

**YOUR SCHEDULE OF BENEFITS DETAILS THE SECTIONS OF THIS DOCUMENT UNDER WHICH YOU ARE COVERED**

Travel insurance arranged by Acumus Insurance Solutions Limited with UK Underwriting Limited on behalf of Fortis Insurance Limited.

Fortis Insurance Limited, Registered in England No.354568. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Acumus Insurance Solutions Limited, UK Underwriting Limited and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's - register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234

Acumus Insurance Solutions Limited and UK Underwriting Limited are part of the Primary Group of companies.

Section L of this insurance is underwritten by Europäische Reiseversicherung AG, Registered Office: Volkswedestrasse 5, 81677, München, Germany, Registered Number HRB 42 000; Novae Syndicate 2007, Registered Office: 71 Fenchurch Street, London EC3M 6JJ, Registered in England No FC 25660; Groupama Insurance Company Ltd, Registered Office: Groupama House, 24-26 Minories, London EC3M 1DE, Registered in England No 995253

The document only constitutes a valid insurance policy when it is issued in conjunction with a valid schedule of insurance or booking invoice between 01.01.2008 and 28.02.2009. All policies must expire prior to the 30.06.2010.

**IMPORTANT NOTICE**

THE DEBENHAMS INSURANCE HAS BEEN SPECIFICALLY DESIGNED TO SUIT THE NEEDS OF DEBENHAMS TRAVELLERS. IT IS IMPORTANT THAT YOU READ THE FOLLOWING INFORMATION REGARDING MEDICAL EXPENSES.

This policy may not cover Medical or Cancellation/Curtailment claims arising from either **your** or **your** travelling companions medical condition. Please read MEDICAL SCREENING QUESTIONS below and ensure that it meets **your** needs before departure.

**TERRITORIAL LIMITS**

Area 1 – The United Kingdom of Great Britain and Northern Ireland, including the Isle of Man, the Channel Islands, the Republic of Ireland, the mainland Continent of Europe west of the Ural Mountains, any country with a Mediterranean coastline (excluding Algeria, Israel, Libya and Lebanon)

Area 2 – Australia and New Zealand  
Area 3 – Worldwide excluding USA & Canada  
Area 4 – Worldwide including USA & Canada

**MEDICAL SCREENING QUESTIONS - PLEASE READ CAREFULLY**

Have You or any of Your travelling companions ever suffered from, been investigated for, treated for or diagnosed with;

- any cancer or malignant condition?
- any lung, heart-related or circulatory condition (including angina or hypertension)?

NO

Do You or Your travelling companions have any condition that has required referral to or consultation with a specialist or hospital for treatment, investigation or check-up within the past 12 months?

NO

**No cover is available under this policy for any claim which is directly or indirectly linked to the medical condition(s) which caused You to answer 'Yes' to either of the questions on the left.**

**However, we can sometimes offer extended cover at an additional premium. Please call Us on 0844 5734171 to discuss your requirements.**

**Full cover is available under this policy. If Your answers to any of these questions change to Yes during the Period of Insurance, please contact Us on 0844 5734171.**

**For all destinations (UK and Overseas), please also pay attention to the sections titled Conditions Applicable to All Sections of this Insurance and General Exclusions Applicable to All Sections of this Insurance (particularly General Exclusion 1), details of which can be found on page 7 of this policy document.**

**READ ME FIRST**

**RECIPROCAL HEALTH AGREEMENT / EHIC**

Travellers to European Union countries should obtain a EHIC (European Health Insurance Card). 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 EHIC, or Private Health Insurance, the deduction of the excess under Section B will not apply.

**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' cost basis; 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. Please refer to Section H for property that is not covered.

**CONDITIONS, EXCLUSIONS AND WARRANTIES**

Conditions and exclusions will apply to individual sections of **your** policy, while general exclusions and general conditions will apply to the whole of **your** policy. It is a condition of this policy that all **material facts** must be disclosed to **us** at the time of taking out this insurance and prior to **your** departure on **your** trip. Failure to do so may result in **our** non-liability for claims. Please call 0800 112 4966 to declare any **material facts**.

**DANGEROUS SPORTS OR PASTIMES**

There is no cover under the insurance for claims arising from any activity, which involves a greater risk of injury to **you** or others. For **acceptable sports and leisure activities** please see Policy Definitions. Some activities are covered for **wintersports** if **you** have paid the appropriate premium in advance of travel.

**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 aircraft, watercraft, mechanically propelled vehicle or conveyance. Please note this exclusion does not apply when riding a pedal cycle, however it does apply when hiring jet skis, or any other watercraft, (other than rowboats, punts, canoes or pedalos) aircraft, mechanically propelled vehicle or conveyance (other than pedal cycles). **We** strongly recommend checking with the company **you** hire from, that they have sufficient Personal Liability cover in place, should **you** hire and participate in such an activity whilst on **your** trip.

**POLICY LIMITS**

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

**POLICY EXCESSES**

Under most sections of the policy, claims will be subject to an excess. The excess will be applied per **insured 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.

**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 **personal money** which was not carried on **your** person unless placed in a safety deposit box or similar locked, fixed receptacle in **your** holiday accommodation.

**YOUR RIGHT TO CANCEL**

If **your** cover does not meet **your** requirements, please notify us within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium. If during this 14-day period **you** have travelled, made a claim or intend to make a claim, **we** are entitled to recover all costs that **you** have used for those services.

If **you** purchased **your** insurance via Debenhams call centre, please call 0800 112 4966. for **your** refund. If **you** purchased **your** insurance via the Internet or through **our** Internet call centre, please call 0800 112 4966.

Please note that **your** cancellation rights are no longer valid after this initial 14-day period and there is no provision for refund.

**RESIDENCY**

To be eligible for this insurance policy, **you** must be a UK **resident** and registered with a **medical practitioner** at the time the policy is purchased. Please refer to the definitions of a **resident** and a **medical practitioner** on pages 2 & 3.

**GOVERNING LAW**

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the **insured person's** habitual residence is located in Scotland, in which case the Law of Scotland shall apply.

**COMPLAINTS PROCEDURE**

If **you** have any cause for complaint regarding this insurance, please refer to the Complaints Procedure on page 7.

**CANCELLATION AND CURTAILMENT**

The coverage under cancellation and **curtailment** only covers certain situations that lead to cancellation or curtailment. The reasons for cancellation are specified on page 3.

**MATERIAL FACTS**

All **material facts** must be disclosed to Us at the time **Your** policy commences and throughout the Period of Insurance. If **You** are in any doubt as to whether a fact is "material" then for **Your** own protection it should be disclosed to TPS (Insurance Admin Services) Ltd on 0800 1124966.

