

# **Platinum & Gold Policy Wording**

Single and Annual Multi Trip

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## Policy Summary

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

Benefits under this policy are underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima.

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

MAPFRE Asistencia are authorised by the Dirección General de Seguros y Fondos de Pensiones and are subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Assistance) has registered offices at 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

Where a heading is underlined in this policy summary full details can be found in your policy wording under the same heading.

### **Type of insurance and cover**

Travel insurance for single or annual multi trips – *Please refer to your insurance certificate for your selected cover.*

### **Age eligibility**

This policy is not available to anyone aged 75 or over on the date of purchase of this policy if annual multi trip cover is selected. If you reach the age of 75 during the period of insurance, cover will continue until the next renewal date but not after that.

If single trip cover is selected, this policy is not available to anyone aged 75 or over on the date of purchase of this policy.

### **Conditions**

- It is essential that you refer to the “Important conditions relating to health” in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy - *Please refer to the policy wording for full details.*

See *General conditions applicable to the whole policy in the policy wording for full details.*

### **Significant features and benefits**

- Terrorism – cover for this event is provided under Section B – Emergency medical expenses & repatriation and Section D – Personal accident. Please refer to the definition of Terrorism in the policy wording for full details.
- The table shows the maximum benefits you can claim for each insured person (unless otherwise stated). Some sections are optional - *your insurance certificate will show if you selected any of these options.*

Significant features and benefits

Schedule of Benefits					
Section of Cover		Gold Cover Limit Per Insured Person	Excess Per Person	Platinum Cover Limit Per Insured Person	Excess Per Person
<b>A</b>	<b>Cancellation or curtailment</b>	£2,000	£125 (£20 loss of deposit)	£3,000	£100 (£20 loss of deposit)
<b>B</b>	<b>Emergency medical expenses &amp; repatriation</b>	£7,500,000	£175	£10,000,000	£150
	Emergency dental treatment	£200	Nil	£200	Nil
	Funeral expenses abroad	£1,500	£175	£1,500	£150
<b>C</b>	<b>Hospital benefit</b>	£25 per complete 24 hours of inpatient treatment up to a maximum of £250	Nil	£50 per complete 24 hours of inpatient treatment up to a maximum of £500	Nil
<b>D</b>	<b>Personal accident</b>				
	Permanent total disablement Up to & including age 64 years Aged 65 years or over	£10,000 Not covered	£125	£20,000 Not covered	£100
	Loss of one or more limbs, or total and irrecoverable loss of sight in one or both eyes Up to & including age 64 years Aged 65 years or over	£10,000 Not covered	£125	£20,000 Not covered	£100
	Death benefit Aged 16 – 64 years Aged 15 years or under Aged 65 years or over	£10,000 £1,000 £1,000	£125	£20,000 £2,000 £2,000	£100
<b>E</b>	<b>Baggage</b>	£1,000	£125	£2,000	£100
	Single item/pair or set limit	£200	£125	£300	£100
	Total for all valuables	£300	£125	£300	£100
	Emergency replacement of baggage after 12 hours delay	£100	Nil	£200	Nil
<b>F</b>	<b>Personal money</b>	£250	£125	£500	£100
	<b>Emergency replacement passport and documents</b>	£150	£125	£300	£100
<b>G</b>	<b>Travel delay</b> after 12 hours delay	£20 for each 12 hour period up to £200	Nil	£40 for each 12 hour period up to £400	Nil
	<b>Abandonment of your trip</b> after 24 hours delay	£2,000	£125	£3,000	£100
<b>H</b>	<b>Missed departure</b>	£500	£125	£1,000	£100
<b>I</b>	<b>Mugging</b>	£25 for each 24 hour period up to £250	Nil	£150 for each 24 hour period up to £1,500	Nil
<b>J</b>	<b>Personal liability</b>	£2,000,000	£125	£4,000,000	£100
<b>K</b>	<b>Legal expenses</b>	£10,000	£125	£20,000	£100
<b>OPTIONAL COVERS – SUBJECT TO PAYMENT OF AN ADDITIONAL PREMIUM &amp; SHOWN ON THE INSURANCE CERTIFICATE</b>					
<b>Winter sports Cover (up to 17 days for annual multi trip policies)</b>					
<b>L1</b>	<b>Ski equipment</b>				
	Ski equipment – owned	£500	£125	£750	£100
	Ski equipment - hired	£250	£125	£500	£100
	Single article limit – owned & hired	£125	£125	£250	£100
<b>L2</b>	<b>Ski equipment hire</b>	£25 per day up to £250	Nil	£50 per day up to £500	Nil
<b>L3</b>	<b>Ski pack</b>	£50 per day up to £500	Nil	£75 per day up to £750	Nil
<b>L4</b>	<b>Piste closure</b>	£25 per day up to £250	Nil	£50 per day up to £500	Nil
<b>L5</b>	<b>Delay due to avalanche</b>	£250	£125	£500	£100
<b>Business Cover</b>					
<b>M1</b>	<b>Business equipment</b>	£750	£125	£1,500	£100
	Single item limit	£250	£125	£500	£100
	Business samples	£375	£125	£750	£100
<b>M2</b>	<b>Hire of alternative business equipment</b>	£150	£125	£300	£100
<b>M3</b>	<b>Delayed business equipment</b>	Not covered	N/A	£200 for each 24 hour period up to £1,000	Nil
<b>M4</b>	<b>Business money</b>	Not covered	N/A	£250	£100
<b>M5</b>	<b>Replacement employee</b>	Not covered	N/A	£2,000	£100
<b>Golf cover</b>					
<b>N1</b>	<b>Golf equipment</b>				
	Golf equipment – owned	£500	£125	£1,000	£100
	Golf equipment – hired	£175	£125	£350	£100
	Single article limit – owned & hired	£150	£125	£250	£100
<b>N2</b>	<b>Hole in one</b>	£125	Nil	£250	Nil
<b>N3</b>	<b>Golf course closure</b>	£15 per day up to £150	Nil	£30 per day up to £300	Nil

## Significant features and benefits

Schedule of Benefits					
Section of Cover		Gold Cover Limit Per Insured Person	Excess Per Person	Platinum Cover Limit Per Insured Person	Excess Per Person
<b>OPTIONAL COVERS – SUBJECT TO PAYMENT OF AN ADDITIONAL PREMIUM &amp; SHOWN ON THE INSURANCE CERTIFICATE</b>					
<b>Wedding Cover</b>					
<b>O</b>	Wedding rings	£375	£125	£750	£100
	Wedding gifts	£500	£125	£1,000	£100
	Wedding attire	£500	£125	£1,000	£100
	Wedding photography	£500	£125	£1,000	£100
<b>Scheduled Airline Failure Cover</b>					
<b>P</b>	Scheduled airline failure	£3,000	£125	£5,000	£100
<b>Cruise cover</b>					
<b>Q1</b>	Missed port departure	£500	£125	£1,000	£100
<b>Q2</b>	Cabin confinement	£50 per day up to £250	Nil	£100 per day up to £500	Nil
<b>Q3</b>	Cruise itinerary changes	£75 per port up to £300	Nil	£150 per port up to £600	Nil
<b>Q4</b>	Unused cruise excursions	£250	£125	£500	£100
<b>Q5</b>	Cruise interruption	£500	£125	£1,000	£100

## Significant or unusual limitations or what is not covered

- You must obtain the prior authorisation of the Emergency Assistance Service or us before incurring any medical expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment you or someone on your behalf must contact the Emergency Assistance Service as soon as possible.
- The standard excesses you have agreed to pay will be shown within your policy wording or on the insurance certificate.
- Under annual multi trip policies there is no cover for trips over –
  - 45 days if you are aged up to and including age 65 years on the date of purchase of the policy, or
  - 31 days if you are aged 66 to 74 years inclusive on the date of purchase of the policy.
- Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing annual multi trip policy which fell due for renewal during the trip.

### **What is not covered under Section A – Cancellation or curtailment**

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

### **What is not covered under Section B – Emergency medical expenses and repatriation**

- Treatment or surgery which in the opinion of the Emergency Assistance Service, can wait until your return to your home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

### **What is not covered under Section E – Baggage**

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded - *See your policy wording for the full list.*
- Business equipment, business goods, samples or tools used in connection with your occupation.

### **What is not covered under Section F – Personal money, emergency replacement passport and documents**

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

### **What is not covered under Section G – Travel delay and abandonment of your trip**

- Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.
- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

### **What is not covered under Section H – Missed departure**

- Strike or industrial action existing or being publicly announced before the date you purchased this insurance or at the time of booking any trip.
- Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound leg of the trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of section H – Missed Departure - 'What is covered').

### **What is not covered under Section J – Personal liability**

- Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

**What is not covered under Section K – Legal expenses**

- Cover is only available if a claim is more likely than not to be successful and if any judgement is more likely than not to be enforced. See the Prospects of success wording under this section of the policy wording for more information.
- Legal costs and expenses incurred prior to our written acceptance of the case.

**What is not covered under Sections L1, L2, L3, L4 & L5 – Winter sports**

- Ski equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section L1 – Ski equipment.

**What is not covered under Section M1, M2, M3, M4 & M5 – Business cover**

- Business equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- A deduction for wear, tear and depreciation will be made on business equipment – see table in Section M1 – Business equipment.

**What is not covered under Sections N1, N2 & N3 – Golf cover**

- Golf equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- A deduction for wear, tear and depreciation will be made on golf equipment – see table in Section N1 – Golf equipment.

**What is not covered under Sections O1, O2, O3 & O4 – Wedding cover**

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*

**What is not covered under Section P – Scheduled airline failure**

- Scheduled flights not booked within the UK.
- Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
- Claims for the cost of any pre-booked accommodation, tours, excursions or rental vehicles.

**What is not covered under Section Q1, Q2, Q3, Q4 & Q5 – Cruise cover**

- Any additional expenses where the public transport operator has offered reasonable alternative travel arrangements.
- Strike or industrial action or air traffic control delay existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Any additional expenses where your planned arrival time at the port is less than 3 hours in advance of the sail departure time if you are travelling independently and not part of an integrated cruise package.
- Any confinement to your cabin which has not been confirmed in writing by the ship's medical officer.
- Claims arising from when your ship cannot put people ashore due to a scheduled tender operation failure.
- Claims for cruise interruption where less than 25% of the trip duration remains

**Duration**

This policy lasts for a period of 12 months after which it automatically expires, or it is for a single trip – *Please refer to your insurance certificate for your selected cover.*

**Cancellation period**

**Statutory cancellation rights**

You can cancel this policy within 14 days of receiving it. This is called the “cooling off” period. If you want to cancel the policy you need to:

Tell us:

- a. by emailing [enquiries@insurefortravel.co.uk](mailto:enquiries@insurefortravel.co.uk) or
- b. by writing to:  
Elect Travel Insurance,  
Insure For Travel House,  
19 May Close,  
Climping,  
West Sussex  
BN17 5TF  
or
- c. by telephoning on 01903 209903

If you have not travelled and no claim has been made and no incident likely to result in a claim has occurred Elect Travel Insurance will refund the premium you paid.

You may cancel this policy at any time, after the 14 day “cooling off” period. No refund of premium will be made.

