



Travel Insurance

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

This insurance **policy** is administered by FirstAssist Insurance Services Limited, registered in England and Wales No: 04617110, registered office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU; and underwritten by Great Lakes Reinsurance (UK) PLC, registered in England and Wales No. 2189462, registered office at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Both FirstAssist Insurance Services Limited and Great Lakes Reinsurance (UK) PLC are authorised and regulated by the Financial Services Authority.

This document only constitutes a valid insurance **policy** when it is issued in conjunction with a valid certificate of insurance issued between 13.10.2008 and 12.10.2009 and for holidays commencing up to 12.10.2010.

PRE-EXISTING MEDICAL CONDITIONS

This insurance **policy** operates on the following basis:

- 1 To be covered, **you** must be healthy, fit to travel and to undertake **your** planned **trip**;
- 2 The **policy** will NOT cover **you** when **you** are travelling against medical advice or with the intention of obtaining medical treatment or consultation abroad.

Further to the above, no claim arising directly or indirectly from a **pre-existing medical condition** affecting **you**, a **close relative**, travelling companion or person with whom **you** intend to stay whilst on **your trip** will be covered unless:

- **you** have declared that **pre-existing medical condition** to **us**; and/or
- **you** have declared any changes in **your** health or prescribed medication; and/or
- **we** have accepted that condition for insurance in writing.

Each **Insured Person** who has a **pre-existing medical condition** must call **our** Medical Screening Line in order to complete a Medical Health Questionnaire before each **Period of Insurance**

Additionally, if **you** know of any **pre-existing medical condition** affecting a **Close Relative**, travelling companion, or person with whom **you** intend to stay whilst on **your trip**, **you** will also need to declare this to **us**.

Failure to declare any preexisting medical condition that is relevant to the insurance may invalidate the **policy**.

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

Based on **our** assessment of the medical information supplied to **us**, **we** will decide whether or not the person is suitable for insurance, or if certain exclusions or restrictions should be imposed.

If **we** offer cover, it is subject to written confirmation by **us** and an additional premium may also be required.

To declare a preexisting medical condition or a change in **your** state of health or prescribed medication, **you** should contact **us** during office hours on 0845 0775549..

READ ME FIRST

In accordance with the Financial Services Authority, **we** are required to draw **your** attention to some important features of **your policy**.

MEDICAL EMERGENCY

In the event of a medical emergency **you** must contact **us** as soon as possible, before incurring expenses in **excess** of £500. If **you** are physically prevented from contacting **us** immediately, **you** or someone designated by **you** must contact **us** within 48 hours.

HEALTH CONDITIONS

This **policy** contains restrictions regarding **pre-existing medical conditions** which, unless declared and accepted by **us** in writing prior to travel, may invalidate any subsequent claim. If **you** are in any doubt as to whether **you** would be covered by the **policy**, please read the paragraph above "Pre-existing Medical Conditions" and then call the Medical Helpline.

RECIPROCAL HEALTH AGREEMENT

If **you** intend travelling in European Union countries **we** would advise **you** to obtain a European Health Insurance Card (EHIC), an application for which **you** can obtain at most Post Offices or online at www.ehic.org.uk. Upon receipt, **your** EHIC will entitle **you** to certain free health arrangements in the European Union, full details of which, can be obtained online or with the supporting application documentation.

AGE LIMITS

The cover under this **policy** will not apply to any person aged 86 or over on a single **trip policy** (81 if travelling to Area 3 or Area 4 - see **Territorial Limits**) or aged over 64 on an annual **policy**. No cover for **wintersports** or **hazardous sports & activities** will be given to any person aged over 64.

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.

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 insurer to insurer. If you have any questions regarding the cover or would like any additional information, you should contact your issuing agent.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of **your policy**, while general exclusions and 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. Failure to do so may result in the **our** non-liability for claims.

HAZARDOUS SPORTS & ACTIVITIES

This **policy** specifically excludes cover whilst **you** are participating in or practising for certain **hazardous sports & activities** or in **wintersports**. **Your policy** can be extended to cover these **hazardous sports & activities** or **wintersports**, subject to payment of an additional premium prior to **your** departure. If **you** are going to take part in any **hazardous sports & activities** or in any activity where there may be a high risk of injury, please call **your** issuing agent.

PERSONAL LIABILITY

There is no cover for personal liability claims arising directly or indirectly from, happening through or in consequence of:

- a) ownership, possession or use of any mechanically propelled vehicle, aircraft, conveyance or watercraft; or
- b) **your** participation in any **hazardous sports & activities**.

Therefore, **you** are urged to seek confirmation from the vehicle, watercraft or aircraft owner or hirer that this area of coverage is adequately provided for under an alternative insurance **policy**

POLICY LIMITS

Most sections of **your policy** have limits on the amount **we** will pay under that section. Some sections also include other specific limits, for example, for any one item or for **valuables** in total. **You** are advised to check **your policy**.

POLICY 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**.

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.

GOVERNING LAW

It is possible to choose the law applicable to a contract of insurance in the **United Kingdom**. **We** have chosen Scottish law to apply if **you** live in Scotland and English law if **you** live elsewhere in the **United Kingdom**. The language used in this **policy** and any communications relating to it will be in English.

YOUR RIGHT TO COMPLAIN

If **you** have any cause for complaint regarding this insurance, please refer to the Complaints Procedure on page 11.

MATERIAL FACTS

You must declare to us all material facts that are likely to affect this insurance. Failure to do so may prejudice your entitlement to claim. If you are uncertain as to whether a fact is material, you should declare it to us.

TRIP LIMITS

This **policy** contains strict limits on the length of time **you** can spend travelling abroad on each **trip**. Please refer to the definition of a "trip" and a "period of insurance".

MANUAL WORK

You will not be covered for any claim arising from manual work.

COOLING OFF PERIOD

If, after reading this **policy**, **you** are not satisfied with it for any reason, **you** must return the insurance **certificate** to **your** issuing agent within 14 days of receipt to receive a full refund of premium, as long as a claim does not exist and that travel has not taken place.

SCHEDULE OF BENEFITS

(The limits are per insured person)

Item Description	Cover	Excess
A1 Cancellation & Curtailment	Up to £5,000	£50, with £25 in respect of LOD only
A2 Catastrophe	Up to £1,000	£50
A3 Withdrawal of Services	£50 per day up to £500	£50
B1 Medical, Treatment and Repatriation Expenses* (This section includes emergency assistance services)	Up to £10,000,000	£75
B2 Additional accommodation & travelling costs	Up to £1,000	N/A
C1 Hospital Benefit	£15 per day up to £750	N/A
C2 Pet Care	£20 per day up to £100	N/A
D1 Travel Delay	£20 for the first 12 hour period £20 each additional 12 additional 12 hour period up to £300	N/A
D2 Holiday Abandonment	Up to £5,000	£50
D3 Mugging Benefit	£40 per day up to £400	N/A
D4 Unused Excursions	Up to 100	N/A
E Missed Departure and Missed UK Connection	Up to £1,000	£50
F Personal Accident Loss of Limbs or Sight (aged 65 and under) Permanent Total Disablement Death Benefit (aged 18-65) Death Benefit (aged under 18) All Benefits (aged 66 and over)	Maximum Benefit £25,000 £25,000 £25,000 £10,000 £2,500 £2,500	N/A
G Personal Liability (including Legal Fees)	Up to £2,000,000	£50
H Personal Effects & Baggage Single Item Limit Valuables Limit in total Travel Documents Delayed Baggage	Up to £1,500 £250 £250 £250 £50 per day up to £150	£50
I Personal Money Cash Limit Cash (aged under 18)	Up to £500 £200 £50	£50
J Personal Assistance Services J2 Information About Your Destination J3 Message Relay J4 Drug Replacement J5 Medical Referral J6 Tracing Lost Luggage J7 Replacement Travel Documents J8 Lost Credit Cards	Up to £250	N/A
K Legal Expenses Death, Injury or Illness Damage to your Home Additional Travel Expenses Fees, Costs & Expenses Exceeding Any Compensation	Up to £25,000 per policy and per incident Up to £25,000 Up to £250 Up to £25,000 per policy and per incident	N/A
L Extension of Cover	FREE	N/A
WINTER SPORTS COVER (Available upon payment of additional premium)		
M Ski Equipment Owned Single Item Limit – Owned Hired	Up to £750 Up to £250 Up to £500	£50
N Ski Hire	£25 per day up to £300	N/A
O Ski Pack	Up to £50 per day up to £300	N/A
P Piste Closure	£20 per day up to £200	N/A
Q Delay due to Avalanche	Up to £250	£50
GOLF COVER (Available upon payment of additional premium)		
R Golf Equipment	Up to £1,000	£50
S Golf Equipment Hire	£30 per day up to £300	N/A
T Non-refundable golfing fees	£75 per day up to £300	N/A
BUSINESS COVER (Available upon payment of an additional premium)		
U Business Equipment Single Item Limit Computer Equipment, Single and Total Item Limit Samples Emergency Courier of Essential Business Equipment	Up to £2,000 £500 £1,500 £500 Up to £500	£50
V Business Equipment Hire	£150 per day up to £750	£50
W Business Money Cash Limit	Up to £1,000 £500	£50
ADDITIONAL PET COVER (Available upon payment of an additional premium)		
X Cancellation & Curtailment due to the death, injury or illness of a pet either travelling with you or usually living in your home	Up to £5,000 £50	

* The Medical Treatment & Repatriation expenses **excess** is increased to £200 for any claim which occurs whilst you are participating in a **hazardous sport & activity**. This **excess** cannot be reduced to NIL if you purchase the 'Excess Waiver' option.