## SCHEDULE OF BENEFITS

Section	Description	Limit up to	Excess
A	Cancellation & Curtailment Loss of Deposit	£5,000 1,500	£ 35 (£70 per family) £ 15 Loss of deposit Nil for Children £50 (£100 per family for claims arising from a medical condition)
B	Medical Expenses Additional Accommodation & Travel Expenses	£5,000,000 (Outside UK) £1,500 (UK)	£50 (£100 per family)
C	Hospital Benefit Return to Home	£400 (£20 per 24 hours) (outside UK) £3,500 (outside UK) or £1,500 (UK)	Nil £35 (£70 per family, nil for children)
D1	Travel Delay	£100 (£25 per 12 hour period)	Nil
D2	Holiday Abandonment	£5,000	£35 (£70 per family, nil for children)
E	Personal Accident Loss of one or more eyes or limbs Permanent Total Disablement Death Benefit	£25,000 (£2,500 for Children) £25,000 (Nil for Children) £10,000 (£1,000 for Children)	Nil
F	Personal Liability (including Legal Fees)	£2,000,000	Nil
G	Legal Expenses	£25,000	Nil
H1	Personal Property Single Item, Pair or Set Limit Valuables Limit Total Spectacles/Prescription Sunglasses	Up to £1,750 (£750 for Children) £300 £300 £75	£35 (£70 per family) £35
H2	Passport/Driving Licence Indemnity	£350	Nil
H3	Delayed Baggage	£300 (£100 per 24 hours)	Nil
I	Personal Money Cash Limit	£500 (£250 for children) £200 (£50 for children)	£35 (£70 per family)
J	Missed Departure	£400 (UK & Europe) or £1,000 (Outside UK & Europe)	Nil
K	HomePlan	£100 per Household plus 3 hours labour	Nil
L	Dynamic Packaging Insurance	Up to £5,000	Nil
M	Catastrophe Benefit	£500	Nil
<b>WINTERSPORTS COVER</b> (available upon payment of an additional premium)			
N	Wintersports Wintersports Equipment Hired Wintersports Equipment Ski Pack Piste Closure Delay due to avalanche	£1,300 £350 £200 (£20 per person per day) £150 £200 (£20 per person per day) Up to £200	£35 (70 per family, nil for children)  Nil for Hired Wintersport Equipment & Piste Closure
<b>GOLF COVER</b> (available upon payment of an additional premium)			
O	Golf Cover Golf Equipment Hired Golf Equipment Non-refundable Golf Fees	£1,500 £200 (£20 per day) £300 (£75 per day)	£35 (£75 per family, nil for children)

### WHILE YOU ARE AWAY

#### WHAT TO DO IN THE CASE OF MEDICAL EMERGENCY

24-hour emergency service

The emergency assistance provided for **you** by this Insurance is operated by Primary Assist. In the event of any illness, injury, accident or hospitalisation involving anyone insured under this policy where the anticipated costs are like to exceed £300 **you** must notify Primary Assist. They will direct **you** to an appropriate medical facility and may be able to guarantee costs on **your** behalf.

When contacting Primary Assist please state that **your** insurance is provided by UK Underwriting Ltd and quoting the reference number:

**02656**

By telephone: +44 (0) 845 218 7830  
By fax: +44 (0) 845 218 7831  
By Email: assistance@primaryassist.co.uk

Note: **you** must retain receipts for medical & additional costs incurred.

#### HOSPITAL TREATMENT ABROAD

If **you** are admitted into hospital **you** must contact Primary Assist immediately. If **you** do not, this could mean that **we** will not provide cover or **we** will reduce the amount **we** pay for medical expenses. If **you** are not admitted to hospital but **you** receive medical treatment abroad as an outpatient, **you** should pay the hospital or clinic and claim back **your** medical expenses from claims services when **you** return to the United Kingdom or Channel Islands.

#### RETURNING EARLY TO THE UNITED KINGDOM OR CHANNEL ISLANDS

If **you** have to return to the United Kingdom or Channel Islands under Section A (Cancellation or Curtailment), or Section B (Medical Expenses) Primary Assist 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 or Channel Islands. Primary Assist reserve the right to repatriate **you** should **our** medical advisors view **you** as being fit to travel.

Primary Assist may be contacted from anywhere in the world to provide assistance to **you**. If **you** experience difficulty getting through on the numbers listed above Primary Assist can also be contacted

By telephone: +44 (0)1603 215200  
or by fax: +44 (0)1603 619979

### HOW TO MAKE A CLAIM

For all Sections (excluding Section L) if **you** need to make a claim, please obtain a claim form no later than 31 days after the event by:

- Telephoning Debenhams Insurance, c/o TPS (Insurance Admin Services) Ltd on 0845 218 7185, quoting reference UKU and then the policy number from **your** schedule; or
- Faxing Debenhams Insurance, c/o TPS (Insurance Admin Services) Ltd on 0845 218 7192, quoting reference UKU and then the policy number from **your** schedule; or
- Writing to Debenhams Insurance, TPS (Insurance Admin Services) Ltd, Claims Department, PO BOX 132, Leeds LS10 9BT quoting reference UKU and then the policy number from **your** 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 – insurance policy together with **your** booking reference number, e-ticket, holiday invoice or cancellation invoice.

UK Underwriting Ltd are an insurers agent and in the matters of a claim act on behalf of the insurer. For Section L if **you** need to make a claim, please contact IPP by: Writing to International Passenger Protection Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR quoting the policy number from **your** schedule.

### POLICY DEFINITIONS

Wherever the following words or phrases appear in bold within this policy they will always have the same meaning. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

#### Acceptable Sports & Leisure Activities

The following amateur activities are automatically included within the cover (where there are limits in brackets, these are per policy, per **insured person**):

Archery, if adequately supervised, angling, athletics, aviation (as a fare paying passenger in a duly certified passenger-carrying aircraft), badminton, ballooning, (which has been organised in the UK prior to departure), baseball, basketball, beach games, boating (within 12 miles of coastal waters), canoeing (to Grade 3), clay pigeon shooting, cricket (amateur), croquet, cycling, dry skiing, fell walking, fencing, fishing, football, golf, go carting, gymnastics, handball, horse riding (up to 7 days), jet skiing or boating, jogging, kite buggying, kayaking (to Grade 3), motor cycling or quad biking up to 125cc, netball, non manual work, orienteering, outward bound, parasending (over water), pony trekking, racquetball, rambling, roller skating or roller blading, rounders, rowing, running (sprinting or long distance), safari (which has been organised in the UK prior to departure), sail boarding, sailing (within 12 miles of coastal waters), scuba diving (max 30 metres) if adequately supervised, shooting, skate boarding, squash, snorkelling, softball, street hockey, surfing, swimming, tennis, trekking/hiking (under 2000 metres), triathlon, volleyball, water polo, water skiing, white water rafting (to Grade 3), windsurfing, yachting or dinghy sailing (within 12 miles of coastal waters).

If **your** activity does not appear on the list of **Acceptable Sports & Leisure Activities**, it is not covered. However, **we** may be able to cover **your** activity upon payment of an additional premium. Please call TPS (Insurance Admin Services) Ltd on 0800 112 4966 to discuss **your** requirements.

#### Age Limits

For **Single Trip** policies the maximum age of any **insured person** within Europe shall be 79, and outside Europe shall be 64, at the date of departure for the **holiday/trip**. **Children/grandchildren** are separately defined.

For **Extended Stay** policies the maximum age of any **insured person** shall be 55 at the date of departure for the **holiday/trip**. **Children/grandchildren** are separately defined.

For **Annual Multi-Trip** policies the maximum age of any **insured person** shall be 74 at the date of payment of **your** premium. For **wintersports**, the maximum age of any **insured person** within Europe shall be 69, and outside Europe shall be 64 at the date of payment of **your** premium. **Children/grandchildren** are separately defined.

#### 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 and immediately in physical bodily injury or damage to property which results in a loss.

#### Act of terrorism

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

#### Bodily Injury

Injury caused by external, violent and visible means.

#### Cancellation Costs

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

#### Children/Grandchildren

Persons aged up to and including 17 years of age.

#### Close Business Colleague

**Your** associate, employed by the same company as **you**, whose absence from work or place of employment for one or more complete days necessitates the cancellation or **curtailment** of the **holiday** as certified by a Senior Director of such company

#### Close Relative

**Your** spouse, partner, fiancé(e), parent, parent-in-law, step-parent, son, son-in-law, step-son, daughter, daughter-in-law, step-daughter, grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister-in-law or step-sister.

#### Curtailment

The abandonment of the **holiday** by:

- Your** early return to **your** place of residence in the UK, or
- Your** attendance at a hospital or nursing home as an in-patient or that of the person with whom **you** are travelling.

#### Family

Parents or grandparents and their **children** and **grandchildren**. Cover for families shall apply where the appropriate premium has been paid and where the **family** members travel together.

#### Hazardous Sports & Leisure Activities

Any activity not listed under **Acceptable Sports & Leisure Activities** definitions.

#### Holiday/Trip

A journey that begins when **you** leave **your home** and ends on **your** return to **your** resident country (within the UK) during the **period of insurance**.