We reserve the right to cancel the policy by providing 21 days’ notice by registered post to your last known address on the following grounds:

- a) If you make a fraudulent claim, as set out in point 4 of the ‘general conditions applicable to all sections of the policy’.
- b) If you make a non-disclosure, as set out in point 4 of the ‘general conditions applicable to all sections of the policy’.
- c) If you do not pay the premium.
- d) If you have engaged in criminal or unlawful activities in order to make a claim under this policy.
- e) If any policy in your name is added to the Insurance Fraud Register.

In each case no refund of premium will be made.

**Non-payment of premiums**

We can cancel the policy immediately by sending you written notice if you do not pay the premium.

**Claim notification**

To make a claim contact:

Travel Claims Services Limited  
One Victoria Street  
Bristol Bridge  
Bristol  
BS1 6AA

Tel: 0330 400 1235

Email: [claims@travelclaimsservices.com](mailto:claims@travelclaimsservices.com)

**Making a complaint**

If your complaint relates to a claim on your policy, please contact the Customer Relations Department by either:

a. writing to:  
Customer Relations Department  
MAPFRE Assistance  
One Victoria Street  
Bristol Bridge  
Bristol  
BS1 6AA

b. telephoning on 0330 400 1283

c. emailing [complaints@travelclaimsservices.com](mailto:complaints@travelclaimsservices.com)

If your complaint is about the sale of your policy, in the first instance please contact the Managing Director of Elect Travel Insurance by either:

a. writing to:  
Elect Travel Insurance,  
Insure For Travel House,  
19 May Close,  
Climping,  
West Sussex  
BN17 5TF

b. telephoning on 01903 209903

c. emailing [enquiries@insurefortravel.co.uk](mailto:enquiries@insurefortravel.co.uk)

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the [Making a complaint](#) section of the policy wording.

**Alternatively online sales only**

Although contacting us directly is the quickest way to complain, the European Commission has set up an online platform where consumers in all EU countries can register a complaint. This can only be used for complaints about purchases made online.

The Online Dispute Resolution service (ODR) directs your enquiry to our Customer Relations Department who will handle it in the usual way. It will also let you know that the Financial Ombudsman Service (FOS) is the UK's dispute resolution body for insurance.

Full contact details can be found within the [Making a complaint](#) section of the policy wording.

**Financial Services Compensation Scheme (FSCS)**

MAPFRE Asistencia is covered under the Financial Services Compensation Scheme. If we are unable to meet some of our liabilities and you make a valid claim, you may be entitled to compensation from the FSCS, depending on the type of business and circumstances of the claim.

Protection is at 100% where claims:

- a) arise in respect of a liability subject to compulsory insurance; or
- b) arise in respect of a liability subject to professional indemnity insurance; or
- c) arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity;

Protection is at 90% where claims arise under other types of policy with no upper limit.

Further information can be obtained from the Financial Services Compensation Scheme at:

Tel: 0800 678 1100 or 020 7741 4100

E-mail: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

# Policy Wording

## Introduction

This is **your** travel insurance policy. It contains details of what is covered, conditions and what is not covered, for each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of **your** insurance certificate which **we** recommend be attached to the policy.

In return for having accepted **your** premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your** policy as referred to in **your** insurance certificate.

The insurance certificate and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

## Important information about your policy

### United Kingdom residents

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom** and registered with a **medical practitioner** in the **United Kingdom**. **Your** main **home** must be in the **United Kingdom** and **you** must not have spent more than 6 months abroad in the year prior to purchasing or renewing this policy.

### The law applicable to this policy

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

### Age eligibility

#### Annual multi trip

This policy is not available to anyone aged 75 or over on the date of purchase of the policy if annual multi trip cover is selected. If **you** are aged under 18 **you** are only insured when travelling with one or both of the insured adults.

If **you** reach any of the ages mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.

#### Single trip

If single trip cover is selected, this policy is not available to anyone aged 75 or over on the date of purchase of this policy.

### Geographical areas

**You** will not be covered if **you** travel outside the area **you** have selected, as shown in **your** insurance certificate.

**UK** – England, Wales, Scotland and Northern Ireland.

**Europe 1** – Europe excluding Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Malta, Spain & Turkey.

**Europe 2** – Europe including Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Malta, Spain & Turkey.

**Aus/NZ** – Australia and New Zealand.

**Worldwide 1** – Worldwide, not including USA, the Caribbean (see countries list below), Canada, Mexico, Singapore, China and Hong Kong.

**Worldwide 2** – Worldwide, including USA, the Caribbean (see countries list below), Canada, Mexico, Singapore, China and Hong Kong.

### Caribbean

Anguilla, Antigua and Barbuda, Bahamas, Barbados, Bermuda, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Netherlands Antilles, Puerto Rico, St Kitts and Nevis, St Lucia, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands (British) and Virgin Islands (US).

### 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 each and every claim per incident claimed for, under each section by each **insured person**, unless **you** have paid the additional premium to waive the **excess** as stated in **your** insurance certificate.

### Emergency assistance service

**For medical assistance and/or repatriation claims telephone:**

**+44 (0) 20 7 748 0513.**

24 hours a day, 365 days a year. Full details of what to do in a medical emergency can be found on page 18 of this document.

Please carry this policy with **you** in case of an emergency.

### Policy information or advice

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, telephone Elect Travel Insurance on 01903 209903.

### MAPFRE Asistencia

MAPFRE Asistencia are authorised by the Dirección General de Seguros y Fondos de Pensiones and are subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Assistance) has registered offices at 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

### Data Protection Act Notice

**We** will need to obtain personal information from **you**. This means any information obtained from **you** in connection with a service or product provided to **you** by **us** (or **our** subsidiaries). Information is collected lawfully and in accordance with the Data Protection Act 1998.

**We** will use **your** personal data in the following circumstances:

- to confirm, update and improve **our** customer records;
- to identify and market products and services that may be of interest to **you**;
- to analyse and develop **our** relationship with **you**;
- to help in processing any applications **you** may make;
- to manage and administer **your** policy, including underwriting and claims handling. This may include disclosing it to other insurers, regulatory authorities, or to **our** agents who provide services on **your** behalf;
- for the carrying out studies of statistics and claim rates;
- for the analysis and the prevention of fraud;
- for the analysis and the prevention of payment defaults;
- for statistical studies by **us** and/or any sectorial organisation in Europe.

**You** hereby expressly waive the requirement to be notified when **your** data is transferred by **us**. The personal information **you** give to **us** and the information about **your** use of the services may be used by **us** or other companies in **our** group to tell **you** by letter, telephone or e-mail about other products or services that may interest **you**.

**We** will only disclose **your** personal information to third parties if:

- It is necessary for the performance of **your** agreement with **us**;
- If **you** have given **your** consent; or
- If such disclosure is required or permitted by law.



**You** may tell **us** that **you** do not wish to receive information from **us** and **our** group companies about other services or products or any third party services or products.

Some of the personal information required from **you** may be sensitive information (such as information about health or criminal convictions) about **you**. **We** will not use sensitive information about **you** except for the specific purpose for which **you** provide it and to provide the services described in the **policy**. **You** must ensure that **you** only provide sensitive information about other people with their agreement.

### Fraud prevention

To assist with fraud prevention and detection **we** may:

1. Share information about **you** with other organisations and public bodies including the police and other law enforcement agencies.
2. Share information about **you** within **our** Group of companies and with other insurers.
3. Pass **your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **your** details may be checked and updated.
4. Check **your** details with fraud prevention agencies and databases. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with fraud prevention agencies.
5. Search records held by fraud prevention and credit agencies to:
  - a) Help make decisions about credit services for **you** and members of **your** household.
  - b) Help make decisions on insurance policies and claims for **you** and members of **your** household.
  - c) Trace debtors, recover debt, prevent fraud and to manage **your** insurance policies.
  - d) Check **your** identity to prevent money laundering.
6. Undertake credit searches and additional fraud searches.

### Important conditions relating to health

**You** must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

It is a condition of this policy that **you** will not be covered under:

- a) Section A – Cancellation or Curtailment, Section B – Emergency Medical Expenses & Repatriation, Section C – Hospital Benefit and Section D – Personal Accident; and
- b) if the appropriate optional section of cover is shown as operative in the insurance certificate, Section L3 – Ski Pack, Section Q2 Cabin Confinement, Section Q4 – Unused Excursions and Section Q5 – Cruise Interruption

for any claims arising directly or indirectly from:

1. At the time of taking out this policy:
  - a) Any **pre-existing medical condition** **you** have unless **you** have completed the medical screening process during the purchase of **your** **policy**, paid any relevant additional premium and received written confirmation from Elect Travel Insurance confirming **we** are able to cover **you**
  - b) Any **medical condition** for which **you** have received a terminal prognosis
  - c) Any **medical condition** **you** are aware of but for which **you** have not had a diagnosis
  - d) Any **medical condition** for which **you** are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home
  - e) Any **medical condition** affecting **you**, a **close relative** or a **close business associate** that **you** are aware of, that could reasonably be expected to result in a claim on this policy.

2. At any time:
  - a) Any **medical conditions** **you** have for which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought his/her advice), but despite this **you** still travel
  - b) Any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures)
  - c) Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**
  - d) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
  - e) **Your** participation in clinical/drug trials.

**You should also refer to 'What is not covered – applicable to all sections of the policy' on pages 10 & 11.**

### Medical screening

**You** will need to complete the straightforward online process or contact Elect Travel Insurance by telephone - 01903 209903, to answer simple questions about **your medical conditions**, medication, trips to **your medical practitioner**, and other related matters.

If, as a result of **your** answers, **our** criteria of assessment may impose special terms, such as an additional premium and/or an increase in the applicable **excess**. This will be advised to **you** immediately in the quote and will form part of the policy and conditions will be shown. The policy will be emailed to **you** with confirmation of purchase.

Should **you** decide not to pay the additional premium and/or accept the increase in applicable **excess**, all **medical conditions** will not be covered. Any additional **medical conditions** not declared to Elect Travel Insurance will not be covered.

### Change in health during the period of insurance

If **your** health changes between the date this policy was bought and the date of travel, **you** should telephone Elect Travel Insurance on 01903 209903 as soon as possible, to make sure **your** cover is not affected.

**You** will need to answer simple questions about **your** change in health - **medical conditions**, medication, trips to **your medical practitioner**, and other related matters.

***We** may require an additional premium, increase the applicable **excess** or withdraw cover completely should the stability of the condition make it necessary to do so.*

If **we** cannot cover **your medical conditions**, **we** will give **you** the choice of either:

- a) cancelling **your** policy and **we** will arrange a proportionate/partial refund providing **you** have not/will not make a claim; or
- b) making a cancellation claim for any pre-booked **trips**.

### Anyone upon whom the trip may depend

A **close relative** or **close business associate** who is not travelling with **you**, a **travelling companion** not insured by this policy, or the person **you** are intending to stay with, may have a **pre-existing medical condition**. In some cases, if their state of health deteriorates greatly, **you** may want to cancel or **curtail your trip**. Subject to all the other terms and conditions, such claims are covered if the person's **medical practitioner** can confirm in writing that, at the time **you** bought this policy or booked the **trip** (whichever is later), he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the **medical practitioner** will not confirm this, **your** claim is not covered.

