

Travel Insurance

Policy Document

Annual multi-trip,
single trip and long stay
travel insurance for holiday
travel and winter sports

Travel Insurance – Terms and conditions

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TRAVEL INSURANCE

This document only constitutes a valid insurance certificate when it is issued in conjunction with a valid Schedule of Benefits between 01/03/2005 and 28/02/2006.
All policies must expire prior to 31/05/2007

Your Schedule of Benefits details the sections of this document under which you are covered.

Cover

This is to certify that in accordance with the authorisation granted under Contract Number CA0 0444OL 01 to the undersigned by UK Underwriting Limited, registered address, 10 King William Street, London, EC4N 7TW (hereinafter referred to as "the underwriter"), in consideration of the appropriate premium, the said **underwriter** is hereby bound, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

Insurers

This insurance has been arranged by Acumus Insurance Solutions Limited with UK Underwriting Limited on behalf of: Primary Insurance Company Limited, an EU regulated insurance company established in Ireland and licensed by the Irish Financial Services Regulatory Authority. Registered in The Republic of Ireland, registration number E340407, registered office First Floor, Fitzwilton House, Wilton Place, Dublin 2, Ireland.

Indemnity Insurance Limited. Registered in England with Company House, registration number 02445040, registered office Churchill Court, Westmoreland, Bromley, Kent, BR1 1DP.

Norwich Union Insurance Company. Registered in England with Company House, registration number 03290130, registered office, 8 Surrey Street, Norwich, Norfolk, NR1 3NG.

Acumus Insurance Solutions Limited, UK Underwriting Limited, Indemnity Insurance Limited and Norwich Union Insurance Company are authorised and regulated by the Financial Services Authority.

Acumus Insurance Solutions Limited, UK Underwriting and Primary Insurance Company Limited are all members of the Primary Group. For further details please visit www.primary-group.com or write to: The Customer Services Manager, Acumus Insurance Solutions Limited, Lynnfield House, Church Street, Altrincham, WA14 4DZ.

Signed for and on behalf
of the Insurer



Paul Smith – Director
UK Underwriting Limited

READ ME FIRST

Age limits

The cover under the Essentials **policy** and Standard **policy** will not apply to any person aged 66 or over at the time the **policy** is purchased.

Annual multi-trip policies

If **you** have paid the premium for an **annual multi-trip policy**, the **policy**:

- includes cover for overnight **trips** within your country of residence, providing that **you** have pre-booked accommodation for at least two nights;
- allows each person named under the **policy** to travel independently;
- will only cover **wintersports**:
 - (i) if **you** have paid the additional premium to include this cover;
 - (ii) for up to 17 days throughout the period of insurance.

Area definitions

United Kingdom, Isle of Man, Channel Islands and ROI: All of the **United Kingdom** and **ROI**.

Europe: Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Belgium, Belorussia (Belorus), Bosnia-Herzegovina, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Israel, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, **ROI**, Romania, Russian Federation (West of the Ural Mountains), San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, **United Kingdom**, Vatican City, Yugoslavia (Federal Republic of).

Worldwide excluding USA and Canada.

Worldwide including USA and Canada.

Cancelling this policy

We hope **you** are happy with the cover this policy provides. However, if after reading this **certificate**, this insurance does not meet with **your** requirements, please return it to Accumus Insurance Solutions Limited, within 14 days of receipt and we will refund **your** premium. We will refund all premiums paid within 30 days from the date we receive the notice of the cancellation from you, provided that you have not travelled on the policy during that time. No refund in premium will be given after this period.

If **your** policy is an annual multi-trip policy, the Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the Insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period of insurance.

Cancellation cover

Please refer to the definition of a period of insurance on pages 6 and 10, to ensure **you** understand when the cancellation cover under this **policy** will commence.

Complaints procedure

If **you** have any cause for complaint regarding this insurance, please refer to the complaints procedure on page 26.

Conditions, exclusions and warranties

Conditions and exclusions will apply to individual sections of **your policy**, in addition to the general exclusions and conditions on pages 24 and 25, which will apply to the whole

of **your policy**. It is a condition of this **policy** that all **material facts** must be disclosed to the **underwriter** at the time of taking out this insurance. Failure to do so may result in the **underwriter's** non-liability for claims.

Dangerous sports or pastimes

There is no cover under the **policy** for claims arising from any activity not listed under the definition of the **acceptable sports and leisure activities** on pages 5 and 6, unless **you** have paid the additional premium prior to travel, to include an activity listed under the definition of **hazardous sports and leisure activities** and cover is confirmed on **your certificate**.

Family policies

If **you** have paid the premium for a 'family rated' single **trip** or annual **policy** cover, a family is defined as follows: husband and wife (or couple including same sex, co-habiting for at least 6 months) and all their dependent children or children for whom they are legal guardian, aged under 23, who are in continuous full-time education. Independent travel is allowed.

Governing law

This **certificate** shall be governed by and construed in accordance with the Law of England and Wales unless the **Certificate** holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands shall apply.

Health conditions

Your policy excludes coverage in respect of certain conditions including heart, circulatory, lung or breathing conditions, cancerous and chronic medical conditions suffered by **you** or any person whose ill health would force **you** to cancel or cut short **your trip**. Should **you** be aware of any condition which fits this criteria, **you** should read the declaration procedure and medical screening process contained on page 3.

Personal liability

There is no cover for personal liability claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft or any mechanically propelled conveyance.

Policy document

You should read this document carefully. It gives **you** full details of what is and is not covered and the conditions of the cover. Cover will vary from policy to policy and underwriter to underwriter.

Policy excesses

Under most sections of the **policy**, claims will be subject to an **excess**. The **excess** will be applied per person, per section and per incident under which a claim is made. This means that **you** will be responsible for the first part of the claim. The amount **you** have to pay is the **excess**.

Policy limits

All sections of **your policy** have limits on the amount the **underwriter** will pay under that section. There are also specific limits under the **personal effects** and baggage section for: **single items; valuables** and items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

Property claims

These claims are paid based on the value of goods at the time **you** lose them and not on a "new for old" or replacement cost basis. An amount for wear, tear and depreciation will be

deducted. Certain items of personal property are not covered. Police reports are required for all losses involving theft and other losses require alternative appropriate reports, such as an airline property irregularity report, a hotel managers report, etc.

Reasonable care / unattended property

You must exercise reasonable care to prevent illness, injury or loss or damage to **your** property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of **money** which was not carried on **your** person unless placed in a safety deposit box or similar locked, fixed receptacle.

DECLARATION OF PRE-EXISTING MEDICAL CONDITIONS AND HAZARDOUS ACTIVITIES

Pre-existing medical conditions

1. Have **you**, anyone travelling with **you** or any person upon whose health the **trip** depends, ever received medication, medical advice or treatment for:
 - a) a heart related or circulatory condition (such as a heart condition, hypertension, blood vessel disease or a stroke); and/or
 - b) a lung or breathing condition (other than well-controlled asthma when suffered in isolation); and/or
 - c) a cancerous condition, and/or
 - d) a chronic illness.
2. Have **you**, anyone travelling with **you** or any other person upon whose health the **trip** depends, received hospital in-patient treatment during the 12 months prior to the date of taking out this **policy**?

If **you** have answered "Yes" to any of the above questions, **you** must call Inter Group to find out if cover can be granted.

UK Residents

Telephone: 0870 739 3839 Quote MSC 10169

Monday – Friday 9.00 am – 5.30 pm

Saturday - Sunday 9.00 am – 5.00 pm

ROI Residents

Telephone: 091 745 751 Quote MSC 1020

Monday – Friday 9.00 am – 5.00 pm

Saturday 10.00 am – 1.00 pm

Please note that the medical helpline cannot offer cover in the following circumstances:

- (i) If **you** are travelling against the advice of a medical practitioner; or
- (ii) If **you** are travelling for the purpose of obtaining medical treatment; or
- (iii) If **you** are on a hospital waiting list, or awaiting the results of medical tests or investigations; or
- (iv) If **you** are suffering anxiety, stress, depression, or any psychological or mental disorder; or
- (v) If **you** have received a terminal prognosis by a registered doctor prior to taking out this policy.

Should **we** require any additional premium and **you** accept **our** offer, this should be paid to the Inter Group medical helpline either by credit card or cheque within 14 days. Should **you** decide not to pay the additional premium, the declared health condition will not be covered. Any additional health conditions not declared to **us** will not be covered.

Reciprocal health agreement

Travellers to European Union countries should obtain Form E111 from their local Post Office. This will entitle them to benefit from the reciprocal health agreements which exist between certain European Countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of a Form E111, or Private Health Insurance, the deduction of the **excess** under Section B will not apply.

Hazardous activities

You are automatically covered under the personal accident and medical expenses sections of this **policy**, when **you** are participating in any of the **acceptable sports and leisure activities** listed on pages 5 and 6 of this **policy**.

