

Single Trip and Annual Multi Trip - Schedule of Benefits

Section	Limits UK Only	Limits Essentials	Limits Silver	Limits Gold	Limits Platinum	Excess
Cancellation*	£500	£750	Nil	£1,500	£3,000	£100 (£150 per family, UK Only)
Curtailment*	Nil	£750	Nil	£1,500	£3,000	£100
Missed Departure	Nil	Nil	Nil	£500	£1,000	£100
Travel Delay	Nil	Nil	Nil	Nil	£10 per 8hrs up to £300	Nil
Abandonment	Nil	Nil	Nil	£1,500	£3,000	
Personal Accident	Nil					Nil
Permanent Total Disablement		£5,000	£10,000	£10,000	£10,000	
Loss of limb(s)/eye(s)		£5,000	£10,000	£10,000	£10,000	
Death		£5,000	£5,000	£5,000	£5,000	
Death (Under 16 years)		£1,000	£1,000	£1,000	£1,000	
Medical Emergency Expenses	Nil	£5,000,000	£2,000,000	£5,000,000	£5,000,000	£150 (£250 Essentials Only)
Repatriation		£500,000	£500,000	£500,000	£500,000	
Emergency Dental Expenses		£200	£200	£200	£200	
Emergency replacement of medical prescriptions abroad**	Nil	£250	£250	£250	£250	Nil
Emergency replacement of prescription glasses abroad**		£250	£250	£250	£250	Nil
NHS prescription medication in the UK**		£50	£50	£50	£50	Nil
Corrective cosmetic surgery in the UK**		£1500	£1500	£1500	£1500	Nil
Hospital Benefit in the UK**		£15 per day to £150	£15 per day to £150	£15 per day to £150	£15 per day to £150	Nil
Home help in the UK**		£200	£200	£200	£200	Nil
Recovery after surgery abroad**		£500	£500	£500	£500	Nil
Hospital Benefit	Nil	Nil	Nil	£10 per day up to £500	£10 per day up to £500	Nil
Personal Baggage*	£250	£500	Nil	£1,000	£2,000	£100
Single Item Limit	£100	£100		£100	£150	
Valuables Limit	£100	£100		£200	£300	
Cash Limit	Nil	£100 (£50 if under 16)		£100 (£50 if under 16)	£150 (£50 if under 16)	
Passport & Travel Documents	Nil	Nil		£150	£300	
Baggage Delay	Nil	Nil	Nil	Nil	£150 after 24hrs	Nil
Personal Liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£250
Legal Expenses	Nil	Nil	Nil	£25,000	£25,000	Nil
Kennel & Cattery Expenses	Nil	Nil	Nil	Nil	£10 per day up to £200	Nil
WINTERSPORTS COVERAGE - subject to payment of additional premium						
Ski Equipment	Nil	Nil	Nil	£1,000 owned £500 hired	£1,000 owned £500 hired	£100
Single item Limit	Nil	Nil	Nil	£250	£250	
Ski Hire	Nil	Nil	Nil	£15 per day up to £500	£15 per day up to £500	Nil
Ski Pack	Nil	Nil	Nil	£250	£250	£100
Piste Closure	Nil	Nil	Nil	£20 per day up to £200	£20 per day up to £200	Nil
Avalanche Closure	Nil	Nil	Nil	£100	£100	Nil
BUSINESS COVERAGE - subject to payment of additional premium						
Business Equipment	Nil	Nil	Nil	Nil	£1,000	£100
Single Item Limit					£500	
Business Equipment Hire					£150 per day up to £500	Nil
Business Money					£250	£100
Computer Equipment					£1,000	£100
Replacement Employee					£3,000	£100
GOLF COVERAGE - subject to payment of additional premium						
Loss of Golf Equipment	Nil	Nil	Nil	Nil	£1,000	£100
Single Item Limit					£200	
Hire of Golf Equipment					£25 per day up to £250	Nil
Loss of Green Fees	Nil	Nil	Nil	Nil	£50 per day up to £250	Nil

* If you have chosen to remove personal baggage or cancellation and curtailment cover, these sections of cover will not apply and all benefits under these sections will be Nil.

** This cover is only applicable to persons who have declared a pre-existing medical condition(s) and had the condition(s) accepted for cover.

IMPORTANT NOTICE

Your attention is drawn to important features of your travel insurance policy including:

- **INSURANCE POLICY:**
This contains full details of the cover provided plus the conditions and exclusions which apply to it. **You must read the insurance policy carefully.**
- **CONDITIONS, EXCLUSIONS AND WARRANTIES:**
There are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole policy.
- **DATE CHANGE EXCLUSION:**
Changes in dates could see widespread failures of computer and other systems containing computer chips, which depend on date related information in order to work properly. Certain sections of your policy (refer to General Exclusions item 17 on page 12) exclude anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.
- **FRAUDULENT CLAIMS:**
The making of a fraudulent claim is a criminal offence.
- **HEALTH:**
The policy contains conditions relating to the health of the people travelling and others upon whose well-being the trip may depend. Please refer to pages 3 & 4.
- **PROPERTY CLAIMS:**
These are settled on an indemnity basis – not on a “new for old” or replacement cost basis, unless otherwise stated in the policy.
- **POLICY LIMITS:**
Most sections of the policy have limits on the amount the Insurer will pay under that section. Some sections also include inner limits eg: for one item, or for **valuables** in total.
- **POLICY EXCESSES:**
Claims under most sections of the policy will be subject to an excess. An excess means that you are responsible for the first sum per person per incident when you claim. The amount of any standard excess is detailed in the policy wording on the summary of cover page, and under the Sections to which an excess applies. If you opt to purchase the excess waiver this will be shown on your policy schedule.
- **REASONABLE CARE:**
You are required to take all reasonable care to protect yourself and your property and to act as though you are not insured.
- **COMPLAINTS:**
The insurance policy includes a Complaints Procedure which tells you what steps you can take if you wish to make a complaint. Please refer to page 12.
- **“COOLING OFF” PERIOD:**
The policy contains a “cooling off” period which allows you to return the policy and obtain a full refund, provided you return your policy within the first 14 days of receiving it and you have not travelled or made a claim. Please refer to page 4.
- **SPORTS AND ACTIVITIES:**
The policy will not cover you when you take part in certain sports and activities. Please refer to page 5.
- **GOVERNING LAW:**
Your policy is governed by the law applicable to where you reside within the **United Kingdom**. The policy applies to all persons named on the policy schedule who are eligible to be insured and for whom the premium has been paid. You must be resident in the **United Kingdom**. Please refer to page 4.

CONTENTS

Summary of Cover	1
24 Hour Worldwide Emergency Service	3
How to make a Claim	3
Policy Notes including:	
Period of Insurance	3
Medical Health Requirements	3
Geographical Areas	4
Important Notes	4
Definitions	5
Sports and Activities	5
Reciprocal Health Agreements	6

YOUR COVER

Section 1 Cancellation	6
Section 2 Curtailment	6
Section 3 Missed Departure	6
Section 4 Travel Delay	7
Section 5 Personal Accident	7
Section 6 Medical Emergency Expenses and Repatriation	7
Section 7 Additional Medical Expenses Cover	8
Section 8 Hospital Benefit	8
Section 9 Personal Baggage	8
Section 10 Personal Liability	9
Section 11 Legal Costs and Expenses	9
Section 12 Kennel and Cattery Expenses	10
Section 13 Ski Equipment	10
Section 14 Ski Pack	10
Section 15 Piste Closure	10
Section 16 Avalanche Closure	10
Section 17 Business Equipment/Hire	10
Section 18 Golf Equipment/Hire	11
Section 19 Loss of Green Fees	11

GENERAL INFORMATION

General Exclusions	11
Conditions	12
Complaints Procedure	12

24 HOUR MEDICAL EMERGENCY SERVICE - GLOBAL RESPONSE

IMPORTANT - Please quote reference '**Insure for Travel**'.

