

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

THIS IS TO CERTIFY that the Insurer, in consideration of the premium specified on your certificate of insurance or booking invoice, agrees to indemnify the Insured person(s) specified on the certificate of insurance or booking invoice in respect of the covers listed in the Schedule of Benefits.

This travel insurance is administered by TPS (Insurance Admin Services) Ltd and arranged by Acumus Insurance Solutions Limited with UK Underwriting Limited on behalf of: Axa Insurance UK plc. Registered Office: 5 Broad Street, London EC2N 1AD, Registered in England No.78950.

TPS (Insurance Admin Services) Ltd, Acumus Insurance Solutions Limited and UK Underwriting Limited are all members of the Primary Group. For further details please visit [www.primarygroup.com](http://www.primarygroup.com).

**This document is valid for holidays commencing on or before 31.08.2010 and for holidays purchased between the 01.03.2008 and 28.02.2009.**

**PRE-EXISTING MEDICAL CONDITIONS**

- Have you or any of your traveling companions ever suffered from, been investigated for, treated for or diagnosed with;
  - any cancer or malignant condition
  - any lung, heart-related or circulatory condition (including angina or hypertension)?
- Do you or your traveling companions have any conditions that has required referral to or consultation with a specialist or hospital for treatment, investigation or check-up within the past 12 months?

If you answer 'Yes' to any of the above questions, you must call TPS (Insurance Admin Services) Ltd to declare your condition and find out if cover can be granted.

Telephone: 0844 573 4171 Quote Reference: 02319

Monday - Friday 8am - 6pm

Saturday 9am - 5pm

Sunday 10am - 4pm

Please note that the medical helpline cannot offer cover in the following circumstances: Claims (for you or anyone else upon whose health your trip depends) arising directly or indirectly from:

- travelling or acting against medical advice; or
- for the purpose of obtaining medical treatment; or
- awaiting the results of medical tests or investigations; or
- anxiety, stress and depression; or
- having a terminal prognosis
- pregnancy, where the pregnancy will exceed 26 weeks by the return date of the trip.

**SCHEDULE OF BENEFITS**

Description	£ Cover (per insured)	£ Excess
A Cancellation & Curtailment	Up to £3,000	£50 per person
B Medical & Treatment Expenses		
(a) Medical Expenses	(a) Up to £5,000,000	£50 per person
(b) Return to Home	(b) Up to £5,000	
C Hospital Benefit	£10 per complete 24 hours - up to £500	Nil
D Personal Effects & Baggage, Travel Documents and Delayed Baggage	Up to £1,500	£50 per person
Single Item Limit	£150	£50 per person
Valuables	£300	£50 per person
Travel Documents	£200	Nil
Delayed Baggage	£50 per complete 24 hours - up to £100	Nil
E Personal Money	Up to £500 Cash limit £150 (£75 if aged under 18)	£50 per person
F1 Travel Delay	£300	Nil
F2 Holiday Abandonment	£3,000	£50 per person
G Missed Departure	£500	£50 per person
H Personal Accident		
Loss of Limbs or sight	£10,000	Nil
Permanent Total Disablement	£10,000	
Death Benefit	£ 10,000	
I Personal Liability	Up to £1,000,000	£150 per person
J Legal Expenses	Up to £10,000	£150 per person
K Hijack benefit	Up to £1,000	Nil
L Flight Disruption	Up to £15,000	£50 per person
<b>Wintersports Cover</b> (available upon payment of an additional premium)		
M Ski Equipment		
Owned	Up to £500	£50 per person
Single Item Limit - owned	Up to £150	
Hired	Up to £250	
N Ski Hire	£20 per day up to £200	Nil
O Ski Pack	Up to £150	Nil
P Piste Closure	£20 per day up to £200	Nil
Q Delay due to avalanche	Up to £100	£50 per person
<b>Golf Cover</b> (available upon payment of an additional premium)		
R Golf Equipment	Up to £750	£50 per person
Single Item Limit	£150	
S Golf Equipment Hire	£30 per day up to £300	Nil
T Non-Refundable Golf Fees	£30 per day up to £300	Nil

**TERRITORIAL LIMITS**

- 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 4** Worldwide, including USA and Canada.
- In addition, we will provide cover for a maximum of 5 days for necessary stop overs outside the chosen geographical limits as part of your travel arrangements.