You will only be covered under the personal accident and medical expenses sections of this **policy** when **you** are participating in any of the **hazardous sports and leisure activities** listed on pages 7, 8, and 9 if **you** have advised **us** at the time **you** bought this **policy**, paid the appropriate additional premium before **your trip** commenced and the cover is shown on **your certificate**.

To arrange cover please call **us** on 0870 444 3435.

What will happen when you declare your pre-existing medical condition or hazardous activity to us?

Our trained operators will ask **you** a few simple questions about **your** medical condition or activity. **You** will be advised as to whether **your pre-existing medical condition or hazardous sport or leisure activity** can be covered and whether there will be an additional premium to pay.

If cover can be provided, confirmation of cover will appear on **your certificate** (or **your** quotation). If **you** do not declare a **pre-existing medical condition or hazardous sport or leisure activity to us** at the point of purchase, **you** will not be covered in the event of a claim arising out of **your pre-existing medical condition or participation in any hazardous sport or leisure activity**.

Driving abroad

Cover under the medical expenses and personal accident sections of this **policy** are extended to include claims arising as a consequence of **you** travelling as a driver and (or) passenger in any private motor vehicle or motorcycle under 50cc.

It should be noted that no cover exists under the personal liability section of this **policy** for claims arising out of the use or possession of a motorised vehicle. Therefore, **you** are urged to seek confirmation from the vehicle owner or hirer that this area of cover is adequately provided for under an alternative insurance **policy**.

24 HOUR MEDICAL & EMERGENCY ASSISTANCE

If you are travelling to the USA, Canada, the Caribbean or Mexico, you must contact

Global Excel Management

Global Excel Management Incorporated will provide immediate help if **you** are ill or injured. **Global Excel should be contacted before proceeding with any medical treatment when travelling within the USA, Canada, the Caribbean or Mexico. If you do not notify Global Excel, this could mean we will provide you no cover or we will reduce the amount we pay for medical expenses. Global Excel will direct you to the nearest medical provider and may guarantee costs on your behalf.** They provide a 24-hour emergency service 365 days a year and **you** can contact them on:

From the USA or Canada

Global Excel Management Incorporated
Toll Free 1-800-709-3422

From Caribbean or Mexico

Global Excel Management Incorporated
Phone +1-819-566-1513

When **you** contact Global Excel Management, **you** will need to say **you** are insured with "**Acumus Insurance**" and give the following information: **Your** name, **your** address, **your** phone number abroad, **your policy** number quoted on the front of **your** policy schedule.

If you are travelling anywhere else in the world, you must contact

Inter Group Assistance Services

Inter Group Assistance Services will provide immediate help if **you** are ill or injured. **If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact Inter Group Assistance Services for you immediately. If they do not, this could mean we will provide no cover and reduce the amount we pay for medical expenses. If you receive medical treatment abroad and costs are likely to exceed £500/700, or the equivalent in local currency, you must notify Inter Group Assistance Services.** They provide a 24-hour emergency service 365 days a year and **you** can contact them on:

Emergency Number +44(0) 1252 740 100

UK Residents Quote Reference: IGCS1485

ROI Residents Quote Reference: IGCS1504

When **you** contact Inter Group Assistance Services, **you** will need to say **you** are insured with "**Acumus Insurance**" and give the following information: **Your** name, **your** address, **your** phone number abroad, **your policy** number quoted on the front of **your policy** schedule.

Returning Early to the United Kingdom, Channel Islands or ROI

If **you** have to return to the **United Kingdom**, Channel Islands or **ROI** under Section B or Section A1, Assistance Services must authorise this. If they do not, this could mean that **we** will not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**, Channel Islands or **ROI**.

Extension of Cover

If **you** are unable to complete the trip within the number of days shown on the insurance **certificate**, due to:

- death, injury or illness to **you** or any person travelling with **you**, or
- a delay or an interruption of **public transport** services.

Global Excel Management or Inter Group Assistance Services will extend **your policy**, without charge, for the additional days necessary for **you** to complete **your trip**.

The **underwriter** will not extend **your** current **period of insurance**:

- if **you** do not notify Global Excel Management or Inter Group Assistance Services of **your** wish to extend this **policy** before the current **period of insurance** expires
- by more than 30 days.

MAKING A CLAIM

For all Sections

If **you** need to make a claim, please obtain a claim form no later than 31 days after the event by:

Residents of the United Kingdom, Isle of Man and Channel Islands

- Telephoning Inter Group Claims Services on 0870 730 3160
Quoting reference: IGCS1485; and **your policy** number, shown on the front of **your policy** schedule or
- Writing to Inter Group Claims Services, Waverley House, Farnham Business Park, Weydon Lane, Farnham, Surrey GU9 8QT Quoting reference: IGCS1485 and **your policy** number, shown on the front of **your policy** schedule

Residents of the Republic of Ireland

- Telephoning Inter Group Claims Services on 091 745 740
Quoting reference: IGCS1504; and **your policy** number, shown on the front of **your policy** schedule or
- Writing to Inter Group Claims Services, Unit 2, Ballybrit Business Park, Ballybrit, Galway 9
Quoting reference: IGCS1504 and **your policy** number, shown on the front of **your policy** schedule

When returning the claim form, please include all relevant documentation. Please send originals - not photocopies (keep copies for **your** records). For all claims **you** will need to send **your** original **policy** schedule and **your** original holiday booking invoice.

DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in **your policy** in bold print.

We have listed the definitions in alphabetical order.

Acceptable sports & leisure activities

Category 1 Acceptable sports & leisure activities

The following activities are automatically included within the cover:

- archery, if adequately supervised (amateur)
- badminton (amateur)
- baseball (amateur)
- basketball (amateur)
- beach games
- bungee jumping (up to 3 jumps)
- canoeing
- clay pigeon shooting
- cricket (amateur)
- cycling
- dinghy sailing
- fell walking
- fencing
- fishing
- football (amateur)
- golf (amateur)
- hiking (under 2000 metres altitude)
- horse riding (up to 7 days)

- hot air ballooning which has been organised in the **UK** or **ROI** prior to departure
- ice skating (not hockey)
- jet boating
- jet ski-ing
- jogging
- marathon running (amateur)
- motorcycling up to 50cc
- netball (amateur)
- orienteering
- outwardbound pursuits
- paintballing
- parascending (over water)
- pony trekking
- racquetball
- rambling
- river canoeing
- roller skating, roller blading
- rounders
- rowing
- running-sprint/long distance (amateur)
- safari (**UK** or **ROI**organised)
- sail boarding
- sailing within territorial limits
- scuba diving up to 15 metres, if adequately supervised
- snorkelling
- squash (amateur)
- surfing(amateur, under 14 days)

The following are not included in the definitions:

- white water canoeing

- bmx or mountain biking

- deep sea fishing

- horse jumping
- hunting on horseback
- polo on horseback

- racing

- safaris involving the use of firearms

- scuba diving within 24 hours prior to departure

DEFINITIONS

- tennis (amateur)
 - track events
 - trekking (under 2000 metres altitude)
 - triathlon
 - volleyball (amateur)
 - war games
 - water polo (amateur)
 - water ski-ing (amateur)
 - white water canoeing (Grade 1 to 4)
 - white water rafting (Grade 1 to 4)
 - windsurfing (amateur)
 - work abroad
- yachting (racing/crewing inside territorial waters)

Accident, accidental

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

Annual multi-trip period of insurance

The **period** starting and ending on those dates shown on **your certificate**.

Cover under the cancellation section of **your policy**, starts from the later of either:

- the date the **certificate** is issued, or
 - the time at which the **trip** is booked;
- and ends at which ever happens first:
- the start of **your trip**, or
 - the expiry of the **policy**

The cover under all other sections of **your policy**, starts at **your trip** departure and ends on either

- **your return home**, or
- the expiry of this **policy**, or
- **your trip** exceeding the maximum **trip** length whichever is first.

Business Equipment

Computer equipment, communication devices and other business related equipment which is carried by **you** in the course of **your** business.

Cancellation costs

Travel and accommodation expenses paid or contracted to be paid by **you** in respect of **your trip**.

Certificate

This document describes **you** and the **Insured person(s)** who are covered under this **policy**, the schedule of benefits and details of **your policy** that relate to **you**.

Close business associate

A person in the same employment as **you** in **your country of residence**, whose absence from work or place of employment for one or more complete days at the same time as **you**, prevents the effective continuation of that business.

Common-law partner(s)

Any couple (including the same sex) in a common law relationship or who have co-habitated for at least 6 months.

Country of residence

The country in which **you** live, for the majority of the year.

The following are not included in the definitions:

- manual work abroad
 - use of machinery
-
- the contracting of any disease, illness and/or medical condition
 - the injection or ingestion of any substance
 - any event which directly or indirectly exacerbates a previously existing physical bodily injury
-
- any subsequent **trip** that starts after **you** have returned to **your home**, to a hospital or to a nursing home in the **UK** or **ROI**.

DEFINITIONS

Curtailment costs

Travel costs necessarily incurred to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas.