Global Response provides immediate help in the event of an Insured Person's illness or injury arising outside **your home country** - they provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone or fax.

Emergency telephone number: + 44 (0)2920 468 796 Fax: +44(0)2920 468 797

Be prepared to give:

- policy schedule number;
- name and address of agent from whom it was purchased;
- dates of outward and return travel;
- details of problem including name and address of patient and nature of illness/accident;
- names and telephone numbers of hospital, attending Dr and usual GP in **your home country**.

The service includes, where necessary:

- Multi-lingual assistance with hospitals and doctors;
- Guarantee of appropriate medical costs;
- Repatriation arrangements including a nurse/doctor escort where medically necessary;
- Travel arrangements for other members of **your party** or **immediate relative**;
- On arrival in **your home country**, suitable transport to hospital or **home**.

NOTE - Failure to contact the assistance company may result in a claim being invalid.

OUT-PATIENT TREATMENT

If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL or TURKEY and need out-patient medical treatment please provide a copy of **your** policy schedule to the doctor and **your** treatment will be paid by Charge Care International in line with the policy. **You** will be asked to fill in a simple form to confirm the treatment. The doctor will send the form to Charge Care International together with the balance of the medical bill after deduction of the policy excess **you** may have paid to the doctor. Email: newcase@chargecare.net



HOW TO MAKE A CLAIM

1) If **you** need to make a claim please obtain a claim form by telephoning or writing to the appropriate claims service below within 28 days of **your** return, quoting Insurefortravel and scheme number N800 and which section of the policy **you** are claiming under.

FOR SECTIONS 1 TO 10 and 12 TO 19

Claims Department, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.
Tel: 0843 208 1895 (calls may be monitored or recorded for quality purposes)

Please quote scheme number N800

FOR SECTION 11 - LEGAL COSTS AND EXPENSES

Lexceteras Limited, Minerva House, Holbeach Technology Park, Park Road, Holbeach, Lincolnshire PE12 7PT
Tel: 0843 2082031 Fax: 01406 4930832

Then return **your** completed claim form to the claims service together with **your** original policy and policy schedule, confirmation of booking, all original receipts and police reports (which must be obtained within 48 hours of discovery in the event of loss, burglary or theft of **money**, **valuables** or any items of **personal baggage**) and any other evidence requested on the claim form.

THE INSURER

Ageas Insurance Limited. Registered in England: No. 354568

This policy wording is to confirm that those persons who have paid the required premium are insured under the Master Policy No OPT/13/01/164 issued by Optimum Underwriting Limited, as Underwriting Agents for Ageas Insurance Limited. This document gives the full terms, exceptions and conditions of the policy. **Your** policy is governed by the law applicable to where **you** reside within the **United Kingdom**.

Optimum Underwriting Limited are Authorised and Regulated by the Financial Conduct Authority and Ageas Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Ageas Insurance Limited is a member of the Association of British Insurers.

PERIOD OF INSURANCE

For single **trip** policies, cancellation cover applies as soon as the premium has been paid and the policy wording is issued. The remaining covers apply for the duration of the booked **trip** (or earlier return to **your home country**) but for annual multi trip policies, cancellation cover applies from the start date shown on **your** policy schedule or at the time **you** book the **trip**, whichever is later. It also includes the period of travel from **home** directly to the departure point and back **home** directly afterwards not exceeding 24 hours in each case. If the return is unavoidably

delayed for an insured reason, cover will be extended free of charge for the period of that delay.

The maximum duration of any one **trip** shall not exceed the number of days stated on **your** schedule for single **trips** or 45 days in respect of annual multi **trip** policies (limited to 31 days if **you** are over 69 and have purchased a worldwide policy) and 17 days of **wintersports** cover in the aggregate per policy period if **you** have paid the additional premium for **wintersports** cover.

MEDICAL HEALTH REQUIREMENTS

This insurance policy contains health restrictions that apply to the cover provided under the cancellation, curtailment, medical expenses and personal accident sections of this policy. These restrictions may apply to both **you**, **your** travelling companions and anyone on whom travel depends, such as an **immediate relative** (please refer to page 4 cancellation and curtailment - Important Notes)

YOU/YOUR INSURED TRAVELLING COMPANIONS

Claims arising from a pre-existing medical condition of **you**, or **your** travelling companions insured under this policy, are not covered unless **you** complete the medical screening process during the purchase of **your** policy, pay any relevant additional premium and receive written confirmation from Insure For Travel confirming that they have accepted cover for these conditions. Failure to disclose a pre-existing medical condition will invalidate **your** policy cover for any claims arising directly or indirectly from any of these pre-existing medical conditions.

For the purposes of the restrictions under this policy, a pre-existing medical condition is defined as:

- 1) any heart related problem (including angina but with the exception of high blood pressure in isolation) which has involved surgery or treatment with any kind of medication;
- 2) any circulatory condition (including a stroke) which has involved surgery or treatment with any kind of medication;
- 3) any malignant condition or any type of cancer;
- 4) any illness that has been diagnosed as terminal
- 5) any lung or breathing condition (excluding asthma that is controlled on 2 inhalers) that has required steroid or nebulized drugs in the past 24 months;
- 6) any psychological or psychiatric disorder including but not limited to anxiety, stress or depression that has occurred at any time prior to the purchase of this policy.
- 7) any medical condition for which any form of treatment or prescribed medication, medical consultation or investigation has been required or received during the 12 months prior to the purchase of this policy.

In order to declare **your** pre-existing condition, please complete the screening process during **your** policy purchase or call **us** on 0844 980 0271.

Please note that there is no cover available for any claims where **you** or any travelling companion are travelling or acting against the advice of a **medical practitioner** or would be had it been sought; are travelling for the purpose of obtaining medical treatment or advice; are on a waiting list or have knowledge of the need for out or in-patient treatment or investigation at a hospital, clinic or nursing home; are awaiting the results of medical tests or investigations.

ONGOING HEALTH DECLARATION REQUIREMENTS

If there is a change in **your** pre-existing medical condition or if **you** develop a new condition (after **you** have taken out this insurance but before **you** travel) which means that **your** responses would change and **your** condition would now fall within the definition of a pre-existing medical condition above, please call **us** immediately on 0844 980 0271 (quoting **your** policy number) so we can tell **you** if we can continue to provide cover. If we cannot continue cover for **you** due to the change in **your** medical status, **you** may be entitled to claim for the cancellation of **your** trip. If **you** have purchased an annual multi trip policy, **you** may also be entitled to claim for a pro-rata refund of **your** policy. Please note that cancellation cover is limited to the cost of cancellation fees at the time that **you** are diagnosed with the change in **your** medical status and declare this to **us**. If **you** do not declare the change in **your** condition immediately upon being advised and do not cancel the **trip** at the time that we confirm that **your** policy can no longer cover **you**, and the cancellation costs increase as a result, these additional costs will not be covered.

CANCELLATION AND CURTAILMENT - IMPORTANT RESTRICTIONS

This policy will not cover any claims under the Cancellation and Curtailment section that arise directly or indirectly from a pre-existing medical condition of a:

- Non travelling **immediate relative**;
 - A travelling companion who is not insured under this policy;
 - A person with whom **you** intend to stay whilst on **your** trip;
- Unless, subject to all the other terms and conditions, the patient's doctor is prepared to state that at the date **you** bought this policy, 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 doctor will not confirm this, any claim arising as a result of a pre-existing medical condition will be excluded.

TRAVELLING WHEN PREGNANT

Pregnancy is not a medical condition, so **you** are able 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 mode of transport **you** propose to take before **you** book. Please make sure that **your** Doctor 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.

BY AIR

After 28 weeks most airlines will require a letter from **your** Doctor or Midwife confirming **your** Estimated Date of Delivery and stating that there are no complications. **You** may travel, but **your** travel must be completed by 36 weeks and 6 days for single uncomplicated pregnancies and 32 weeks and 6 days for multiple uncomplicated pregnancies.

BY SEA

Ferry companies and Cruise Liners have their own restrictions and may refuse heavily pregnant women beyond 32 weeks.