**READ ME FIRST**

The Underwriter hereby draws your attention to some important features of your travel insurance policy. If you would like more information, please contact the issuing agent, particularly if you feel the insurance may not meet your needs.

**HEALTH CONDITIONS**

Your policy excludes any claim directly or indirectly related to stress, anxiety or depression, a terminal prognosis suffered by you, your relatives, your travelling companions, or anyone whose ill health would force you to cancel or cut short your trip. Please read the definition of a 'Pre-existing Medical Condition' and medical screening process.

**RECIPROCAL HEALTH AGREEMENT / EHIC**

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

**PROPERTY CLAIMS**

These claims are paid based on the value of goods at the time you lose them and not on a 'new for old' or replacement cost basis. Wear, tear and depreciation will be deducted. Certain items of personal property are not covered. Police reports are required for all losses involving theft and other losses require alternative appropriate reports, such as an Airline Property Irregularity Report, a Hotel Managers report, etc.

**POLICY DOCUMENT**

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

**CONDITIONS, EXCLUSIONS AND WARRANTIES**

Conditions and exclusions will apply to individual sections of your policy, while general exclusions and general conditions will apply to the whole of your policy. It is a condition of this policy that all material facts must be disclosed to the underwriter at the time of taking out this insurance. Failure to do so may result in the underwriter's non-liability for claims.

**DATE RECOGNITION FAILURE**

There is limited cover under the policy for claims arising from the failure of computers and other data processing systems to correctly recognise the year as it's true calendar date. The exact extent of this exclusion can be ascertained by reading exclusion 1 on page 6.

**DANGEROUS SPORTS OR PASTIMES**

There is no cover under the insurance for claims arising from any activity which requires a degree of skill or involves a greater risk.

**PERSONAL LIABILITY**

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

**POLICY LIMITS**

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

**POLICY EXCESSES**

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

**COOLING OFF PERIOD**

We hope you are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with your requirements, please contact us within 14 fourteen days of issue, and providing travel has not taken place, we will refund your premium. You can contact us as follows, depending on how you purchased your travel insurance policy:

- If you purchased your travel insurance policy via [www.jet2holidays.com](http://www.jet2holidays.com) - please contact us by email. The email address is [jet2.com@tps Ltd.com](mailto:jet2.com@tps Ltd.com).

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

**AGE LIMITS**

There are different age limits under the policy according to the type of policy purchased. Please refer to the Policy Periods section on page 2.

**RESIDENCY**

This policy is available to you if you are a permanent resident in the United Kingdom and registered with a medical practitioner in the United Kingdom or Republic of Ireland.

**GOVERNING LAW**

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

**COMPLAINTS PROCEDURE**

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

**MISSED DEPARTURE**

Your policy does not cover missed connecting flights.

**CANCELLATION AND CURTAILMENT**

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

**DECLARATION OF HAZARDOUS ACTIVITIES**

You are automatically covered under the personal accident and medical expenses sections of this policy, when you are participating in any of the acceptable sports and leisure activities listed on pages 2 of this policy. You will only be covered under the personal accident and medical expenses sections of this policy when you are participating in any of the hazardous sports and leisure activities listed on pages 2 and 3 if you have advised us at the time you bought this policy, paid the appropriate additional premium before your trip commenced and the cover is shown on your certificate. To arrange cover please call us on 0844 573 4161.

**DRIVING ABROAD**

Cover under the medical expenses and personal accident sections of this policy are extended to include claims arising as a consequence of you travelling as a driver and (or) passenger in any private motor vehicle or motorcycle under 50cc. It should be noted that no cover exists under the personal liability section of this policy for claims arising out of the use or possession of a motorised vehicle. Therefore, you are urged to seek confirmation from the vehicle owner or hirer that this area of cover is adequately provided for under an alternative insurance policy.

## WHILE YOU ARE AWAY

### Primary Assist - 24 Hour Emergency Service

Primary Assist are open 24 hours a day, 365 days a year.