Excess

The first amount **you**, and each person named on the insurance **certificate**, have agreed to pay towards a claim under each section of this **policy**. If **you** have paid the premium for an Excess Waiver upgrade **you** will not pay an excess.

Golf cover

Upon payment of an additional premium at the time of taking out this **policy**, **you** can extend the cover to include **golf equipment, golf equipment hire** and non-refundable golfing fees.

Golf equipment

Golf clubs, golf bag, non motorised golf trolley and golf shoes.

Government Levy

A **republic of ireland** Government levy which must be paid by **you** in addition to the insurance premium.

Hazardous sports & leisure activities

The following activities are considered to be **hazardous sports & leisure activities**. **You** will only be covered whilst participating in this **hazardous sport or leisure activity**, if **you** have paid the appropriate additional premium before **your trip** commenced and the activity is shown on **your certificate**.

Category 2 hazardous sports & leisure activities

- boxing training (no contact)
- camel riding
- cycle touring
- deep sea fishing
- dog sledging
- elephant riding
- flying a private plane or small aircraft
- flying as passenger in a private plane or small aircraft
- go karting (specific use)
- gymnastics
- hiking (between 2,000 and 6,000 metres altitude)
- hockey
- horse riding (over 7 days)

- hot air ballooning (not organised in **UK** or **ROI**)

- hydro zorbing
- kayaking
- manual work

- martial arts (training only)

The following are not included in the definitions:

- All costs attributable to the outward and return travel tickets, whether used or unused.

The **underwriter** will not :

- cover any child aged under 10, who is not supervised by an adult when participating in a **hazardous sport or leisure activity**.
- provide any cover if **you** receive any financial reward or gain as a result of participating in the **hazardous sport or leisure activity**.

The following are not included in the definitions:

- contact boxing

- hunting on horseback
- polo on horseback
- horse jumping
- hot air ballooning organised in the **UK** or **ROI** prior to travel

- manual work which is not at ground level
- manual work involving the use of machinery

DEFINITIONS

Category 2 hazardous sports & leisure activities continued

- use of motorcycles over 50cc
- mountain biking
- quad biking
- rugby (amateur)
- safari (not organised in **UK or ROI**)

- scuba diving between 15 and 30 metres in depth

- sea canoeing
- surfing (over 14 days, amateur)
- trekking (between 2,000 and 6,000 metres altitude)
- work abroad

Category 3 hazardous sports & leisure activities

- abseiling
- american football (amateur)
- gliding
- outdoor endurance events
- parachuting
- paragliding
- parasailing (over land)
- sail boarding
- sand boarding
- sand yachting
- snow mobiling
- white water canoeing (grade 5 to 6 inclusive)
- white water rafting (grade 5 to 6 inclusive)
- yachting (racing / crewing) – outside territorial waters

Category 4 hazardous sports & leisure activities

- animal riding
- bmx cycling
- bob sleighing
- canyoning
- hang gliding
- heli-skiing
- high diving (amateur)
- horse jumping

- ice hockey
- land yachting
- luge
- manual work (including the use of light machinery)
- micro lighting
- motor rallies
- para sailing

The following are not included in the definitions:

- racing

- safaris organised in the **UK or ROI**
- safaris involving the use of firearms
- scuba diving within 24 hours prior to departure
- scuba diving below 30 metres in depth

- work abroad which is not at ground level
- work abroad involving the use of machinery

- hunting on horseback
- polo on horseback

- major events

DEFINITIONS

Category 4 hazardous sports & leisure activities continued

- rock climbing
- rock scrambling
- scuba diving (between 30 and 40 metres in depth)

- show jumping

- skateboarding
- sky diving
- tobogganing
- wrestling (amateur)

Hijack

When an aircraft or other vehicle in which **you** are travelling in is taken over illegally.

Home

Your usual place of residence in the **UK** or **ROI**.

Insurance premium tax (IPT)

A **UK** Government tax which must be paid by **you** in addition to the insurance premium. Only residents of **ROI**, the Channel Islands and Isle of Man are exempt from **IPT**.

Material fact

Any fact which is known to **you**, which is likely to influence the **underwriter** in the acceptance or assessment of this insurance.

Money

Bank and currency notes and coins and cheques.

Mugging

A violent, threatening attack by a third party causing actual bodily harm.

One-way trip

A journey where **you** are emigrating. The cover will begin when **you** leave **your home** and end no later than 24 hours after the time **you** first leave the immigration control of **your** final destination country.

Pair or set or collection

Two or more items of **personal effects** which are complimentary or used or worn together or intended to be used or worn together,

The following are not included in the definitions:

- scuba diving if **you** are not a BSAC, PADI, DIWA, SSI or SAA member
- scuba diving within 24 hours prior to departure
- hunting on horseback
- polo on horseback

DEFINITIONS

The following are not included in the definitions continued

Personal effects

Luggage, clothing, **valuables** and personal items which are owned by **you** and have been either taken or purchased on the **trip**.

- antiques
- any property held or used for any business or professional purposes
- bicycles
- binoculars
- bonds, coupons, documents of any kind, **money**, securities, stamps, or travellers cheques
- camcorders
- cassettes and cassette players
- cellular phones
- compact discs and compact disc players
- computer and telecommunication equipment of any kind
- computer games
- contact or corneal lenses
- diving equipment
- furs
- musical instruments
- radios
- spectacles
- sunglasses
- tape recorders
- television sets
- video equipment
- video games

Policy

Your certificate including the Schedule of Benefits, this booklet, and any endorsements.

Pre-existing medical condition

Any of the following conditions, known to **you**, which has been suffered or for which medical advice, treatment or medication has been received, prior to the date of issue of this insurance.

- any heart or circulatory condition (e.g. heart condition, hypertension, blood vessel or a stroke); and/or
- any lung or breathing condition (other than mild, well-controlled asthma suffered in isolation); and/or
- any cancerous condition; and/or
- any chronic illness; and/or
- any hospital in-patient treatment for any medical condition suffered during the 12 months prior to taking out this **policy**.

DEFINITIONS

Public transport

A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

Redundancy, Redundant

You becoming unemployed under the current **redundancy** legislation. **You** must have been given a Notice of **Redundancy** and be receiving payment under the current **redundancy** payments legislation.

Relative

Brother, brother-in-law, **common-law partner**, daughter, daughter-in-law, fiancé(e), grandchild, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, or spouse who live in **your** country of residence.

Resident

You are within the **UK** or **ROI** at the time of arranging this insurance and at the time of **your** departure.

ROI

Republic of Ireland, **ROI**

Serious illness or serious injury

Any illness or injury which

- renders **you** totally incapacitated; or
- results in **you** being a patient in hospital for more than 48 hours

Single item

Any one article, **pair, set or collection**.

Single trip or one-way trip period of insurance

The **trip duration**, as shown in **your certificate**.

Cover under the Cancellation section of **your policy**, starts from the date the **certificate** is issued and ends at the start of **your trip**.

The cover under all other sections of **your policy**, starts at **your trip** departure and ends on **your return home** or expiry of the **policy**, whichever is first.

Ski equipment

Skis, ski bindings, ski boots, ski sticks, snow board, snow board bindings and snowboard boots.

Sports equipment

Those items which are usually worn, carried, used or held during the participation in a sporting activity.

Total disablement

Means **you** are prevented from engaging in paid employment or paid occupation of any and every kind, but for children any occupation not normally reserved for the handicapped.

Trip, Trip duration

A journey which begins when **you** leave **your home** and ends on **your** return, during the **period of insurance**, to either

- a. **your home**, or
- b. a hospital or nursing home in the **UK** or **ROI**, following **your** repatriation.

The following are not included in the definitions:

- any employment which has not been continuous and with the same employer
- any employment which is not on a permanent basis
- any employment which is on a short term fixed contract
- any instance where **you** had reason to believe that **you** would be made **redundant** at the time of booking **your trip**

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

DEFINITIONS

The following are not included in the definitions:

Underwriter

UK Underwriting Limited on behalf of:
Primary Insurance Company Limited, Indemnity Insurance Limited and Norwich Union Insurance Company.

United Kingdom, UK

Means England, Scotland, Wales and Northern Ireland. The Channel Islands and Isle of Man are regarded as **UK** for **trips** departing from and returning thereto.

Us, We, Our

Acumus Insurance Solutions Limited.

Valuables

Animal skins, articles made of or containing gold, silver or other precious metals, binoculars, cameras, computer games and other associated equipment, jewellery, leather goods, photographic equipment, precious or semi-precious stones, silks, spectacles, telescopes, telecommunications equipment, video and audio equipment of any kind, watches.

Wintersports

Guided cross country skiing, mono skiing, off-piste skiing or snowboarding, recreational racing, skiing, snow boarding and snow sledging.

- freestyle skiing
- heli-skiing
- ice hockey
- luging
- off-piste skiing in areas designated as unsafe by resort management
- off-piste skiing where there is an avalanche warning in place
- parapenting
- ski acrobatics and stunting
- ski bob racing
- ski-dooing
- ski flying
- ski jumping
- ski racing or training
- the use of skeletons or bobsleighs
- snow mobiling
- tobogganing

You, your

Any person named on the **certificate**.