### Travelling when pregnant

Pregnancy is not a **medical condition**. **You** may decide to travel until **you** are quite late into **your** pregnancy. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements. **You** should check with them or any other transport companies **you** propose to use before **you** book. Please make sure that **your medical practitioner** and midwife are aware of **your** travel plans, that there are no known complications and that **you** are not travelling against any medical advice. **We** have the right to request a medical certificate to confirm this. **We** will only pay claims due to **complications of pregnancy**, or where **you** were unaware of the pregnancy at the time of purchasing this policy and **you** are advised not to travel by a **medical practitioner**.

## General conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of your policy.

If you do not comply we may cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

### 1. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share (not applicable to Section D – Personal Accident).

### 2. Reasonable precautions

At all times you must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard your property from loss or damage and to recover property lost or stolen.

### 3. Other conditions

- a. You must have lived in your home area for at least six of the last 12 months before you bought or renewed your policy.
- b. You must take all reasonable steps to get back any lost or stolen items, and you must help the authorities to catch and charge any guilty people.
- c. You must abide by the advice and instructions of our medical advisers; failure to do so may result in cover being completely or partially withdrawn.
- d. A person or company who is not covered by this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to insist on any term of this policy being applied. This does not affect any right or remedy of a third party that exists or is available under this Act.
- e. You must help Travel Claims get back any money that we have paid from anyone or from other insurers (including the Benefits Agency) by giving us all the details we need and by filling in any forms.
- f. You must agree to have a medical examination if Travel Claims ask you to. If you die, we are entitled to have a post-mortem examination.

### 4. Fraudulent claims

If you make a fraudulent claim under this policy, we:

- a. are not liable to pay the claim;
- b. may recover from you, any sums paid by us to you in respect of the claim; and
- c. may, by notice to you, treat the contract as having been terminated with effect from the time of the fraudulent act.

If we exercise our right under clause 4c above, then:

- a) we shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under this policy (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- b) we need not return any of the premiums paid.

### 5. Non-disclosure

If we establish that you deliberately or recklessly provided us with false or misleading information, we will treat this policy as if it never existed and decline all claims.

If we establish that you carelessly provided us with false or misleading information, it could adversely affect your policy and any claim. For example, we may:

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if we provided you with insurance cover which we would not otherwise have offered;
- amend the terms of your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by your carelessness;
- reduce the amount we pay on a claim in the proportion the premium you have paid bears to the premium we would have charged you; or
- cancel your policy in accordance with our right to cancel, as set out on pages 6 & 7.

## What is not covered - applicable to all sections of the policy

We shall not be responsible for claims:

1. Which are directly or indirectly caused by, occasioned 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 claim;
  - a. act of **terrorism**; this exclusion will not apply to losses under the Emergency Medical and other Expenses Section and the Personal Accident Section unless such losses are caused by nuclear, chemical or biological attack or planned attack, or the disturbances were already taking place at the beginning of any trip in which case the exclusion will apply; or
  - b. **war**, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
  - c. seizure or illegal occupation; or
  - d. confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine or any result of any order of public or government authority which deprives you of the use or value of your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
  - e. discharge of pollutants or contaminants, which pollutants and contaminants shall include but are not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
    - i) chemical or biological release or exposure of any kind; or
    - ii) attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
    - iii) threat or hoax, in the absence of physical damage due to an act of **terrorism**; or
    - iv) any action taken in controlling, preventing, suppressing or in any way relating to any act of **terrorism**.
2. From loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss of any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
  - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
  - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. From your engaging in any illegal or criminal act.
4. For any other loss, damage or additional expense following on from the event for which you are claiming, unless we provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.
5. From your wilful exposure to areas known to be infected with:
  - a. Severe Acute Respiratory Syndrome (S.A.R.S);
  - b. Avian Influenza, Asian Birdflu, and/or H5N1, Swine Influenza A/H1N1
  - c. or any other Influenza A viruses.
6. Directly or indirectly out of your financial incapacity.
7. Which but for the existence of this insurance, would be covered under any other insurance policy(ies), including any amounts recovered by you from private health insurance, EHIC Card payments, any reciprocal health agreements, airlines, hotels, home contents Insurers or any other recovery by you which is the basis of a claim.
8. From the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation.
9. From your participation in or practice of
  - a. any professional sports or professional entertaining
  - b. any other sport or activity, manual work, driving any motorised vehicle or racing unless:
    - i. specified in the lists on pages 15 to 17, or
    - ii. shown as covered in your insurance certificate

- c. winter sports unless the appropriate winter sports premium has been paid, then cover will apply under those sections shown as covered for winter sports in **your** insurance certificate for:
  - i. the winter sports specified in the list on page 17 and
  - ii. any other winter sports shown as covered in **your** insurance certificate

for a period of no more than 17 days in total in each **period of insurance** under annual multi trip policies and for the period of the **trip** under single trip policies.

10. From **your**:
  - a. suicide or attempted suicide
  - b. wilful exposure to danger (except in an attempt to save human life)
  - c. self exposure to needless peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property as if uninsured.
11. From **you** being under the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating doctor.
12. From **you** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
13. From **you** being in, entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which **you** are travelling as a passenger.
14. Directly or indirectly from **you** being engaged in any manual employment after the commencement of the **trip**.
15. Which are due to:
  - a. operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons).
  - b. **you** travelling against the advice of a **medical practitioner**.
  - c. **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.
16. Directly or indirectly relating to volcanic ash.
17. Arising from an incident which **you** were aware of at the time the insurance was purchased or the **trip** was booked.
18. If **you** already have a more specific insurance for the event **you** are claiming.
19. From **you** being aged under 18 under annual multi trip cover unless **you** travel with one or both of the insured adults. If **you** reach any of the ages mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.
20. Any search and rescue costs.

## Claims conditions

**You** must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may refuse to deal with **your** claim or reduce the amount of any claim payment.

**You** must contact **us** by phone if **you** want to make a claim using the relevant number given below, depending on the type of claim:

### 1. Claims

All claims: **0330 400 1235**

For medical assistance and/or repatriation claims:

**+44 (0) 207 748 0513**

The claim notification must be made within 31 days of **your** return date or as soon as possible after that following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.

If **your** money, **valuables** or any items of personal **baggage**, are lost or stolen **you** must notify the local police within 48 hours of discovery. Please make sure **you** get a copy of the police report. Failure to comply will result in **your** claim being turned down.

In the event of any occurrence which may give rise to a claim under this insurance, the **Insured** shall take all reasonable steps to minimise any loss arising out of such claim.

**You** must also tell **us** if **you** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit or repudiate (refuse) any claim without **our** permission in writing and cooperate fully with **us** in **our** investigations into the circumstance of **your** claim.

**You** or **your** legal representatives must supply at **your** own expense, all information, evidence, details of household insurance, proof of ownership and medical certificates as required by **us**. **You** should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

In the event that the **Insured** recovers by any means, damages from any third party in respect of personal accident, all benefits paid to the **Insured** shall be repaid to **us**.

**We** reserve the right to require **you** to undergo an independent medical examination at **our** expense.

**We** may also request and will pay for a post mortem examination.

**You** must retain any property which is damaged, and if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is then recovered it will then become **our** property.

**We** may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.

## 2. Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- a) Details of any travel, private medical or other insurance under which **you** could also claim.
- b) A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- c) Proof of ownership such as an original receipt, valuation or bank or credit card statements for items lost, stolen or damaged.
- d) A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- e) Any court claim form, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.
- f) Repair report where applicable.
- g) Receipts or bills for any costs, charges or expenses claimed for.
- h) The letter of redundancy for redundancy claims.
- i) A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- j) Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
- k) A medical certificate from the treating **medical practitioner** explaining why **you** were unable to use **your** ski pack.
- l) A medical certificate from the treating **medical practitioner** explaining why **you** were unable to fulfil **your** business commitments and it was medically necessary to send a substitute person to complete the business **trip**.
- m) In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- n) Written confirmation from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
- o) All travel tickets and tags for submission.
- p) **Your** unused travel tickets.
- q) A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- r) Where applicable written confirmation from the **public transport** operator (or their handling agents) and/or provider of accommodation

(or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.

- s) In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- t) In the case of cancellation claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation, Air Passenger Duty (APD), taxes, duties, surcharges and other pre-paid costs or charges that made up the total cost of the **trip**
- u) In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- v) A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- w) Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

### 3. Transferring of rights

**We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

## Definitions

These definitions apply throughout **your** policy booklet. Where **we** explain what a word means that word will appear highlighted in bold print and have the same meaning wherever it is used in the policy. **We** have listed the definitions alphabetically.

### Accident, accidental

- means a sudden unexpected event caused by something external and visible, which results directly and solely in loss, damage or physical **bodily injury**.

### Baggage

- means luggage, clothing, personal effects and other articles (but excluding **valuables, business equipment, ski equipment, golf equipment, personal money** and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

### Bodily injury

- means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

### Business equipment

- means items used by **you** and which belong to **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

### Business money

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

### Business samples

- means samples of **your** business stock owned by **you** or **your** legal responsibility.

### Civil partner

- means someone who has entered into a formal agreement with the **insured person** (known as 'civil partnership') as a same sex partner so that they have the same legal status as a married **couple**.

### Close business associate

- means any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

### Close relative

- means mother, father, sister, brother, wife, husband, **civil partner**, daughter, adopted daughter, son, adopted son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner or fiancé/fiancée.

### Complications of pregnancy

- means toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, still births, miscarriage, medically necessary emergency Caesarean section, 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.

### Couple

- means any two adults (including same sex) who have co-habitated for at least six months at the same residential address in the **United Kingdom**. Under annual multi trip cover either adult are insured to travel on their own.

### Curtailment /curtail/curtailed

a) means either:

- a) **you** abandoning or cutting short the **trip** after **you** leave **your home** (or for a business **trip** **your** place of business) by direct early return to **your home** or place of business, in which case claims will be calculated from the day **you** returned to **your home** or place of business (whichever is the earlier) and based on the number of complete days of **your trip** **you** have not used, or
- b) **you** attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation.

**Curtailment** claims under paragraph b) will only be paid for the ill/injured/quarantined/confined **insured person**, but where **we** or the Emergency Assistance Service agree for another **insured person** (including any children travelling with them) to stay with **you**, **we** will also pay for that **insured person's** proportion only of any travel and accommodation costs and expenses (including excursions up to £250) they have incurred, but not used by remaining with **you**.

### Excess

- means the first amount **you** and each person named under the insurance certificate have agreed to pay towards a claim under each section of this policy, as outlined within the Schedule of benefits, unless **you** have chosen an **excess** waiver.

### Family cover

- means up to two adults aged 65 or under at the time of purchase of this policy and up to 4 of their children, step children or foster children aged under 18, accompanying the parents or legal guardian insured on the same policy travelling on any **trip** to the same destination. The children are only insured when travelling with one or both of the insured adults, but under annual multi trip cover either adult is also insured to travel on their own.

### Golf equipment

- means golf clubs, golf balls, golf bag, non-motorised golf trolley and golf shoes.

### Home

- means **your** normal place of residence in the **United Kingdom** for no less than six months of the year.

### Home area

For residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **your home area** means the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, **your home area** means either the particular Channel Island on which **you** live or the Isle of Man depending on where **your home** is.