The maximum amount we will pay under all benefits of this **policy** is £10,000,000.

TERRITORIAL LIMITS

Area 1 United Kingdom and Eire.

Area 2 The continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (excluding Algeria, Israel, Lebanon and Libya).

Area 3 Australia and New Zealand

Area 4 Worldwide including USA and Canada.

POLICY QUERIES

If you have a query regarding this **policy** please call your issuing agent.

WHILE YOU ARE AWAY

FirstAssist are open 24 hours a day, 365 days a year

FirstAssist must be contacted before you incur any expenses over £500. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours.

Any illness or injury costs under £500 resulting in a claim, should be paid by you. You must obtain a receipt and then reclaim the amount from us within 28 days of your return.

FirstAssist are contactable as follows:

If you are calling from within the UK dial: 020 8763 4868

If you are calling from abroad dial: +44 20 8763 4868

When you call us, please quote reference Travel Solutions and have the following information ready:

- Your full name
- Date of Birth
- Caller's contact number
- Certificate number
- Issuing agent
- Date of issue
- Hospital abroad
- Treating Doctor's telephone number
- Your UK address
- Your UK telephone number
- Your UK Doctor
- Your UK Doctor's telephone number
- Holiday dates / flight numbers
- Medical complaint
- Details of any private health insurance

Before contacting FirstAssist, you should first check that the circumstances are covered by your **policy**.

WHEN YOU RETURN HOME - Making a Claim

For all sections

If you need to make a claim, first check your **certificate** and the appropriate section of your **policy**, to make sure that what you are claiming for is covered.

Then telephone our Claims Helpline on 0845 604 9836 (calls may be recorded or monitored for quality purposes) to obtain a claim form, giving your name, **certificate** number and brief details of the claim.

All claim forms must be submitted within 28 days of your return and accompanied by original invoices, receipts, reports etc. Please refer to the relevant section of your **policy** for specific conditions and details of the supporting evidence that we require.

For all claims, you will need to send your original insurance **certificate** and your original holiday booking invoice.

Please remember that it is always advisable to retain copies of all documents when submitting your claim form.

In order to handle claims quickly, we may use appointed claims handlers.

Sports & Activities

Acceptable sports & activities

Category 1 Acceptable sports & activities

The following activities are automatically included within the cover:

Archery, if adequately supervised (amateur), badminton (amateur), baseball (amateur), basketball (amateur), beach games, canoeing, clay pigeon shooting, cricket (amateur), cycling, dinghy sailing, dragon racing, fell walking, fencing, fishing, football (amateur), golf (amateur), hiking (under 2000 metres altitude), horse riding (up to 7 days), ice skating (not hockey), jogging, kite surfing, korfbal, marathon running (amateur), motorcycling up to 50cc, netball (amateur), orienteering, outwardbound pursuits, paintballing, pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, runningsprint/long distance (amateur), safari (UK organised and not including the use of firearms), sail boarding, sailing within territorial limits, scuba diving up to 15 metres, if adequately supervised, snorkelling, squash (amateur), surfing (amateur, up to 14 days), tennis (amateur), track events, trekking (under 2000 metres altitude), triathlon, ultimate frisbee, under water hockey, volleyball (amateur), war games, water polo (amateur), water skiing (amateur), windsurfing (amateur), yachting (racing/crewing inside territorial waters).

The following activities are not included in the definition:

White water canoeing, bmx or mountain biking, horse jumping, hunting on horseback, polo on horseback, racing, scuba diving within 24 hours prior to departure.

Hazardous sport & activities

The following activities are considered to be **hazardous sport & activities**. You will only be covered whilst participating in this **hazardous sport or activity**, if you have paid the appropriate additional premium before your trip commenced and the activity is shown on your **certificate**. The maximum number of days allowable for any **hazardous sport and activity** under an annual **policy** is 24.

We will not:

- cover any child aged under 10, who is not supervised by an adult when participating in a **hazardous sport or leisure activity**; or
- cover any person aged over 64, who is 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**; or
- pay any personal liability claim, which arises directly or indirectly, as a result of **you** participating in a **hazardous sport or leisure activity**.

Category 2 Hazardous sport & activities (which are covered subject to payment of an additional premium)

Black water rafting (Grade 1 to 4), boxing training (no contact), bungee jumping (up to 3 jumps), camel riding, cave exploration, cave rafting, cycle touring, deep sea fishing, dog sledging, elephant riding, flying as a passenger in a private plane or small aircraft (other than for transport purposes), go karting (specific use), gymnastics, helicopter flying, hiking (between 2,000 and 6,000 metres altitude), hockey, horse riding (over 7 days), hot air ballooning which has been organised in the **UK** prior to departure, hydro zorbing, jet boating, jet skiing, kayaking, lacrosse, martial arts (training only), use of motorcycles over 50cc, mountain biking, offroading, parasailing (over water), quad biking, rugby (amateur), safari (non**UK** organised), scuba diving between 15 and 30 metres in depth, sea canoeing, surfing (over 14 days, amateur), trekking (between 2,000 & 6,000 metres altitude), whitewater rafting (grade 1 to 4).

The following activities are not included in the definition:

Hunting on horseback, polo on horseback, horse jumping, safari's involving the use of firearms, safari's organised in the **UK**, scuba diving within 24 hours prior to departure, scuba diving below 30 metres in depth.

Category 3 Hazardous sport & activities (which are covered subject to payment of an additional premium)

Abseiling, american football (amateur), black water rafting (grade 5 to 6 inclusive), flying as a pilot, gliding, hot air ballooning (non-**UK** organised), outdoor endurance events, paragliding, rambling (to 6,000 metres altitude), sand boarding, sand yachting, trekking (over 6,000 metres altitude), white water canoeing, white water rafting (grade 5 to 6 inclusive), yachting (racing / crewing) – outside territorial waters.

The following are not included in the definition:

Scuba diving below 30 metres.

Category 4 Hazardous sport & activities (which are covered subject to payment of an additional premium)

Bmx cycling, canyoning, hang gliding, high diving (amateur), micro lighting, parachute jumping, parachuting, parapenting, parasailing, parasailing (over land), rock climbing, rock scrambling, sailing (outside territorial waters), show jumping, skateboarding, sky diving, trekking (over 6,000 metres), via ferrata, wrestling (amateur).

The following are not included in the definition:

Any form of motor racing, cave diving, horse jumping, hunting, hunting on horseback, polo on horseback, major sporting events, scuba diving below 30 metres, solo caving, solo mountain climbing, speed performance or endurance tests, steeplechasing.

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 & Activities

Any activity listed within the **Acceptable Sports & Activities** section on Page 2.

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.

The following are not included in the definition:

- 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.

Business equipment

Mobile telephones, portable personal computers, personal electronic organisers, calculators, dictaphones, portable facsimile machines, telephone modems, portable overhead projectors, owned by **you** for which **you** are responsible.

Carrier

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

Certificate

An insurance validation **certificate** issued by **your** issuing agent which describes **you, us** and the **insured person(s)** who are covered under this **policy**.

Close relative – mother, father, sister, brother, wife, husband, daughter, son (including legally adopted or fostered son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, aunt, uncle, cousin, nephew, niece, legal guardian, fiancé(e) or partner with whom **you** have been residing for at least 6 months.

Common-law partner(s)

Any couple (including 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** have **your home**, for the majority of the year.

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.

The following are not included in the definition:

- all costs attributable to the outward and return travel tickets, whether used or

unused.

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**. The **excess** is reduced to nil when **you** have paid the premium for "Excess Waiver" except where stated.

Family Policy

If **you** have paid the premium for a "family rated" single **trip** or annual **policy**, a **family** is defined as follows:

Husband and wife (or **common-law partner**) and all their dependent children, aged under 18 at the time of departure on a single **trip policy** or date of issue on an annual multi-**trip policy**, who are in continuous full-time education and live at the **family home**.

FirstAssist

FirstAssist Insurance Services Limited.

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.

Hazardous Sports & Activities

Any activity listed on pages 2 & 3, under Category 2, 3 or 4. **You** will only be covered whilst participating in this **hazardous sport or activity** if **you** have paid the appropriate additional premium before **your trip** commenced and the activity is shown on **your certificate**.