THE INSURANCE

SECTION A1 – CANCELLATION & CURTAILMENT

What you are covered for:

The **underwriter** will pay, up to the amount shown in the Schedule of Benefits on **your certificate**, for **your** proportion of the costs which **you** have paid or agreed to pay and which **you** cannot recover from any source, if it is necessary and unavoidable to cancel or cut short **your trip** as a result of:

- (a) death, **serious injury or illness** during the **period of insurance** of:
- **you**, or
 - a person **you** are travelling with, or
 - a **relative**, or
 - a **close business associate** who lives in the **United Kingdom**, or
 - a friend or relative who lives abroad with whom **you** were staying.
- (b) **You** or the person **you** are travelling with:
- being required in the **United Kingdom** for jury service, or as a witness in a Court of Law, or
 - being under compulsory quarantine, or
 - being prevented from travel following a government travelling restriction that prevents travel, or
 - being required to be present by the police, as a result of **your home** or usual place of business in the **United Kingdom** suffering a burglary within seven days before the start of **your trip**; or
 - suffering accidental damage to **your home** or to **your** travelling companion's **home** within seven days before the start of **your trip**; or
 - being made **redundant** under current redundancy legislation; or
 - being pregnant and **you** or the person **you** are travelling with, are expected to give birth within fourteen weeks of the booked start date or return date of **your trip**; or
 - suffering any medical complications arising from pregnancy or childbirth prior to the twenty sixth week
 - being posted overseas or receiving emergency requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services.

If **you** have paid the additional premium to include **hazardous sport and leisure activities**, we will also pay **you** a percentage of any unused pre-paid **trip** costs, if **you** have to cut short **your trip** by returning to **your home**, following **serious injury** whilst participating in the **hazardous sport or leisure activity**.

In addition, if **you** have booked a self drive holiday and it is necessary to cancel **your trip** as a result of **your** vehicle being involved in an **accident** within seven days prior to **your** intended **trip duration**, we will pay for **your** proportion of the costs which **you** have paid or agreed to pay and which **you** cannot recover from any source.

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section A1

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- any claim for curtailment which has not been approved by the relevant Assistance Services Provider, as detailed on page 4, prior to **your** return to **your** country of residence.
- any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing **you** to cancel or cut short **your trip**.
- any costs which **you** have paid or agreed to pay, if **your trip** is cancelled for the following reasons:
 - claims arising directly or indirectly as a result of a **pre-existing medical condition** relating to **you**, **your** travelling companion, a **relative** or **close business associate** of **you**s, or the person with whom **you** have arranged to stay whilst on the **trip**, relating to:
 - (a) a heart or circulatory condition (such as a heart condition, hypertension, blood vessel disease or a stroke); and/or
 - (b) a lung or breathing condition (other than well-controlled asthma when suffered in isolation); and/or
 - (c) a cancerous condition, and/or
 - (d) a chronic illness, and/or
 - (e) hospital in-patient treatment received during the 12 months prior to the date of taking out this policy which has not been disclosed to Inter Group Medical Screening.
 - the person whose medical condition giving rise to the claim:
 - (a) is travelling against the advice of a medical practitioner, or
 - (b) is travelling for the purpose of obtaining medical treatment, or
 - (c) is on a hospital waiting list, or awaiting the results of medical tests or investigations; or
 - (d) is suffering from anxiety, stress, depression, or any psychological or mental disorder; or
 - (e) has received a terminal prognosis by a registered doctor prior to taking out this **policy**.
 - **you** have failed to have any recommended vaccines, inoculations or medications prior to **your trip**
 - **you** have failed to get the relevant passport or visa
 - unlawful or criminal proceedings against **you** or a person **you** are travelling with
 - **redundancy**, which is not notified during the **period of insurance**
 - a pregnancy, which is confirmed by a registered doctor before the date **you** bought this **policy**
 - medical complications arising from pregnancy or childbirth where prior medical complications have existed
 - **your** disinclination to travel, phobias, anxiety or stress
 - **your** personal financial circumstances, other than **you** being made **redundant** after the issue date of the **certificate**
 - the death or illness of any pets or animals
 - **your** late arrival at the airport or port after check in or booking in time
- Any costs in respect of the following:
 - loss of air passenger duty
 - unused timeshare property, airmiles or other promotions of this nature
 - **your** loss of enjoyment of the **trip**, however caused
 - **your** failure to advise **us** of any **material fact** prior to the issue of the **certificate** or prior to **your** departure on **your trip**
 - unused portions of **your** original ticket, where repatriation has been made

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SECTION A2 – CATASTROPHE COVER

What you are covered for:

If **you** are forced to move from **your** pre-booked and pre-paid accommodation as a result of :

- fire, explosion
- lightning
- earthquake
- storm, tempest, hurricane, flood

the **underwriter** will pay any travel and accommodation expenses **you** incur, to enable **you** to

- continue **your trip**; or
- if **you** are unable to continue with **your trip**, return **you** to the **UK** or **ROI**, up to the amount shown in the Schedule of Benefits on **your certificate**.

SECTION A3 – HOTEL SERVICES FAILURE

What you are covered for:

If **you** pre-booked hotel, due to strike or industrial action, completely withdraws the following:

- water or electrical facilities, or
- swimming pool facilities, or
- kitchen services to the extent that no food is available, or
- chambermaid facilities

the **underwriter** will pay **you** the amount shown in the Schedule of Benefits on **your certificate**, for each complete 24 hours **you** are without these facilities.

SECTION B – MEDICAL, TREATMENT AND REPATRIATION EXPENSES

What you are covered for:

If **you** become ill or are injured during the **trip**, the **underwriter** will pay up to the amount shown in the Schedule of Benefits on **your certificate** for:

(i) Medical and treatment expenses

- medical, surgical and hospital expenses incurred outside **your** country of residence.
- emergency dental treatment for the relief of pain up to £200/€280

(ii) Funeral and Repatriation expenses

If **you** die during the **trip** or **one-way trip**, the **underwriter** will pay up to £3000/€4,200 for the following:-

- the funeral expenses in the country where **your** death occurs, or
- the cost of returning **your** body or ashes **home**.

(iii) Travel and accommodation expenses

- additional travel and room only accommodation expenses incurred by **you** and one person travelling with **you**, as a result of **you** receiving medical advice from a registered doctor in attendance and the **underwriter's** medical advisors, that **your** originally planned return journey **home**, is impossible due to medical reasons.

What you are not covered for continued:

- **your** travel expenses for **you** to return to the **UK** or **ROI**, if **you** do not already possess pre-paid return travel tickets
- any cancellation or curtailment costs which the **underwriter** would not have had to pay, had **you** notified the travel agent, tour operator or provider of transport or accommodation immediately after **you** knew **you** would be cancelling or curtailing **your trip**
- any repair costs to **your** private motor vehicle
- any claim resulting from **you** or a person **you** are travelling with being posted overseas or receiving an emergency requirement of duty, following an act of war, invasion or terrorism

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section A2

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- any costs which cannot be substantiated by a written report from the local or national authority who ordered **your** relocation which confirms the exact cause for the relocation
- any costs or expenses payable by or recoverable from **your** tour operator, airline, hotel or other provider of accommodation or transport
- any costs or expenses if **you** decide not to remain in **your** booked accommodation, although it is considered safe and acceptable to continue living there.

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section A3

- claims which are not substantiated by a written report from the tour representative or hotel confirming the exact length, nature and cause of the disruption
- strike or industrial action, which was advised to **you** at the time **you** took out this **policy**
- claims for services that were not available prior to any strike or industrial action

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section B

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- any costs or expenses, if **you** have not advised the relevant Assistance Services Provider, as detailed on page 4 and received their agreement to these costs, in the event of **you**:
 - dying, or
 - being involved in an **accident**, or
 - being admitted to hospital, or
 - curtailing **your trip** due to medical reasons; or
 - missing **your** flight due to medical reasons
- any medical costs or expenses, if **you** are in Australia and **you** have not enrolled with Medicare
- claims arising directly or indirectly as a result of **your pre-existing medical condition** relating to:
 - a heart or circulatory condition (such as a heart condition, hypertension, blood vessel disease or a stroke); and/or
 - a lung or breathing condition (other than well-controlled asthma when suffered in isolation); and/or
 - a cancerous condition, and/or

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The most the **underwriter** will pay for accommodation costs is £1,000/£1,400 per person.