BY CAR, COACH AND TRAIN

There are no known restrictions. Please make sure **your** Doctor or Midwife are aware of **your** travel plans and that there are no known complications.

GEOGRAPHICAL AREAS

AREA 1 – **United Kingdom**

AREA 2 – Europe west of the Urals and non-European countries bordering the Mediterranean, excluding Spain, Cyprus, Malta, Turkey, Algeria, Lebanon and Libya

AREA 2A – Spain, Cyprus, Malta and Turkey

AREA 3 – Australia and New Zealand

AREA 4 – Worldwide excluding USA, Canada, Caribbean, Mexico, Singapore, China and Hong Kong

AREA 5 – Worldwide including USA, Canada, Caribbean, Mexico, Singapore, China and Hong Kong

IMPORTANT NOTES

- 1) This policy is only available to persons resident in the **United Kingdom** and registered with a **United Kingdom** Doctor.
- 2) This policy is only valid for **trips** commencing in and returning to **your home country**.
- 3) The cover under Section 1 – Cancellation – commences as soon as the **trip** booking is made and the premium has been paid or the start date on **your** policy schedule if **you** purchased annual multi **trip** cover. **We** cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy being received provided **you** have not travelled or made a claim. See "Cooling off Period" on page 2.
- 4) Cover is only available for the whole duration of the booked **trip**. Cover cannot be effected once a journey has commenced.
- 5) Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.
- 6) 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.
- 7) This policy applies conditions and restrictions on cover for pre-existing medical conditions. Please refer to page 3 Medical Health Requirements.

FOR SINGLE TRIP INSURANCE:

- 8) **UK** cover is not valid for **trips** exceeding 17 days. Essential cover is not valid for **trips** exceeding 31 days. Silver, Gold and Platinum cover is not valid for **trips** exceeding 122 days (limited to 31 days if **you** are over 69 years of age at the date of policy issue). Backpacker Silver, Gold and Platinum cover is not valid for **trips** exceeding 18 months.
- 9) The **UK** only policy is only available to persons aged 59 and under at date of issue. The Essentials policy is only available to persons aged 49 and under at date of issue. Silver, Gold and Platinum policy cover is only available to persons aged 80 and under at date of issue. Backpacker Silver, Gold and Platinum policy cover is only available to persons aged 39 and under at date of issue.
- 10) Winter sports **trips** are covered if the required additional premium has been paid. Winter sports policies are only available to persons aged 64 and under.

FOR ANNUAL INSURANCE:

- 11) The maximum duration of any one **trip** is 45 days (limited to 31 days if **you** are over 69 and have purchased a worldwide **policy**).
- 12) This policy is only available to persons aged 74 years and under (at date of issue).
- 13) This policy is not valid for **trips** taken within **your home country** unless pre-booked for a period of two nights or more.
- 14) **Wintersports** is covered up to 17 days per policy year, where the appropriate additional premium has been paid and where **you** are aged 64 or under.
- 15) Adults travelling under a couple or family policy may travel independently. **Your** unmarried dependent children are only covered when travelling with an adult insured under this policy.

DEFINITIONS

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

We/Us/Our – Optimum Underwriting Limited as Underwriting Agents for Ageas Insurance Limited.

You/Your – Each Insured Person.

Child/Children - Any person aged up to and including 17 years of age.

Close Business Associate – Any person whose absence from **business** for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Common Law Partner/Civil Partner – the person living with the insured person as husband or wife, including same sex partner, for at least six consecutive months prior to application and living at the same address.

Curtail/Curtailment – Return early to **home** in the **United Kingdom**.

Golf Equipment – golf clubs, golf balls, golf bag, golf trolley and golf shoes.

Home – **Your** residential address in the **United Kingdom**.

Home Country – is **your** usual country of residence in the **United Kingdom**.

Immediate Relative – Mother, father, sister, brother, wife, husband, **common law partner/civil partner**, son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, aunt, uncle, cousin, nephew, niece, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

Loss of Limb – Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of Sight – The complete and permanent **loss of sight** in at least one eye.

Medical Emergency Service – Global Response.

Medical Practitioner – A registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

Money – Cash, postal and **money** orders, travel tickets, lift passes (in respect of winter sports **trips** where the appropriate premium has been paid), passports, driving licence, petrol coupons and green cards held by **you** for social, domestic and pleasure purposes.

Personal Accident – Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal Baggage – **Your** suitcases (or similar luggage carriers) and their contents usually taken on a **trip**, together with articles worn or carried by **you** for **your** individual use during **your trip**.

Permanent Total Disablement – Disablement as a result of which there is no business or occupation which **you** are able to attend to which having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

Public Transport – Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel.

Redundancy – Any person declared redundant, who is under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

Ski Equipment – Skis (including bindings), ski boots, ski poles and snowboards.

Ski Pack – Pre-booked lift passes, hired skis and boots and ski school fees.

Trip/Trips - A specific journey booked to commence and end within the validity period of the insurance shown on **your** policy schedule and not exceeding the maximum duration allowed under each policy.

Unattended – where **you** are not in full view of or in a position to prevent unauthorised taking of **your** property unless it is in a locked room, safe, in a locked boot of a locked vehicle or in the luggage space at the back of a locked estate car or locked hatchback under a top cover and out of view.

United Kingdom/UK – England, Scotland, Wales, Northern Ireland.

Valuables – Watches, furs, leather goods, animal skins, silks, jewellery, items made of or containing precious stones, semi precious stones, gold, silver or platinum, photographic, audio, video and electrical equipment of any kind, camcorders and accessories, all photographic/digital/optical/audio and video media, ipods/ipod touch/MP3/4 players or similar and or accessories, ebook readers, telescopes, and binoculars.

Wintersports - Skiing, snowboarding, land skiing, mono-skiing, cross-country skiing, heli-skiing, off-piste skiing and snowboarding, ski boarding, snow mobile, sledging, lugging, tobogganning, ice skating.

SPORTS AND ACTIVITIES

Free Activities

The following activities are included in **your** standard premium when participating on an amateur and incidental basis:

- Archery (amateur)
- Badminton (amateur)
- Baseball (amateur)
- Basketball (amateur)
- Beach games
- Camel riding
- Canoeing (up to Grade 3 - river only)
- Clay pigeon shooting
- Cricket (amateur)
- Cycling (other than specified)**
- Dinghy sailing
- Elephant riding
- Fell walking
- Fencing
- Fishing
- GAA Football (amateur)
- Golf (amateur)
- Hiking (under 2,000 metres altitude)
- Hockey (amateur)
- Horse riding (up to 7 days)
- Jet boating**
- Jet skiing**
- Jogging
- Marathon running(amateur)
- Netball (amateur)
- Non-manual work (professional, clerical or administrative duties only)
- Orienteering
- Outwardbound pursuits
- Paintballing
- Parascending (over water)
- Pony trekking
- Racquetball
- Rambling
- Roller skating
- Roller blading
- Rounders
- Rowing
- Running - sprint/long distance (amateur)
- Safari (Ireland/UK organised)
- Sail boarding
- Sailing within territorial waters**
- Scuba diving* up to 30 metres (see conditions below)
- Skate boarding
- Snorkelling
- Squash (amateur)
- Surfing (amateur, under 14 days)
- Tennis (amateur)
- Track Events
- Trekking (under 2,000 metres altitude)
- Volleyball (amateur)
- War Games
- Water Polo (amateur)
- Water Skiing (amateur)
- White Water rafting (Grade 1 to 3)
- Windsurfing (amateur)
- Yachting (crewing inside territorial waters, no racing)**

NOTE: *Scuba diving - scuba diving to the following depths. Provided **you** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

- PADI Open Water - 18 metres
- PADI Advanced Open Water - 30 metres
- BSAC Ocean Diver - 20 metres
- BSAC Sports Diver - 30 metres
- BSAC Dive Leader - 30 metres.