Home

Your principal residence in the **UK**, used for domestic purposes and including garages and other outbuildings.

Insurance premium tax (IPT)

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

Insured person, you, your

Each person named on the insurance **certificate** for whom the appropriate insurance premium has been paid and who is resident in the **UK**.

Insurer - Great Lakes Reinsurance (**UK**) PLC.

Loss of limb

Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of sight

Total and irrecoverable **loss of sight** in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (This means being able to see at 3 feet or less what **you** should see at 60 feet).

Manual work

Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry).

Material fact

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

Money

Bank, currency notes and coins in legal tender and cheques.

Pair or set

Two or more items of **personal effects** which are complimentary or used or worn together.

Period of insurance for a single trip policy

Maximum **trip duration** is 12 months for **insured persons** up to the age of 80 years old, 21 days if aged 81 to 85 on the date of departure

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.

We will not cover:

- any person aged 81 or over at the date of departure travelling to Area 3 or Area 4 (see Territorial Limits).
- any person aged 86 or over at the date of departure.

Period of insurance for an annual multi-trip policy

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.

An annual multi-**trip policy** also automatically includes cover for up to 24 days in total, per **period of insurance** for **wintersports**, if the appropriate premium has been paid.

An annual multi-**trip policy** automatically includes cover for any number of **trips** within the **period of insurance**, providing that each **trip** does not exceed 31 days. The **trip duration** can be extended to either 45 or 60 days subject to the appropriate premium being paid. Cover for any **trip** solely within the **UK** under an annual multi-**trip policy**, will only apply if **you** have pre-booked a minimum of 5 consecutive nights accommodation.

We will not cover:

- any person aged 65 or over at the time of taking out this **policy** travelling to Area 2 or Area 4 (see Territorial Limits).

- any person aged 81 or over at the time of taking out this **policy** travelling to Area 1.

Permanent Total Disablement

Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of our Senior Medical Officer, entirely prevent **you** from engaging in, or giving any attention to, any and every business or occupation for the remainder of **your** life.

Personal effects

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

Pet

A dog which resides with **you** in **your home**.

Policy

Your certificate, this **policy** and any endorsements.

Pre-existing medical conditions

- Any of the following Medical Conditions for which **you** have attended medical consultations or have received, or been referred for, any treatment, surgery or clinic during the 2 years prior to the commencement of cover under this **policy** and/or prior to any **trip**:
 - Diabetes mellitus; cancer; any growth or form of malignancy; epilepsy or fits; asthma, bronchitis or any other lung or respiratory condition; any kidney or bladder disorder; any mental or psychological condition; or
- any other Medical Condition that
 - is ongoing; or
 - from which **you** have suffered symptoms or required medical attention or treatment during the 2 years prior to the commencement of cover under this **policy** and/or prior to any **trip**; or
- any cardiovascular problems (e.g heart attack, angina, chest pain, palpitations, any other heart condition, hypertension (raised blood pressure), blood clots, raised cholesterol) or any cerebrovascular problems (e.g. stroke, transient ischaemic attack, brain haemorrhage) that has occurred at any time prior to the commencement of cover under this **policy** and/or prior to any **trip**.

Public transport

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

Redundancy, redundant

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

The following are not included in the definition:

- any employment which has not been continuous and with the same employer for at least two years;
- 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**.

Resident

You are within the **UK** and have been for at least six months prior to the time of arranging this insurance.

Secure luggage area

Any of the following, as and where appropriate:

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

Single item

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

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.

The following are not included in the definition:

- golf equipment**
- ski equipment.**

Strike or industrial action

Any form of industrial action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Trip, Trip duration

A journey which begins when **you** leave **your home** or usual place of business and ends on **your return home** or **your** usual place of business whichever is first, during the **period of insurance**.

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.

Valuables

Binoculars, cameras, furs, jewellery, leather articles, perfumes, photographic, video and audio equipment and associated equipment of any kind, precious stones and articles made of or containing gold, silver or other precious metals, spectacles, telescopes and watches.

We/Us/Our – FirstAssist who administer the insurance on behalf of the **insurer**.

Wintersports

On-piste skiing and snowboarding, off-piste skiing and snowboarding only in marked and/or designated areas clearly defined by the resort management and where accompanied by another skier or snowboarder, tobogganing, glacier skiing and outdoor ice-skating.

The following are not included within the definition:

Bobsleigh, engaging in any organised competitions, heli-skiing, ice hockey, luge, off piste skiing or snowboarding outside of marked or designated areas clearly defined by the resort management or where skiing/snowboarding in these areas unaccompanied, para-skiing, skeleton, ski jumping, ski racing and ski stunting.

SECTION A1 - CANCELLATION AND CURTAILMENT

You must notify the **carrier** or travel agent immediately **you** know the **trip** is cancelled or curtailed, to minimise **your** loss as far as possible.

▲What You Are Covered For:

We will pay, up to the amount shown in the Schedule of benefits on page 2, for **your** proportion of costs, which **you** have paid or agreed to pay and which **you** cannot recover from any source in respect of travel and accommodation **you** cannot use, if it is necessary and unavoidable to cancel or cut short **your trip** as a result of:

- the unforeseen death, imminent demise or hospitalisation due to serious injury or illness, during the **period of insurance** of:
 - You**; or
 - a person **you** are travelling with; or
 - a **close relative**; or
 - a person who lives abroad with whom **you** are staying
- you** or a person **you** are travelling with:
 - being required in the **UK** for jury services or subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity); or
 - being subject to compulsory quarantine; or
 - being prevented from travel following a government directive which prohibits all travel to, or recommending evacuation from, the country **you** were planning to visit or were staying in, as a result of natural disasters (such as earthquakes, fires, floods and hurricanes) or epidemic(s); or
 - being required to be present by the Police, as a result of more than £1500 of damage to **your home** in the **UK**, as a result of a fire, flood, **accidental** damage or burglary within 48 hours before the start of **your trip**
 - being made **redundant** and **you** qualify for **redundancy** payments under the current legislation; or
 - suffering any medical complications arising from pregnancy or childbirth providing the expected delivery date falls more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the scheduled date of travel; or
 - being unexpectedly posted overseas, for emergency and unavoidable duty requirements, as a member of the Armed Forces, the Police, Fire, Nursing or Ambulance Services.

In addition, if the situation permits, following **us** arranging for **you** to cut short **your trip** due to an insured reason, **we** will also pay the necessary additional travel costs in transporting **you** back to the location abroad has not expired, up to the amount shown in the Schedule of benefits for this section, in total per claim.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under Section A1:

- the **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your** insurance **certificate** or booking invoice;
- any claim for curtailment which has not been approved by **us**, prior to **your** return to the **UK**;
- any costs which **you** have paid or agreed to pay, if **your trip** is cancelled for the following reasons:
 - a **pre-existing medical condition** relating to **you** or any person whose illness or death would cause **you** to cancel or curtail **your trip**, unless **you** have declared the condition to **us** prior to **your** departure and **we** have written to **you** accepting it for this insurance **policy**
 - the person whose medical condition giving rise to the claim:
 - is travelling for the purpose of having medical treatment during the **trip duration**; or
 - is travelling against the advice of a medical practitioner; or
 - has received a terminal prognosis by a registered doctor before taking out this **policy**; or
 - is on a hospital waiting list; or
 - is awaiting the results of medical investigations.
 - 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**
 - any claim as a result of a pregnancy or childbirth, where the expected date of delivery is less than 8 weeks after **your trip** ends (or 16 weeks in the case of a known multiple pregnancy), unless the pregnancy was confirmed after the date of **your policy** or travel tickets for **your trip** were booked and the cancellation is medically necessary
 - your** disinclination to travel
 - your** personal financial circumstances, other than **you** being made **redundant** after the issue date of the **certificate**
- any costs in respect of the following:
 - any claims arising from prohibitive regulations by the Government of any country or delay or amendment of the booked **trip** due to Government action
 - any costs following the withdrawal from service of the aircraft, sea vessel, coach or train on which **you** were booked to travel, by order or recommendation of the regulatory authority in any country (**You** should direct any claim in this case to the transport operator involved).
 - any costs following the failure by the provider of any part of the booked **trip** to actually supply the service or transport, regardless of whether it is as a result of error, insolvency, omission, default or otherwise
 - 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

- f **your** travel expenses for **you** to return to the **UK**, if **you** do not already possess prepaid return travel tickets
- g any cancellation or **curtailment costs** which **we** would not have had to pay, had **you** notified the travel agent, tour operator, **carrier** or provider of accommodation immediately after **you** knew **you** would be cancelling or curtailing **your trip**
 - any **curtailment costs** for travel by air, which are more than the cost of an economy/tourist class ticket for each **insured person**
 - any costs arising from actual or planned **strike or industrial action**, which was common knowledge at the time **you** made the travel arrangements for the **trip**.