What you are not covered for continued:

- a chronic illness, and/or
- hospital in-patient treatment received during the 12 months prior to the date of taking out this policy which has not been disclosed to Inter Group Medical Screening.
- any medical, hospital or treatment expenses in your country of residence
- any medical, treatment, funeral or repatriation expenses incurred as a result of participating in a **hazardous sport or activity**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your certificate**
- any medical, hospital, treatment, funeral or repatriation expenses if **you**:
 - are travelling against the advice of a medical practitioner, or
 - are travelling for the purpose of obtaining medical treatment; or
 - are on a hospital waiting list, or awaiting the results of medical tests or investigations; or
 - are suffering from anxiety, stress, depression, or any psychological or mental disorder; or
 - have received a terminal prognosis by a registered doctor prior to taking out this **policy**.
- any medical, hospital or treatment expenses, which in the opinion of the **underwriter's** medical advisors, are not essential or can be reasonably delayed until **you** return home
- any costs arising from **you** arranging a single or private accommodation room in a hospital, clinic or nursing home
- claims arising directly or indirectly from pregnancy, if:
 - **you** were pregnant when **you** took out this **policy** and **you** did not inform **us**, or
 - **you** were pregnant when **you** booked this **trip** under **your** annual multi-**trip policy** and **you** did not inform **us**, or
 - **you** were not pregnant when **you** took out this **policy** and the claim is as a result of complications after the twenty sixth week, or
 - **you** were not pregnant when **you** booked this **trip** under **your** annual multi-**trip policy** and the claim is as a result of complications after the twenty sixth week, or
 - **you** have had complications in any previous pregnancy
- dental treatment which is not for the purpose of relieving immediate pain or suffering
- any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered medical practitioner
- any medical, hospital or treatment expenses, which **you** have incurred after:
 - **you** have refused the offer of repatriation when, in the opinion of the doctor in attendance and the **underwriter's** medical advisors, **you** are fit to travel
 - the **underwriter** has repatriated **you** to **your** final destination, rather than **your** country of residence, during **your one-way trip**
- any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a **serious injury**, which in the opinion of the **underwriter's** medical advisors, cannot be reasonably delayed until **your** return **home**
- non continuous treatment
- any up-grades from economy class travel, unless the **underwriter's** medical advisors specify this is necessary on medical grounds
- any costs or expenses if **you** do not have a pre-paid return ticket to **your** country of residence at the start of **your trip**
- any medication or drugs which **you** know **you** will need at the start of the **trip**

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SECTION C1 – HOSPITAL BENEFITS

What you are covered for:

The **underwriter** will pay **you** the amount shown in the Schedule of Benefits on **your certificate**, for every complete 24 hours **you** spend in a hospital abroad as an in-patient during **your trip**, as a direct result of **you** suffering **accidental** injury or illness which is covered under Section B of this **policy**.

SECTION C2 – PET CARE

What you are covered for:

If **you** are delayed as a result of a covered event under Section B and as a result incur additional kennelling fees, the **underwriter** will pay **you** the amount shown in the Schedule of Benefits on **your certificate**, for each and every complete 24 hour period of delay.

SECTION C3 – MUGGING

What you are covered for:

The **underwriter** will pay **you** the amount shown in the Schedule of Benefits on **your certificate** if **you** suffer an injury and go into hospital as an in-patient as the result of a **mugging** attack as long as **you** report the incident to the police within 24 hours and get a police report.

SECTION D – PERSONAL EFFECTS, TRAVEL DOCUMENTS AND DELAYED BAGGAGE

What you are covered for:

(a) Personal effects and baggage

The **underwriter** will pay for accidental loss, theft of or damage to **your personal effects**, up to the amount shown in the Schedule of Benefits on **your certificate**.

(b) Travel Documents

The **underwriter** will pay for any reasonable expenses **you** incur, whilst obtaining replacement passports, green cards, visas, accommodation vouchers and petrol coupons or travel tickets which have been lost or stolen during the **trip**, up to the amount shown in the Schedule of Benefits on **your certificate**.

(c) Baggage delay

The **underwriter** will pay for the purchase of essential items, up to the amount shown in the Schedule of Benefits on **your certificate**, if **your personal effects** are delayed or lost in transit on **your** outward journey for more than 24 hours.

What you are not covered for continued:

- the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which **you** went into hospital or clinic abroad
- loss, or damage to false dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
- any repatriation expenses to the **UK** or **ROI**, if **you** are travelling on a **one way trip** and **your** final destination is nearer

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section C1, if **you**:

- are an in-patient at a hospital or clinic in your country of residence
- are not receiving continuous treatment
- are an in-patient at a hospital or clinic, which has not been authorised and arranged by the relevant Assistance Services Provider, as detailed on page 4

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section C2

- any fees, if **your** pet's stay does not exceed the pre-booked period of accommodation
- any fees which did not form part of the original pre-booked duration for **your** pet

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section D

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- claims for theft of **your personal effects** and baggage if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- more than £50/€70 per **single item**, up to a maximum of £150/€210 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- wear, tear, or depreciation
- loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
- damage caused by the leakage of powder or liquid carried within **your personal effects** or baggage.
- any breakage of fragile articles, unless the breakage is caused by fire or an **accident** involving the vehicle in which **you** are being carried
- claims arising for loss, theft or damage to:
 - prams or buggies, or

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What you are not covered for continued:

- wheelchairs, or
- pedal cycles, or
- motor vehicles, or
- marine equipment, or
- diving equipment, or
- watercraft, surfboards, sailboards or their related accessories, or
- **sports equipment**, or other equipment or fittings of any kind
- damage to, or loss or theft of **your personal effects** or baggage, if they have been left:
 - unattended, in a public place; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
 - in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report
- loss, theft or damage to:
 - anything being shipped as freight or under a Bill of Lading; or
 - dentures; or
 - bridgework; or
 - artificial limbs; or
 - hearing aids of any kind; or
 - items being carried on a vehicle roof rack
- loss, theft or damage to **valuables**, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle
- any claim for baggage delay if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay
- loss, theft or damage arising from:
 - mechanical or electrical breakdown; or
 - moths or vermin; or
 - process of cleaning, restoring or repairing.

SECTION E – PERSONAL MONEY

What you are covered for:

The **underwriter** will pay for the loss, theft or suspected theft of **your money** and travellers cheques during **your trip**, up to the amount shown in the Schedule of Benefits on **your certificate**.

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section E

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- any loss or theft of **your money** or travellers cheques, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier
- any loss, if **you** have not taken reasonable steps to prevent a loss happening
- loss or theft of **money** that is not:
 - on **your** person; or
 - deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation
- loss or theft of travellers cheques, if the issuer provides a replacement service
- depreciation in value, currency changes or shortage caused by any error or omission
- loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials

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SECTION F – TRAVEL DELAY AND HOLIDAY ABANDONMENT

What you are covered for:

(a) Travel Delay

The **underwriter** will pay **you** the amount shown in the Schedule of Benefits on **your certificate**, if **you** planned:

- first outward flight, rail or sea trip from **your home**, or
- final inbound flight, rail or sea trip to **your home** is delayed for 12 hours or more.

(b) Holiday abandonment

The **underwriter** will pay, up to the amount shown in the Schedule of Benefits on **your certificate**, for travel and accommodation expenses which **you** have paid or have contracted to pay and which **you** cannot recover from any source, if **your** holiday or journey is necessarily cancelled following a delay of 24 hours or more from the scheduled departure time.

SECTION G – HIJACK

What you are covered for:

The **underwriter** will pay **you** the amount shown in the Schedule of Benefits on **your certificate** for each and every completed period of 24 hours, in the event of **hijack** of the transport on which you are travelling.

SECTION H – MISSED DEPARTURE

What you are covered for:

The **underwriter** will pay **you** up to the amount shown in the Schedule of Benefits on **your certificate**, for reasonable additional accommodation and travel expenses, if **you** arrive at **your** last departure point from the **UK** or **ROI** or the last departure point for **your** return **trip** to the **UK** or **ROI**, too late to board **your** booked flight, train or sailing, as a result of the following:

- scheduled **public transport** services failing to get **you** to **your** destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown, or
- the private motor vehicle in which **you** were travelling suffering from a mechanical breakdown or failure, or
- the private motor vehicle in which **you** were travelling being directly involved in a road traffic accident which resulted in mechanical breakdown or failure

SECTION I – PERSONAL ACCIDENT

What you are covered for:

The **underwriter** will pay **you** or **your** estate a lump sum, as shown in the Schedule of Benefits on **your certificate**, if **you** suffer bodily injury as a result of an **accident** during **your trip** which causes:

- **your** death, or
- permanent loss of one or more limbs by physical separation at or above the wrist or ankle, or
- permanent loss of all sight in one or both eyes, or
- permanent and **total disablement**

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section F

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- any compensation if **you** have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of **your** holiday, the scheduled departure time and the actual departure time of **your** flight, rail journey or sailing, if applicable
- any delay which is due to strike or industrial action which had started or was announced before **you** took out this **policy**
- compensation under both the 'travel delay' and 'holiday abandonment' sections of this **policy**.
- any delay which is due to **your** failure to take reasonable steps to check in on time in accordance with the booked itinerary
- any claims resulting from a delay ordered by any government, civil authority or other official government body

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section G:

- claims not substantiated by a police report confirming the length and exact nature of the incident.