** Excludes cover under Section 10 Personal Public Liability.

We must agree with any equivalent qualification. If **you** do not hold a qualification, **we** will only cover **you** to dive to a depth of 18 metres. **You** will not be covered under this Policy if **you** travel by air within 24 hrs after participating in scuba diving.

RECIPROCAL HEALTH AGREEMENTS

If **you** are a **UK** resident **you** are entitled to medical treatment, which becomes necessary when temporarily visiting countries in the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland free of charge or at a reduced cost by using the European Health Insurance Card (EHIC).

You can apply for an EHIC for **your** spouse/partner and any **children** up to the age of 16 (19 if they are in full time education) at the same time as applying for **your** own. Application forms are available from **your** local Post Office or by calling 0845 606 2030. **You** will need to have the following information for everyone **you** are applying for:

- Name and date of birth
- NHS or National Insurance (NI) number

If **you** use the EHIC the excess for each and every claim under Section 6 – Medical Emergency Expenses and Repatriation will not apply.

Also, if **you** are travelling to Australasia there are reciprocal medical treatment arrangements for **United Kingdom** nationals. In-patient and out-patient public hospital treatment is given free of charge or at a minimal cost. Should **you** be admitted to hospital then immediate contact must be made with Global Response and their authority obtained in respect of any treatment not available under the reciprocal arrangements before such treatment is provided.

SECTION 1 - CANCELLATION

This section is only applicable if **you** have purchased UK, Essentials, Gold or Platinum cover.

YOU ARE COVERED FOR

Up to the amount shown on the schedule of cover if **your** travel and accommodation arrangements are cancelled before **your** departure from **your home country** (including ski hire, ski school and lift passes for winter sports **trips** where the appropriate premium has been paid), which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable (and is not a result of mere disinclination to commence **your trip** as arranged) due to:

- 1) the death or disablement by bodily injury, illness, pregnancy or being subject to quarantine of (a) **you**, (b) any person **you** are intending to travel or stay with, (c) an **immediate relative of yours**, (d) a **close business associate of yours**;
- 2) **you** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;
- 3) **your redundancy** or the **redundancy** of any person **you** are intending to travel with, provided that **we** are informed in writing immediately notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time this policy was issued;
- 4) **your home** being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of **your trip**, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft,
- 5) the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business;
- 6) **your** passport, or the passport of any person **you** are intending to travel with being stolen during the seven days before **your** departure date.

YOU ARE NOT COVERED FOR

- 1) the excess as shown on the schedule of benefits for each and every incident per each insured person;
- 2) claims where a medical certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the **trip** is medically necessary;
- 3) anything caused directly or indirectly by:
 - a) any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;
 - b) prohibitive regulations by the Government of any country;
- 4) claims where a theft of passport has not been reported to the necessary authorities, including but not limited to, the Police and **United Kingdom** Identity Passport Service;
- 5) claims arising directly or indirectly from **you** undertaking a **trip** if at the start of **your trip**, during **your trip** or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy.
- 6) Avios points, Loyalty card vouchers or points, or unused Timeshare points;
- 7) anything mentioned in the General Exclusions.

SECTION 2 - CURTAILMENT

This section is only applicable if **you** have purchased Essentials, Gold or Platinum cover.

Curtailment is only applicable if **you** return to **your home** earlier than planned. This section includes the services of Global Response (details shown on page 3) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

YOU ARE COVERED FOR

Up to the amount shown on the schedule of benefits for:
1) The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before **your** departure from **your home country** (including ski hire, ski school and lift passes, which do not have to be paid for before **your** departure from **your home country**, in respect of winter sports **trips** where the appropriate premium has been paid), if **you**, and where appropriate a companion covered by this policy, have to **curtail your trip** and return to **your home** earlier than planned due to:

- a) the death, severe injury or serious illness of:
 - i) **you** or any person **you** are travelling with;
 - ii) an **immediate relative of yours** resident in **your home country**;
 - iii) a **close business associate of yours** resident in **your home country**;
- b) **your home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft,
- c) the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business;
- d) **you** being unable to continue **your trip**, as detailed in **your** travel itinerary, due to loss or theft of **your** passport, or that of any person **you** are travelling with.

These proportionate value of costs will be calculated from the date of return to **your home country**.

2) Reasonable additional travelling expenses incurred by **you** for returning to **your home country** (Economy Class) earlier than planned for a reason stated in benefit 1 of this section.

YOU ARE NOT COVERED FOR

- 1) the excess as shown on the schedule of benefits for each and every incident per each insured person.
- 2) claims that are not confirmed as medically necessary by Global Response and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail the trip**;
- 3) additional travelling expenses incurred which are not authorised either by **us** or Global Response, as detailed on page 3;
- 4) claims where a theft of passport has not been reported to the necessary authorities, and a written report obtained;
- 5) claims arising directly or indirectly from **you** undertaking a **trip** if at the start of **your trip**, during **your trip** or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy.
- 6) Avios points, Loyalty card vouchers or points, or unused Timeshare points;
- 7) anything mentioned in the General Exclusions.

NOTE – Global Response only assists early return home for medical reasons, not for the other reasons listed under this section of the policy.

SECTION 3 - MISSED DEPARTURE

This section is only applicable if **you** have purchased Gold or Platinum cover. This section does not apply to **trips** within **your home country**.

YOU ARE COVERED FOR

Up to the amount shown on the schedule of benefits for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if the car **you** are travelling in breaks down or is involved in an accident or the **public transport** being used is delayed, resulting in **you** arriving too late to commence **your** booked journey from or to **your home country**.

YOU ARE NOT COVERED FOR

- 1) the excess as shown on the schedule of benefits for each and every incident per each insured person.
- 2) if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 3) if **you** are not proceeding directly to the departure point;
- 4) unless **you** get a letter from the **public transport** provider confirming that the service did not run on time;
- 5) unless **you** get confirmation of the delay from the authority who went to the accident or breakdown affecting the car **you** were travelling in;
- 6) any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued;
- 7) anything mentioned in the General Exclusions.

SECTION 4 - TRAVEL DELAY

This section is only applicable if **you** have purchased Gold or Platinum cover. Travel delay cover under 1) below is only valid if **you** have purchased Platinum cover.

This section does not apply to **trips** within **your home country**.

YOU ARE COVERED FOR

- 1) A benefit up to the amount as shown on the schedule of benefits for each 8 hour period of delay or
 - 2) up to the amount under the cancellation section of this policy (less the applicable excess under Section 1 of the policy) if **you** abandon the **trip** (on the outward journey only) after the first full 8 hours;
- if **you** outward or return flights, sea crossing, coach or train departure to or from **your home country**, are delayed for more than 8 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:
- a) strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the **trip** would be affected by such cause);
 - b) adverse weather conditions if the underlying and continuing cause;
 - c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

YOU ARE NOT COVERED FOR

- 1) the excess as shown on the schedule of benefits for each and every incident per each insured person.
- 2) if **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;
- 3) if **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;
- 4) any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
- 5) anything mentioned in the General Exclusions.

NOTE – This section only applies for delays at **your final international departure point to or from your home country**.

SECTION 5 - PERSONAL ACCIDENT

This section is only applicable if **you** have purchased Essentials, Silver, Gold or Platinum cover.

YOU ARE COVERED FOR

Up to the amount as shown on the schedule of benefits, which will be paid to **you** or **your** legal personal representative, if **you** have a **personal accident** during **your trip** which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent death or disability. Cover is in place for:

- 1) Death
- 2) **Loss of limb**, total and permanent **loss of sight** in one or both eyes or **permanent total disablement**.

NOTE – If **you** are aged under 18 or over 66 at the time of the accident the death benefit will be limited to funeral and other expenses up to the amount shown on the schedule of benefits and the **permanent total disablement** benefit will not apply.

YOU ARE NOT COVERED FOR

Any claims for death, loss or disablement caused directly or indirectly by:

- 1) **your** sickness, disease, physical or mental condition that is gradually getting worse;
- 2) an injury which existed prior to the commencement of the **trip**;
- 3) **you** undertaking a **trip** if, at the start of **your trip**, during **your trip** or on **your** return date **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days pregnant for a multiple pregnancy.
- 4) any claims under this section not notified to **us** within 12 months of the date of the accident;
- 5) anything mentioned in the General Exclusions.