### Insured person

See definition of **You/Your/Yourself/Insured person**.

### Medical condition

- means any disease, illness or **bodily injury**.

### Medical practitioner

- means a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

### Pair or set

- means two or more items of personal possessions which are complimentary or used or worn together.

### Period of insurance

- means if annual multi trip cover is selected: the period of 12 months for which **we** have accepted the premium as stated in the insurance certificate. During this period any **trip** not exceeding:

- a) 45 days is covered (if aged 65 years or under at the date of purchase of this policy) or
- b) 31 days is covered (if aged 66 to 74 years at the date of purchase of this policy).

Under these policies Section A - Cancellation cover will be operative from the date stated in the insurance certificate or the time of booking any **trip** (whichever is the later date) and terminates on commencement of any **trip**.

- means if single trip cover is selected: the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the insurance certificate. Under these policies Section A - Cancellation cover will be operative from the time **you** pay the premium.

For all other sections of the policy, including Section A – curtailment cover, whichever cover is selected, the insurance starts when **you** leave **your home** or for a business **trip** **your** place of business (whichever is the later) to start the **trip** and ends at the time of **your** return to **your home** or place of business (whichever is the earlier) on completion of the **trip**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi trip policy which fell due for renewal during the **trip**.

The **period of insurance** is automatically extended for the period of the delay in the event that **your** return to **your home area** is unavoidably delayed due to an event insured by this policy.

### Personal money

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

### Pre-existing medical condition

- means:

1. Any:
  - a. respiratory condition (relating to the lungs or breathing),
  - b. heart condition,
  - c. circulatory condition (including but not limited to a stroke, high blood pressure, hypertension or high cholesterol)
  - d. psychological or psychiatric condition (including but not limited to stress, anxiety, depression, eating disorder, mental instability or drug or alcohol abuse),or
  - e. cancer

for which **you** have ever received treatment (including surgery, tests or investigations by **your** doctor or a consultant/specialist and prescribed drugs or medication).

2. Any **medical condition** for which **you** have attended a **medical practitioner's** surgery within the last two years.
3. Any **medical condition** for which **you** have received surgery, out-patient treatment, in-patient treatment or investigations in a hospital or clinic within the last two years.
4. Any **medical condition** for which **you** have taken or **you** are taking prescribed drugs or medication within the last two years.

### Public transport

- means any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

### Search and rescue costs

Costs that are charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include the costs of medical evacuation (by the most appropriate transport) from a medical emergency which is covered under section B – Emergency Medical Expenses & Repatriation.

### Secure baggage area

- means any of the following, as and where appropriate:

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

### Single item

- means any one article, **pair or set** or collection owned by **you**.

### Single parent cover

- means one adult and up to 4 of his or her children, step children or foster children aged under 18, accompanying the parent insured on the same policy, travelling on any **trip** to the same destination. The children are only insured when travelling with the insured adult but under annual multi trip cover the adult is also insured to travel on their own.

### Ski equipment

- means skis (including bindings), ski boots, ski poles and snowboards (including bindings) and snowboard boots.

### Sports equipment

- means those items that are usually worn, carried, used or held during the participation in a sporting activity.

The following are not included in the definition:

- **ski equipment**
- **golf equipment**

### Terrorism

- means an act, including but not limited to the use/or planned use of force or violence and/ or the threat of any person or group of persons whether acting alone, or on behalf of, or in connection with any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/ or the public, or to put any section of the public in fear.

### Travelling companion

- means the person with whom **you** have booked to travel on the planned **trip**. In the case of a tour, **travelling companion** shall mean the person(s) shown on **your** booking form.

### Trip

- means any holiday, business or pleasure **trip** or journey made by **you** within the area of travel shown in the insurance certificate which begins and ends in **your home area** or place of business during the **period of insurance**, but excluding one way **trips** or journeys.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi trip policy which fell due for renewal during the **trip**.

If annual multi trip cover is selected any **trip** not exceeding 45 days is covered (if aged 65 years or under at the date of purchase of this policy) or 31 days is covered (if aged 66 to 74 years at the date of purchase of this policy). If any **trip** exceeds 45 days (if aged 65 years or under at the date of purchase of this policy) or 31 days (if aged 66 to 74 years at the date of purchase of this policy) there is absolutely no cover under this policy for that **trip** (not even for the first 45 or 31 days of the **trip**), unless **you** have contacted **us** and **we** have agreed in writing to provide cover.

In addition, any **trip** solely within **your home area** is only covered where **you** have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each **trip** under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, What is not covered and conditions contained in this policy applying to each **trip**. Where **we** have agreed to cover **your medical condition**, this applies to each **trip** during the **period of insurance**.

**Unattended**

- means when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

**United Kingdom**

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

**Valuables**

- means articles made of or containing gold, silver or other precious metals, jewellery, leather goods, furs, camcorders, photographic equipment, precious or semi-precious stones, silks, telescopes, binoculars, watches, portable

satellite navigation systems, computers (including laptops and tablets), computer equipment, telecommunications equipment (including mobile phones, PDA's), computer games and computer game consoles, cameras, Kindles, ebooks, compact disc players, CD's, DVD's, MP3 players, iPods, sunglasses, spectacles, Mini-Disc players, owned by **you**.

**War**

- means **war**, whether declared or not, or any warlike activities, including using military force to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

**We / us / our / Insurer**

- means MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

**You / your / yourself / insured person**

- means each person travelling on a **trip** whose name appears in the insurance certificate.

## Sports and activities covered

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The following lists detail the sports and activities that this policy will cover when **you** are participating on a recreational, incidental and amateur basis during any **trip**, provided that **you**:

1. comply with local laws and the relevant safety procedures rules and regulations
2. use appropriate safety equipment (such as helmet, harness, knee and/or elbow pads)
3. have not been advised by a **medical practitioner** against participating in such sport or activity (or would not have been advised against it if it would have been reasonable for **you** to seek their advice and **you** chose not to).

Please refer to General Exclusions and the relevant exclusions under each section of this policy, which continue to apply.

If **you** are participating in any other sports or activities not mentioned, please email Elect Travel Insurance at [enquiries@insurefortravel.co.uk](mailto:enquiries@insurefortravel.co.uk) or call on 01903 209903 as **we** may be able to offer cover for an additional premium. Details of those sports and activities which **you** have purchased cover for will be added to **your** insurance certificate.

**Grade 1 - Covered as standard without charge**

<p>Administrative, clerical or professional occupations  Aerobics  Amateur Athletics (track and field)  Archery  Assault Course  Au pair/Nanny  Badminton  Banana Boating  Baseball  Basketball  Beach Games  Billiards / Snooker / Pool  Black Water Rafting (Grade 1- 3)  Blade Skating  Body Boarding (Boogie Boarding)  Bowls  Bungee Jumping  Camel riding/trekking  Canoeing (grades 1 - 3, including white water)  Catamaran Sailing (in territorial waters only)  Clay Pigeon Shooting  Climbing (on a climbing wall)  Cricket  Croquet  Cross Country Running (non-competitive)  Curling  Cycling (low use)  Deep Sea Fishing  Dingy Sailing  Dry Skiing  Dune Surfing  Elephant riding/trekking  Endurance Activities (up to 2,500 metres above sea level)  Fell Walking / Fell Running (up to 2,500 metres above sea level)  Fencing  Fishing  Football  Glass Bottom Boats / Bubbles  Go Ape  Golf  Handball  Hiking (under 2,500 metres altitude)  Horse Riding (no Polo, Hunting Jumping)  Hot Air Ballooning (Booked in UK prior to departure)  Hydro Zorbing  Indoor Climbing (on climbing wall)  Indoor Skating / Skateboarding  Jet Boating  Jet Skiing  Jogging  Kayaking (grades 1 - 3, including white water)  Korfball  Marathon Running  Motorcycling up to 125cc (Subject to full UK licence)  Netball  Octopush  Orienteering  Outwardbound pursuits  Paintballing  Parasailing (over water)  Parascending (over water)  Passenger Sledge  Pedaloes  Pony trekking  Racquetball  Rambling (under 2,500 metres altitude)  Reindeer Sleigh Ride  River Canoeing  Ringos  River Canoeing (grades 1 - 3)  Roller Skating / Roller Blading / In Line Skating  Rounders  Rowing  Running, Sprint / Long Distance  Safari (UK organised)  Sail Boarding</p>	<p>Sailing within territorial limits  Sand Boarding / Surfing / Skiing  Sand Dune Surfing / Skiing  Scuba Diving up to 30 metres, qualified (excludes solo dives. Cannot dive within 24hrs of departure)  Shark Cage Diving (must be UK organised <b>trip</b> &amp; professionally supervised)  Skateboarding  Snorkelling  Sphering  Squash  Surfing  Swimming with dolphins  Sydney Harbour Bridge (organised &amp; walking across clipped onto a safety line)  Table tennis  Ten pin bowling  Tennis  Theme park rides  Trampolining  Tour Operator Safari  Track Events  Tree Canopy Walking  Trekking (under 2,500 metres altitude)  Triathlon  Volleyball  Wake Boarding  Walking (under 2,500 metres altitude)  War Games  Water Polo  Water Skiing  Whale Watching  Wicket Basket Tobogganing  Wind Surfing / Sailboarding  Wind Tunnel Flying (pads &amp; helmets must be worn)  White Water Rafting (Grades 1-3)  Windsurfing  Working abroad including administrative office based positions, working on a cruise ship, teaching positions, manual work being restricted to bar/restaurant work &amp; fruit picking (not involving the use of agricultural machinery)  Yachting (racing / crewing) - inside territorial waters  Zip Lining / Trekking (safety harness must be worn)  Zorbing</p>
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**Grade 2 – Covered if the appropriate Grade 2 sports & activities premium had been paid and is shown on your insurance certificate (Includes coverage for all sports & activities listed under both Grade 1 & 2)**

Please note that whilst participating in sports and activities listed below, the following will apply:

- a) all covers are reduced by 50% that are provided under section D - Personal Accident
- b) no cover will be provided under section J - Personal Liability
- c) the policy excess under section B - Emergency Medical Expenses & Repatriation will be increased to £250 per person per claim.

Boxing Training (no contact) Cycle Touring Flying (private / small aircraft) Flying as passenger (private / small aircraft) Go Karting Hiking between 2,001m and 4,000m altitude Hockey Manual Labour (ground level only, no machinery) Martial Arts (Training only)	Mountain Biking (not including downhill racing and extreme ground conditions) Parascending (over water, non-incidenta) Rambling between 2,001m and 4,000m altitude Safari (non-UK organised) Scuba Diving (non-incidenta/unqualified down to 30m) Scuba Diving (non-incidenta/qualified down to 40m) Sea Canoeing Sea Fishing (non-incidenta) Trekking between 2,001m and 4,000m altitude
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**Grade 3 – Covered if the appropriate Grade 3 sports & activities premium had been paid and is shown on your insurance certificate (Includes coverage for all sports & activities listed under Grades 1, 2 & 3)**

Please note that whilst participating in sports and activities listed below, the following will apply:

- a) all covers are reduced by 50% that are provided under section D - Personal Accident
- b) no cover will be provided under section J - Personal Liability
- c) the policy excess under section B - Emergency Medical Expenses & Repatriation will be increased to £400 per person per claim.