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section H

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- any upgrade in accommodation
- any claim arising as a result of **you** not having taken reasonable steps to complete the journey to the departure point on time
- any claim relating to internal flights
- any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before **you** started **your** journey to the departure point
- any claim in respect of mechanical breakdown or failure, if **your** private motor vehicle, has not been properly serviced and maintained
- any repair costs to your private motor vehicle
- any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section I

- any benefit where **your** death, injury or loss does not occur within 180 days of the **accident**
- any benefit as a result of participating in a **hazardous sport or leisure activity**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your certificate**
- any benefit if **you** cannot prove to the **underwriter** 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

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What you are not covered for continued:

- any benefit if **you** cannot prove to the **underwriter** 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

SECTION J – PERSONAL LIABILITY

What you are covered for:

The **underwriter** will pay, up to the amount shown in the Schedule of Benefits on **your certificate** (which includes all legal fees which **we** have agreed), for any event which relates to an incident caused by **you** during the **trip** or **one way trip**, for which **you** are legally liable to pay and which results in:

- Injury, illness or disease to another person
- Loss or damage to property which does not belong to **you** or any member of **your** family and is not in **your** or a member of **your** family's custody or control

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section J

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- claims arising directly or indirectly from, happening through or in consequence of:
 - contractual liability, employers liability, or liability to a member of **your** family, your travelling companion's family or to **your** travelling companion; or
 - animals belonging to **you**, or in **your** care, custody or control; or
 - wilful, malicious or unlawful acts; or
 - the use of firearms; or
 - the pursuit of trade, business or profession; or
 - ownership or occupation of land or buildings; or
 - the influence of intoxicating liquor or drugs
- claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance
- claims for legal fees and costs resulting from any criminal proceedings
- for bodily injury to or sickness contracted by you.

SECTION K – LEGAL EXPENSES

What you are covered for:

The **underwriter** will pay, up to the amount shown in the Schedule of Benefits on **your certificate**, for legal costs and expenses incurred in pursuing legal proceedings against third parties for compensation and damages arising from or out of **your** death, **serious illness** or personal **accident** during **your trip**.

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section K

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- any costs or expenses which have been incurred without prior approval of the **underwriter**
- any claim where the **underwriter** considers **your** prospect of success in achieving a reasonable benefit to be insufficient
- any claim emerging from the pursuance to a contingent fee agreement between **you** and **your** counsel
- any claim for travel and accommodation expenses which **you** have incurred whilst pursuing legal action
- any claim arising from **you** pursuing legal proceedings as part of and (or) on behalf of a group or organisation
- any claim for legal costs where **you** are pursuing a legal action against the **underwriter**, Acumus Insurance Solutions Limited, Global Excel Management Incorporated, Inter Group Assistance Services, Inter Group Claims Services or any Primary Group Company.
- any claim against any member of **your family** or travelling companions.
- **we** will have complete control over the appointment of any solicitor(s) acting on **your** behalf and of any legal proceedings
- **we** will be entitled to repayment of any amounts paid under this section in the event that **you** are awarded legal costs as part of any judgement or settlement

THE INSURANCE

SECTION L- HOME CARE COVER

What you are covered for:

In the event that on return from the holiday or journey **your home** has been damaged during the Period of Insurance rendering it unsafe or insecure or resulting in unreasonable discomfort to the occupants, the **underwriter** will indemnify **you** for the cost of repairs carried out by their appointed repairers to render assistance in respect of:

- (i) the domestic plumbing or drainage system where there is a likelihood of flooding;
- (ii) the domestic gas or electricity supply system in the event of complete failure;
- (iii) the roofing where internal damage is likely to be caused;
- (iv) the external locks, doors or windows rendering the **Home** insecure; or
- (v) a fixed heating system where there is an escape of water or oil

WINTERSPORTS COVER

If **you** have paid the additional premium to include **wintersports** cover and the cover is shown on **your certificate**, cover sections M-Q inclusive apply:

SECTION M – SKI EQUIPMENT

What you are covered for:

The **underwriter** will pay, up to the amount shown in the Schedule of Benefits on **your certificate**, for accidental loss, theft of or damage to **ski equipment**, which is owned or hired by **you**.

If **you** own the **ski equipment**, the **underwriter** will take off the following amounts for wear and tear:

<u>Age of ski equipment</u>	<u>Deduction</u>
Up to 1 year	10% of purchase price
1 to 2 years	30% of purchase price
2 to 3 years	50% of purchase price
3 to 4 years	70% of purchase price
4 to 5 years	80% of purchase price

What you are not covered for:

The **underwriter** shall not be responsible for:

- the **Excess** as shown in the Schedule of Cover and Excesses;
- claims arising for damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained.

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section M

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- claims for **ski equipment** which is owned by **you**, if it is over five years old
- more than **your** liability for the loss or damage to any hired **ski equipment**
- any claim for loss or theft of **ski equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- more than £50/€70 per **single item**, up to a maximum of £200/€280 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- claims arising from delay, detention, seizure or confiscation by Customs or other officials
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **ski equipment**, if it has been left:
 - unattended in a public place; or
 - left in an unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property

THE INSURANCE

SECTION N – SKI EQUIPMENT HIRE

What you are covered for:

If **you** own **ski equipment** is:

- lost, stolen or damaged; or
 - misdirected or delayed in transit by more than 12 hours
- the **underwriter** will pay for the cost of hiring **you** the necessary **ski equipment** for each 24 hour period **you** are without **your own ski equipment**, up to the amount shown in the Schedule of Benefits on **your certificate**.

SECTION O – SKI PACK

What you are covered for:

If **you** are unable to use **your** ski pass, tuition or ski hire due to:

- being involved in an **accident**; or
- **your** sickness; or
- the loss or theft of **your** ski pass

the **underwriter** will pay **you**, up to the amount shown in the Schedule of Benefits on **your certificate**, for the proportionate value of any unused ski pass, ski hire or tuition fee.

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section N

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- any claim for loss or theft of **your** own **ski equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft of **your** own **ski equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- claims arising from delay, detention, seizure or confiscation by Customs or other officials
- claims for loss or theft of, or damage to **your** own **ski equipment**, whilst it's being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **your ski equipment**, if it has been left:
 - unattended in a public place; or
 - in an unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section O

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- any claim, if the loss or theft of **your** ski pass is not notified to the police within 24 hours of its discovery and **you** have obtained a written report, which includes the crime reference number
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- loss or theft of **your** ski pass, if it was left:
 - unattended in a public place; or
 - in an unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property
- claims arising directly or indirectly as a result of **your pre-existing medical condition**, where **you** have not declared it to **us** before the start of **your trip**, have agreed the additional terms and paid any additional premium
- claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming **your** inability to ski.

THE INSURANCE

SECTION P – PISTE CLOSURE

What you are covered for:

The **underwriter** will pay an amount, as shown in the Schedule of Benefits on **your certificate**, if **you** are unable to ski for a continuous period in excess of 12 hours, due to a lack of snowfall or adverse weather conditions during the months of December to March inclusive, at **your** pre-booked **wintersports** resort.

SECTION Q – DELAY DUE TO AVALANCHE

What you are covered for:

If **your** outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **your** pre-booked **wintersports** resort, the **underwriter** will pay **you** an amount, as shown in the Schedule of Benefits on **your certificate**, for additional travel and accommodation expenses.

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section P

- any benefit, if **you** are not skiing in a pre-booked **wintersports** resort which is 1,000m above sea level
- any benefit, if **you** are unable to provide a report from the resort management substantiating **your** claim
- any benefit, if an alternative resort is available
- any benefit, if the piste closure was in existence prior to **your** arrival in **your** pre-booked **wintersports** resort

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section Q

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- any claim, if **you** are unable to provide a report from the resort management substantiating **your** claim
- any additional compensation under sections A2, F or G of this **policy**

THE INSURANCE

GOLF COVER

If **you** have paid the additional premium to include **golf cover** and the cover is shown on **your certificate**, cover sections R-T inclusive apply:

SECTION R – GOLF EQUIPMENT

What you are covered for:

The **underwriter** will pay, up to the amount shown in the Schedule of Benefits on **your certificate**, for accidental loss, theft of or damage to **golf equipment** which **you** own.

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section R

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- more than £50/£70 per **single item**, up to a maximum of £200/£280 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- **golf equipment** which is over five years old
- any claim for loss or theft of **golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- claims arising from delay, detention, seizure or confiscation by Customs or other officials
- claims for loss, theft or damage to anything whilst being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **golf equipment**, which is being carried on a vehicle roof rack
- damage to, or loss or theft of **golf equipment**, if it has been left:
 - unattended in a public place; or
 - left in an unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property

THE INSURANCE

SECTION S – GOLF EQUIPMENT HIRE

What you are covered for:

If **your own golf equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 24 hours

the **underwriter** will pay for the cost of hiring **you** the necessary **golf equipment** for each 24 hour period **you** are without **your own golf equipment**, up to the amount shown in the Schedule of Benefits on **your certificate**.