#### Home

**Your** usual place of residence in the United Kingdom.

#### Intrinsic Value

The actual cash value of an item at the time of loss or damage, including appropriate deductions for wear and tear.

#### Loss of Limb

Loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

#### Loss of Sight

Complete and irrecoverable loss of sight in one or both eyes.

#### Material Fact

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

#### Medical Practitioner

A registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

#### Occupational Postings

Postings of foreign office employees and military employees, including civilian services to the military.

#### Period of Insurance - Single Trip Policies

**Your** travel insurance covers **holidays** of up to 60 days duration, other than **wintersports holidays** where cover is limited to a maximum of 17 days. Cancellation insurance commences on the date of issue of this policy and expires at the date of departure shown on the schedule. All other Sections of this insurance commence at the time and date of departure for direct travel to the **holiday** destination, and are valid until **you** arrive back to **your home** by direct travel after completion of **your holiday**. This insurance will be extended at no extra cost for up to a further 7 days if **you** are unable to return **home** due to circumstances beyond **your** control.

#### Period of Insurance - Extended Stay Policies

**Your** travel insurance covers **holidays** of up to 15 months duration. Cancellation insurance commences on the date of issue of this policy and expires at the date of departure shown on the schedule. All other Sections of this insurance commence at the time and date of departure for direct travel to the **holiday** destination, and are valid until **you** arrive back to **your home** by direct travel after completion of **your holiday**. This insurance will be extended at no extra cost for up to a further 7 days if **you** are unable to return **home** due to circumstances beyond **your** control.

#### Period of Insurance – Annual Multi-Trip Policies

**Your** travel insurance covers **holidays** of up to 31 days duration (extension of 45 and 60 days upon payment of an additional premium), other than **wintersports holidays**, where cover is limited to a maximum of 17 days. Cancellation insurance commences at the date this policy is issued or the date the **holiday** is booked, whichever is later and expires at the date of departure shown on the schedule. All other Sections of this insurance commence at the time and date of departure for direct travel to the **holiday** destination, and are valid until **you** arrive back at **your home** by direct travel after completion of **your holiday**. This insurance will be extended at no extra cost for up to a further 7 days if **you** are unable to return to **home** due to circumstances beyond **your** control.

#### Permanent Total Disablement

Total Disablement from engaging in or attending to any occupation whatsoever for at least 12 months from the date of injury, and at the end of that time being beyond hope of improvement.

#### Personal Money

**Your** cash, coins, bank notes, cheques, travellers' cheques, postal or money orders or travel tickets.

#### Personal Property

**Your** suitcases and similar containers and their contents, articles which can be worn or carried by **you**, including **your valuables**, but excluding **personal money**.

#### Public Transport

Any recognised bus, coach, train or scheduled airline forming part of a booked itinerary.

#### Resident

**You** are a **resident** of the UK. To be a **resident**, **your** main residence must be in the UK, **you** must not have been abroad for more than six months in the last year, and must be registered with a **medical practitioner**.

#### Self-Drive Holiday

A **holiday**, the itinerary of which does not include transportation by means of **public transport**, or by means of the services of other privately owned coach/tour operators.

#### Severe Weather

Weather of such severity that the Police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by **you**, or by any reasonable alternative route.

#### Ski Pack

**Your** ski pass and hire or tuition fee.

#### Territorial Limits

The level of cover applicable to **you** will depend upon the premium paid. The **Territorial limits** covered by this **policy** are clearly shown on the schedule and fall within the following definitions:  
Area 1 – The United Kingdom of Great Britain and Northern Ireland, including the Isle of Man, the Channel Islands, the Republic of Ireland, the mainland Continent of Europe west of the Ural Mountains, any country with a Mediterranean coastline (excluding Algeria, Israel, Libya and Lebanon)

Area 2 – Australia and New Zealand

Area 3 – Worldwide excluding USA & Canada

Area 4 – Worldwide including USA & Canada.

In addition, **we** will provide cover for a maximum of five days for necessary stop-overs outside the chosen **Territorial limits** as part of **your** travel arrangements.

#### Valuables

Cameras and other photographic equipment of any kind, audio and video equipment, radios, electrical and electronic equipment, computers, all discs, CDs, cassettes and other audio and visual media, jewellery, watches, furs, telescopes, binoculars, precious stones or articles made of or containing gold, silver or other precious metals.

#### We, Our, Us

UK Underwriting Ltd on behalf of Fortis Insurance Limited in respect of Sections A to K and M to Q, and Europäische Reisersversicherung AG, QBE Insurance (Europe) Ltd and Groupama Insurance Company Ltd in respect of Section L.

#### Wintersports

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

#### Your, Your(s), Insured Person

All person(s) within the **age limit**, the names of whom are provided to TPS (Insurance Admin Services) Ltd at the time of premium payment, being **resident** in the UK and registered with a **medical practitioner**. Each person is separately insured, with the exception of **children/grandchildren** unless travelling with an insured adult.

## SECTION A – LOSS OF DEPOSIT, CANCELLATION OR CURTAILMENT.

#### ▲What you Are Covered For:

**We** will pay up to the appropriate amount stated in the Schedule of Benefits on page 2, in the event that **you** shall sustain pecuniary loss in respect of:

- irrecoverable deposits, payments and contractual obligations including those for pre-paid excursions and unused travel and accommodation, for which **you** contracted prior to the commencement of the **holiday**
  - additional accommodation and additional costs of returning **home**
- Where the **holiday** is necessarily and unavoidably cancelled or **curtailed** due to:
- the death, injury or illness as certified by a registered **medical practitioner** of:
    - you**, the **insured person**, or
    - the person with whom **you** are travelling or had arranged to travel, or
    - your close relative** or close business colleague or that of the person with whom **you** are travelling or had arranged to travel, or
    - the person with whom **you** have made arrangements for the provision of **holiday** accommodation where **your holiday** involves staying in such person's home and is dependent upon such person's well being
  - your** (or that of the person with whom **you** are travelling or had arrangements to travel):
    - requirement to attend Jury Service or **your** attendance under a subpoena as a witness at a Court of Law
    - compulsory redundancy which qualifies for payment under current redundancy legislation
  - fire, theft, storm, flood or damage occurring within 14 days prior to the commencement of the **holiday** and during the **holiday** at **your home** or place of business in **your** usual country of residence, or that of the person with whom **you** are travelling or had arranged to travel, where **your/their** presence is required either by the police or the insurers of **your/their** main residence or place of business
  - your** occupational postings not known of or contemplated at the time **you** pay **your** premium, or those of the person with whom **you** are travelling or had arranged to travel, or the unexpected cancellation of previously agreed leave arising from unavoidable and necessary duty for Ambulance Service, Coastguard, Fire Brigade or Police Personnel which occurs during the **period of insurance**.

Conditions applicable to Section A only

- Any event which may give rise to a cancellation claim under this section must be notified to the hotel or holiday establishment, or tour operator or travel/booking agent within a maximum of 72 hours of such event.
- You** may not claim under sections A, B and/or C in respect of the same expenses.
- Cover for cancellation is limited to the amount shown in the Schedule of Benefits less insurance premiums paid.
- In respect of **curtailment** claims:
  - travel must be limited to the same class as that originally booked
  - the amount shown in the Schedule of Benefits is limited in respect of unused accommodation to the proportionate amount of the total contracted **holiday** cost for each day of the **holiday** foregone
  - prior to **curtailment** of the **holiday** due to medical reasons, it is a condition that a Doctor's certificate must be obtained to confirm the necessity to **curtail** the **holiday**.