Abseiling American Football Black Water Rafting (Grade 4 to 6) Canoeing (grades 4 - 6, including white water) Gliding Kayaking (grades 4 - 6, including white water) Parachuting Paragliding Parapente	Parasailing (over land) Parascending (over land) River canoeing (grades 4 - 6) Rugby Sand Yachting Sky Diving Tandem Skydive (up to 2 jumps maximum) White Water Rafting (Grade 4 to 6) Yachting (racing / crewing) – outside territorial waters
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**Grade 4 – Covered if the appropriate Grade 4 sports & activities premium had been paid and is shown on your insurance certificate (Includes coverage for all sports & activities listed under Grades 1, 2, 3 & 4)**

Please note that whilst participating in sports and activities listed below, the following will apply:

- a) all covers are reduced by 50% that are provided under section D - Personal Accident
- b) no cover will be provided under section J - Personal Liability
- c) the policy excess under section B - Emergency Medical Expenses & Repatriation will be increased to £400 per person per claim.

Canyoning Hang Gliding High Diving (excluding Cliff Diving) Horse Jumping (no polo or hunting) Kite Surfing	Microlighting Quad biking Rock Climbing (under 2,000m) Rock Scrambling (under 4,000m)
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**Winter Sports - Covered if the appropriate winter sports premium has been paid**

No cover under Section J – Personal liability for those sports or activities marked with #

Airboarding Big foot skiing Blade skating Dry slope skiing Glacier skiing/walking Husky dog sledding (organised, non-competitive and with experienced local driver) Ice skating Kick sledging Ski – blading Ski boarding Ski run walking Skiing on piste** Skiing - alpine	Skiing – guided cross country skiing (Nordic) Skiing – mono Skiing - off piste in areas designated as safe by resort management** Sledging/tobogganing on snow # Sledging/sleigh riding as a passenger (pulled by horse or reindeer) Snow blading Snowboarding on piste** Snowboarding - off piste in areas designated as safe by resort management** Snow carving (using non powered hand tools only and not working above 3 metres from the ground) Snow shoe walking Snow tubing Winter walking (using crampons and ice picks only)
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\*\* A piste is a recognised and marked ski run within the resort boundaries.

## 24 hour worldwide medical & emergency assistance service

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### MAPFRE Assistance

When **you** contact the emergency and medical service **you** will need to say where **you** bought the policy from and give the following information:

- **your** name and address
- **your** policy number as shown on **your** insurance certificate
- **your** phone number abroad
- the date **you** left the UK and the date **you** are due to come back.

IMPORTANT – please quote reference Elect Travel Insurance.

MAPFRE Assistance, the Emergency Assistance Service, provides immediate help in the event of **your** illness or **bodily injury** arising outside **your home area**. They provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone.

EMERGENCY TELEPHONE NUMBER: **+44 (0) 207 748 0513**

When **you** call upon the services of MAPFRE Assistance it is a condition of service that they shall solely be responsible for all decisions on the most suitable and reasonable solution to any medical problem.

The service includes, where necessary:

1. Multi-lingual assistance with doctors and hospitals.
2. Repatriation arrangements by escort by a medical attendant
3. Travel arrangements for other members of **your** party or **your close relative**.
4. On arrival in **your home area**, an ambulance service to hospital or **home**.

**NOTE: FAILURE TO CONTACT MAPFRE ASSISTANCE FOR CLAIMS OVER £500 MAY RESULT IN A CLAIM BEING INVALID.**

### A note to all insured persons, doctors and hospitals

This is not a private medical insurance. If any medical treatment is needed, **you** must tell **us** immediately or **we** may not guarantee medical expenses. If **you** need any medical treatment, **you** must allow MAPFRE Assistance, the Emergency Assistance Service, to see all of **your** medical records and information.

## Reciprocal health agreements with other countries

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### EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC). **You** can apply for an EHIC either online at [www.ehic.org.uk](http://www.ehic.org.uk) or by telephoning 0300 330 1350. This will entitle **you** to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **we** agree to pay for a medical expense which has been reduced by more than **your excess** because **you** have used either a European Health Insurance Card or private health insurance, **we** will not deduct the **excess** under Section B - Emergency medical and other expenses.

### Australia

If **you** need medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or by emailing [medicare@medicareaustralia.gov.au](mailto:medicare@medicareaustralia.gov.au). Alternatively please call the Emergency Assistance Service for guidance.

If **you** are admitted to hospital **you** must contact the Emergency Assistance Service as soon as possible and get their authorisation for any treatment not available under MEDICARE.

### New Zealand

**United Kingdom** citizens on a short term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing **medical condition** or a new condition arises, then a **medical practitioner** must agree in each case that prompt treatment is needed before **your trip** ends, if treatment is to be provided under the reciprocal agreement. **You** will also need to show **your** UK passport.

**You** will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.

Contact the Emergency Assistance Service on telephone number: **+44 (0) 207 748 0513**

## Section A – Cancellation or curtailment

### What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits, per **insured person**, for **your** proportion only of any irrecoverable unused travel, accommodation and car hire costs and other pre-paid charges (including excursions up to £250, per **insured person**) which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if:

- a) cancellation of the **trip** is necessary and unavoidable or
- b) the **trip** is **curtailed** before completion

as a result of any of the following events:

1. The death, **bodily injury**, illness, disease, or **complications of pregnancy** of:
  - a) **you**
  - b) **your travel companion**
  - c) any person who **you** have arranged to stay with
  - d) **your close relative**
  - e) **your close business associate**.
2. **You** or **your travel companion** being quarantined, called as a witness at a Court of Law or for jury service attendance.
3. Redundancy of **you** or **your travel companion** which qualifies for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there was no reason to believe anyone would be made redundant.
4. **You** or **your travel companion**, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**, which occurred or became apparent within 5 days prior to the commencement of **your trip** or during the course of **your trip**.
5. The Police or other authorities requesting **you** to stay at or return to **your home** or place of business due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

### Special conditions relating to claims

1. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of the Emergency Assistance Service to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or **complications of pregnancy**.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. If **you** cancel the **trip** due to:
  - a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field or
  - b) any other **bodily injury**, illness, disease or **complications of pregnancy**, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please

make one for as early as possible and keep all details of this to help substantiate **your** claim.

### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Normal pregnancy, **we** will only pay claims due to a **complication of pregnancy**.
3. The cost of **your** unused original tickets where the Emergency Assistance Service or **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight (based on the cost applicable on the date **you** come **home**) from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.
4. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
5. Any claims arising directly or indirectly from:
  - a) **your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your**/their resignation, voluntary redundancy, **you**/them entering into a compromise agreement, or where **you**/they had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
  - b) circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
  - c) **you** not getting the passport or visas **you** need.
  - d) **your** passport or travel documents being lost or stolen.
6. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
6. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.
7. **You** cutting short **your trip** and not returning to **your home area**.
8. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

**You** should also refer to the 'Important conditions relating to health' section on page 9.

To make a claim under this section please call:  
For curtailment claims +44 (0) 20 7748 0513  
For all other claims 0330 400 1235

## Section B – Emergency medical expenses & repatriation

### What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits, per **insured person**, for the following expenses which are necessarily incurred during a **trip** as a result of **you** suffering unforeseen **bodily injury**, illness, disease, **complications of pregnancy** and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.

2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200, per **insured person**, incurred outside of **your home area**.
3. Costs of telephone calls:
  - a) to the Emergency Assistance Service notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned
  - b) incurred by **you** when **you** receive calls on **your** mobile phone from the Emergency Assistance Service for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
4. The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you** by the hospital.
5. If **you** die:
  - a) outside **your home area** the reasonable additional cost of funeral expenses abroad up to a maximum of £1,500 plus the reasonable cost of returning **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**
  - b) within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home** up to a maximum of £750.
6. Reasonable additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, all inclusive, bed and breakfast, self-catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date.
 

This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport and/or accommodation expenses for a **travelling companion**, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you**. Also additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.
7. With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

#### Special conditions relating to claims

1. **You** must obtain the prior authorisation of the Emergency Assistance Service or **us** before incurring any expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment **you** or someone on **your** behalf must contact the Emergency Assistance Service as soon as possible.
2. **You** must tell the Emergency Assistance Service as soon as possible of any **bodily injury**, illness, disease or **complications of pregnancy** which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. If **you** suffer **bodily injury**, illness, disease or **complications of pregnancy** **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this, if in the opinion of the Emergency Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and / or travel safely to **your home area** or a suitable hospital nearby to continue treatment.
3. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home area**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home area**) will be based on this.

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will cancel all cover relating directly or indirectly to the relevant **medical condition** under Section A – Cancellation or curtailment, Section B – Emergency medical expenses & repatriation and Section D – Personal Accident of **your** policy.

Cover under all other operative sections will however continue for the remainder of **your trip**.

#### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate or **you** have a valid EHC card which successfully reduces the amount of the claim by more than **your excess** amount.
2. Normal pregnancy, **we** will only pay claims due to a **complication of pregnancy**.
3. The cost of **your** unused original tickets where the Emergency Assistance Service or **we** have arranged and paid for **you** to return to **your home**, if **you** cannot use the return ticket. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.
4. Any claims arising directly or indirectly for:
  - a) the cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury**, illness or **complications of pregnancy** which necessitated **your** admittance into hospital.
  - b) any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness, disease or **complications of pregnancy**.
  - c) any form of treatment or surgery which in the opinion of the Emergency Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **you** return to **your home area**.
  - d) expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home area**. *Where possible and with the agreement of your medical practitioner, you should always travel with plenty of extra medication in case of travel delays.*
  - e) additional costs arising from single or private room accommodation.
  - f) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
  - g) any costs incurred by **you** to visit another person in hospital.
  - h) any expenses incurred after **you** have returned to **your home area**.
  - i) any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
    - i. for private treatment, or
    - ii. are funded by, or are recoverable from the Health Authority in **your home area**, or
    - iii. are funded by a reciprocal health agreement (RHA) between these countries and/or islands.
  - j) expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.
  - k) any expenses incurred after the date on which **we** exercise **our** rights under this section to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
5. Any claim where **you** are travelling against the advice of a **medical practitioner**, specialist or hospital doctor.

6. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

You should also refer to the 'Important conditions relating to health' section on page 9.

**To make a claim under this section please call:  
For medical assistance and/or repatriation claims +44 (0)20 7748 0513 or  
other claims 0330 400 1235**

## Section C – Hospital benefit

This section does not apply for **trips** in **your home area**, England, Scotland, Wales, Northern Ireland and the Isle of Man.

### What is covered

We will pay **you** the amount shown in the **schedule of benefits** for every complete 24 hours **you** have to stay in hospital abroad as an in-patient as a direct result of **you** sustaining unforeseen **bodily injury, illness, disease, complications of pregnancy** and/or compulsory quarantine which is covered under the Emergency Medical Expenses and Repatriation section of this policy.

### What is not covered

- Claims for hospital benefit if **your bodily injury, illness, disease, complications of pregnancy** and/or compulsory quarantine is not covered under the Emergency Medical Expenses and Repatriation section of this **policy**.

You should also refer to the 'Important conditions relating to health' section on page 9.