**Primary Assist MUST be contacted as soon as possible in the event of you dying, incurring medical expenses in excess of £300, or equivalent in Euros, being involved in an accident, being admitted to hospital, curtailing for medical reasons or missing your flight due to medical reasons.**

Any minor illness or injury costs resulting in a claim should be paid by **you**, a receipt obtained and the amount reclaimed from TPS (Insurance Admin Services) Ltd within 31 days of the event.

Primary Assist will provide immediate help if **you** are ill or injured outside the **United Kingdom** or Channel Islands or Republic of Ireland. They provide a 24 hour emergency service 365 days a year and **you** can contact them on:

Emergency Number +44 (0)845 218 7830

Emergency Fax Number +44 (0)845 218 7831

Quote reference: 02319

When **you** contact Primary Assist, **you** will need to say **you** are insured with "Jet 2 holidays" and give the following information:

**Your name, your address, your phone number abroad, your certificate number noted on your certificate or booking invoice.**

**Primary Assist should only be contacted in a medical emergency. Please do not obstruct Primary Assist telephone lines with non-essential calls**

**Primary Assist may be contacted from anywhere in the world to provide assistance to you. If you experience difficulty getting through on the numbers listed above, Primary Assist can also be contacted by telephone: +44 (0) 1603 215 200 or by Fax: +44 (0) 1603 619 979**

## WHEN YOU RETURN HOME - Making a Claim

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

- Telephoning TPS (Insurance Admin Services) Ltd on 0845 218 7185 (Quote Ref: 02319) or
- Writing to TPS (Insurance Admin Services) Ltd, 1 Prince of Wales Road, Norwich, NR1 1AW.

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

UK Underwriting Limited are an Insurers agent and in the matters of a claim act on behalf of the Insurer.

## POLICY PERIODS

### Policy Type – Single Trip

A single return **trip** as defined in the Period of Insurance.

The maximum age, at the date of departure, for this type of **policy** is 75 years.

### Policy Type – One way Trip

A single outward **trip**, as defined in the Period of Insurance. The Period of Insurance shall expire normally or in any event not later than 24 hours after the time **you** first leave the immigration control of **your** final destination country.

The maximum age, at the date of departure, for this type of **policy** is 75 years.

### Policy Type – Annual Multi-Trip

Any number of return **trips** as defined above. This type of **policy** includes:

- A maximum duration of 31 days any one **trip**,
- Cover for overnight **trips** within the UK or Republic of Ireland, Channel Islands and Isle of Man providing the **trip** is over 50 miles from **home** and accommodation has been pre-booked for two or more nights, and
- **Wintersports** cover for up to 17 days per **policy** period.

The maximum age for this type of **policy** is 64 at the date of issue.

### Period of Insurance – Single Trip / One-Way Trip

- Under Section A (for cancellation), the insurance is effective from the date of issue of the **certificate** and terminates on commencement of **your trip**. In respect of all other sections, the insurance commences when **you** leave to commence the **trip** described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the **policy** period as shown on the **certificate**;
- **Your** return as planned, at the end of the **trip**,
- **Your** first return prior to the planned return at the end of the **trip**.

The period of insurance will be extended day by day up to a maximum of 30 days after the expiry of the period stated on the **certificate** when the return is necessarily delayed as a result of **your** ill health or failure of **public transport**, provided that Primary Assist has been notified.

In respect of one-way **trips** only the period of insurance shall cease with whichever occurs first of the following: the expiry of the **policy** period or 24 hours after the time **you** first leave the immigration control of **your** final destination country.

### Period of Insurance - Annual Multi-Trip only

Under Section A (for cancellation), the **policy** is effective from the later of either:

- the date of issue of the **certificate**; 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**

In respect of all other sections, the **policy** commences when **you** leave to commence the **trip** described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the **policy** period as shown on the **certificate**;
- **Your** return as planned, at the end of the **trip**,
- **Your trip** exceeding the maximum **trip** length.

## POLICY DEFINITIONS

Wherever the following words or phrases appear within this **policy** they will always have the same meaning and will appear in bold.