#### ▼What you Are Not Covered For:

**We** will not pay for the following in connection with claims made under section A:

- the first £35 per person or £70 per **family** of each and every claim, other than:
  - claims for loss of deposit only, where an excess of £15 per person or £70 per **family** applies
  - claims made in respect of **children/grandchildren**, where no excess applies
  - all claims arising from a medical condition where an excess of £50 per person or £100 per **family** applies
- government regulations (other than in respect of compulsory quarantine) or currency restriction or act
- omission or default of the provider of transports or accommodation or of the agent through whom the **holiday**/travel arrangements were made
- your** disinclination to travel or financial circumstances or that/those of the person with whom **you** are booked to travel, or on whom the **holiday** plans depend (arising other than from loss of employment due to compulsory redundancy, provided that such redundancy arises after employment has been on a continuous and full time basis with the same employer for at least 12 months)
- holiday** arrangements not honoured by **your** employer, or the employer of the person with whom **you** have booked to travel, other than provided for by sub-sections A(a)iii and A(d)
- your** late arrival at the airport or port after checking in or booking in time
- your** loss of enjoyment of the **trip**, however caused
- failure to obtain the relevant passport or visa
- return to **your home** if you do not possess return tickets already
- if **you** become aware of any circumstances which may cause **you** to cancel **your holiday**, **we** will only be liable for the cancellation charges which would have applied if **you** notify the **holiday** provider within 72 hours

## SECTION B – MEDICAL OR ADDITIONAL ACCOMMODATION & TRAVEL EXPENSES

### ▲What you Are Covered For:

We will pay up to the appropriate amount stated in the Schedule of Benefits on page 2 for:

- a. i. essential medical, hospital and treatment expenses
- ii. the cost of emergency dental treatment but only for the immediate relief of pain, up to £400
- iii. repatriation
- b. additional accommodation, travelling and similar expenses (including such reasonable additional expenses of a relative or friend required on medical advice to travel to or remain behind with or accompany you) as a direct result of:
  - i. your accidental **bodily injury**, or
  - ii. your illness which occurs whilst you are on **holiday** and which arises after you have paid your premium.

Conditions applicable to section B only

1. items (a)ii and (a)iii of section B above are applicable only in respect of **holidays** outside your usual country of residence
2. it is a condition of section B of the insurance that travel is limited to the same class as that originally booked
3. you may not claim under section B in respect of the same additional accommodation or travel expenses
4. if the cost of your medical treatment is reduced by use of your EHIC, Medicare or any other similar reciprocal agreement, the excesses under section B will not be applied
5. in the event that benefit under section B becomes payable and it is considered medically necessary to do so, we will arrange for Primary Assist to transfer you to the nearest practical location
6. section B covers the emergency costs of airlifting where such action is appropriate, necessary and practical

### ▼What you Are Not Covered For:

We will not pay for the following in connection with claims made under section B:

1. the first £50 per person or £100 per family of each and every claim in respect of section B
2. losses arising under section B if:
  - a. in the USA, Canada, Caribbean or Mexico, the consent of Primary Assist is not obtained before any expenses are incurred, or
  - b. when elsewhere in the world, if expenses are likely to exceed £300 per person and the consent of Primary Assist is not obtained before such expenses are incurred
3. losses arising within 25 miles of your home
4. expenses incurred under section B after you are repatriated to your usual country of residence (we reserve the right to repatriate you should our medical advisers view you as being fit to travel)
5. treatment or aid obtained in your usual country of residence (except as provided for herein)
6. surgery or medical treatment which can reasonable be dealt with on your return to your usual country of residence
7. medication and/or treatment which at the time of the departure is known to be required or to be continued outside your usual country of residence
8. the additional cost of a single or private room accommodation at a hospital or nursing home, except where the medical practitioner treating you deems it necessary for you to occupy such accommodation
9. charges for personal services such as radio, TV, telephone and the like
10. cosmetic surgery and all expenses incurred in connection with cosmetic surgery, except as a necessary result of accidental injury occurring during the period of the **holiday/trip**
11. all expenses incurred in connection with elective or non-emergency care
12. non-prescribed drugs, medicines and related items
13. services and suppliers to the extent that they are not usual, customary and reasonable or not prescribed by a legally qualified medical practitioner in accordance with similar accepted provisional medical standards
14. claims arising directly or indirectly from your participation in **hazardous sports and leisure activities** unless agreed by TPS (Insurance Admin Services) Ltd
15. any cost or expense if you do not have a pre-paid return ticket to your home at the start of the trip
16. 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
17. the cost of providing, repairing or replacing dentures, dental work involving the use of precious metals, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
18. medication or drugs you knew you would need before the start of your trip

## SECTION C – HOSPITAL BENEFIT AND RETURN TO HOME

### ▲What you Are Covered For:

We will pay up to the appropriate amount stated in the Schedule of Benefits on page 2 for:

- a. **Hospital Benefit:** we will pay the amount shown in the Schedule of Benefits for each completed 24 hours you spend in a recognised hospital as an in-patient as a result of falling ill or sustaining a bodily injury during your holiday
- b. **Return to Home:** in the event of your death occurring during the period of insurance, we will pay up to the amount shown in the Schedule of Benefits to meet all reasonable expenses incurred by your estate arising out of the transportation of your remains back to your home in the United Kingdom, or to an undertaker within 10 miles of your home, or the cost of burial or cremation in the locality abroad where your death occurred

Conditions applicable to section C only

1. you may not claim under sub-section C(b) Return to Home and section A in respect of the same Return to Home expenses

### ▼What you Are Not Covered For:

We will not pay for the following in connection with claims made under section C:

1. the first £35 per person or £70 per family of each and every claim in respect of section C(b) – no excess applies to claims made in respect of **children/grandchildren**
2. losses arising under section C if:
  - a. in the USA, Canada, Caribbean or Mexico, the consent of Primary Assist is not obtained before any expenses are incurred, or
  - b. when elsewhere in the world, if expenses are likely to exceed £300 per person and the consent of Primary Assist is not obtained before such expenses are incurred
3. losses arising within 25 miles of your home
4. expenses incurred under section C after you are repatriated to your usual country of residence (we reserve the right to repatriate you should our medical advisers view you as being fit to travel)
5. treatment or aid obtained in your usual country of residence (except as provided for herein)
6. surgery or medical treatment which can reasonable be dealt with on your return to your usual country of residence
7. medication and/or treatment which at the time of the departure is known to be required or to be continued outside your usual country of residence
8. the additional cost of a single or private room accommodation at a hospital or nursing home, except where the medical practitioner treating you deems it necessary for you to occupy such accommodation
9. charges for personal services such as radio, TV, telephone and the like
10. cosmetic surgery and all expenses incurred in connection with cosmetic surgery, except as a necessary result of accidental injury occurring during the period of the **holiday/trip**
11. all expenses incurred in connection with elective or non-emergency care

12. non-prescribed drugs, medicines and related items
13. services and suppliers to the extent that they are not usual, customary and reasonable or not prescribed by a legally qualified medical practitioner in accordance with similar accepted provisional medical standards
14. claims arising directly or indirectly from your participation in **hazardous sports and leisure activities** unless agreed by TPS (Insurance Admin Services) Ltd
15. any cost or expense if you do not have a pre-paid return ticket to your home at the start of the trip
16. 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
17. the cost of providing, repairing or replacing dentures, dental work involving the use of precious metals, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
18. medication or drugs you knew you would need before the start of your trip

## SECTION D1 & D2 – TRAVEL DELAY AND HOLIDAY ABANDONMENT

### ▲What you Are Covered For:

1. If the departure of the aircraft, sea vessel, Eurotunnel train or public transport in which you have arranged to travel either to or from the holiday destination is delayed for at least 12 hours from the time specified in the official travel itinerary supplied to you as a direct result of:
  - strike or industrial action
  - severe weather conditions
  - mechanical breakdown or derangement of such aircraft, sea vessel, Eurotunnel train or public transport

We will pay up to the appropriate amount stated in the Schedule of Benefits on page 2 for either:

- a. Holiday Abandonment – (on the outbound journey only) your pecuniary loss in respect of irrecoverable charges for unused travel and accommodation for which you contracted prior to the commencement of the holiday, if, after 12 hours, you elect to abandon the whole travel itinerary, or
  - b. Delayed Travel Benefit – an amount of £25 for the first completed twelve hour period of delay in departure, commencing from the original booked time specified in the official itinerary supplied to you and a further £25 after each subsequent 12 hour period of delay up to a maximum of £100
2. Alternatively, in respect of self drive holidays the benefits described in D1(a) and D1(b) shown above will become payable if you are delayed for at least 12 hours from travelling in your own vehicle either to or from the self drive holiday destination specified in the booking confirmation supplied to you due to:
    - a) severe weather, or
    - b) accidental damage to the self-driven vehicle, including towed caravans, that occurs en route to the self-drive destination and where repairs cannot be effected within 12 hours of the accident

### ▼What you Are Not Covered For:

We will not pay the following in addition to the general exclusions on pages 6 & 7 in connection with claims made under section D1 & D2:

- the excess as shown in the Schedule of Benefits on page 2
- 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 claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.
- your failure to check-in according to the itinerary supplied to you.