SECTION A2 - CATASTROPHE

▲What You Are Covered For:

If **you** are forced to move from **your** prebooked and prepaid accommodation as a result of:

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

we 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**, up to the amount shown in the Schedule of benefits on page 2.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section A2:

- The **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your** insurance **certificate** or booking invoice
- 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, **carrier**, 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.

SECTION A3 - WITHDRAWAL OF SERVICES

▲What You Are Covered For:

If **your** prebooked 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.

we will pay **you** the amount shown in the Schedule of benefits on page 2, for each complete 24 hours **you** are without these facilities.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 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 which were not available prior to any **strike or industrial action**.

SECTION B1 – MEDICAL TREATMENT & REPATRIATION EXPENSES

▲What You Are Covered For:

If **you** suffer sudden and unforeseen bodily injury or illness or die during the **trip**, **we** will pay up to the amount shown in the Schedule of benefits on page 2, for the following:

(i) Medical and treatment expenses

- Reasonable and customary medical, surgical and hospital expenses incurred outside the **UK**
- Emergency dental treatment for the relief of pain and/or emergency repairs to dentures or artificial teeth, which is carried out solely to alleviate the distress of eating, up to £1,000

(ii) Medical Transfer

If, as a result of a sudden illness or **accident** during **your trip** in the **UK**, **you** are hospitalised 50 miles or more from **your home**, **we** will arrange and pay for **your** transfer, including any costs for a medical escort where necessary, to a suitable **UK** hospital near **your home**, when it becomes medically feasible.

(iii) Travel and accommodation expenses

If as a result of **you** receiving medical advice from **our** Senior Medical Officer, that **your** originally planned return journey **home** to the **UK**, is impossible due to medical reasons, **we** will pay for:

- any additional costs to repatriate **you home**, including any costs for a medical escort where necessary, when recommended by **our** Senior Medical Officer
- any additional travelling and accommodation costs incurred in returning **home** each **insured person** who has accompanied **you** on the **trip**.

The most **we** will pay is the cost of economy or tourist class air travel expenses and accommodation expenses up to £1,000 in total.

(iv) Funeral and repatriation expenses

If **you** die during the **trip**, **we** will pay for the following:

- any burial or cremation expenses incurred in the country where **your** death occurs up to £3,000; or
- the cost of returning **your** body or ashes **home**.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under Section B1:

- the **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your** insurance **certificate** or booking invoice.
- The **excess** shown in the Schedule of Benefits on page 2, is increased to £200 when **you** are participating in any **hazardous sports & activities**. the application of The 'Excess Waiver' does not apply.
- any costs or expenses incurred outside the **UK** above £500, which have not been authorised by **us** in advance.
- any costs or expenses incurred within the **UK**, if **you** are hospitalised within 50 miles of **your home**.
- 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** preexisting medical condition, unless **you** have declared these to **us** prior to **your** departure and **we** have written to **you** accepting them for this insurance.
- any incurred costs or expenses as a result **you** participating in **hazardous sports & activities** or in **wintersports**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your** insurance **certificate** or booking invoice.
- any costs or expenses if **you**:
 - a have received a terminal prognosis by a registered doctor before taking out this **policy**; or
 - b are travelling for the purpose of obtaining medical or dental treatment; or
 - c are travelling against the advice of a medical practitioner; or
 - d are on a hospital waiting list; or
 - e are awaiting the results of medical investigations.
- any treatment, which in the opinion of the medical practitioner or dentist treating **you**, are not essential or can be reasonably delayed until **your** return **home**.
- any costs or expenses which **you** have incurred from the date **we** have offered to repatriate **you**, when **you** have refused **our** offer of repatriation.
- any treatment which is not surgical or medical procedure with the sole purpose of curing or relieving acute illness or injury.
- treatment for cosmetic purposes unless **our** Senior Medical Officer agrees that such treatment is necessary as a result of an **accident** covered under this **policy**.
- any costs where the transportation **home** has not been arranged by **us**.
- dental treatment involving the provision of dentures or artificial teeth or the use of precious metals.
- air or sea rescue costs.
- any costs incurred in the Channel Islands which are recoverable under the local health service.

SECTION B2 – ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

▲What You Are Covered For:

We will pay up to the amount shown on the Schedule of benefits on page 2 for the following:

- additional travelling and accommodation costs arranged by **us** for one person required, on medical advice, to stay with **you** or fly out to **you** and accompany **you home**.
- a return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace **you** in **your** location outside the **UK**, following **your** medical repatriation or death during a **trip**.
- additional travelling costs incurred in returning **home** **your** children under 18 years of age and insured under this **policy**, if **you** are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children **home**.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section B2:

- any air travel costs in **excess** of a return economy/tourist class ticket.
- accommodation costs other than the cost of the room.
- any air travel costs in **excess** of a one-way economy/tourist class ticket for each child to be repatriated.

SECTION C1 - HOSPITAL BENEFIT

▲What You Are Covered For:

We will pay **you** up to the amount shown on the Schedule of benefits on page 2, for every complete 24 hours **you** spend in a recognised hospital abroad as an in-patient during **your trip**, as a direct result of **you** suffering a sudden and unforeseen bodily injury or illness which is covered under Section B1 of this **policy**.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section C1:

- any claim arising in connection with a **trip** solely within the **UK**.

SECTION C2 - PET CARE

▲What You Are Covered For:

If **you** are delayed as a result of an insured event under Section B1 and as a result incur additional kennelling fees, **we** will pay **you** the amount shown in the Schedule of benefits on page 2, for each and every complete 24 hour period of delay.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 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.

SECTION D1 & D2 - TRAVEL DELAY AND HOLIDAY ABANDONMENT

▲What You Are Covered For:

D1 Travel Delay

We will pay up to the amount shown on the Schedule of benefits on page 2, if the departure of **your** first outward or final inward international flight, sea crossing, coach or train journey forming part of the booked **trip** and specified on **your** ticket, is delayed as a direct result of **strike or industrial action**, adverse weather conditions, or mechanical breakdown of the aircraft, sea vessel, coach or train.

D2 Holiday abandonment

▲What You Are Covered For:

If **you** choose to abandon **your trip** following a delay of more than 24 consecutive hours, of **your** first outward international flight, sea crossing, coach or train journey forming part of the booked **trip** and specified on **your** ticket, as a direct result of **strike or industrial action**, adverse weather conditions, or mechanical breakdown of the aircraft, sea vessel, coach or train, **we** will pay, up to the amount shown in the Schedule of Benefits on page 2, for **your** proportion of costs, which **you** have paid or agreed to pay and which **you** cannot recover from any source in respect of travel and accommodation **you** cannot use.

▼What You Are Not Covered For:

We will not pay the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section D1 & D2:

- the **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your** insurance certificate.
- any compensation if **you** have not got written confirmation from the **carrier** 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.
- withdrawal from service of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. (**You** should direct any claim to the transport operator involved);
- any claim for travel delay arising in connection with a **trip** solely within the **UK**.
- 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.

SECTION D3 - MUGGING BENEFIT

▲What You Are Covered For:

We will pay **you**, up to the amount shown in the Schedule of benefits on page 2, for every complete 24 hour period **you** spend in a hospital abroad as an in-patient during **your trip**, as a direct result of injuries sustained whilst being mugged.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section D3: if **you**

- are an in-patient at a hospital or clinic in the **UK**; or
- are not receiving continuous treatment; or
- are an in-patient at a hospital or clinic which has not been authorised by **us**.

SECTION D4 - UNUSED EXCURSIONS

We will pay **you** up to the amount shown in the Schedule of benefits on page 2, for the cost of excursions pre-booked in **your country of residence**, which **you** were unable to use as a direct result of being a hospital in-patient due to an **accident** or illness which is covered under section B1.

SECTION E - MISSED DEPARTURE AND MISSED UK CONNECTION

▲What You Are Covered For:

We will pay any additional costs **you** incur up to the amount shown on the Schedule of benefits on page 2, as a result of either the:

(a) Delay on your outward journey from the UK

If, after leaving **your home**, **you** are delayed during **your** internal/connecting journey to the airport, port, coach or rail terminal, as a result of:

- the alteration, cancellation, curtailment, delay, disruption, failure, or suspension of **public transport**; or
- the vehicle in which **you** are travelling being immobilised as a result of a breakdown or **accident**

we will provide assistance to enable **you** to continue **your** journey to the **UK** international departure point. Where necessary, **we** will provide alternative transport or emergency local help, including the towing of **your** vehicle to the nearest garage.

(b) Missed connection on your return to the UK

If **your** main international air, sea, coach or rail **carrier** is delayed and as a result **you** miss **your** planned **UK** internal travel connection by scheduled **public transport**, **we** will:

- liaise with the onward transport provider to advise them of **your** late arrival and if necessary,
- arrange alternative travel arrangements to enable **you** to reach **your home** from the point where **you** transfer from the main international air, sea, coach or rail **carrier** within a reasonable time.