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section S

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- any claim for loss or theft of **your own golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
- any claim, if the loss or theft of **your own golf equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- claims arising from **your own golf equipment** being delayed, detained, seized or confiscated by Customs or other officials
- claims following loss or theft of, or damage to **your own golf equipment** whilst it's being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **golf equipment**, which was being carried on a vehicle roof rack
- damage to, or loss or theft of **golf equipment**, if it has been left:
 - unattended in a public place; or
 - left in an unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property

SECTION T – NON REFUNDABLE GOLFING FEES

What you are covered for:

The **underwriter** will pay **you**, up to the amount shown in the Schedule of Benefits on **your certificate**, the proportionate value of any non refundable

- pre-paid green fees; or
 - **golf equipment** hire fees; or
 - tuition hire fees
- which are not used due to you being;
- involved in an **accident**; or
 - **your** sickness; or
 - adverse weather conditions which cause the closure of the golf course

What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section T

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- claims arising directly or indirectly as a result of **your pre-existing medical condition**, where **you** have not declared it to **us** before the start of **your trip**, have agreed the additional terms and paid any additional premium
- claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming **your** inability to play golf.

THE INSURANCE

BUSINESS COVER

If **you** have paid the additional premium to include business cover and the cover is shown on **your certificate**, cover sections U–X inclusive apply:

SECTION U – BUSINESS EQUIPMENT

What You Are Covered For:

(a) Business equipment

The **underwriter** will pay, up to the amount shown in the Schedule of benefits on **your certificate**, for accidental loss, theft of or damage to **your business equipment**.

Following this accidental loss, theft or damage to **your business equipment**, the **underwriter** will also pay for any emergency courier expenses **you** have incurred, in obtaining any **business equipment**, which is essential to **your** intended business itinerary, up to the amount shown in the Schedule of benefits on **your certificate**.

(b) Business equipment delay

The **underwriter** will pay for the hire or purchase of essential items, up to the amount shown in the Schedule of benefits on **your certificate**, if **your business equipment** is delayed or lost in transit on **your** outward journey for more than 24 hours.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section U:

- the **excess** as shown in the Schedule of benefits on **your certificate**
- more than £50/£70 per **single item**, up to a **maximum** of £200/£280 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- claims for theft of **your business equipment**, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim if the loss, damage or theft occurs during a journey and **you** have not notified the carrier of the incident and obtained an official report or a Property Irregularity Report (PIR)
- any claim if the loss, damage or theft occurs whilst in the custody of an airline or other carrier
- wear, tear, or depreciation
- loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
- damage caused by the leakage of powder or liquid carried with **your business equipment**.
- any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which **you** are being carried
- damage to, or loss or theft of **your business equipment**, if it has been left:
 - unattended, in a place to which the public have access; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
 - in an unattended motor vehicle
- loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- any claim for **business equipment** delay, if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.

THE INSURANCE

SECTION V - BUSINESS EQUIPMENT HIRE

What you are covered for:

If **your business equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 12 hours the **underwriter** will pay for the cost of hiring **you** the necessary **business equipment** for each 24 hour period **you** are without **your business equipment**, up to the amount shown in the Schedule of benefits on **your certificate**.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under section V:

- the **excess** as shown in the Schedule of benefits on **your certificate**
- any claim for loss or theft of **your own business equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim if the loss, damage or theft of **your own business equipment** occurs during a journey and **you** have not notified the carrier of the incident and obtained an official report or a Property Irregularity Report (PIR)
- any claim if the loss, damage or theft of **your own business equipment** occurs whilst in the custody of an airline or other carrier
- claims arising from **your own business equipment** being delayed, detained, seized or confiscated by Customs or other officials
- claims following loss or theft of, or damage to **your own business equipment** whilst being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **your own business equipment**, which is being carried on a vehicle roof rack
- damage to, or loss or theft of **your own business equipment**, if it has been left:
 - unattended in a place to which the public have access; or
 - in an unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property.

THE INSURANCE

SECTION W - BUSINESS MONEY

What You Are Covered For:

The **underwriter** will pay for the loss or theft of **your** business **money** and travellers cheques during **your** trip, up to the amount shown in the Schedule of benefits on **your** certificate.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 28 in connection with claims made under **section W**:

- the **excess** as shown in the Schedule of benefits on **your** certificate
- any loss or theft of business **money**, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim if the loss or theft occurs during a journey and **you** have not notified the carrier of the incident and obtained an official report or a Property Irregularity Report (PIR)
- any claim if the loss or theft occurs whilst in the custody of an airline or other carrier.
- any loss, if you have not taken reasonable steps to prevent a loss happening
- loss or theft of business **money** that is:
 - not on **your** person; or
 - not deposited in a safe, safety deposit box or similar locked fixed container in **your** trip accommodation
- loss or theft of business **money** that does not belong to:
 - **your** employer; or
 - **you**, if **you** are self employed
- loss or theft of travellers cheques, if the issuer provides a replacement service
- depreciation in value, currency changes or shortage caused by any error or omission
- loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials.

SECTION X - ADDITIONAL PERSONAL ACCIDENT

What You Are Covered For:

The benefits provided under Section I – Personal Accident are multiplied by four when **you** are travelling on a pre-arranged business trip in which **your** transportation and accommodation have been paid for by **your** employer or **you**, if **you** are self-employed, and proof is provided that the primary purpose of the **trip** was the furtherance of **your** business. All other terms, conditions and exclusions apply as per Section I.

EXCLUSIONS WHICH APPLY TO THE WHOLE OF YOUR POLICY

The **underwriter** is not responsible for any claims arising:

1. which are claims in any way caused or contributed to by:
 - i the failure of; or
 - ii the fear of the failure of; or
 - iii the inability ofany equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date (except claims under sections, B, C1 and H);
2. directly or indirectly by, happening through or in consequence of:
 - war or invasion; or
 - terrorism; or
 - acts of foreign enemies; or
 - hostilities (whether or not war has been declared); or
 - civil war; or
 - rebellion, revolution, insurrection; or
 - military or usurped power; or
 - confiscation or nationalisation; or
 - requisition or destruction of, or damage to property by or on the order of any Government, Public or Local Authority, except as specifically provided herein to the contrary
3. from **you** travelling against Foreign Office advice or where it is deemed unsafe for **you** to travel
4. from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
5. from **you** engaging in any illegal or criminal act
6. from any consequential loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this **policy** (except as provided by Section D in relation to loss of travel documents)
7. directly or indirectly out of **your** financial incapacity
8. which, but for the existence of this **policy**, would be covered under any other
 - insurance policy (policies), including any amounts recovered by **you** from private health insurance; or
 - E111 payments; or
 - any reciprocal health agreements; or
 - airlines; or
 - hotels; or
 - home contents insurers; or
 - any other recovery by **you**, which is the basis of a claim
9. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation
10. from **your** death, injury or illness as a result of participating in:
 - a **hazardous sport or leisure activity** whilst on **your trip**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your certificate**
 - **wintersports**, if **you** have not paid the additional premium before **your trip** departure and it is not shown on **your certificate**
 - any of the above, if **you** are receiving any personal financial reward or gain during the **period of insurance**, unless the **underwriter** has agreed to this and **you** have paid the appropriate additional premium
11. from:
 - wilful, self inflicted injury or illness; or
 - suicide or an attempt to commit suicide; or
 - wilful exposure to danger, except in an attempt to save a human life; or
 - solvent abuse; or
 - being under the influence of alcohol or drugs, except those prescribed by a registered Doctor and not those drugs prescribed for drug addiction; or
 - a failure to obtain any recommended vaccines, inoculations or medications prior to **your trip** departure.
12. from a psychiatric or mental disorder, anxiety, stress or depression which result in in-patient treatment; except where previously undiagnosed at the time **you** took out this **policy**
13. from **you** entering into, entering from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft; in which **you** are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon
14. from **your** wilful exposure to peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property as if uninsured
15. directly or indirectly from **you** being engaged in any manual employment during **your trip**, excluding bar work and fruit picking which does not involve the use of agricultural machinery, where **you** have not telephoned **us** before the start of **your trip**, have agreed the additional terms and paid any additional premium
16. which have not been proven and the amount of the claim substantiated