## SECTION E – PERSONAL ACCIDENT

### ▲What you Are Covered For:

In the event that you sustain an accidental bodily injury during the period of insurance, we will pay the benefits detailed in the Schedule of Benefits on page 2 for **bodily injury**, which solely and independently of any other cause within twelve calendar months from the date of the accident causing such **bodily injury** results in:

1. your death, or
2. loss of one or more of your limbs, or
3. loss of sight in one of both of your eyes, or
4. your permanent total disablement

provided that:

- a. death or disablement occurs within one year of the **bodily injury**
- b. compensation shall not be payable under more than one of the above items 1, 2, 3 or 4 in respect of the same accident, and the payment under any one item shall terminate our liability under this section of the policy
- c. for **children/grandchildren**, the loss of one or more eyes or limbs benefit shall be limited to £2,500, the death benefit shall be limited to £1,000 and nil benefit shall be paid for **permanent total disablement**
- d. any claim must be certified by an independent **medical practitioner**

### ▼What you Are Not Covered For:

We will not pay for the following in connection with claims made under section E:

1. the contracting of any disease, illness and/or medical condition
2. the injection or ingestion of any substance
3. any event which directly or indirectly exacerbated a previously existing physical **bodily injury**
4. losses arising within 25 miles of your home
5. expenses incurred under section E after you are repatriated to your usual country of residence (we reserve the right to repatriate you should our medical advisers view you as being fit to travel)
6. treatment or aid obtained in your usual country of residence (except as provided for herein)
7. surgery or medical treatment which can reasonable be dealt with on your return to your usual country of residence
8. medication and/or treatment which at the time of the departure is known to be required or to be continued outside your usual country of residence
9. the additional cost of a single or private room accommodation at a hospital or nursing home, except where the medical practitioner treating you deems it necessary for you to occupy such accommodation
10. charges for personal services such as radio, TV, telephone and the like
11. cosmetic surgery and all expenses incurred in connection with cosmetic surgery, except as a necessary result of accidental injury occurring during the period of the **holiday/trip**
12. all expenses incurred in connection with elective or non-emergency care
13. non-prescribed drugs, medicines and related items
14. services and suppliers to the extent that they are not usual, customary and reasonable or not prescribed by a legally qualified medical practitioner in accordance with similar accepted provisional medical standards
15. claims arising directly or indirectly from your participation in **hazardous sports and leisure activities** unless agreed by TPS (Insurance Admin Services) Ltd
16. any cost or expense if you do not have a pre-paid return ticket to your home at the start of the trip

17. 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
18. the cost of providing, repairing or replacing dentures, dental work involving the use of precious metals, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
19. medication or drugs **you** knew **you** would need before the start of **your trip**

## SECTION F – PERSONAL LIABILITY

### ▲What you Are Covered For:

**We** will indemnify **you** up to the amount shown in the Schedule of Benefits on page 2 (inclusive of costs) in respect of **your** legal liability arising from accidental **bodily injury** to third parties or accidental loss of or damage to third party property occurring during the **period of insurance**. In the event of **your** death **we** will, in respect of the liability incurred by **you**, indemnify **your** personal representatives in the terms of and subject to the limitations of this section, provided that such personal representatives shall act as though they were **you** and observe, fulfil and be subject to the terms, exclusions and conditions of this section insofar as they apply

### ▼What you Are Not Covered For:

**We** will not pay for the following in connection with claims made under section F:

1. anything in General Exclusions Which Apply To All Sections Of The Insurance
2. the first £200 of each and every claim in respect of loss or damage to temporary **holiday** accommodation
3. **bodily injury** or disease to any person who, at the time of sustaining such injury or disease, is engaged in **your** service or to any member of **your family** or anyone **you** are travelling with
4. damage to property belonging to, or in the care, custody or control of **your family** or a person in **your** service
5. any liability arising out of or incidental to any profession, occupation, or business
6. any liability which has been assumed under contract and would not otherwise have attached
7. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of:
  - a) any motorised or mechanical vehicles including any attached trailers or caravans
  - b) any aircraft (whatsoever)
  - c) any watercraft or vessel (other than manually propelled watercraft or vessels) or any other form of motorised leisure equipment
8. any liability arising out of ownership, occupation, possession, or use of any land or building (other than occupation only of any temporary residence)
9. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind
10. any liability arising in respect of any wilful or criminal act or assault
11. any liability arising in any country in which **you** own premises, or are **resident**
12. any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to **you** or in **your** care, custody or control

## SECTION G – LEGAL EXPENSES

### ▲What you Are Covered For:

**We** will pay up to the appropriate amount stated in the Schedule of Benefits on page 2 for legal expenses incurred by **you** in the pursuit of legal proceedings for compensation and/or damages directly arising from or out of **your bodily injury** or death during the **period of insurance**

Conditions applicable to Section G only

**We** shall have complete control over the legal proceedings and the appointment of a solicitor

### ▼What you Are Not Covered For:

**We** will not pay for the following in connection with claims made under section G:

1. any claim brought against **us** by **our** agents, **your family** or any member of **your** travelling party
2. legal expenses incurred prior to the granting of **our** support
3. any claim reported more than 31 days after the commencement of the incident giving rise to such claim
4. any claim where **we** consider **your** prospects of success in achieving a reasonable benefit are insufficient
5. any claim emerging from the pursuance to a contingent fee agreement between **you** and **your** counsel
6. any claim for travel and accommodation expenses which **you** have incurred whilst pursuing legal action
7. any claims for legal costs where **you** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
8. pursuing claims as part of or on behalf of a group or organisation

## SECTION H1, H2 & H3 – PERSONAL PROPERTY, PASSPORT/DRIVING LICENCE INDEMNITY AND DELAYED BAGGAGE

### ▲What you Are Covered For:

- a. Personal Property – **we** will pay up to the amount in the Schedule of Benefits on page 2 in respect of loss or damage to **your personal property** which occurs during the **period of insurance**. Cover does not apply on a 'new for old' basis and is based on the value of the property at the time of the loss or damage
- b. Passport/Driving Licence Indemnity – **we** will indemnify **you** up to the amount shown on the Schedule of Benefits on page 2 in respect of essential additional travel and accommodation expenses necessarily incurred within one week prior to the **holiday** and during the period of the **holiday** outside **your** usual country of residence, in the event of **your** passport or driving licence being lost or stolen and as a result of obtaining a replacement thereof
- c. Delayed Baggage – **we** will pay up to the amount shown in the Schedule of Benefits on page 1 for every 24 hour period that **you** remain without **your** baggage, subject to proof of purchase for emergency purchases of essential items of clothing or requisites, and providing **your** baggage is certified by the carriers (or their handling agents) in writing to have been lost or misplaced on the outward journey for at least 24 hours from the time of arrival at the **holiday** destination, and a property irregularity report for airlines, and an incident report for tour operators or holiday companies obtained