(c) Delay on your return journey from the UK transfer point

If **you** arrive at the **UK** transfer point on time, but **you** are unable to continue **your** journey **home** as planned due to the:

- the alteration, cancellation, curtailment, delay, disruption, failure, or suspension of **your** planned internal travel connection by scheduled **public transport**; or
- the loss or immobilisation of the vehicle which **you** left in the country of departure or at the transfer point and in which **you** propose to travel **home**

we will provide any necessary:

- alternative transport, local emergency assistance or recovery of the private vehicle and the passengers to **your home**; or
- overnight accommodation while **you** are awaiting repairs to the private vehicle.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section E:

- the **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your** insurance certificate.
- any claim which is as a result of:
 - a **strike or industrial action** which had started, or for which a starting date had been announced, before **you** made any travel arrangements for **your trip**; or
 - b **you** allowing insufficient time to complete **your** journey to the departure point; or
 - c withdrawal from service; temporary or otherwise, of the aircraft, coach, sea vessel or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country (**you** should direct any claim to the transport operator involved).
- the immobilisation or loss of any vehicle **you** have taken abroad on **your trip**.
- any claim for additional costs, where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
- any claim under this section if **you** have failed to obtain written confirmation from the **carrier**, which confirms the period and reason for the delay.
- all costs in respect of any repairs to **your** vehicle.
- all costs for more than one hour's:
 - a roadside assistance by the repairer nominated by **you**; or
 - b towing charges to **your home**.

SECTION F - PERSONAL ACCIDENT

▲What You Are Covered For:

We will pay **you** or **your** legal personal representatives a lump sum, as shown on the Schedule of benefits on page 2, if **you** suffer an **accidental** bodily injury during the **trip**, which within 12 months is the sole and direct cause of **your** death or disablement.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section F:

- any injury not caused solely by outward, violent and visible means;
- **your** disablement caused by mental or psychological trauma not involving **your** bodily injury;
- any disease or any physical defect, infirmity or illness which existed prior to the commencement of the **trip**;
- any claim as a result of **you** engaging in any **hazardous sports & activities**, regardless of whether the **hazardous sports & activities** additional premium has been paid.

SECTION G - PERSONAL LIABILITY

▲What You Are Covered For:

We will indemnify **you** or **your** legal personal representatives, up to the amount shown in the Schedule of benefits on page 2, against:

- all sums which **you** shall become legally liable to pay as compensation; and
- all law costs awarded to any claimant or incurred in the defence of any claim that is contested by **us** or with **our** consent as a result of an incident caused by **you** during **your trip**, which results in:
 - a **accidental** bodily injury to or death of another person; and/or
 - b **accidental** loss of or damage to their property.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section G:

- the **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your** insurance certificate;
- claims for injury to, or the death of, any member of **your family** or household, or any person in **your** service;
- claims for property belonging to, or held in trust by **you** or **your family**, household or servant;
- claims for loss of or damage to property which is the legal responsibility of **you** or **your family**, household or servant. (This exclusion will not apply to temporary accommodation which **you** occupy and for which **you** assume contractual responsibility during **your trip**);
- any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- claims for injury, loss or damage arising directly or indirectly from:
 - a the ownership or use of: aircraft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
 - b the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by **you**;
 - c the ownership or occupation of any land or building;
 - d wilful or malicious acts.
- claims for liability or material damage if indemnity is provided under any other insurance;
- claims for **accidental** injury or loss not caused through **your** negligence;
- claims where an **insured person** was engaging in any **hazardous sports & activities**, regardless of whether the **hazardous sports & activities** premium has been paid;
- any claim arising in connection with a **trip** solely within the **UK**.

SECTION H - PERSONAL EFFECTS AND BAGGAGE, TRAVEL DOCUMENTS AND DELAYED BAGGAGE

▲What You Are Covered For:

(a) Personal effects and baggage

We will pay for **accidental** loss, theft of or damage to **your personal effects**, up to the amount shown in the Schedule of benefits on page 2.

On settling claims **we** have the option to either pay **you** the value of the items or, to replace, reinstate or repair the items concerned.

(b) Passport

We will pay for any reasonable additional travel and accommodation expenses **you** incur abroad whilst obtaining replacement passports, which have been lost or stolen during the **trip**, up to the amount shown in the Schedule of benefits on page 2.

(c) Baggage delay

We will pay for the purchase of essential items, up to the amount shown in the Schedule of benefits on page 2, if **your personal effects** are delayed or lost in transit on **your** outward journey for more than 12 hours.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section H:

- the **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your** insurance **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;
- 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);
- any item loaned, hired or entrusted to **you**;
- wear, tear, or depreciation;
- loss or damage caused by:
 - a electrical or mechanical breakdown or derangement;
 - b moth or vermin, denting or scratching, or any process of dyeing or cleaning;
 - c damage caused by the leakage of powder or liquid carried within **your personal effects** or baggage;
 - d any breakage of fragile or brittle articles, unless the breakage is caused by fire or an **accident** involving the vehicle, sea going vessel or aircraft in which **you** are being carried;
- Claims arising for loss, theft or damage to contact or corneal lenses, dentures, bonds, securities, stamps or documents of any kind, musical instruments, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, computer hardware and software, games consoles (Playstation, Gameboy, Nintendo etc.), accessories and games, personal organisers, portable telephones, televisions, CD and mini-disc players, vehicles or accessories, boats and/or ancillary equipment, samples or merchandise or business goods or specialised equipment relating to a trade or profession;
- damage to, or loss or theft of **your personal effects** or baggage, if they have been left:
 - a unattended, unsecured or beyond **your** reach in a place to which the general public has access;
 - b in an unattended motor vehicle, unless they have been taken from a **secure luggage area** and there is evidence of forced entry, which is confirmed by a police report;
- loss or damage to **sports equipment**, whilst in use;
- loss, theft or damage to items being carried on a vehicle boot or roof luggage rack, with the exception of losses for camping equipment which remains covered under this section;
- loss, theft or damage to **valuables**, which at the time of the loss, theft or damage were located in checked-in luggage, in luggage left in the baggage hold, or an unattended motor vehicle;
- any liability in respect of a **pair** or **set** of articles, where **we** are only liable to pay for the value of that part of the **pair** or **set** which is lost or damaged;
- loss, theft or damage to **money**;
- loss, damage or theft of equipment used in connection with any **wintersports** or **hazardous sports & activities**, unless **you** have paid the appropriate additional premium before **your** departure and the cover is confirmed on **your** insurance **certificate** or booking invoice;
- 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;
- any claim for passports if **you** have not reported the incident to the police, **carrier** (if applicable), **your** hotel or accommodation management or to the Tour Operator Representative within 24 hours of the incident and obtained a written report from one of these parties, which confirms the date and time of the loss.
- any claim for baggage delay if **your trip** is solely in the **UK**.

SECTION I - PERSONAL MONEY

▲What You Are Covered For:

We will pay for the loss or theft of **your money** during **your trip**, up to the amount shown in the Schedule of benefits on page 2.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section I:

- The **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your** insurance **certificate** or booking invoice;
- any loss or theft of **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 or whilst in the custody or control of a **carrier**, or **your** hotel or accommodation management, and **you** have not notified the **carrier** (or their handling agents), **your** hotel or accommodation management or **your** Tour Operator Representative of the incident and obtained an official report or a Property Irregularity Report (PIR);

- any loss, if **you** have not taken reasonable steps to prevent a loss happening;
- loss or theft of **money** that is:
 - a not on **your** person; or
 - b not deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation;
- depreciation in value, currency changes, shortage caused by any error or omission;
- loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials.

SECTION J – PERSONAL ASSISTANCE SERVICES

▲What You Are Covered For:

We will pay the administrative and delivery costs, up to the amount shown on the Schedule of benefits on page 2 per **trip**, in providing the following services:

J1 Transfer of Emergency Funds

We will transfer emergency funds to **you** in case of urgent need, up to a maximum under this **policy**, per **trip**, of £500.

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

J2 Information about Your destination

We can provide information on:

- current visa and entry permit requirements for any country. However, if **you** hold a passport from a country other than Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, **we** may need to refer **you** to the **UK** Embassy or Consulate of that country;
- current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organisation warnings;
- arranging relevant inoculations and vaccinations before the commencement of a **trip** abroad;
- climate;
- local languages;
- time differences;
- main banking opening hours, whether or not a Bank Holiday falls within **your** intended **trip**;
- motoring restrictions, regulations, green card and other insurance issues.

FOR INFORMATION ABOUT YOUR DESTINATION CALL: 0208 763 3317

J3 Message Relay

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

J4 Drug Replacement

We will assist **you** in replacing lost drugs or other essential medication, or lost or broken prescription glasses or contact lenses, which are unobtainable overseas.

We can source and deliver to **you** compatible blood supplies.

J5 Medical Referral

We will provide the names and addresses of local doctors, hospitals, clinics and dentists when consultation or minor treatment is required. If any other treatment is involved, **you** must contact **us** as soon as possible, before **you** incur substantial charges.