CONDITIONS WHICH APPLY TO THE WHOLE OF YOUR POLICY

- 1) All **material facts** must be disclosed to the **underwriter** at the time of taking out this **policy**. Failure to do so, may result in the **underwriter's** non-liability for claims.
If **you** are in any doubt as to whether a fact is 'material', then for **your** own protection, it should be disclosed.
All information provided in purchasing this insurance, shall form the basis of the contract. **You** should keep a record (including copies of letters) of all information provided to **us** for the purpose of entering into this contract.
- 2) **You** must tell **us** as soon as possible about any change in risk which affects **your policy**, including **you**, a person **you** are travelling with, a **close business associate** or **relative** receiving confirmation of a medical condition or currently being under medical investigation, change in the sporting or leisure activities you intend to participate in during **your trip** or additional person(s) to be insured under the **policy**.
The **underwriter** has the right to reassess **your policy** and premium after **you** have advised **us** of any relevant information. If **you** do not advise **us** of all the relevant information, the **underwriter** may quote the wrong terms, reject or reduce your claim, or **your policy** may become invalid.
- 3) **You** must be in the **UK** or **ROI** at the time of taking out this **policy** and intend to return to the **UK** or **ROI** within the **trip duration**, unless **you** have arranged a **one-way trip**.
- 4) The **underwriter** will not consider any claim where you:
 - have failed to disclose a **material fact** or **pre-existing medical condition** to **us**; or
 - have disclosed a **material fact** or **pre-existing medical condition** to **us** and have not paid the additional premium that was required by the **underwriter** before **your trip** departure date; or
 - are travelling against medical advice
- 5) **We** will refund **your** premium in full if, within 14 days of the date of receipt of the **certificate**, **you** decide it does not meet **your** needs, as long as **you** have not commenced **your trip** or made a claim. We will refund all premiums paid within 30 days from the date we receive the notice of the cancellation from you, provided that you have not travelled on the policy during that time. No refund in premium will be given after this period.
- 6) Whilst participating in any **hazardous sport or leisure activity**, **you** must take reasonable care at all times to ensure **your** own safety and the safety of those around **you**. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or the safety procedures commonly exercised in pursuing the sport or activity in question at all times.
- 7) **You** or **your** legal representatives must provide the **underwriter** with all **certificates**, information and evidence they require and in the format they require.
- 8) **You** must, as often as required, agree to a medical examination on behalf of the **underwriter** at **your** expense.
- 9) In the event of **your** death, the **underwriter** shall be entitled to have a post-mortem examination at their own expense.
- 10) Any items which become the subject of a claim for damage, must be retained for the **underwriter's** inspection and shall be forwarded to their Agents upon request at **your** or **your** legal personal representative's expense. All such items shall become the property of the **underwriter** following final settlement of the claim.
- 11) In the event of any occurrence which may give rise to a claim under this **policy**, **you** must take all reasonable steps to minimise any loss arising out of such a claim.
- 12) **You** must submit any claim to the **underwriter** within 31 days of the incident.
- 13) This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the money back guarantee.
- 14) The **underwriter** may, at its own expense, take proceedings in **your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the **underwriter**.
- 15) In the event that **you** recover, by any means, damages from any third party in respect of personal accident in the circumstances defined in section J, all benefits paid to **you** under section J shall be repaid to the **underwriter**.
- 16) If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this **policy**, all benefits thereunder and premiums paid shall be forfeited.
- 17) If at the time of loss, damage or liability covered under this **policy**, **you** have any other insurance or guarantee which covers the same loss, damage or liability, the **underwriter** will only pay a rateable share of the claim.

COMPLAINTS PROCEDURE

We aim to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should in the first instance contact the Customer Services Manager. **You** can contact the Customer Services Manager by writing to: Acumus Insurance Solutions Ltd, Lynnfield House, Church Street, Altrincham, WA14 4DZ. Or telephoning 0870 444 3434, fax 0870 444 3436 or e-mailing customersupport@acumus.com.

If **you** are not satisfied with the service **you** receive with regards to claims, please write to: The Claims Manager, Inter Group Claims Services, Waverley House, Farnham Business Park, Weydon Lane, Farnham, Surrey, GU9 8QT.

Please ensure **your** policy number is quoted in all correspondence to assist us in a quick and efficient response.

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting the following: The Claims Manager, UK Underwriting Ltd, 2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1RJ.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. Their address is: South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR. Telephone 0845 080 1800.

This does not affect **your** statutory rights.

COMPENSATION SCHEME

Primary Insurance Company Ltd is covered by the Irish Insurance Compensation Fund. **You** may be entitled to compensation from the fund, if they cannot meet their obligations. The Irish Insurance Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide compensation payments of up to Euro 20,000 or 90% of the net loss whichever is the lesser. **You** can get more information about compensation fund arrangements from the Irish Financial Services Regulatory Authority.

Indemnity Insurance Limited and Norwich Union Insurance Company are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. **You** can get more information about compensation scheme arrangements from the FSCS.

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

PRE-TRAVEL ADVICE – THIS DOES NOT FORM PART OF THE POLICY

1. Read your travel Insurance policy and make sure you comply with all the terms and conditions.
2. If you are travelling in Europe, take your Form E111 (entitlement to EU health care) from the Post Office.
3. If you take prescribed medication, take enough to last your holiday.
4. Take a supply of medication for common ailments with you. This should include treatments for mosquito bites, tablets for diarrhoea and travel sickness tablets if necessary.
5. Make sure your visas and passports are up to date and do not expire whilst you are abroad. Check the details on your tickets upon receipt.
6. Do not pack money, valuables, photographic equipment, or important documents in your 'checked-in' luggage. Keep them secure at all times during your journey.
7. If you take valuable items on holiday, make sure these are insured under the All Risks section of your household contents insurance policy.
8. Beat the burglars:
 - remember to cancel your milk and papers
 - ask someone to keep an eye on your home and push mail through your letterbox.
 - securely lock all doors and windows.
 - leave several lights on timer switches in different rooms.
 - lock away garden and DIY tools.
 - don't leave hidden spare keys.
 - make sure your insurance policies are up to date, note serial numbers of valuables and mark them with your postcode.
9. If you are driving abroad, check your licence, green card, the local driving law requirements and arrange car breakdown and third party liability insurance if applicable (ask for details). Remember, drink and drive regulations may differ from country to country.
10. Leave plenty of time to arrive at your departure point by the designated 'check-in' time (Ask about airport parking or hotels if necessary).
11. The sun abroad can be much more powerful than at home – make sure your sun protection cream is SPF 15 or above.
12. For country-specific travel advice, refer to www.fco.gov.uk/knowbeforeyougo.

ADVICE FOR SKIERS – THIS DOES NOT FORM PART OF THE POLICY

1. Ensure you wear adequate protective clothing and that boots and skis fit correctly.
2. Avoid alcohol before you ski.
3. Always ski on an appropriate piste corresponding to your level of skill and experience.
4. Before skiing, look up and down the run and make sure that you can set off without endangering yourself or others.
5. Leave plenty of room when overtaking skiers.
6. Try not to stop on the piste, especially where you cannot be seen in narrow places. If you stop or fall, move clear of the piste as soon as possible.
7. Always be careful and courteous on the slopes and adjust your speed and style of skiing to the land, snow, weather conditions and other skiers.

ADVICE WHILST TRAVELLING ABROAD – THIS DOES NOT FORM PART OF THE POLICY

1. Always carry cash on your person, (use Travellers Cheques or Credit Cards if possible) or leave in a locked safe. Do not leave your personal effects unattended anywhere.
2. Keep all receipts for medical treatment and other expenses.
3. For any loss or theft, advise police or appropriate authority within 24 hours of discovery and obtain a written report.
4. If your property is delayed or damaged in transit always obtain a report from the airline or carrier.
5. Make sure you know your duty free allowance and don't exceed it.
6. Check that water is safe to drink. If unsure, always drink bottled water and avoid ice in your drinks.
7. Avoid uncooked food unless you can peel or prepare it yourself.
8. Beware of the sun and prevent sunburn and sun stroke by not staying out in strong sunlight. Wear a sun hat or scarf, use the appropriate protective sun cream for your skin type and drink plenty of liquids.
9. Think before you dive and check that swimming pools and the sea are deep enough to dive in.
10. If you are likely to remain abroad after the expiry of the Period of Insurance, telephone your issuing agent or broker for an extension request form at least five days before your last day of cover.

USEFUL INFORMATION

Medical Screening

UK - Inter Group Medical Screening - Quote MSC 10169	0870 739 3839
ROI - Inter Group Medical Screening - Quote MSC 1020	091 745 751

24 Hour Medical Assistance

USA or Canada – Global Excel Management - Quote Acumus Insurance	1 800 709 3422
Caribbean or Mexico – Global Excel Management - Quote Acumus Insurance	+1 819 566 1513
Rest of the world – Inter Group Assistance Services UK Residents - Quote Acumus Insurance IGCS1485 ROI Residents - Quote Acumus Insurance IGCS1504	+44(0) 1252 740 100

Claims Services

UK - Inter Group Claims Services - Quote IGCS1485	0870 730 3160
ROI - Inter Group Claims Services - Quote IGCS1504	091 745 740

Foreign Office Travel Advice Unit	0207 238 4503
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Foreign and Commonwealth Office	0207 270 1500
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Know Before You Go Campaign (Country-specific advice)	www.fco.gov.uk/knowbeforeyougo
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Heathrow Airport	General Enquiries	0870 0000 123
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Gatwick Airport	Flight and General Enquiries	01293 535353
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Luton Airport	Airport Information Desk	01582 405100
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Manchester Airport	General Enquiries	0161 489 8118
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Stansted Airport		01279 680 500
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The Financial Ombudsman Service		0845 080 1800
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The Financial Services Authority		0845 606 1234 www.fsa.gov.uk
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The Association of British Insurers		0207 600 3333
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NOTES

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