**To make a claim under this section please call: 0330 400 1235**

## Section D – Personal accident

### Special definitions relating to this section (which are shown in italics)

#### Loss of limb

- means loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.

#### Loss of sight

- means total and irrecoverable *loss of sight* which shall be considered as having occurred:

- in both eyes, if **you** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

#### Permanent Total Disablement

- means physical or mental impairment that has a substantial and long-term adverse effect on **you** ability to carry out any form of employment for which **you** are qualified.

### What is covered

We will pay one of the benefits shown below if **you** sustain **bodily injury** which shall solely and independently of any other cause, result within two years in **you** death, *loss of limb, loss of sight or permanent total disablement*.

### Platinum Cover:

BENEFIT	Under 16 years	Aged 16 - 64 years	Aged 65 years & over
1 Death	£2,000	£20,000	£2,000
2 <i>Loss of one or more limbs and/or loss of sight in one or both eyes</i>	£20,000	£20,000	Not covered
3 <i>Permanent total disablement</i>	£20,000	£20,000	Not covered

### Gold Cover:

BENEFIT	Under 16 years	Aged 16 - 64 years	Aged 65 years & over
1 Death	£1,000	£10,000	£1,000
2 <i>Loss of one or more limbs and/or loss of sight in one or both eyes</i>	£10,000	£10,000	Not covered
3 <i>Permanent total disablement</i>	£10,000	£10,000	Not covered

### Special conditions relating to claims

- Our medical practitioner** may examine **you** as often as they consider necessary if **you** make a claim.

### Provisions

- Benefit is not payable to **you**:
  - under more than one of items 1, 2 or 3.
  - under item 2. if the permanent loss of use is only partial and not total and complete (being 100%).
  - under item 3. until one year after the date **you** sustain **bodily injury**.
  - under item 3. if **you** are able or may be able to carry out any relevant occupation after one year.
- Benefit 1 will be paid to the deceased **insured person's** estate.

### What is not covered

- The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
- Any benefit where **your** death, injury or loss does not occur within 12 months of the **accident**.
- Any benefit if **you** cannot prove to **us** that the *permanent total disablement* has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **your** life.
- More than one lump sum under this section.
- Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

You should also refer to the 'Important conditions relating to health' section on page 9.

**To make a claim under this section please call 0330 400 1235**

## Section E – Baggage

### What is covered

- We will pay **you** up to the amount shown in the Schedule of Benefits, per **insured person**, for the **accidental** loss of, theft of or damage to **baggage** and **valuables**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value - calculated from the table below), or we may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**.

The maximum we will pay **you** for:

- any one article, **pair** or **set** of articles, or
- for the total of all **valuables**

is shown in the Schedule of Benefits.

Age of item	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

2. **We** will also pay **you** up to the amount shown in the Schedule of Benefits, per **insured person**, for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed.

If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.

#### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that, and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage** and/or **valuables**.
2. If **baggage** and/or **valuables** are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **baggage** and/or **valuables** are lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

#### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, locked safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
  - a) overnight between 9 pm and 9 am (local time) or
  - b) at any time between 9 am and 9 pm (local time) unless:
    - i) it is locked out of sight in a **secure baggage area** and
    - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment**, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

7. Loss or damage due to breakage of **sports equipment** or damage to sports clothing whilst in use.
8. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade and other items used in connection with **your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

## Section F – Personal money, emergency replacement passport and documents

#### What is covered

1. **We** will pay **you** up to the amounts shown in the Schedule of Benefits if **you** lose or have **your personal money** stolen. **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.
2. **We** will pay **you** up to the amounts shown in the Schedule of Benefits for the following expenses if **your** passport, visas, green cards, travel tickets, or driving licence are lost or stolen during a **trip**, which is outside of **your home area**:
  - a. reasonable travel and accommodation expenses necessarily incurred outside **your home area** to obtain a replacement of **your** lost or stolen passport or visa which has been lost or stolen outside **your home area**;
  - b. the cost of a replacement passport, visas, green cards, travel tickets or driving licence.

#### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that, and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **personal money**, passports, visas, green cards, travel tickets or driving licence.
2. If **personal money** or passports or visas are lost or stolen while in the care of a hotel or **your** accommodation provider **you** must report details of the loss or theft to them in writing and get (at **your** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
3. If visas, green cards, travel tickets, or driving licence are lost or stolen while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss or theft to them in writing and get (at **your** own expense) written confirmation.
4. If visas, green cards, travel tickets, or driving licence are lost or stolen whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

#### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Loss or theft of **personal money** or **your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, locked safety deposit box or left in **your** locked accommodation.

3. Loss or theft of travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss due to delay, confiscation or detention by customs or any other authority.
5. Loss due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example, Avios), unless evidence of specific monetary value can be provided.
7. Any additional travel and accommodation expenses incurred because **you** were unable to board the **public transport** on which **you** were booked to return to the **United Kingdom** or continue **your trip** as a result of the loss or theft of **your** passport and/or visa.
8. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

## Section G – Travel delay and abandonment of your trip

This section does not apply for **trips** in **your home area**, England, Scotland, Wales, Northern Ireland and the Isle of Man.

### What is covered

If the **public transport** on which **you** are booked to travel:

1. is delayed at the final departure point from or to the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland (but not including delays to any subsequent outbound or return connecting **public transport**) for at least 12 hours from the scheduled time of departure, or
2. following cancellation, no suitable alternative **public transport** is provided within 12 hours of the scheduled time of departure

**you** choose to cancel **your trip** before departure from the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland as a result of any of the following events:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the **public transport** on which **you** are booked to travel

**we** will pay **you**:

1. the amount shown in the Schedule of Benefits, per **insured person**, (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually travel, or
2. up to the amount shown in the Schedule of Benefits, per **insured person**, for **your** proportion only of any irrecoverable unused travel, accommodation and car hire costs and other pre-paid charges (including excursions up to £250, per **insured person**) which **you** have paid or are contracted to pay, if:
  - a) after a delay of at least 12 hours, or
  - b) following cancellation, no suitable alternative **public transport** is provided within 12 hours of the scheduled time of departure

**you** choose to cancel **your trip** before departure from the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.

**You** can only claim under subsection 1. or 2. above for the same event, not both.

### Special conditions relating to claims

1. **You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
2. **You** must get written confirmation (at **your** own expense) from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
3. **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights.
4. Where applicable **you** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
5. In the case of an accident to or breakdown of the vehicle in which **you** are travelling, **you** must obtain a repairers or breakdown company's report or other evidence from the relevant highway authority or local authority.
6. In the case of the breakdown of any vehicle owned by **you**, **you** must provide a copy of the last service report confirming that the vehicle has been serviced properly and maintained in accordance with manufacturer's instructions.
7. **You** must provide details of any travel or other insurance under which **you** could also claim.

### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Claims arising directly or indirectly from:
  - a) strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
  - b) an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
  - c) any delays to any subsequent outbound or return connecting **public transport** following **your** departure from the final departure point from or to the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.
  - d) volcanic eruptions and/or volcanic ash clouds.
  - e) the cost of Air Passenger Duty (APD) whether irrecoverable or not.
  - f) travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
  - g) accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any

property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.

- h) any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.
  - i) any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
  - j) any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive or are expected to receive compensation or re-imbusement.
  - k) any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.
  - l) any cost if **your trip** was booked as part of a **package** holiday – “except for any pre-paid costs or charges which do not form part of **your package** holiday”.
3. Anything mentioned in ‘What is not covered - applicable to all sections of the policy’.

To make a claim under this section please call 0330 400 1235

## Section H – Missed departure

This section does not apply for **trips** in **your home area**, England, Scotland, Wales, Northern Ireland and the Isle of Man.

### What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits, per **insured person**, for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** final departure point from or to the **UK**, if **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel on for the initial outward journey or the final return journey to or from **your home area**, as a result of:

1. the failure of other **public transport** or
2. an accident to or breakdown of the vehicle in which **you** are travelling or
3. an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling or
4. strike, industrial action or adverse weather conditions.

If the same expenses are also covered under Section G, subsection 1. – Travel Delay, **you** can only claim under one section for the same event, not both.

### Special conditions relating to claims

1. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.
2. **You** must get a letter (at **your** own expense) from the **public transport** provider detailing the reasons for failure.
3. **You** must get a letter (at **your** own expense) from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
4. **You** must provide **us** with **your** unused travel tickets.
5. **You** must provide **us** with **your** receipts or bills or proof of purchase for any transport, accommodation or other costs, charges or expenses claimed for.

### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Claims arising directly or indirectly from:
  - a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
  - b) An accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
  - c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer’s instructions.
  - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
  - e) **Your** failure to arrive at the departure point in time to board any connecting **public transport** after **your** departure on the initial international outbound leg of the **trip**.
  - f) Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of ‘What is covered’ above).
  - g) **Trips** solely within the **United Kingdom**.
3. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in ‘What is not covered - applicable to all sections of the policy’.

To make a claim under this section please call 0330 400 1235

## Section I – Mugging

### Special definition relating to this section (*which is shown in italics*)

#### **Mugging**

means a violent, threatening attack by someone previously not know to **you**, which results in physical harm to the body, as shown in the police report.

### What is covered

We will pay **you** the amount shown in the **schedule of benefits** for every complete 24 hours **you** have to stay in hospital abroad as an in-patient as a direct result of *mugging* during **your trip**, which is covered under the Emergency Medical Expenses and Repatriation section of this policy.

### Special conditions relating to claims

1. **You** must report the incident to the local Police in the country where the incident occurred within 24 hours, or as soon as possible thereafter, and get (at **your** own expense) a written report from the local Police of the *mugging*.
2. **You** must give notice, as soon as possible, to the Emergency Assistance Service of any physical harm which necessitates **your** admittance to hospital as an in-patient.

### What is not covered

1. Claims under this section if **your bodily injury** is not covered under the Emergency Medical Expenses and Repatriation section of this policy.
2. Anything mentioned in ‘What is not covered - applicable to all sections of the policy’.

To make a claim under this section please call 0330 400 1235



## Section J – Personal liability

### What is covered

We will pay **you** up to the amount shown in the Schedule of benefits (including legal costs and expenses), per **insured person**, against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for **accidental**:

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or persons residing with **you** but not paying for their accommodation.
2. Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of **you**, a **close relative** and/or anyone in **your** employment other than any temporary holiday accommodation occupied (but not owned) by **you**.

### Special conditions relating to claims

1. **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
2. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
3. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.
4. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Compensation or legal costs arising directly or indirectly from:
  - a) liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
  - b) pursuit of any business, trade, profession or occupation or the supply of goods or services.
  - c) ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
  - d) the transmission of any contagious or infectious disease or virus.
3. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

## Section K – Legal expenses

### Special definition relating to this section (*which is shown in italics*)

#### *Lawyer*

- means the legal representative or other appropriately qualified person acting for **you**. **You** have the right to choose the *lawyer* acting for **you** in the following circumstances:

- a) where the commencement of court proceedings to pursue **your** claim is required;
- b) should any conflict of interest or dispute over settlement arise.

### What is covered

**We** will pay up to the amount shown in the Schedule of Benefits for legal costs to pursue a civil action for compensation, against a third party who causes **you** **bodily injury**, illness or death.