Conditions applicable to Sections H1, H2 & H3 only

1. **we** reserve the right to repair, replace or pay the **intrinsic value** of any lost or damaged article
2. notwithstanding the above, the maximum payable in respect of:
  - i. any one article, pair or set is £300 (£100 for **children/grandchildren**)
  - ii. loss or damage to **valuables** is £300 (£100 for **children/grandchildren**) in total
  - iii. the maximum payment for any single article for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £50, subject to a maximum of £200 for all such items
  - iv. spectacles and prescription sunglasses is £75
3. any damaged article must be retained and made available to **us** for inspection
4. **you** must report any losses or theft of **personal property** to the police and obtain a written report – **you** will not be able to make a claim under this section H1 should you **fail** to do so
5. all purchase receipts in respect of section H3 must be retained in support of a claim
6. **you** cannot claim under both sections H1 and H3 for the same loss

### ▼What you Are Not Covered For:

**We** will not pay for the following in connection with claims made under sections H1, H2 & H3:

1. the first £35 per person or £70 per **family** of each and every claim in respect section H1, other than for **children/grandchildren** and for spectacles and prescription sunglasses, where no excess applies
2. loss or damage in under sections H1 and H2 arising from delay, confiscation, or detention by recognised officials or authorities
3. loss or damage to stamps, documents, contact or corneal lenses, non-prescription sunglasses, hearing aids, dentures, false limbs or fragile articles (china, glass, sculpture and the like), antiques and mobile phones
4. business goods or samples, tools or motor accessories
5. normal wear and tear, denting, scratching, damage due to moths or vermin, gradual deterioration or mechanical or electrical breakdown
6. loss or damage whilst **your personal property** (excluding **valuables**) is in the custody of a transport company or other carrier unless reported immediately upon discovery, and a report obtained (in the case of an airline, a property irregularity report must be obtained and submitted to **us**, along with airline tickets and baggage tags)
7. loss of **personal property** not reported to the police (and the management if the loss occurs at **your holiday** accommodation or on any part of the grounds) within 24 hours of discovery, and a police report obtained
8. loss of or damage to **personal property** left unattended by **you** in a public place
9. theft of **personal property** (excluding **valuables**) from an unattended motor vehicle, unless left in the locked boot or locked glove compartment and there is evidence of violent, visible and forcible entry thereto
10. theft of **personal property** from your **holiday** accommodation unless there is evidence of violent, visible and forcible entry thereto
11. loss or damage to **personal property** whilst in the custody of a person other than those insured by this **policy**
12. theft of **valuables** from an unattended motor vehicle
13. damage to suitcases, unless rendered unusable
14. loss, destruction or damage, in respect of section H2, not reported to the consular representatives of the relevant issuing country within 24 hours of discovery of the loss, and a written report obtained
15. damage to sports equipment whilst in use
16. loss of or damage to **valuables** whilst carried in a suitcase or similar receptacle
17. leakage of powder or liquid, any process of cleaning, restoring or repairing
18. claims relating to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine equipment, diving equipment, watercraft, surfboards or sports equipment

## SECTION I – PERSONAL MONEY

### ▲What you Are Covered For:

**We** will pay up to the amount shown in the Schedule of Benefits on page 2 in respect of **your** loss of **personal money** which occurs within 72 hours prior to travel and during the **period of insurance**

Conditions applicable to Section I only

1. cover under this section applies only when **personal money** is carried by **you** or is deposited in a bank or safety deposit box, or in **your** locked **holiday** accommodation in the event that there is no safety deposit box
2. in the event of loss of **personal money**, documentary evidence (e.g. bank or other exchange organisation receipts) must be provided to substantiate a claim
3. the maximum amount payable in respect of actual **cash** (i.e. coins or bank notes) shall be limited to £200 (£50 in respect of **children**)

### ▼What you Are Not Covered For:

1. the first £35 per person or £70 per **family** of each and every claim other than for **children/grandchildren** where no excess applies
2. loss of **personal money** not reported to the police (and the management if the loss occurs at **your holiday** accommodation or on any part of the grounds) within 24 hours of discovery and a police report obtained
3. loss of **personal money** left unattended by **you** in a public place
4. theft of **personal money** from **your holiday** accommodation unless there is evidence of violent, visible and forcible entry thereto
5. theft of **personal money** from an unattended motor vehicle
6. loss of **personal money** whilst carried in a suitcase or similar receptacle
7. loss of **personal money** belonging solely to **you** whilst in the custody of another person, unless such **personal money** is deposited in a bank or safety deposit box

## SECTION J – MISSED DEPARTURE

### ▲What you Are Covered For:

**We** will pay up to the amount shown in the Schedule of Benefits on page 2 for reasonable additional accommodation and travel expenses, if **you** arrive at **your** last departure point for **your** return trip to **your resident** country (within the UK) or the last departure point for **your** return trip to **your resident** country too late to board **your** booked flight, train or sailing, as a result of the following:

- i. scheduled **public transport** services failing to get **you** to **your** destination in time due to strike, industrial action, **severe weather** conditions or mechanical breakdown, or
  - ii. the private motor vehicle in which **you** were travelling suffering from a mechanical breakdown or failure, or
  - iii. the private motor vehicle in which **you** were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure
- provided always that
- a) **you** have taken every reasonable step to complete the journey to the departure point on time
  - b) **you** are able to provide documentary evidence from a recognised garage or recovery service as to the cause and effect of an accident or mechanical failure

Conditions applicable to Section J only

1. **you** shall be entitled to only one of the benefits shown in this section per outward or homebound journey undertaken, subject always to the sums shown in the Schedule of Benefits which shall apply in all, and not per journey
2. it is a condition of this section that **you** shall take all reasonable steps to continue with the **holiday/travel** plans once the original occurrence giving rise to the delay is diminished or otherwise rectified

### ▼What you Are Not Covered For:

- We** will not pay for the following in connection with claims made under section J:
1. delay or disruption which occurs after the departure of the aircraft, sea vessel, Eurotunnel train or **public transport** in which **you** have arranged to travel
  2. claims arising from **your** failure to check in according to the itinerary supplied to **you** (other than as provided for in the Missed Departure section above)
  3. claims where **you** fail to obtain written confirmation from the carriers (or their handling agents) of the number of hours delay and the reason for such delay
  4. claims arising from strike and industrial action existing or notified by intention at the date this insurance is purchased, or **trip** is booked, whichever is the later
  5. claims for disrupted travel or delayed arrival
  6. **your** disinclination to travel
  7. any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority

## SECTION K – HOMEPLAN

### IN THE EVENT OF AN EMERGENCY:

telephone the HomePlan control centre on 0845 2187185 stating that you are insured by UK Underwriting Limited, giving

- your schedule reference number
- details of your emergency circumstances

All requests for assistance must be made to the HomePlan control centre within 24 hours of the occurrence of the emergency and not directly to a contractor, otherwise the cover under this section will not apply.

#### ▲/What you Are Covered For:

If an unforeseen circumstance arises which, if not dealt with quickly, would:

- damage or cause further damage to **your home**
- create unreasonable risk to **your health and safety**
- render **your home** unsafe or insecure

then we will provide emergency assistance for the duration of the **holiday** (and for 24 hours after **your return to home** from the **holiday**) and cover the costs of call-out, three hours' labour and up to the first £100 of parts or materials where:

- the external locks, doors or windows have been damaged, causing **your home** to become insecure
- external locks are damaged as a result of theft or attempted theft at or to **your home** and reported to the police within 24 hours of the occurrence (replacement of locks will be on a 'like for like' basis)
- the only available key to **your home** is lost and normal access is not available (the cover provided by this section will assist **you** in gaining entry to **your home**)
- the primary heating system breaks down completely
- all means of heating the domestic hot water system have broken down completely
- the internal plumbing or internal drainage system has ceased to function or has been damaged and internal water damage has occurred or is, in our opinion, likely to occur

## SECTION L – DYNAMIC PACKAGING INSURANCE

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom, and is underwritten by a consortium of Association of British Insurers member Companies & Lloyds Syndicates.