SECTION 6 - MEDICAL EMERGENCY EXPENSES AND REPATRIATION

This section is only applicable if **you** have purchased Essentials, Silver, Gold or Platinum cover. This section does not apply to **trips** within the **United Kingdom**.

Before a claim for emergency expenses can be submitted under this section, **you** must contact the **Medical Emergency Service**. Please refer to page 3.

If **you** are taken into hospital or **you** think that **you** may have to come **home** early (be repatriated) or extend **your** journey because of illness or accident, the emergency assistance company must be told immediately.

If during **your trip** **you** become ill or are injured:

YOU ARE COVERED FOR

Up to the amount as shown on the schedule of benefits for costs incurred outside **your home country**:

- 1) emergency medical and surgical treatment. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £200;
- 2) reasonable and necessary additional accommodation (room only) and travelling expenses (economy class), including those of one relative or friend if **you** have to be accompanied **home** on medical advice or if **you** are a **child** and require an escort **home**;
- 3) in the event of death:
 - a) for conveyance of the body or ashes to **your home** country (the cost of burial or cremation is not included) or;
 - b) local funeral expenses abroad limited to £1,500;

NOTE – All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.

If **you** become ill or are injured **we** have the right to bring **you** back **home**, if the treating **medical practitioner** and the **Medical Emergency Service** doctor agree that **you** can safely travel **home**. If the **medical practitioner** does not agree **you** can safely travel **home** he/she must produce medical evidence. If **you** refuse to return **home**, **we** have the right to stop cover.

YOU ARE NOT COVERED FOR

- 1) the excess as shown on the schedule of benefits for each and every incident per each insured person.
- 2) any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;
- 3) any expenses incurred for illness, injury or treatment as a result of:
 - a) surgery or medical treatment which in the opinion of the attending doctor and the **Medical Emergency Service** doctor can be reasonably delayed until **your** return to **your home country**;
 - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside **your home country**;
- 4) preventative treatment which can be delayed until **your** return to **your home country**;
- 5) if **you** have not obtained a written certificate of fitness and ability to travel and endure the **trip** where **you** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **your trip**;
- 6) any claim where at the departure date, **you** or **your** travelling companion are travelling against the medical advice of a **medical practitioner** or travelling for the purpose of obtaining medical treatment;
- 7) claims that are not confirmed as medically necessary by the attending doctor or the **Medical Emergency Service**;
- 8) the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 9) any additional hospital costs arising from single or private room accommodation unless medically necessary;
- 10) treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre;
- 11) expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;
- 12) taxi fares not considered medically necessary, and where receipts have not been provided;
- 13) the costs of telephone calls other than the first call to tell **us** about the medical problem;
- 14) costs that arise over 12 months after a claim was first notified;
- 15) claims arising directly or indirectly from **you** undertaking a **trip** when travelling by air or sea if at the start of **your trip**, during **your trip** or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy.
- 16) any costs for cosmetic surgery or body art (e.g. tattoos or piercings) and any subsequent medical treatment required as a result of such a procedure;
- 17) any medical test **you** have planned or expect to have;
- 18) any treatment or medication that **you** receive after **your** return to the **United Kingdom**;
- 19) anything mentioned in the General Exclusions.

SECTION 7 - ADDITIONAL MEDICAL EXPENSES COVER

These additional covers are only applicable to persons who have declared a pre-existing medical condition(s) and had the condition(s) accepted for cover.

This section does not apply to **trips** within the **United Kingdom**.

YOU ARE COVERED FOR

- 1) up to the amount as shown on the schedule of benefits for the cost of emergency replacement of essential prescription medication, if lost or stolen while on **your trip**.
- 2) up to the amount as shown on the schedule of benefits for the cost of emergency replacement of prescription glasses including any necessary eye test, if **your** glasses are lost, stolen or accidentally damaged while on **your trip**.
- 3) up to the amount as shown on the schedule of benefits for NHS prescription medication charges in the **United Kingdom** following an illness or accidental injury during **your trip**.
- 4) up to the amount as shown on the schedule of benefits for cosmetic facial surgery in the **United Kingdom** to correct damaged soft facial tissues following an accident during **your trip**.
- 5) a benefit amount as shown on the schedule of benefits for each complete 24 hours spent as an inpatient if **you** are admitted to a registered hospital as soon as **you** return to the **United Kingdom** following an illness or accidental injury during **your trip**.
- 6) up to the amount as shown on the schedule of benefits for home help in the **United Kingdom** following an illness or accidental injury during **your trip**.
- 7) up to the amount as shown on the schedule of benefits for travel and accommodation expenses towards a recuperative holiday if **you** underwent surgery and spent more than 5 days in hospital abroad during **your trip**.

YOU ARE NOT COVERED FOR

- 1) the cost of prescription medication that **you** forgot to take with **you** on **your trip** or which doesn't relate to the pre-existing medical condition(s) that **you** have declared and **we** have accepted for cover;
- 2) any amount that can be recovered by **you** from any other source.
- 3) any amount **we** pay for emergency prescription glasses that is greater than the cost of the original prescription glasses which are lost, stolen or accidentally damaged.
- 4) the cost of damage to prescription glasses unless **we** consider that **you** cannot use them.
- 5) the cost of emergency replacement of contact lenses or prescription sunglasses.
- 6) the cost of NHS prescription medication charges in the **United Kingdom** if **you** are entitled to free prescription medication from the NHS.
- 7) the cost of any medication prescribed before **you** started **your trip**.
- 8) any cosmetic surgery not approved by **us** in advance.
- 9) any cosmetic surgery unless **your medical practitioner** confirms in writing that corrective cosmetic facial surgery is required.
- 10) any claim for cosmetic surgery that is not a direct result of the accidental injury abroad while on **your trip**.
- 11) any claim for hospital benefit in the **UK** unless this is substantiated by written proof of admission and discharge dates from the hospital.
- 12) any claim for home help in the **UK** unless **your medical practitioner** confirms in writing that it is required.
- 13) any claim for home help in the **UK** unless **we** arranged for **your** return **home** from **your trip** abroad and **you** need home help as soon as **you** return to the **UK** or when **you** leave hospital in the **UK**, if **you** are transferred to a hospital straight from **your trip** abroad.
- 14) any claim for a recuperative **trip** following surgery abroad unless **you** take this within 6 months of **your** return to the **United Kingdom**.
- 15) any claim for expenses relating to more than one recuperative **trip**.
- 16) any claim where **you** are unable to provide receipts/invoices for any costs incurred or treatment received.
- 17) any claim where **you** do not also have a valid medical expenses claim under Section 6 – Medical Emergency Expenses and Repatriation.
- 18) **you** undertaking a **trip**, if at the start of **your trip** or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 19) anything mentioned in the General Exclusions or any of the exclusions found under Section 6 - Medical Emergency Expenses and Repatriation.

SECTION 8 - HOSPITAL BENEFIT

This section is only applicable if **you** have purchased Gold or Platinum cover. This section does not apply to **trips** within **your home country**.

This benefit payment contributes towards miscellaneous expenses incurred whilst **you** are an in-patient (including Taxi fares and telephone calls). It does not provide compensation for loss of holiday enjoyment. This is in addition to any medical expenses incurred under Section 6 - Medical Emergency Expenses.

YOU ARE COVERED FOR

A benefit up to the amount shown on the schedule of benefits for each complete 24 hours spent as an in-patient if **you** are admitted to a registered hospital abroad up to a maximum amount as shown on the schedule of benefits, in addition to any eligible medical expenses incurred under Section 6 and Section 7 of this policy.

NOTE – Documentation must be submitted to confirm the date and time of admission and discharge.