If **your** child (aged under 18 years) who has been left in the country of departure becomes ill or suffers injury, **we** can provide medical advice and monitor the situation until **your** return home.

J6 Tracing Lost Luggage

If **your** baggage is lost or misdirected in transit, and the **carrier** has failed to resolve the problem, **we** will help with tracing and re-delivering the baggage. **You** will need to have **your** baggage tag number available.

J7 Replacement Travel Documents

We will help **you** to replace lost or stolen tickets and Travel Documents and refer **you** to suitable travel offices.

J8 Lost Credit Cards

If **your** credit or charge cards are lost or stolen while **you** are abroad, **we** can advise the appropriate card issuers.

▼What You Are Not Covered For:

We will not pay the:

- cost of replacing lost drugs or other essential medication or of blood unless this is insured under another section of this **policy**; or
- cost of any replacement tickets or travel documents which are insured under another section of this **policy**; or
- cost of any inoculations or vaccinations

SECTION K – LEGAL EXPENSES

▲What You Are Covered For:

We will provide assistance on any legal problem, which arises in connection with a **trip** or in connection with **your home**. This service is available when **you** start **your trip** until 7 days after **you** return home.

If **you** suffer death, illness or personal injury during the **trip**, or if **your home** suffers damage during the **trip**, then in the event that **you** or **your** personal representatives decide to take out legal proceedings in pursuit of compensation, and **we** consider that **you** are likely to obtain a reasonable settlement, **we** will up to the amount shown on the Schedule of benefits on page 2:

- advance on **your** behalf legal costs and expenses directly incurred in the pursuit of these proceedings;
- pay any additional travel expenses, in the event that a Court outside the **UK** requires **you** to attend, in connection with an event giving rise to an action under this section.

When **we** have begun proceedings on **your** behalf and **you** receive no compensation, or only limited compensation, **we** will indemnify **you**, up to the amount shown in the Schedule of benefits on page 2, against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation **you** have received. This benefit will be offset against the advance described above.

We shall have complete control over the legal proceedings, although **you** do not have to accept the lawyer nominated by **us**.

Lawyers must be qualified to practice in the Courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this section is **resident**. If **you** are unable to agree with **us** on a suitable lawyer **we** will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, **we** may appoint a lawyer to protect **your** interests.

If an award of compensation is made and payment is received by **you**, or by a lawyer instructed on **your** behalf, then all sums advanced or paid by **us** shall be repaid out of the compensation received.

We can opt to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America. **We** will not begin legal proceedings in more than one country in respect of the same occurrence.

You must notify **us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section K:

- the **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your** insurance **certificate**;
- costs or expenses incurred without **our** prior authorisation;
- any incident, which may give rise to a claim, which has not been notified to **us** within 90 days;
- the pursuit of a claim against **us**, **our** agent, Acumus Insurance Solutions Ltd, Primary Group or **the insurer**;
- actions between **insured persons**, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
- any advice or any claim arising in connection with a **trip** solely within the **UK**;
- any legal expenses which are dependent upon the successful outcome of the case.

Arbitration

If there is a dispute between **you** and **us** or **the insurer** about this section of the **policy**, it can be taken to an independent arbitrator will be a solicitor or barrister whom **you** and **we** agree to. If **we** cannot agree with **you** on an arbitrator, the President of the Law Society (or similar organisation) will choose the arbitrator. The side that loses the arbitration will pay the costs of the arbitration. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If **you** lose or are asked to pay a share of the costs, those costs will not be covered under this **policy**.

Co-operation

We must be able to contact **your** legal representative. **You** and **your** representative must co-operate with **us** and tell **us** about developments concerning **your** case. **We** must be able to have access to **your** legal representative's files if **we** request them.

Settlement

You must tell **us** if an offer is made to settle the legal proceedings. **You** must not negotiate or agree to settle the dispute without having **our** agreement beforehand. If **you** do not accept a reasonable offer, **we** may not continue to support **your** claim.

Payment of bills

You must send **us** all bills for **your** legal representative's legal expenses as soon as **you** receive them. **You** must confirm to **us** that any charges **you** have to pay are acceptable and that **we** may pay the bill for **you**.

Recovery

You and **your** legal representative must take every step to recover legal expenses. If **we** pay legal expenses up to the maximum for any one claim and **you** pay more legal expenses to end **your** case, **we** and **you** will share any legal expenses that are recovered. **We** and **you** will each receive the same percentage as was paid.

FOR LEGAL CLAIMS DIAL:
+44 208 652 1313 from abroad

SECTION L - EXTENSION OF COVER

What You Are Covered For:

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

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

we will extend **your** **policy** without charge, for the additional days necessary for **you** to complete **your** **trip**.

What You Are Not Covered For:

We will not extend **your** current period of insurance if:

- **you** do not notify **us** of **your** wish to extend this **policy** before the current period of insurance expires;
- **you** wish to extend **your** current period of insurance by more than 30 days.

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:

We will pay, up to the amount shown in the Schedule of benefits on page 2, for **accidental** loss, theft of or damage to **ski equipment**, which is owned or hired by **you**.

What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section M:

- the **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your** insurance **certificate**;
- 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);

- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims for loss, theft or damage to **your** own **ski equipment** whilst:
 - a being shipped as freight or under a Bill of Lading;
 - b unattended in a place to which the public have access; or
 - c in an unattended motor vehicle and has not been locked to a roof rack, which is itself locked to the roof of a vehicle.

SECTION N - SKI HIRE

What You Are Covered For:

If **your** own **ski equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by the **carrier** by more than 12 hours;

we 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 page 2.

What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section N:

- any claim if the loss or theft of **your** own **ski equipment** is not notified to the police within 24 hours of its discovery and a written report obtained, 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 **your** own **ski equipment** being delayed, detained, seized or confiscated by Customs or other officials;
- claims for loss or theft of, or damage to **your** own **ski equipment**, whilst 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:
 - a unattended in a place to which the public have access; or
 - b in an unattended motor vehicle and has not been locked to a roof rack, which is itself locked to the roof of the vehicle.

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;

we will pay **you**, up to the amount shown in the Schedule of benefits on page 2, for the proportionate value of any unused ski pass, ski hire or tuition fee.

What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section O:

- 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:
 - a unattended in a place to which the public have access; or
 - b in an unattended motor vehicle; or
- claims arising directly or indirectly as a result of **your pre-existing medical condition**, if **you** have not advised the Medical Helpline 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.

SECTION P - PISTE CLOSURE

What You Are Covered For:

If **you** are unable to ski at **your** pre-booked **wintersports** resort for a continuous period in **excess** of 24 hours, due to insufficient snow, which causes the total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), **we** will pay **you** up to the amount shown in the Schedule of benefits on page 2:

- for all reasonable travel costs and lift pass charges **you** have to pay to travel to and from a similar area to ski; or
- a cash benefit payable if no suitable alternative skiing is available.

What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section P:

- claims arising from the closure of the resort lift system, which are due to avalanches or dangerous high winds;
- **trips** in the Northern Hemisphere outside the period commencing 1st November and ending 31st March;
- **trips** in the Southern Hemisphere outside the period commencing 1st May and ending 30th September.

SECTION Q - DELAY DUE TO AVALANCHE

What You Are Covered For:

If, following avalanches or landslides, access to and from the ski resort is blocked, or scheduled **public transport** services are cancelled or curtailed, **we** will pay up to up to the amount shown in the Schedule of benefits on page 2, for any reasonable extra accommodation and travel expenses **you** incur.

What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section Q:

- the **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your** insurance **certificate**.

HAZARDOUS SPORTS & ACTIVITIES

▲What You Are Covered For:

If **you** have paid the additional premium to include **hazardous sports & activities** cover and the cover is shown on **your certificate** cover under sections A to E and H to L apply, whilst **you** are participating in one of the listed **hazardous sports & activities**.

Alternatively, if **you** have paid to include **wintersports** cover and in addition have paid to include a **wintersport** activity which is listed as a **hazardous sport & activity**, sections A to E, H to Q apply whilst **you** are participating in one of the listed **hazardous sports & activities** or **wintersports** activity.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 and the exclusions listed under each of the sections A to E and H to Q, in connection with claims made under this section:

- any claim in respect of the cover provided under "Section F - Personal Accident" of the **policy**.
- any claim in respect of the cover provided under "Section G - Personal Liability" of the **policy**.
- any claim as a result of **you** participating as a professional sports person receiving payment for each appearance (other than sponsorship only) in a **hazardous sport & activity**.
- any claim as a result of **you** participating in an organised competition involving a **hazardous sport & activity**.

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:

We will pay, up to the amount shown in the Schedule of benefits on page 2, for **accidental** loss, theft or damage to **golf equipment** which **you** own.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section R:

- the **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your insurance certificate**;
- more than £50 per **single item**, up to a maximum of £200 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 being shipped as freight or under a Bill of Lading;
- damage to, loss or theft of **golf equipment**, which is being carried on a vehicle roof rack;
- damage to, loss or theft of **golf equipment**, if it has been left:
 - a unattended in a place to which the public have access; or
 - b left in an unattended motor vehicle; or
 - c in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
- any claim for damage to **golf equipment** whilst in use.