#### ▲/What you Are Covered For:

We will pay up to the appropriate amount stated in the Schedule of Benefits on page 2 for:

- irrecoverable sums paid in advance in the event of insolvency of the travel or accommodation provider not forming part of an inclusive holiday prior to departure, or in the event of insolvency after departure:
  - additional pro rata costs incurred by the person insured in replacing that part of the travel arrangements to a similar standard to that originally booked, or
  - if curtailment of the holiday is unavoidable – the cost of return transportation to the United Kingdom or Ireland to a similar standard to that originally booked

#### ▼/What you Are Not Covered For:

We will not pay for the following in connection with claims made under section L:

- travel or accommodation not booked within the United Kingdom or Ireland
- travel or accommodation not booked through a bonded travel agent or direct with a scheduled airline, railway company, bonded coach company or shipping line
- the financial failure of:
  - any travel or accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of the certificate
  - any travel or accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
  - any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation
- any loss for which a third party is liable or which can be recovered by other legal means

## SECTION M – CATASTROPHE BENEFIT

#### ▲/What you Are Covered For:

We will pay up to the appropriate amount stated in the Schedule of Benefits on page 2 in respect of irrecoverable travel or accommodation costs necessarily incurred by **you** in order to continue with **your holiday**, in the event **you** are forced to move from **your pre-booked accommodation** as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local government directive which occurs during the **trip** (and is confirmed in writing by the appropriate local or national authority). If the **holiday** cannot be continued, we will pay for **your return to home**, subject to the amount stated in the schedule. In the event that benefit under this section becomes payable and it is necessary to do so we will arrange for Primary Assist to transfer to **you**, to the nearest practical location, any benefit that has accrued up to the amount stated in the schedule. Such transfer will only be available once in respect of each claim.

#### ▼/What you Are Not Covered For:

We will not pay for the following in connection with claims made under section M:

- your** decision not to remain in **your** booked accommodation when official directives from local authorities state that it is acceptable to do so
- any costs or expenses payable by or recoverable from the tour operator, airline, hotel or other provider of services

## WINTERSPORTS

If **you** have paid the additional premium to include **wintersports** cover and the cover is shown on **your** policy schedule, cover sections N1-N5 apply

## SECTION N – WINTERSPORTS

#### s/What you Are Covered For:

We will pay up to the appropriate amount stated in the Schedule of Benefits on page 2 in respect of:

- Wintersports Equipment:  
£350 per person in respect of loss of or damage to **your wintersports** equipment which occurs during the **period of insurance** and renders such equipment unusable.

If **you own the wintersports** equipment, we will deduct the following amounts for wear and tear:

#### Age of Wintersports Equipment

- Up to 1 year
- 1 to 2 years
- 2 to 3 years
- 3 to 4 years
- 4 to 5 years
- Over 5 years

#### Deduction

- 10% of purchase price
- 30% of purchase price
- 50% of purchase price
- 70% of purchase price
- 80% of purchase price
- No Cover

- Hired Wintersports Equipment - £20 per person per day (subject to a maximum of £200 per person in total) in respect of hiring replacement skis or snowboard following loss or damage during the **period of insurance** which renders **your** skis or snowboard unusable
- Ski Pack - £150 per person in respect of the proportionate, unused value of your **ski pack** following:
  - your accident** or sickness (certified by a qualified medical practitioner at the time of the **accident** or sickness)
  - curtailment of your holiday** for the reasons specified under section A
  - loss or theft of **your ski pack**
- Piste Closure - £20 per person per day (up to a maximum of £200 per person) in the event that **you** are unable to ski either as a result of lack of snow fall in your pre-booked **holiday** resort or on account of piste closure in **your pre-booked holiday** resort due to avalanche and in the absence of any reasonable or suitable alternative

This benefit applies only:

- after **you** are unable to ski for 24 hours
  - where written confirmation is provided by **your** tour operator
  - in respect of non-UK holidays
- Delay Due to Avalanche - £200 per person for reasonable and necessary expenses incurred in the event that **you** become displaced from **your holiday** accommodation, or are restricted to the **holiday** resort due to avalanche occurring during the **period of insurance**

Conditions applicable to Section N only

- cover under this section applies only in respect of leisure travel/**holidays** and not in respect of business travel or where **you** undertake **wintersports** in a professional capacity
- cover under this section does not apply in respect of **your** participation in mountaineering, ski-acrobatics, ski-flying ski-mountaineering, ski-stunting, ski-jumping, ski randonnee, use of skeletons, freestyle skiing, ice hockey, lugging, off-piste skiing in areas designated as unsafe by resort management, off-piste skiing where there is an avalanche warning in place, parapenting, ski bob racing, ski-dooing, ski racing or training, the use of bobsleighs, snowmobiling, tobogganing, heli-skiing or unsupervised off-piste skiing. Cover in respect of off-piste skiing applies only where **you** are accompanied by a suitably qualified guide
- under item 1 of the cover under section N, the maximum amount payable in respect of any one article, pair or set is £100 per person (£200 per person in respect of skis)
- you** may not claim under this section N and section H1 in respect of the same loss or damage
- we reserve the right to repair or replace the items lost or damaged
- any damaged ski equipment must be returned to the UK and made available for inspection

#### ▼/What you Are Not Covered For:

We will not pay for the following in connection with claims made under section N:

- the first £35 per person or £70 per **family** of each and every claim other than in respect of **children/grandchildren** and items 2 and 4
- cost of hire of **wintersports** equipment where the loss or breakage occurred prior to departure
- loss of or damage to **wintersports** equipment over five years old
- loss of or damage to **wintersports** equipment where a more specific insurance is in force
- loss of or damage arising from delay, confiscation or detention by recognised officials or authorities
- normal wear and tear, denting, scratching, damage due to moths or vermin, gradual deterioration or mechanical or electrical breakdown
- loss or damage whilst **your wintersports** equipment is in the custody of a transport company or other carrier unless reported immediately upon discovery, and a report obtained (in the case of an airline, a property irregularity report must be obtained and submitted to us, along with the airline tickets and baggage tags)
- loss of **wintersports** equipment not reported to the police (and the management if the loss occurs at **your holiday** accommodation or any part of the grounds) within 24 hours of discovery, and a police report obtained
- loss of or damage to **wintersports** equipment left unattended by **you** in a public place
- theft of **wintersports** equipment from an unattended motor vehicle, unless left in the locked boot or locked glove compartment and there is evidence of violent, visible and forcible entry thereto
- theft of **wintersports** equipment from **your holiday** accommodation unless there is evidence of violent, visible and forcible entry thereto
- damage to **wintersports** equipment whilst in use
- leakage of powder or liquid, any process of cleaning, restoring or repairing

## GOLF

If **you** have paid the additional premium to include golf cover and the cover is shown on **your** policy schedule, cover section O applies.

## SECTION O - GOLF COVER

#### ▲/What you Are Covered For:

We will pay up to the appropriate amount stated in the Schedule of Benefits on page 2 in respect of:

- Golf Equipment:
  - £1,500 per person in respect of loss or damage to **your** golf equipment, or
  - £200 per person in respect of loss or damage to hired golf equipment which occurs during the **period of insurance** and renders such equipment unusable.
- Hired Golf Equipment - £20 per person per day (subject to a maximum of £200 per person in total) in respect of hiring the necessary golf equipment following loss or damage during the **period of insurance** which renders **your** golf equipment unusable.
- Non-refundable Golfing Fees - £75 per person per day (subject to a maximum of £350 per person in total) in respect of:
  - pre-paid green fees, or
  - golf equipment hire fees, or
  - tuition hire feeswhich are not used due to **you** being involved in an **accident**, or your sickness, or **severe weather** conditions which cause the closure of the golf course.

