any dispute arises as to the Policy interpretations, or as to any rights or obligations under the Policy, We offer You the option of resolving this by using the Arbitration Procedure We have arranged. Please see the details shown in the Complaints Procedure. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should contact the Citizens' Advice Bureau.

18. You will be required to reimburse to Us, within one month of Our request to You, any costs or expenses We have paid out on Your behalf which are not covered under the terms of the insurance.

19. This Policy is subject to the Laws of England and Wales unless we agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.

20. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

21. When engaging in any sport or holiday activity (not excluded under General Exclusions (15)) 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.

22. Winter Sports are covered only if You have paid the appropriate additional premium required before departure from the UK Area

23. Although We are prepared to cover You when undertaking certain hazardous 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 practicing in Winter Sports who has reached the age of 65 years prior to the commencement of the Period of Insurance.

2. Claims arising from circumstances known to You at the time of applying for this insurance or at any time prior to the commencement of the Period of Insurance.

3. 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 (or, in the case of Annual Multi-trip cover, prior to the commencement of any Trip).

4. 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 Section 4 - Hospital Daily Benefit or to Section 7 - Personal Accident.

5. 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).

6. 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.

7. 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 2 (Medical Emergency & Repatriation), Section 3 (Additional Accommodation & Travelling Costs), Section 8 (Cancellation, Curtailment & Early Return) or Section 14 (Money & Passport)).

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 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. You engaging in Manual Work during the Trip.

14. You engaging in any Winter Sports unless the appropriate Winter Sports extension premium required has been paid.

15. You engaging in or practising for the following sports and activities: Bobsleigh, Boxing, Canyoning, Caving / Cave Diving, Flying as a pilot, Heli-skiing, Horse Jumping, Horse Racing, Hunting / Shooting, Hunting-on-horseback, Hurling, Ice Hockey, Luge, Martial Arts (Competition), Microlighting, Motor Racing (all types), Mountaineering, Parasailing, Paraskiing, Point-to-point, Polo, Potholing, Professional Sports, Quad Biking, Rock Climbing, Rock Scrambling, Shark feeding/cage diving, Skeleton, Ski Jumping, Ski Racing, Ski Stunting, Skiing off-piste outside recognised and authorised areas, Snowboarding off-piste outside recognised and authorised areas, Steeplechasing, Team sports played in competitive contests, Wrestling, Yachting (racing) or any other activities not mentioned under this policy unless You have referred these to Us and We have written to You accepting them for insurance.

16. An Insured Person engaging in Winter Sports (as defined in the Meaning of Words) unless the appropriate premium has been paid.

17. An Insured Person engaging in Scuba Diving (as defined in the Meaning of Words) unless the appropriate premium has been paid.

18. You fighting (except in self defence)

19. 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 2 (Medical Emergency & Repatriation Service) and Section 7 (Personal Accident).

20. You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to 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.

23. 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 operate as a result of a computer virus - except under Section 2 (Medical Emergency & Repatriation), and Section 7 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.

24. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

25. 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. This exclusion does not apply to claims under Section 2 (Medical Emergency & Repatriation Service) and Section 7 (Personal Accident).

26. Any person who has reached the age of 90 years prior to the commencement of the Period of Insurance.

## MAKING A CLAIM ON RETURN HOME

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

Then telephone Our Claims Helpline on **0844 338 5874** to obtain a claim form, giving Your name and booking invoice number, and brief details of Your claim, or via [www.europ-assistance.co.uk/clientclaimforms](http://www.europ-assistance.co.uk/clientclaimforms)

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 to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

All claims must be submitted within 31 days of Your return on a Policy claims 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 facilitate prompt handling of claims, We may use appointed claims handling agents.

### Important notice

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

#### 1 Denied boarding and cancelled flights

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

#### 2 Long delays

**If Your flight is delayed for more than five hours, the airline must offer to refund Your ticket.**

#### 3 Luggage

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

**You can download full details from [http://ec.europa.eu/transport/passengers/air/air\\_en.htm](http://ec.europa.eu/transport/passengers/air/air_en.htm)**

## DATA PROTECTION ACT 1998 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, Bishops court Affinity Solutions Limited, 6th Floor, Regent House, Hubert Road, Brentwood, Essex CM14 4JE, while those in relation to data held by Europ Assistance Holdings Limited should be directed to the Customer Contact Centre, Europ Assistance Holdings Limited, Sussex House, Perrymount, Haywards Heath, West Sussex RH16 1DN.

## COMPLAINTS PROCEDURE

We aim to provide a first class service at all times. However, if You have any complaint regarding the standard of service You have received under Your Policy, the following procedure is available to You to resolve the situation:

-In the first instance please write to the Quality Department, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN. Or e-mail us on:

quality@europ-assistance.co.uk.

If We cannot give You a final decision by 4 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.

-In any event, should You remain dissatisfied, You have the right, in addition to Your contractual rights under the insurance, to refer the matter to the Financial Ombudsman Service at :

South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Telephone : 0207 964 1000

## CANCELLATION PROVISIONS

**Right to return the insurance document** Unless Your Trip will be completed within 1 month of buying this insurance, 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 and will recover from You any payments We have made.

**Cancellation by the Insured Person** If You subsequently give notice in writing or by telephone to Your Issuing Agent 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 less any sum that We have paid in respect of any claims made. 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 accord 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 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.