YOU ARE NOT COVERED FOR

1) anything mentioned in the General Exclusions or any of the exclusions found under Section 6 - Medical Emergency Expenses and Repatriation or Section 7 - Additional Medical Expenses Cover.

SECTION 9 - PERSONAL BAGGAGE

This section is only applicable if **you** have purchased UK only, Essentials, Gold or Platinum cover.

YOU ARE COVERED FOR

1) PERSONAL BAGGAGE

Up to the amount as shown on the schedule of benefits for the value or repair of any of **your own personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **we** will pay for the following items is: as shown on the schedule of benefits for all **valuables** in total, as shown on the schedule of benefits for any one article, pair and/or set of articles, limited to £100 if an original receipt or proof of purchase are not available £50 for replacement keys (house and/or car only)

NOTE – In the event of a claim for a pair or set of articles **we shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.**

2) DELAYED BAGGAGE (applicable to Platinum cover only)

Up to the amount as shown on the schedule of benefits towards the cost of buying replacement necessities if **your own personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

NOTE – Any amount **we pay **you** under 2 (Delayed Baggage) will be refunded to **us** if **your personal baggage** proves to be permanently lost.**

3) PERSONAL MONEY (applicable to Essentials, Gold and Platinum cover only)

Up to the amount as shown on the schedule of benefits if **your own money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

NOTE – If **you are aged under 18, claims under Personal Money are limited to £50 overall.**

4) LOSS OF PASSPORT (applicable to Gold and Platinum cover only)

Up to the amount as shown on the schedule of benefits for reasonable additional travel and accommodation expenses **you** incur abroad in obtaining a new passport, if **your** passport is lost or stolen.

YOU ARE NOT COVERED FOR

- 1) the excess as shown on the schedule of benefits for each and every incident per each insured person. The excess is not applied to 2, Delayed Baggage.
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** property;
- 3) loss, destruction, damage or theft of **personal baggage, valuables or money** left **unattended** in a public place, or a place to which members of the general public have access.
- 4) if in the event of loss, burglary or theft of **personal baggage, valuables or money, you** do not report this to the police within 48 hours, and do not obtain a written police report;
- 5) if **your personal baggage** is lost, damaged or delayed in

transit, if **you** do not:

- a) notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.
- 6) loss, destruction, damage or theft:
- a) from confiscation or detention by customs or other officials or authorities;
 - b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, mobile/smart phones and or accessories, computers/games consoles (including handheld consoles) laptops/ipads/computer tablets or similar and/or accessories, televisions, sports gear whilst in use (other than **ski equipment** for winter sports **trips** where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products, satellite navigation systems (GPS) and or/accessories, Personal Digital Assistants (PDA's and/or accessories);
 - c) due to wear and tear, denting or scratching, moth or vermin;
 - d) of **valuables** left as checked-in baggage.
- 7) mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in,
- 8) **valuables** stolen from an **unattended** vehicle.
- 9) **personal baggage** stolen from:
- a) an **unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or,
 - b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am;
- 10) any shortages due to error, omission or depreciation in value;
- 11) any property more specifically insured or recoverable under any other source;
- 12) the cost of replacement locks;
- 13) anything mentioned in the General Exclusions.

SECTION 10 - PERSONAL LIABILITY

YOU ARE COVERED FOR

Up to a maximum amount as shown on the schedule of benefits for **your** legal expenses and legal liability for damages which were caused by an accident that happened during the **trip**, and leads to a claim made against **you** for:

- 1) accidental bodily injury to a person who is not a member of **your** family, household or employed by **you**;
- 2) loss of or damage to any property which does not belong to **you**, is not in the charge or control of **you**, or any member of **your** family, household or employee;
- 3) damage to **your** temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

YOU ARE NOT COVERED FOR

- 1) fines imposed by a Court of Law or other relevant bodies;
- 2) anything caused directly or indirectly by:
 - a) liability which **you** are responsible for, because of an agreement that was made;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles (other than wheelchairs, electric wheelchairs or mobility scooters), bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
 - ii) the occupation (except temporarily for the purpose of the **trip**) or ownership of any land or buildings;
 - iii) the carrying out of any trade or profession;
 - iv) racing of any kind;
 - v) any deliberate act;
 - c) liability covered under any other insurance policy;
- 3) anything mentioned in the General Exclusions.

NOTE – If **you** are using a mechanical/motorised vehicle (other than wheelchairs, electric wheelchairs or mobility scooters), make sure that **you** are adequately insured for third party cover, as **you** are not covered under this insurance.

SECTION 11 - LEGAL COSTS AND EXPENSES

This section is only applicable if **you** have purchased Gold or Platinum cover.

The cover under this section is arranged and administered by Lexceteras Limited.

DEFINITION OF WORDS THAT APPLY TO THIS SECTION OF COVER

Throughout this cover, the words and phrases listed below have the meanings given next to them and are printed in bold:

Insured person, you, your - any person shown on the Validation Certificate as being insured under this policy.

We, our, us - the Insurer and Lexceteras Limited.

YOU ARE COVERED FOR

If **you** die or are injured as a result of an accident which occurs during **your trip** during the period of insurance, and **you** or **your** legal representative take legal action to get compensation, **we** will do the following in an attempt to get compensation for the death or injury:

- 1) provide up to £25,000 for each **insured person** (but not more than £50,000 in total for all **insured persons**) for any fees and other disbursements reasonably incurred by **your** legal representatives in connection with any claim or legal proceedings, including costs and expenses of expert witnesses and costs incurred by **us**;
- 2) any costs payable by **you** following an award of costs by any court or tribunal and any costs payable following an out of court settlement made in connection with any claim or legal proceedings;
- 3) any fees, expenses and other disbursements reasonably incurred in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator;
- 4) provide up to £1,000 for each **insured person**, for travel costs that have to be paid to go to a foreign court in connection with any legal action under 1) above;
- 5) if no compensation is received either as a result of the claim being abandoned or failing, then subject to the limits of cover stated in the policy and policy schedule we will pay the costs incurred;
- 6) if compensation is recovered for **you** then the usual costs rules of the relevant jurisdiction will apply. In some jurisdictions **you** will recover **your** costs, in others **you** will not. Any costs not recovered must first be met from the compensation. If the value of the costs not recovered exceeds the compensation then **we** will pay the balance of costs after the application of the compensation, subject to the limits of the cover in the policy and policy schedule.

YOU ARE NOT COVERED FOR

- 1) legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, the Insurers or their agents, someone **you** were travelling with or another insured person;
- 2) legal costs and expenses incurred prior to the granting of support by **us** in writing;
- 3) any claims notified to **us** more than 180 days after the date of the incident giving rise to such claim;
- 4) any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation;
- 5) any claim where **you** are insured for legal costs and expenses under any other insurance policy;
- 6) any claim where legal costs and expenses are based directly or indirectly on the amount of compensation award (Contingency Fee Agreement);
- 7) legal costs and expenses incurred if an action is brought in more than one country;
- 8) any claim where in **our** opinion there is insufficient prospect of success in obtaining a reasonable benefit;
- 9) anything detailed in the General Exclusions.

CONDITIONS

- 1) **We** shall have complete control over the legal proceedings and the appointment and control of a lawyer. **We** shall appoint a lawyer on **your** behalf with the expertise necessary to pursue **your** claim.
- 2) **You** must follow the lawyer's advice and provide any information and assistance required. Failure to do so will entitle **us** to withdraw cover.
- 3) **We** must have access to any and all of the lawyer's file of papers.
- 4) **We** may include a claim for **our** legal costs and expenses.

SECTION 12 - KENNEL/CATTERY FEES

This section is only applicable if **you** have purchased Platinum cover.

YOU ARE COVERED FOR

We will pay **you** a benefit for every complete period of 24 hours that **you** are delayed on **your** return **home**, up to the amount shown on the schedule of benefits, which results in **you** incurring additional kennel/cattery fees.

NOTE – for a claim to be valid under this section, **your** claim must also be valid and payable under either Section 6 – Medical Emergency Expenses and Repatriation, Section 7 Additional Medical Expenses Cover or Section 4 – Travel Delay.