#### ▼/What you Are Not Covered For:

We will not pay for the following in connection with claims made under section O:

- the first £35 per person or £70 per **family** for each and every claim other than in respect of **children/grandchildren**, and items 3 and 4, where no excess applies
- cost of hire of golf equipment where the loss or breakage occurred prior to departure
- loss of or damage to golf equipment over 5 years old
- loss of or damage to golf equipment where a more specific insurance is in force
- loss or damage arising from delay, confiscation or detention by recognised officials or authorities
- normal wear and tear, denting scratching damage due to moths or vermin, gradual deterioration or mechanical or electrical breakdown

7. loss or damage whilst your golf equipment is in the custody of a transport company or other carrier unless reported immediately upon discovery, and a report obtained (in the case of an airline, a property irregularity report must be obtained and submitted to us, along with the airline tickets and baggage tags)
8. loss of golf equipment not reported to the police (and the management if the loss occurs at **your** holiday accommodation or any part of the grounds) within twenty-four hours of discovery, and a police report obtained
9. loss of or damage to golf equipment left unattended by **you** in a public place
10. theft of golf equipment from an unattended motor vehicle, unless left in the locked boot or locked glove compartment and there is evidence of violent, visible and forcible entry thereto
11. theft of golf equipment from **your** holiday accommodation unless there is evidence of violent, visible and forcible entry thereto
12. damage to golf equipment whilst in use
13. leakage of powder or liquid, any process of cleaning, restoring or repairing

## CONDITIONS WHICH APPLY TO ALL SECTIONS OF THIS INSURANCE

1. It is a condition that all **material facts** have been disclosed to **us**. Failure to do so may affect **your** rights under this insurance. Following a change in a **material fact** disclosed to **us** by **you** during the **period of insurance**, **we** reserve the right to amend or cancel **your** insurance, providing **you** with a pro-rata refund of premium. If **you** are in any doubt as to whether a fact is 'material', then for **your** own protection it should be disclosed to **us**.
2. Written notice of any event which may give rise to a claim shall be given to **us** (or **our** claims service) as soon as practicable, and in any event no later than 31 days after the incident giving rise to the loss. All documents, certificates and evidence required in support of a claim, including items being claimed for if required by **us**, shall be produced by **you**, and at **your** expense.
3. Except with **our** written consent, no person is entitled to admit liability on **our** behalf or give any representation or other undertakings binding upon **us**. **We** shall be entitled to conduct all proceedings arising out of or in connection with claims in **your** name, and to instruct solicitors of **our** own choice for this purpose.
4. The due observance and fulfilment of all the terms and conditions of this insurance by **you**, or anyone acting on **your** behalf, insofar as they relate to anything to be done or complied with by **you**, or anyone acting on **your** behalf, shall be a condition precedent to **our** liability to make any payment under this insurance.
5. No refund of premium is allowed (other than in respect of the premium refund guarantee) once the insurance has been effected. In the event that **your holiday** dates are revised to a date within three months of the original **holiday**, **we** may, at **our** discretion, agree to transfer the insurance.
6. **You** must exercise due care and attention at all times for the safety of **your** property and take all reasonable steps to prevent **accident**, loss or damage.
7. **Our** liability shall be conditional upon the observance by **you** of the terms and conditions of this insurance and the truth and completeness of the statements and answers supplied by **you** and on **your** behalf. If a claim is in any respect false or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.
8. If at the time of any loss, damage, or liability arising under this insurance there is any other insurance covering the same loss, damage or liability, **we** will pay only our rateable proportion.
9. **You** may not transfer **your** interest in this insurance.
10. Each **insured person** shall be deemed to be insured separately, with the exception of **children/grandchildren** unless travelling with an insured adult.
11. **Our** total liability shall not exceed the respective sums stated in the Schedule of Benefits.
12. **You** shall submit to medical examination at **your** expense, except post mortem which **we** reserve the right to have undertaken at **our** own expense.
13. **We** may, at **our** 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 **us**.
14. This policy may be rescinded or cancelled without the consent of a third party.
15. Costs will be limited to those that would have been incurred if **you** were a **resident** of the UK.
16. If **you** have to make a claim, **you** must notify **us** as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after this insurance expires. **We** will reserve the right to decline liability for any claim notified after this date.

## GENERAL EXCLUSIONS WHICH APPLY TO ALL SECTIONS OF THE INSURANCE

This insurance does not cover:

1. any claims arising directly or indirectly from any medical condition which would require **you** to answer yes to the MEDICAL SCREENING QUESTIONS, unless declared to and accepted by **us**.
2. for any claim where at the time of taking out this insurance, (and in the case of Annual Multi trip at the time of booking each trip), the person whose condition gives rise to a claim:
  - a) is waiting for an operation, hospital consultation or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
  - b) has received a terminal prognosis; or
  - c) is travelling against medical advice or for the purpose of obtaining treatment; or
  - d) is expected to give birth before or within 14 weeks of the date of arrival **home**
3. any claims arising directly or indirectly from anxiety, stress or depression (unless admitted as an in-patient)
4. claims (for **you** or anyone else upon whose health **your trip** depends) arising directly or indirectly from failure to obtain the recommended vaccinations
5. circumstances of which **you** are aware at the time of effecting this policy
6. losses directly or indirectly occasioned by, happening through or in consequence of:
  - i. war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), terrorism, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation by nationalisation or requisition and/or destruction of or damage to property by or under the order of any government or local authority or riot or civil commotion
  - ii. **wintersports**, or **your** participation in any activity not shown on the list of **acceptable sports and leisure activities**, unless the appropriate additional premium has been paid
  - iii. alcoholism, the use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered **medical practitioner**, but not for drug addiction) or self exposure to needless peril (except in an attempt to save human life), wilfully self-inflicted injury or harm
  - iv. nuclear fission, nuclear fusion or radioactive contamination
  - v. consequential loss of any kind
  - vi. prohibitive regulations by the government of any country
  - vii. any unlawful act or criminal proceedings against the **insured person**, or any other person on whom the **holiday** plans depend except this exclusion shall not apply in the event of **your** obligation to attend a court of law under the subpoena as a witness, unless such obligation to attend falls within **your** occupational, professional or other similar capacity
  - viii. the tour operator, coach operator, transport company or hotel
    - a) causing a delay in the commencement of the **holiday**
    - b) levying a surcharge, thus increasing the basic brochure price of the **holiday**
  - ix. failure to notify the hotel or **holiday** establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or **curtail** the travel arrangements

- x. the failure or inability of any equipment or any computer program to recognise or to correctly process any date as its true calendar date, or to continue to function correctly beyond that date other than for loss, damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured cause (not applicable in respect of sections B, C and E)
- xi. sexually transmitted diseases
- xii. injury, illness, death, loss, expense or any other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof
- xiii. your financial incapacity
7. any loss whereby any period of disability or loss whatsoever is increased through **your** own act or omission
8. any property more specifically insured
9. incidents which may give rise to a claim not notified in writing to **us** (or **our** claims service) within 31 days of the incident giving rise to the loss
10. third party rights and no party other than **you** may claim benefit under the terms of this insurance
11. failure in provision of any part of the booked itinerary including error
12. any part of a claim which is unproven or unsubstantiated
13. any claim when travelling against Foreign Office advice

## COMPLAINTS PROCEDURE

It is **our** intention 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 Managing Director of Acumus Insurance Solutions Ltd. The contact details are:

The Managing Director  
Acumus Insurance Solutions Ltd  
23 Austin Friars  
London  
EC2N 2QP

In respect of section L, the contact details are:

International Passenger Protection Claims Office  
IPP House  
22-26 Station Road  
West Wickham  
Kent  
BR4 0PR

Please ensure **your** policy number is quoted in all correspondence to assist 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:

Head of Claims  
UK Underwriting Limited  
2 Gibraltar House  
Bowlcliffe Road  
Leeds  
LS10 1HB

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman service. **You** may contact the Financial Ombudsman Service at:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
Docklands  
London  
E14 9SR  
Tel: 0845 080 1800

**Your** adherence to the complaints procedure above does not affect **your** statutory rights. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

## COMPENSATION SCHEME

Fortis Insurance Limited 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 or visit [www.fscs.org.uk](http://www.fscs.org.uk)

## DATA PROTECTION ACT 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.