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;

we 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 page 2.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section S:

- 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 being shipped as freight or under a Bill of Lading;
- damage to, loss or theft of **your own golf equipment**, which is being carried on a vehicle roof rack;
- damage to, loss or theft of **your own golf equipment**, if it has been left:
 - a unattended in a place to which the public have access; or
 - b left in an unattended motor vehicle; or
 - c 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:

We will pay **you**, up to the amount shown in the Schedule of benefits on page 2, 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:

- a **you** being involved in an **accident**; or
- b **your** sickness; or
- c adverse weather conditions which causes the closure of the golf course.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section T:

- claims arising directly or indirectly as a result of **your pre-existing medical condition**, where **you** have not declared it to the Medical Helpline before the start of **your trip**, have agreed the additional terms and paid any additional premium prior to departure;
- claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming **your** inability to play golf.

BUSINESS COVER

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

SECTION U - BUSINESS EQUIPMENT

▲What You Are Covered For:

We will pay, up to the amount shown in the Schedule of benefits on page 2, for **accidental** loss, theft or damage to **your business equipment**.

Following this **accidental** loss, theft or damage to **your business equipment**, **we** 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 page 2.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section U:

- The **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your insurance certificate**;
- more than £50 per **single item**, up to a maximum of £200 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 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 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:
 - a unattended, in a place to which the public have access; or
 - b in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
 - c in an unattended motor vehicle, unless they have been taken from a secure luggage area 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;
- 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.

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;

we 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 page 2.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section V:

- the **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your insurance 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 or theft of **your own business 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 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, unless they have been taken from a **secure luggage area**, between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property.

SECTION W - BUSINESS MONEY

▲What You Are Covered For:

We will pay for the loss or theft of **your business money** during **your trip**, up to the amount shown in the Schedule of benefits on page 2.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on Page 10 and 11 in connection with claims made under section W:

- The **excess** as shown in the Schedule of Benefits on page 2, unless **you** have paid the 'Excess Waiver' premium and this is confirmed on **your insurance 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 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);
- 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 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.

ADDITIONAL PET COVER

If **you** have paid the additional premium to include additional **pet** cover and the cover is shown on **your certificate**, cover Section X inclusive apply:

SECTION X - ADDITIONAL PET COVER

You must notify the **carrier** or travel agent immediately **you** know the **trip** is cancelled or curtailed, to minimise **your** loss as far as possible.

▲What You Are Covered For:

We will pay up to the amount shown on the Schedule of benefits on page 2, for **your** proportion of costs, which **you** have paid or agreed to pay and which **you** cannot recover from any source in respect of travel and accommodation **you** cannot use, if it is necessary and unavoidable to cancel or cut short **your trip** as a result of the unforeseen death, imminent demise or veterinary hospitalisation due to serious injury or illness, during the **period of insurance**, of **your pet** travelling with **you** or remaining in the **United Kingdom**.

▼What You Are Not Covered For:

We will not pay for the following in addition to the general exclusions on page 10 in connection with claims made under this section:

- the **excess** as shown in the Schedule of benefits on page 2;
- any claims for curtailment which has not been approved by **us**, prior to **your** return to the **UK**;
- any costs which **you** have paid or agreed to pay, if **your trip** is cancelled for the following reasons:
 - a preexisting medical condition relating to **your pet** whose illness or death would cause **you** to cancel or curtail **your trip**.
 - you** are travelling for the purpose of having medical treatment on **your pet** during the **trip duration**; or
 - you** are travelling with **your pet** against the advice of a registered vet; or
 - your pet** has received a terminal prognosis by a registered vet before taking out this **policy**; or
 - your pet** is on a veterinary hospital or veterinary surgery waiting list; or
 - you** are awaiting the results of **your pet's** medical investigations; or
 - you** have failed to have any recommended vaccines, inoculations or medications required by **your pet** prior to **your trip**; or
 - any claim as a result of a pregnancy of **your pet**, unless the pregnancy was confirmed after the date of **your policy** or travel tickets for **your trip** were booked and the cancellation is medically necessary.
- any costs in respect of the following:
 - 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
 - your** travel expenses for **you** to return to the **UK**, if **you** do not already possess prepaid return travel tickets
 - any cancellation or **curtailment costs** which **we** would not have had to pay, had **you** notified the travel agent, tour operator, **carrier** or provider of accommodation immediately after **you** knew **you** would be cancelling or curtailing **your trip**.
- any **curtailment costs** for travel by air, which are more than the cost of an economy/tourist class ticket for each **insured person**.

EXCLUSIONS WHICH APPLY TO ALL SECTIONS OF THE POLICY

No section of this **policy** shall apply in respect of:

- Any person, who, at the time of departure, has reached the age of 86 on a single **trip policy** (81 if travelling to Area 3 or Area 4, see **Territorial Limits**), or 65 at the time of taking out this **policy** on an annual multi-**trip policy**.
- Claims arising from a **material fact(s)**, which have not been disclosed to and accepted by **us** in writing, prior to the commencement of the **period of insurance**, or in the case of annual multi-**trip policy**, prior to the commencement of any **trip**.
- Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this **policy**, be insured by any other existing **certificate, policy** or any motoring organisation's service. If **you** have any other **policy** in force, which may cover the event for which **you** are claiming, **you** must tell **us**. This exclusion shall not apply to the Personal Accident cover under Section F.
- Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which **you** would have paid for in any case).
- Consequential losses of any nature other than as specifically provided within the terms and conditions of this **policy**.
- Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an **insured person's** illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by **us** or part of a valid claim under section A1 – Cancellation or Curtailment, section B1 - Medical Treatment & Repatriation Expenses, section B2 - Additional Accommodation & Travelling Costs, section H – Travel Documents or section I – Personal Money).
- Any claim arising from pregnancy within 8 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated date of delivery.
- Any deliberately careless or deliberately negligent act or omission by **you**.
- Needless self-exposure to peril except in an endeavour to save human life.
- Any claim arising directly or indirectly from drug addiction or solvent abuse, excessive alcohol intake, or **you** being under the influence of alcohol or drug(s).
- Any claim arising or resulting directly or indirectly from any psychiatric or mental/psychological disorder including anxiety or depressive illness of any type diagnosed prior to the commencement of cover under this **policy**, or prior to the **trip** unless declared to **us** and accepted by **us** in writing. This exclusion shall not apply to cancellation cover under section A1, in the event of the first occurrence of such a disorder diagnosed after the commencement of cover under this **policy** but prior to the **trip**.
- Any claim arising or resulting directly or indirectly from suicide, attempted suicide, or intentional self-injury.
- Sexually transmitted diseases.
- Any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof, however caused.
- The **insured person** engaging in **manual work** in conjunction with any profession, business or trade during the **trip**.
- The **insured person** engaging in: any **hazardous sports & activities** unless the appropriate **hazardous sports & activities** extension premium has been paid. If **you** are undertaking a hazardous pursuit or activity and are in any doubt as to whether cover will apply, please call **your** issuing agent.
- The **insured person** engaging in or practising for the following sports & activities: hunting; professional sports; horse jumping; hunting on horseback; steeplechasing; solo mountain climbing; any form of motor racing, speed, performance or endurance tests; solo caving; cave diving.
- Participation in any organised competition involving any **hazardous sports & activities** or **wintersports**.
- An **insured person** engaging in **wintersports** unless the appropriate **wintersports** extension premium has been paid.
- The **insured person** engaging in the following **wintersports**: Bobsleigh, engaging in any organised competitions, heli-skiing, ice hockey, luge, off piste skiing or snowboarding outside of marked or designated areas clearly defined by the resort management or where skiing/snowboarding in these areas unaccompanied, para-skiing, skeleton, ski jumping, ski racing and ski stunting.
- The **insured person** fighting, except in self-defence, or when engaged in martial arts if the appropriate **hazardous sports & activities** premium has been paid.
- Notwithstanding any provision to the contrary within this **policy**, or any endorsement thereto, it is agreed that this **policy** excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: war, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the **insured person** or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the **insured person** whether war be declared with that state or not; terrorist activity (except under Section B1 - Medical Treatment & Repatriation Expenses and Section F - Personal Accident). For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above

- incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
23. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 24. Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date - except under Section B1 - Medical Treatment & Repatriation Expenses and Section F - Personal Accident.
 25. Any claim when **you** have not paid the appropriate premium for the number of days comprising **your** planned **trip**, regardless of when the event resulting in the claim occurred.
 26. Consequential loss of any kind arising from the provision of, or any delay in providing, the services to which this **policy** relates, unless negligence on **our** part can be demonstrated.
 27. Travel to areas where, at the time of booking the **trip** or thereafter, but before **you** travel, the Foreign & Commonwealth Office has advised against travelling to. If **you** are unsure please contact them on 0845 850 2829 or www.fco.gov.uk