### Prospects of success

**We** will only provide cover where **your** claim or any appeal **you** are pursuing or defending is more likely than not to be successful. If **you** are seeking damages or compensation, it must also be more likely than not that any judgement obtained will be enforced.

If **we** consider **your** claim is unlikely to be successful or any judgement will not be enforced **we** or **you** may request a second opinion from an independent *lawyer*.

If the independent *lawyer* agrees **your** claim is unlikely to be successful or any judgement is unenforceable then **you** cannot make a claim under this section.

### Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** may include a claim for **our** legal costs and other related expenses.
5. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

### What is not covered

**We** shall not be liable for:

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **us**, The Emergency Assistance Service or their agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
3. Legal costs and expenses incurred prior to **our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
6. Legal costs and expenses incurred if an action is brought in more than one country.
7. Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each **insured person**.
8. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
9. The costs of any Appeal.
10. Claims by **you** other than in **your** private capacity.
11. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

## Sections L1, L2, L3, L4 and L5 – Winter sports

(only operative if shown on your insurance certificate)

Cover for sections L1, L2, L3, L4 and L5 only operates:-

1. Under single trip policies - if the appropriate winter sports section is shown as operative in the insurance certificate and the appropriate additional premium has been paid.
2. Under annual multi trip policies - for a period no more than 17 days in total in each **period of insurance**, providing the appropriate winter sports section is shown as operative in the insurance certificate and the appropriate additional premium has been paid.

### Section L1 – Ski equipment

(only operative if shown on your insurance certificate)

#### What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits, per **insured person**, for the **accidental** loss of, theft of or damage to:

- a) **your own ski equipment**, and/or
- b) hired **ski equipment**.

The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value - calculated from the table below), or **we** may replace, reinstate or repair the lost or damaged **ski equipment**.

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **we** will pay for any one article, **pair or set** of articles is the amount payable calculated from the table above or the amount shown in the Schedule of Benefits whichever is the less.

#### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that, and get a written report (at **your own expense**) of the loss, theft or attempted theft of all **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your accommodation provider** **you** must report details of the loss, theft or damage to them in writing and get (at **your own expense**) written confirmation.
3. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy).
4. **You** must provide (at **your own expense**) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your claim**.

#### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess waiver** and this is shown on **your insurance certificate**.
2. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended vehicle**:
  - a) overnight between 9 pm and 9 am (local time) or
  - b) at any time between 9 am and 9 pm (local time) unless:

- i) it is locked out of sight in a **secure baggage area** and
  - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
  4. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
  5. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

### Section L2 – Ski equipment hire

(only operative if shown on your insurance certificate)

#### What is covered

We will pay **you** the amount shown in the Schedule of Benefits, per **insured person**, for the reasonable cost of hiring replacement **ski equipment** as a result of the **accidental** loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your own ski equipment**.

#### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that, and get (at **your own expense**) a written report of the loss, theft or attempted theft of **your own ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your accommodation provider** **you** must report details of the loss, theft or damage to them in writing and get (at **your own expense**) written confirmation.
3. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
4. **You** must provide (at **your own expense**) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your claim**.

#### What is not covered

1. Loss, theft of or damage to **ski equipment** contained in an **unattended vehicle**:
  - a) overnight between 9 pm and 9 am (local time) or
  - b) at any time between 9 am and 9 pm (local time) unless:
    - i) it is locked out of sight in a **secure baggage area** and
    - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss of value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

## Section L3 – Ski pack

(only operative if shown on your insurance certificate)

### What is covered

#### We will pay you:

- the amount shown in the Schedule of Benefits, per **insured person**, for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your** **bodily injury**, illness or disease.
- the amount shown in the Schedule of Benefits, per **insured person**, for the unused portion of **your** lift pass if **you** lose it.

### Special conditions relating to claims

- You** must provide (at **your** own expense) written confirmation to us from a **medical practitioner** that the **bodily injury**, illness or disease prevented **you** from using **your** ski pack.

### What is not covered

- Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

**You** should also refer to the 'Important conditions relating to health' section on page 9.

To make a claim under this section please call 0330 400 1235

## Section L4 – Piste closure

(only operative if shown on your insurance certificate)

### What is covered

We will pay **you** the amount shown in the Schedule of Benefits, per **insured person**, for transport costs necessarily incurred by **you**, to travel to and from an alternative site if either lack of or excess of snow, or an avalanche results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed and it is not possible to ski. The cover only applies:

- to the resort which **you** have pre-booked for a period more than 12 hours, which is at least 1,250 metres above sea level and for as long as these conditions continue at the resort, but not more than the pre-booked period of **your** trip and
- to **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

If no alternative sites are available, **we** will pay **you** compensation as shown in the Schedule of Benefits, per **insured person**.

### Special conditions relating to claims

- You** must get (at **your** own expense) written confirmation from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.

### What is not covered

- The closure or impending closure of the skiing facilities in **your** resort existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
- Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
- Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

## Section L5 – Delay due to avalanche

(only operative if shown on your insurance certificate)

### What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits, per **insured person**, for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** booked resort or returning **home** if **you** are delayed for more than 12 hours by avalanche or landslide. The cover only applies to **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

### Special conditions relating to claims

- You** must get (at **your** own expense) written confirmation from the relevant authority or **your** tour operator's representative confirming the event.

### What is not covered

- The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
- Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

## Sections M1, M2, M3, M4 and M5 – Business cover

(only operative if shown on your insurance certificate)

Cover for sections M1, M2, M3, M4 and M5 only operates:-

Under single trip and annual multi trip policies - if the appropriate business cover section is shown as operative in the insurance certificate and the appropriate additional premium has been paid.

## Section M1 – Business equipment

(only operative if shown on your insurance certificate)

### What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits, per **insured person**, for the **accidental** loss of, theft of or damage to **your** **business equipment**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value - calculated from the table below), or **we** may replace, reinstate or repair the lost or damaged **business equipment**.

Age of business equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **we** will pay **you** for:

- any one article, **pair** or **set** of articles, or
- for **business samples**

is shown in the Schedule of Benefits.

### Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that, and get a written report (at **your** own expense) of the loss, theft or attempted theft of all **business equipment**.

- If **business equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
- If **business equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy).
- You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

#### What is not covered

- The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
- Loss, theft of or damage to **business equipment** contained in or stolen from an **unattended** vehicle:
  - overnight between 9 pm and 9 am (local time) or
  - at any time between 9 am and 9 pm (local time) unless:
    - it is locked out of sight in a **secure baggage area** and
    - forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

## Section M2 – Hire of alternative business equipment

(only operative if shown on your insurance certificate)

#### What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits, per **insured person**, for the reasonable cost of hiring replacement **business equipment** as a result of the **accidental** loss of, theft of or damage to **your** own **business equipment**.

#### Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that, and get (at **your** own expense) a written report of the loss, theft or attempted theft of **your** own **business equipment**.
- If **business equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
- If **business equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).

- You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

#### What is not covered

- The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
- Loss, theft of or damage to **business equipment** contained in an **unattended** vehicle:
  - overnight between 9 pm and 9 am (local time) or
  - at any time between 9 am and 9 pm (local time) unless:
    - it is locked out of sight in a **secure baggage area** and
    - forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss or damage caused by wear and tear, depreciation (loss of value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

## Section M3 – Delayed business equipment

(only operative if shown on your insurance certificate. Not available under the Gold Cover)

#### What is covered

We will pay **you** the amount shown in the Schedule of Benefits, per **insured person**, for the reasonable cost of hiring replacement **business equipment** as a result of the temporary loss in transit for more than 24 hours of **your** own **business equipment**.

#### What is not covered

- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

## Section M4 – Business money

(only operative if shown on your insurance certificate. Not available under the Gold Cover)

#### What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits for the **accidental** loss of, theft of or damage to **business money** which is **yours** (if **you** are self-employed) or **your** employer's and which **you** carry or leave in a locked safety deposit box.

#### Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that, and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **business money**.
- If **business money** is lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the loss,

theft or damage to them in writing and get (at **your** own expense) written confirmation.

#### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Loss, theft of or damage to **business money** if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, locked safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example, Avios), unless evidence of specific monetary value can be provided.
7. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

### Section M5 – Replacement employee

(only operative if shown on your insurance certificate. Not available under the Gold Cover)

#### What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits, per **insured person**, for the following expenses which are necessarily incurred during a **trip** as a result of **you** suffering unforeseen **bodily injury**, illness, disease, **complications of pregnancy** and/or compulsory quarantine, which is covered under Section B – Emergency Medical Expenses & Repatriation:

1. reasonable additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, all inclusive, bed and breakfast, self-catering or room only), if **you** are unable to fulfil **your** business commitments and it is medically necessary to send a substitute person to complete the business **trip**.

#### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Claims under Section 5 –Replacement employee if **your bodily injury, illness, disease, complications of pregnancy** and/or compulsory quarantine is:
  - a. not covered under the Emergency Medical Expenses and Repatriation section of this policy.
  - b. not likely to last at least seven days.

To make a claim under this section please call 0330 400 1235

### Sections N1, N2 and N3 – Golf cover

(only operative if shown on your insurance certificate)

Cover for sections N1, N2 and N3 only operates:-

Under single trip and annual multi trip policies - if the appropriate golf cover section is shown as operative in the insurance certificate and the appropriate additional premium has been paid.

### Section N1 – Golf equipment

(only operative if shown on your insurance certificate)

#### What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits, per **insured person**, for the **accidental** loss of, theft of or damage to:

- c) **your own golf equipment**, and/or
- d) **hired golf equipment**.

The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value - calculated from the table below), or **we** may replace, reinstate or repair the lost or damaged **golf equipment**.

Age of golf equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **we** will pay for any one article, **pair or set** of articles is the amount payable calculated from the table above or the amount shown in the Schedule of Benefits whichever is the less.

#### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that, and get a written report (at **your** own expense) of the loss, theft or attempted theft of all **golf equipment**.
2. If **golf equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **golf equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy).
4. **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

#### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Loss, theft of or damage to **golf equipment** contained in or stolen from an **unattended** vehicle:
  - a) overnight between 9 pm and 9 am (local time) or
  - b) at any time between 9 am and 9 pm (local time) unless:
    - i) it is locked out of sight in a **secure baggage area** and
    - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.

3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
4. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

## Section N2 – Hole in one

(only operative if shown on your insurance certificate)

### What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits for customary celebratory expenses **you** incurred within the golf club premises immediately following **you** achieving a hole-in-one during a competition round.

### Special conditions relating to claims

1. **You** must provide (at **your** own expense) a written report from the golf club secretary confirming the competition details, counter signed by **your** playing partner, together with a certified copy of **your** score card.
2. **You** must provide (at **your** own expense) receipts from the golf club for expenditure incurred immediately following **your** hole-in-one to help **you** substantiate **your** claim.

### What is not covered

1. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

## Section N3 – Golf course closure

(only operative if shown on your insurance certificate)

### What is covered

We will pay **you** the amount shown in the Schedule of Benefits, per **insured person**, for transport costs necessarily incurred by **you**, to travel to and from an alternative golf course if adverse weather conditions results in **your** pre-booked golf course being closed for at least 24 hours.

If no alternative golf courses are available, **we** will pay **you** compensation as shown in the Schedule of Benefits, per **insured person**.

### Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant golf course authority of the number of days **your** pre-booked golf course was closed and the reason for the closure.
2. **You** must get (at **your** own expense) receipts to substantiate any reasonable additional transport costs to a different golf course.

### What is not covered

1. The closure or impending closure of **your** pre-booked golf course existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
2. Any circumstances where transport costs, compensation or alternative golfing facilities are provided to **you**.
3. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

## Section O – Wedding cover

(only operative if shown on your insurance certificate)

### Special definitions relating to this section (*which is shown in italics*)

#### *You/your/insured person/insured couple*

Means the couple travelling abroad to be married whose names appear on *your insurance certificate*.

#### *Wedding attire*

Means dress, suits, shoes and other accessories bought specially for the wedding and make-up, hair styling and flowers paid for or purchased for the wedding forming part of *your baggage*.

### What is covered

1. **We** will pay *you* up to the amounts shown in the Schedule of Benefits for the **accidental** loss of, theft of or damage to the items listed below forming part of *your baggage*:
  - a) for each wedding ring taken or purchased on the **trip** for each *insured person*
  - b) for wedding gifts taken or purchased on the **trip** for the *insured couple*
  - c) for *your wedding attire* which is specifically to be worn by *you* on *your* wedding day.

The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value - calculated from the table below), or **we** may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**.

Age of item	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

2. **We** will pay *you* up to the amounts shown in the Schedule of Benefits for reasonable additional costs incurred to re-print or re-take *your* wedding photograph's and/or video recordings either at a later date during the **trip** or at a venue in the **United Kingdom**, if:
  - a. The professional photographer who was booked to take *your* wedding photographs and/or video recordings on *your* wedding day is unable to fulfil such obligations due to **accidental bodily injury**, illness or unavoidable & unforeseen transport problems; or
  - b. The wedding photographs and/or video recordings of *your* wedding day taken by a professional photographer are lost, stolen or damaged within 14 days after *your* wedding day and whilst *you* are still at the holiday/honeymoon location.

If the same expenses are also covered under Section E - Baggage, **you** can only claim under one section for the same event, not both.

### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that, and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage** and/or **valuables**.
2. If **baggage** and/or **valuables** are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **baggage** and/or **valuables** are lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, locked safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
  - c) overnight between 9 pm and 9 am (local time) or
  - d) at any time between 9 am and 9 pm (local time) unless:
    - iii) it is locked out of sight in a **secure baggage area** and
    - iv) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment, golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of **sports equipment** or damage to sports clothing whilst in use.
8. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade and other items used in connection with **your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

### Section P – Scheduled airline failure (only operative if shown on your insurance certificate)

#### What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits, per **insured person**, for:

- a) irrecoverable sums paid in advance in the event of insolvency of the scheduled airline provider not forming part of an inclusive holiday prior to departure; or
- b) in the event of insolvency of the scheduled airline after **your** departure:
  - a. additional pro rata costs incurred by **you** in replacing that part of the flight arrangements to a similar standard to that originally booked; or

- b. if **curtailment** of the **trip** is unavoidable, the cost of return flights to the **United Kingdom** to a similar standard to that originally booked.

### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Scheduled flights not booked within the **United Kingdom**.
3. Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
4. The financial failure of:
  - a) any scheduled airline in chapter 11 or national equivalent, or for which threat of insolvency was public knowledge, at the date this policy was purchased by **you** or the date **your trip** was booked, whichever is the later.
  - b) any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
  - c) any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flights.
5. The cost of any pre-booked accommodation, tours, excursions or rental vehicles.
6. Charter flights.
7. Flights booked with a schedule airline being taken over/forming part of a merger.
8. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

### Sections Q1, Q2, Q3, Q4 and Q5 – Cruise cover (only operative if shown on your insurance certificate)

Cover for sections Q1, Q2, Q3, Q4 and Q5 only operates:-

Under single trip and annual multi trip policies - if the appropriate cruise cover section is shown as operative in the insurance certificate and the appropriate additional premium has been paid.

### Section Q1 – Missed port departure (only operative if shown on your insurance certificate)

#### What is covered

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

1. The failure of scheduled **public transport**;
2. An accident to or breakdown of the vehicle in which **you** are travelling;
3. An accident or breakdown occurring ahead of **you** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **you** are travelling; or
4. Strike, industrial action or adverse weather conditions.

### Special conditions relating to claims

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

#### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Claims arising directly or indirectly from:
  - a) strike or industrial action or air traffic control delay existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
  - b) an accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairers report is not provided;
  - c) breakdown of any vehicle in which **you** are travelling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with manufacturer's instructions; or
  - d) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **you** are travelling.
3. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
4. Additional expenses where **your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated cruise **package**.
5. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

## Section Q2 – Cabin confinement

(only operative if shown on your insurance certificate)

#### What is covered

We will pay **you** the amount shown in the Schedule of Benefits, per **insured person**, for each 24 hour period that **you** are confined by the ship's medical officer to **your** cabin for medical reasons during the period of the **trip**.

#### What is not covered

1. Any confinement to **your** cabin which has not been confirmed in writing by the ship's medical officer.
2. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

**You** should also refer to the 'Important conditions relating to health' section on page 9.

To make a claim under this section please call 0330 400 1235

## Section Q3 –Cruise itinerary changes

(only operative if shown on your insurance certificate)

#### What is covered

We will pay **you** the amount shown in the Schedule of Benefits, per **insured person**, for each missed port in the event of cancellation of a scheduled port visit due to adverse weather or timetable restrictions. This must be confirmed by the cruise operator in writing confirming the reason for the missed port.

#### What is not covered

1. Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
2. **Your** failure to attend the excursion as per **your** itinerary.
3. Claims arising from when **your** ship cannot put people ashore due to a scheduled tender operation failure.
4. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

To make a claim under this section please call 0330 400 1235

## Section Q4 – Unused excursions

(only operative if shown on your insurance certificate)

#### What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits, per **insured person**, for the cost of pre-booked excursions, which **you** were unable to use as a direct result of being confined to **your** own cabin due to an **accident** or illness which is covered under section B – Emergency Medical Expenses & Repatriation.

#### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

**You** should also refer to the 'Important conditions relating to health' section on page 9.

To make a claim under this section please call 0330 400 1235

## Section Q5 – Cruise interruption

(only operative if shown on your insurance certificate)

#### What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits, per **insured person**, for additional travel expenses incurred to reach the next port in order to re-join the cruise, following **your** temporary illness requiring hospital treatment on dry land.

#### Special conditions relating to claims

1. Prior to arranging any additional travel, **you** must contact the emergency assistance service so that **we** can approve and assist with any travel arrangements. **You** must also obtain a medical certificate from the **medical practitioner** in attendance to confirm the details of **your** unforeseen illness or injury.
2. If, at the time of requesting **our** assistance in the event of an interruption claim, satisfactory medical evidence is not supplied in



order to substantiate that the claim is due to **your** unforeseen illness or injury, **we** will make all necessary arrangements at **your** cost and arrange appropriate reimbursement as soon as the claim has been validated.

#### What is not covered

1. The **excess** as shown in the Schedule of benefits, unless **you** have purchased the **excess** waiver and this is shown on **your** insurance certificate.
2. Claims where less than 25% of the **trip** duration remains.
3. Anything mentioned in 'What is not covered - applicable to all sections of the policy'.

**You** should also refer to the 'Important conditions relating to health' section on page 9.

**To make a claim under this section please call 0330 400 1235**

## Making a complaint

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**We** aim to provide the highest standard of service to every customer.

If our service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right.

All complaints **we** receive are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

#### Making your complaint

If **your** complaint relates to a claim on **your** policy, please contact the Customer Relations Department by either:

- a) writing to:  
Customer Relations Department  
MAPFRE Assistance  
One Victoria Street  
Bristol Bridge  
Bristol  
BS1 6AA
- b) telephoning on 0330 400 1283
- c) emailing [complaints@travelclaimsservices.com](mailto:complaints@travelclaimsservices.com)

If **your** complaint relates to the sale of **your** policy, please contact Elect Travel Insurance by either:

- a) writing to:  
Elect Travel Insurance,  
Insure For Travel House,  
19 May Close,  
Climping,,  
West Sussex  
BN17 5TF
- b) telephoning on 01903 209903
- c) emailing [enquiries@insurefortravel.co.uk](mailto:enquiries@insurefortravel.co.uk)

When **you** make contact please provide the following information:

**Your name, address and postcode, telephone number and e-mail address (if you have one)**

**Your policy and/or claim number, and the type of policy you hold**

**The reason for your complaint**

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

## Beyond your insurer

Should **you** remain dissatisfied following **our** final written response, **you** may be eligible to refer **your** case to the **Financial Ombudsman Service (FOS)**.

The FOS is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **our** final response to refer **your** complaint to the FOS. This does not affect **your** right to take legal action.

If **we** cannot resolve **your** complaint **you** may refer it to the Financial Ombudsman Service at the address given below:

### Financial Ombudsman Service

Exchange Tower  
London E14 9SR

Tel: 0300 123 912

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: <http://financial-ombudsman.org.uk>

### Alternatively online sales only

Although contacting **us** directly is the quickest way to complain, the European Commission has set up an online platform where consumers in all EU countries can register a complaint. This can only be used for complaints about purchases made online.

The Online Dispute Resolution service (ODR) directs **your** enquiry to **our** Customer Relations Department who will handle it in the usual way. It will also let **you** know that the Financial Ombudsman Service (FOS) is the UK's dispute resolution body for insurance.

Should **you** need to escalate **your** complaint further ODR will transmit **your** complaint to FOS after 30 days.

Please note that this new EU service facilitates contact only. It doesn't provide any other complaints service. **You** can find this platform at: <http://ec.europa.eu/odr>.

Please quote **our** email address: [complaints@travelclaimsservices.com](mailto:complaints@travelclaimsservices.com).

### Our promise to you

#### We will:

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Use the information from complaints to continuously improve **our** service.

## Financial Services Compensation Scheme

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MAPFRE Asistencia is covered under the Financial Services Compensation Scheme. If **we** are unable to meet some of **our** liabilities and **you** make a valid claim, **you** may be entitled to compensation from the FSCS, depending on the type of business and circumstances of the claim.

Protection is at 100% where claims:

- a) arise in respect of a liability subject to compulsory insurance; or
- b) arise in respect of a liability subject to professional indemnity insurance; or
- c) arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity;

Protection is at 90% where claims arise under other types of policy with no upper limit.

Further information can be obtained from the Financial Services Compensation Scheme at:

Tel: 0800 678 1100 or 020 7741 4100

E-mail: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Important Contact Details

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### For medical assistance and/or repatriation claims:

Tel: +44 (0) 207 748 0513

### To make a claim contact:

Travel Claims Services Limited  
One Victoria Street  
Bristol Bridge  
Bristol  
BS1 6AA

Tel: 0330 400 1235

Email: [claims@travelclaimsservices.com](mailto:claims@travelclaimsservices.com)

### For policy amendments or queries and medical screening contact:

Elect Travel Insurance,  
Insure For Travel House,  
19 May Close,  
Climping,  
West Sussex  
BN17 5TF

Tel: 01903 209903

Email: [enquiries@insurefortravel.co.uk](mailto:enquiries@insurefortravel.co.uk)