YOU ARE NOT COVERED FOR

- 1) any claim where **your** pet's stay does not exceed the pre-booked period of kennel/cattery accommodation.
- 2) any claim which formed part of the original pre-booked duration for **your** pet.
- 3) anything mentioned in the General Exclusions.

SECTION 13 - SKI EQUIPMENT

This section of cover is only applicable if you have purchased Gold and Platinum cover and where the appropriate winter sports premium has been paid.

YOU ARE COVERED FOR

Up to the amount as shown on the schedule of benefits for the value or repair of **your** own **ski equipment** (after making proper allowance for wear and tear and depreciation) and up to £500 for hired **ski equipment**, if they are lost, stolen or damaged during **your** trip, limited to £250 for any one item.

NOTE - Claims for owned **ski equipment** will only be calculated as follows:

Up to 12 months old	- 85% of purchase price
Up to 24 months old	- 65% of purchase price
Up to 36 months old	- 45% of purchase price
Up to 48 months old	- 30% of purchase price
Up to 60 months old	- 20% of purchase price
Over 60 months old	- 0%

SKI HIRE

For an amount as shown on the schedule of benefits per day up to a maximum amount as shown on the schedule of benefits in all for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss, theft, delay or damage of **your** own **ski equipment** during the period of insurance.

YOU ARE NOT COVERED FOR

- 1) the excess as shown on the schedule of benefits for each and every incident per each insured person. The excess is not applied to 2, Ski Hire;
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired **ski equipment**;
- 3) if in the event of loss, burglary or theft of **your** own or **your** hired **ski equipment**, **you** do not report this to the police within 48 hours, and do not obtain a written police report;
- 4) if **your** own or **your** hired **ski equipment** is lost, damaged or delayed in transit, if **you** do not:
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or;
 - b) follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately
- 5) loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) **your** own or **your** hired **ski equipment** stolen from:
 - a) an **unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
 - b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.
- 7) anything mentioned in the General Exclusions.

SECTION 14 - SKI PACK

This section of cover is only applicable if you have purchased Gold and Platinum cover and where the appropriate winter sports premium has been paid.

YOU ARE COVERED FOR

Up to the amount shown on the schedule of benefits in all for the unused portion of **your** **ski pack** costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not curtail

the trip, but are certified by a **medical practitioner** in the resort as being unable to ski and unable to use the **ski pack** facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items.

YOU ARE NOT COVERED FOR

- 1) claims that are not confirmed as medically necessary by Global Response and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to ski and unable to use the **ski pack** facilities;
- 2) anything mentioned under YOU ARE NOT COVERED FOR of Section 6 – Medical Emergency Expenses and Repatriation (except exclusion 1) and Section 7 - Additional Medical Expenses Cover;
- 3) anything mentioned under the General Exclusions.

SECTION 15 - PISTE CLOSURE

This section of cover is only applicable if you have purchased Gold and Platinum cover and where the appropriate winter sports premium has been paid.

Cover is only available under this Section between 1st December to 30th April (Northern Hemisphere) and between 1st June to 30th September (Southern Hemisphere) within the period of insurance. If there is a lack of snow in **your** resort and it closes, which prevents **you** from skiing,

YOU ARE COVERED FOR

- 1) a benefit per day towards the costs **you** have to pay to travel to another resort, up to a maximum amount, as shown on the schedule of benefits or
- 2) a benefit for each full day **you** are unable to ski up to a maximum amount, as shown on the schedule of benefits, if **your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the prebooked period of insurance of **your** trip.

YOU ARE NOT COVERED FOR

- 1) claims where **you** have not obtained confirmation of resort closure from the local representative;
- 2) claims where not all skiing facilities are totally closed;
- 3) claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;
- 4) anything mentioned in the General Exclusions.

SECTION 16 - AVALANCHE CLOSURE

This section of cover is only applicable if you have purchased Gold and Platinum cover and where the appropriate winter sports premium has been paid.

YOU ARE COVERED FOR

Up to the amount shown on the schedule of benefits for reasonable additional travel and accommodation expenses necessarily incurred to reach **your** booked destination if, as a direct result of an avalanche, **your** transfer from or to **your** pre-booked resort is delayed.

YOU ARE NOT COVERED FOR

- 1) anything mentioned under **YOU ARE NOT COVERED FOR** of Section 3 – Missed Departure.
- 2) anything mentioned in the General Exclusions.

SECTION 17 - BUSINESS EQUIPMENT

This Section applies if you have purchased Platinum cover and where the appropriate premium has been paid.

YOU ARE COVERED FOR

- 1) **BUSINESS EQUIPMENT**
Up to the amount as shown on the schedule of benefits for the value or repair of **your** Business Equipment which is defined as business goods or samples, presentation materials, packaging/cases, and technical materials/equipment directly associated with **your** trade or profession which is accidentally lost, stolen or damaged during **your** trip, subject to a limit of £500 for any one article, pair or set of articles;
- 2) **BUSINESS EQUIPMENT HIRE**

A benefit amount, as shown on the schedule of benefits per day up to the amount shown on the schedule of benefits to hire necessary replacement business equipment if **your** Business equipment as defined above is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping, company etc.) or tour representative. Receipts will be necessary in the event of a claim.

3) **BUSINESS MONEY**

Up to the amount as shown on the schedule of benefits if **your** business **money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

4) COMPUTER EQUIPMENT

Up to the amount shown on the schedule of benefits for accidental loss, theft of or damage to **your** computer equipment. Following this accidental loss, theft or damage to **your** computer equipment, **we** will also pay for any emergency courier expenses **you** have incurred (up to a maximum of £300), in obtaining any computer equipment, which is essential to **your** intended business itinerary, up to the amount shown on the schedule of benefits. The maximum payment for any single item, set or pair for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £60, subject to a maximum of £300 for all such items.

5) REPLACEMENT EMPLOYEE

Up to the amount shown on the schedule of benefits in respect of the cost of an economy class return air fare for reasonable and necessary expenses incurred by **you** in sending a substitute person to complete a **trip** following the disablement of **you** as a result of bodily injury or illness, where such disablement is likely to last for at least seven days.

YOU ARE NOT COVERED FOR

- 1) the excess as shown on the schedule of benefits for each and every incident per each insured person. The excess is not applied to 2, Business Equipment Hire.
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** property;
- 3) loss, destruction, damage or theft of business or computer equipment or business **money** left **unattended** in a public place, or a place to which members of the general public have access.
- 4) if in the event of loss, burglary or theft of business or computer equipment or business **money**, **you** do not report this to the police within 48 hours and do not obtain a written police report;
- 5) if **your** business or computer equipment is lost, damaged or delayed in transit, if **you** do not:
 - a) notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.
- 6) loss, destruction, damage or theft:
 - a) from confiscation or detention by customs or other officials or authorities;
 - b) due to wear and tear, denting or scratching, moth or vermin;
 - c) laptop computers left as checked-in baggage.
- 7) mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in,
- 8) business or computer equipment stolen from:
 - a) an **unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or,
 - b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am;
- 9) any shortages due to error, omission or depreciation in value;
- 10) any property more specifically insured or recoverable under any other source;
- 11) the cost of replacement locks;
- 12) the cost of air travel other than for an economy class scheduled return air fare;
- 13) anything mentioned under YOU ARE NOT COVERED FOR of Section 6 - Medical Emergency Expenses and Repatriation and Section 7 - Additional Medical Expenses Cover.;
- 14) anything mentioned in the General Exclusions.

SECTION 18 - LOSS AND HIRE OF GOLF EQUIPMENT

This Section applies if you have purchased Platinum cover and where the appropriate premium has been paid.

YOU ARE COVERED FOR

1) LOSS OF GOLF EQUIPMENT

Up to the amount shown in the schedule of benefits for the value of repair of **your own golf equipment** (after making proper allowance for wear and tear and depreciation) or hired **golf equipment**, if they are lost, stolen or damaged during **your trip**, limited to the amount shown in the schedule of benefits for any one item.