19. This **policy** is subject to the Laws of England and Wales or Scotland whose courts alone shall have jurisdiction in any disputes.
20. **You** must pay the appropriate premium for the full number of days comprising of **your** planned **trip**. If **your** **trip** is planned to exceed the total number of days for which **we** offer insurance then no cover at all shall apply in respect of that particular **trip** and **you** will need to make alternative insurance arrangements.
21. When engaging in any sport or holiday activity (not excluded under General Exclusions 16 and 17) **you** must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and **you** must use all appropriate precautions, equipment and eye protection.
22. **Hazardous sports & activities** are covered only if **you** have paid the appropriate additional **hazardous sports & activities** premium.
23. When the following **hazardous sports & activities** are the principal purpose for which **you** are undertaking the **trip**, they will only be covered if **you** have paid the **hazardous sports & activities** additional premium: jetskiing; parasailing; scuba diving down to 30 metres; white water rafting (when **you** undertake these **hazardous sports & activities** only incidentally to the main purpose of **your** **trip**, this premium is not payable).
24. Although **we** are prepared to cover **you** when undertaking certain sports & activities, the availability of the insurance cover does not, in itself, imply that **we** consider such sports & activities as safe. At all times **you** must satisfy yourself that **you** are capable of safely undertaking the planned sport or activity and **you** must take care to avoid injury, **accident** or loss to yourself and to others.

CONDITIONS WHICH APPLY TO ALL SECTIONS OF THE POLICY

1. No cover will come into force or continue in force, unless every person who, by reason of the Strict Medical Health Requirements, has contacted **our** Medical Screening Line to complete a Medical Health Questionnaire and answered all question asked of them in respect of the period for which insurance is required and received formal acceptance from **us** in writing.
2. Any medical information supplied to **us** on a completed Medical Questionnaire will be treated in the strictest confidence, will be used solely for **our** own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a Medical Questionnaire shall be borne by **you**.
3. During each **period of insurance** and before **you** depart on each **trip** **you** must declare to **us** any change in **your** health or medical status. This change must be accepted in writing by **us** before cover will be continued. If **you** are in doubt as to whether any change is material, **you** should tell **us**.
4. **You** must declare to **us** all **material facts** which are likely to affect this insurance. **Your** failure to do so may prejudice **your** entitlement to claim. If **you** are uncertain as to whether a fact is material, **you** should declare it to **us**.
5. **You** must exercise reasonable care for the supervision and safety of both **you** and **your** property. **You** must take all reasonable steps to avoid or minimise any claim. **You** must act as if **you** are not insured.
6. **You** must avoid needless self-exposure to peril unless **you** are attempting to save human life.
7. **We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply.
8. **You** must comply in full with the terms and conditions of this **policy** before a claim will be paid. Please read this **policy** carefully and if **you** are unsure as to what is covered or excluded, contact **your** issuing agent.
9. In the event of an emergency or any occurrence that may give rise to a claim for substantial costs under this insurance, **you** must contact **us** as soon as possible. **You** must make no admission, offer, promise or payment without **our** prior consent. Please telephone **us** first.
10. **We** are entitled to take over **your** rights in the defence or settlement of a claim, or to take proceedings in **your** name for **our** own benefit against another party. **We** shall have full discretion in such matters.
11. **We** may, at any time, pay to **you** **our** full liability under this **policy**, after which, no further liability shall attach to **us** in any respect or as a consequence of such action.
12. **You** must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). **We** may at any time and at **our** expense take such action as **we** deem fit to recover the property lost or stated to be lost.
13. In the event of a valid claim **you** shall allow **us** the use of any relevant travel tickets **you** are not able to use because of the claim.
14. **You** must notify **us** in writing, of any event which may lead to a claim, within 28 days of **your** return home. As often as **we** require, **you** must agree to a medical examination at **our** expense. In the event of the death of an **insured person**, **we** shall be entitled to have a post mortem examination carried out at **our** expense. **You** must supply **us** with a written statement substantiating **your** claim, together with (at **your** own expense) all **certificates**, information, evidence and receipts that **we** require.
15. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this **policy** shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to **us**.
16. **We** may give 7 days notice of cancellation of this **policy** by recorded delivery to **you** at **your** last known address. In this case, **we** shall refund to **you** the unexpired pro-rata portion of the premium **you** have paid.
17. If any dispute arises as to the **policy** interpretation, or as to any rights or obligations under this **policy**, **we** offer **you** the option of resolving this by using the arbitration procedure **we** have arranged. Please see the details shown under 'Your Right to Complain'. Using this service will not affect **your** legal rights.
18. **You** will be required to repay to **us**, within one month of **our** request to **you**, any costs or expenses **we** have paid on **your** behalf, which are not covered under the terms and conditions of this **policy**.

YOUR RIGHT TO COMPLAIN

If **you** have any cause for complaint about this insurance, **you** should contact:

Customer Relations Office,
FirstAssist Insurance Services Limited,
 1 Drake Circus,
 Plymouth,
 PL1 1QH.
 Telephone: 0870 060 0190
 Fax: 01752 258564

If **you** have any cause for complaint about the sale and issuing of **your policy** **you** should contact:

Equity Insurance Brokers
 62 London Road,
 Southampton,
 SO15 2AG
 Telephone: 02380 230296
 Fax: 02380 230296

What to do if **you** are still not satisfied.

Complaints that cannot be resolved by **FirstAssist** may be referred to the Financial Ombudsman Service. **You** must approach the Financial Ombudsman Service within 6 months of receipt of the final response to **your** complaint. **You** will be reminded of the time limits in the final response.

Financial Ombudsman Service
 (Insurance Division)
 South Quay Plaza
 183 Marsh Wall
 London
 E14 9SR
 Telephone: 0845 080 1800
 Email: enquiries@financial-ombudsman.org.uk
 Website: www.financial-ombudsman.org.uk

Your rights

We must accept the Ombudsman's final decision, but **you** are not bound by it and may take further action if **you** wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of **our** complaints procedure. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

FINANCIAL SERVICES COMPENSATION SCHEME

Great Lakes Reinsurance (UK) PLC is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from the Financial Services Compensation Scheme (FSCS).

CANCELLATION RIGHTS

If, having examined **your policy** **you** decide not to proceed, **you** will have 14 days to cancel it starting on the day **you** receive the **policy** documentation.

You will also have 14 days to cancel the **policy** after every renewal date.

On receipt of **your** notice, **we** will refund any premiums already paid, except when **you** have already made a claim on the **policy**.

After the expiry of the 14 day period no refunds will be given.

USEFUL INFORMATION

Foreign Office Travel Advice Unit	Telephone	0845 850 2829
Foreign and Commonwealth Office	Telephone	0207 008 1500
Know before you go campaign	(Country-specific advice)	www.fco.gov.uk/knowbeforeyougo
The Financial Ombudsman Service	Telephone	0845 080 1800
Information About Your Destination	Telephone	0208 763 4868
Pre-existing Medical Conditions Helpline	Telephone	0845 077 5549
Emergency Assistance While You Are Away	If you are calling from within the UK dial	0208 763 4868
	If you are calling from abroad dial	+44 20 8763 4868
Claims Helpline When You Return Home	Telephone	0845 604 9836
Legal Claims	Telephone	0208 652 1313
Additional Accommodation & Travelling Costs	Telephone	0208 763 4868

When calling from inside the UK first dial zero

To ensure we are consistent in providing our customers with quality service, we may record and monitor your telephone call.

HAVE A SAFE TRIP

We are working with Foreign and Commonwealth Office to do all that we can to help British Travellers stay safe overseas. Before **you** go overseas, check out the FCO website at www.fco.gov.uk

It is packed with essential travel advice and tips, and up to date country specific information.



DATA PROTECTION

Your insurance is administered by Equity Insurance Brokers Limited and has been arranged in conjunction with Acumus Insurance Solutions Limited and **FirstAssist** Insurance Services Limited. The **policy** is underwritten by Great Lakes Reinsurance (UK) PLC.

Equity Insurance Brokers Limited do not pass any personal data about **you** to **FirstAssist** or Great Lakes. When **you** make a claim on this insurance, **you** will be required to disclose relevant personal data about yourself to **FirstAssist** or their agents, including data which is deemed "sensitive" under the Data Protection Act 1998 such as health data. **Your** explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time **you** make a claim. Please note that any information that **you** provide to **FirstAssist** when making a claim, may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by yourself will be used by **FirstAssist**, its agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud. This may involve the transfer of such information to other countries (including those which have limited or no data protection laws). **FirstAssist** will take steps to ensure that **your** information is held securely.

IMPORTANT INFORMATION

FirstAssist Insurance Services Limited. Registered in England and Wales. No. 04617110. Registered office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority under reference 310671.

Great Lakes Reinsurance (UK) PLC. Registered in England and Wales No. 2189462. Registered office at Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority under reference 202715.