2) HIRE OF GOLF EQUIPMENT

A benefit per day, up to a maximum of amount, as shown on the schedule of benefits, for the reasonable cost of hiring replacement **golf equipment** as a result of the accidental loss, theft or damage of **your own golf equipment** during the period of insurance.

YOU ARE NOT COVERED FOR

- 1) the excess as shown on the schedule of benefits for each and every incident per each insured person. The excess does not apply to 2, Hire of Golf Equipment.
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your own** or **your hired golf equipment**;
- 3) in the event of loss, burglary or theft of **your own** or **your hired golf equipment**, **you** do not report this to the police within 48 hours, and do not obtain a written police report;

4) if **your own** or **your hired golf equipment** is lost, damaged or delayed in transit if **you** do not;

- a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within seven days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- 5) loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) **your own** or **your hired golf equipment** stolen from:
 - a) an **unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
 - b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9 pm and 9 am;
- 7) anything mentioned in the Conditions and General Exclusions.

SECTION 19 - LOSS OF GREEN FEES

This Section applies if you have purchased Platinum cover and where the appropriate premium has been paid.

YOU ARE COVERED FOR

Up to an amount per day to a maximum amount, as shown on the schedule of benefits for the unused portion of **your Green Fees** costs paid for or contracted to be paid for before **your trip** commenced, where **you** do not **curtail** the **trip**, but are certified by a **medical practitioner** as being unable to golf and use the golf facilities because of serious injury or illness occurring during the **trip** and where there is confirmation that no refund is available for the unused Green Fees.

YOU ARE NOT COVERED FOR

- 1) claims that are not confirmed as medically necessary by Global Response and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to golf and unable to use the golf facilities;
- 2) anything mentioned under what **YOU ARE NOT COVERED FOR** of Section 6 – Medical Emergency Expenses and Repatriation and Section 7 - Additional Medical Expenses Cover;
- 3) anything mentioned under the General Exclusions.

GENERAL EXCLUSIONS

YOU ARE NOT COVERED FOR

Anything directly or indirectly caused by:

- 1) claims arising as a result of your failure to comply with the Medical Health Requirements section shown on pages 3 & 4;
- 2) **your** suicide or attempted suicide, deliberately injuring yourself, being under the influence of alcoholic drink or drugs (unless prescribed by a doctor), alcoholism or other alcohol related illness, drug addiction, solvent abuse, self-exposure to needless danger (unless **you** are trying to save someone's life);
- 3) professional or organised sports, sporting activities that are the sole purpose of the **trip** unless agreed by **us** in writing, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests, scuba diving to a depth greater than 30 metres, scuba diving without a qualified instructor, or dangerous pursuits;
- 4) air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
- 5) air travel within 24 hours of scuba diving;
- 6) bankruptcy/liquidation of any tour operator, travel agent or transportation company;
- 7) any other loss connected to the event **you** are claiming for unless **we** specifically provide cover under this policy;
- 8) loss or damage to any property and expense or legal liability directly or indirectly caused by or contributed to by or arising from:
 - a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
 - b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
 - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- 9) a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;
- b) any act of terrorism not involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
 - i) this exclusion will not apply to Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses and Repatriation, Section 7 - Additional Medical Expenses Cover, Section 8 - Hospital Benefit provided that the Insured Person suffering **personal accident** injury or illness has not participated in or conspired in such activities;
 - ii) provided also that in the event of benefit being payable

the maximum payable in respect of any one claim or series of claims arising from a single act of terrorism or series of acts of terrorism occurring within a 72 hour period is £2,500,000 in the aggregate.

- c) any act of terrorism involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:

An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;

- d) any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a), b) or c) above;

You are responsible for proving why this exclusion, in whole or in part, should not be applied. If any portion of this exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect;

- 10) **you** riding on a motorcycle, quad bike or any mechanically assisted cycle with an engine capacity in excess of 125cc and in any event if **you** fail to wear a crash helmet;
- 11) **you** driving a motor vehicle or riding a motorcycle, quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;
- 12) the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 13) mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing;
- 14) **your** manual work or hazardous occupation of any kind;
- 15) taking part in dangerous expeditions or the crewing of a vessel outside territorial waters;
- 16) any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;
- 17) failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses and Repatriation, Section 7 - Additional Medical Expenses Cover, Section 8 - Hospital Benefit);
- 18) off-piste skiing except whilst under the supervision of a qualified guide/instructor;
- 19) ski jumping, mono skiing, ice hockey, the use of skeletons or bobsleighs;
- 20) ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events;
- 21) **you** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel.
- 22) any claim which arises directly or indirectly from **you** not being allowed to board a flight, train, sea vessel, coach or bus for any reason whatsoever.
- 23) any claim arising or resulting from **you** being involved in any malicious, reckless, illegal or criminal act.

CONDITIONS

- 1) no payment will be made under Sections 1, 2, 5, 6, 7, 8, 14 and 19 without appropriate medical certification.
- 2) if **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
- 3) in the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **our** expense.
- 4) **you** must take all reasonable steps to recover any lost or stolen article.
- 5) if any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
- 6) the original policy schedule must be produced before any claim is paid.
- 7) **you** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
- 8) **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.
- 9) **we** may at any time pay to **you** **our** full liability under the policy after which no further payments will be made in any respect.
- 10) at the time of purchasing this insurance **you** will have been asked questions to enable **us** to assess **your** risk, failure to answer accurately and honestly could lead to **your** policy being invalid and all claims will be forfeited. These may include but not limited to questions about **your** state of health or that of an immediate relative or any planned sports and activities.
- 11) if at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expenses or liability **we** will not pay more than **our** proportional share (not applicable to the Personal Accident section).
- 12) a person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

COMPLAINTS PROCEDURE

HOW TO MAKE A COMPLAINT

We are committed to treating our customers fairly. However, **we** realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following. Please tell **us** **your** name and **your** claim number or policy number and the reason for **your** complaint.

We may record phone calls.

For complaints about claims **you** should contact:

FOR SECTIONS 1 TO 10 AND 12 TO 19

The Claims Director
Claims Department, Sussex House, Perrymount Road,
Haywards Heath, West Sussex, RH16 1DN.

Phone: 0843 208 1895
Email: complaints@optimuminsurance.co.uk

FOR SECTION 11 - LEGAL COSTS AND EXPENSES

Managing Director, Lexceteras Limited, Minerva House,
Holbeach Technology Park, Park Road, Holbeach,
Lincolnshire PE12 7PT

If **you** have any other type of complaint please refer to the Terms of Business enclosed with **your** policy or renewal.

FINANCIAL OMBUDSMAN SERVICE

If **you** are not happy with **our** final decision, **you** may be able to pass **your** complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review **your** case.

Their address is:

The Financial Ombudsman Service
South Quay Plaza
183 March Wall, London E14 9SR.

Phone: 0800 023 4567 if calling from a landline or
0300 123 9123 if calling from a mobile

You can visit the Financial Ombudsman Service website at www.fos.org.uk

If **you** take any of the action mentioned above, it will not affect **your** right to take legal action.

FINANCIAL CONDUCT AUTHORITY

Optimum Underwriting Limited are authorised and regulated by the Financial Conduct Authority and Ageas Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. **You** can check their website at www.fca.org.uk, which includes a register of all the firms they regulate. Or **you** can phone them on 0845 606 1234.

FINANCIAL SERVICES COMPENSATION SCHEME

We, Ageas Insurance Limited, are covered by the Financial Services Compensation Scheme (FSCS).

If **we** fail to carry out **our** responsibilities under this policy, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 or 0207 741 4100.



Optimum Underwriting Limited
Sussex House, Perrymount Road, Haywards Heath,
West Sussex RH16 1DN

Registered office:
Cutlers Exchange, 123 Houndsditch, London EC3A 7BU
Registered in England No.3805719

Optimum Underwriting Limited are Underwriting Agents
for Ageas Insurance Limited