### Acceptable Sports and Leisure Activities

Category 1 Acceptable sports and leisure activities

The following activities are automatically included within the cover when participating on an amateur basis:

Archery, if adequately supervised, badminton, baseball, basketball, beach games, bungee jumping (up to 1 jump), canoeing, clay pigeon shooting, cricket, cycling (other than specified), deep sea fishing, dinghy sailing, dragon racing, fell walking, fencing, fishing, football, Frisbee, golf, hiking (under 2000 metres altitude), horse riding (up to 7 days), hot air ballooning which has been organised in the UK/ROI prior to departure, ice skating, jet boating, jet ski-ing, jogging, korbball,

marathon running, motorcycling up to 50cc, netball, orienteering, outward bound pursuits, paintballing, parasailing (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, running-sprint/long distance, safari (UK/ROI organised), sail boarding, sailing within territorial limits, scuba diving up to 15 metres if adequately supervised, snow mobiling, snow sledging, snorkelling, squash, surfing (under 14 days), tobogganing, tennis, track events, trekking (under 2000 metres altitude), triathlon, ultimate frisbee, volleyball, war games, water polo, water ski-ing, white water rafting (Grade 1 to 4), windsurfing, work abroad including manual work being restricted to bar work and fruit picking (not involving the use of agricultural machinery), yachting (racing/crewed 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, scuba diving within 24 hours prior to departure.

### 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. In no event shall the contracting of any disease and/or illness or medical condition, nor the injection or ingestion of any substance, be considered an **accident**. An event which directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered an **accident**.

### Act of terrorism

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

### Cancellation Costs

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

### Cash

Currency notes and coins.

### Certificate/Policy/Evidence Number

An insurance validation **certificate** activates this insurance wording. Wherever the word '**Policy**' is shown this shall be deemed to read '**Certificate**' and vice versa.

### Children/Grandchildren

Persons aged up to and including seventeen years of age.

### Close Business Associate

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

### Common-Law Partner(s)

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

### Computer equipment

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

### County of Residence

The country where **your home** is.

### 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 consequently foregone. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

### Excess

Where applicable, the **excess** is the first amount of the claim for each person, each section and each incident which is payable by **you**. The **excess** amounts are shown in the Schedule of Benefits on page 1.

### Family

Shall mean parents or grandparents (up to a maximum of two adults) and their **children** or **grandchildren**. Cover for families shall apply where the appropriate premium has been paid and where the **family** members travel together. Adults insured on an annual multi-trip policy are entitled to travel independently of each other. Cover for **children** will only be provided if travelling with an insured adult and all travellers are named on the policy schedule.

### Golf Equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

### Hazardous sports & leisure activities

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

The underwriter will not:

- cover any child aged under 10, who is not supervised by an adult when participating in a **hazardous sport or leisure activity**; or
- cover any person aged 66 or over, who is participating in a hazardous sport or leisure activity; or
- 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 sports & leisure activities

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

Boxing training (no contact), Bungee jumping (up to 3 jumps), camel riding, cave rafting, cycle touring, dinghy sailing (competitive), dog sledging, elephant riding, expedition training/winter mountaineering skill training, flying as passenger in a private plane, helicopter or light aircraft, go karting (specific use), gymnastics, hiking (between 2,000 and 4,000 metres altitude), hockey, horse riding and pony trekking (over 7 days), hot air ballooning (non-UK/ROI organised), hydro zorbing, kayaking, lacrosse, manual work up to heights of 3 metres (excluding the use of mechanical machinery), martial arts (training only), use of motorcycles over 50cc, mountain biking (excluding downhill or extreme riding), 4x4 off-roading, quad biking, rugby, safari (non-UK/ROI organised and not involving the use of firearms), scuba diving between 15 and 30 metres in depth over 14 days, sea canoeing, snow mobiling, surfing (over 14 days, amateur), trekking (between 2,000 and 4,000 metres altitude).

The following activities are not included in the definition:

Hunting on horseback, polo on horseback, horse jumping, hot air ballooning organised in the UK/ROI prior to travel, safari's organised in the UK/ROI, scuba diving within 24 hours prior to departure, scuba diving below 30 metres in depth.

### Category 3 Hazardous sports & leisure activities

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

Abseiling, american football, flying as a pilot, gliding, outdoor endurance events, paragliding, parasailing (over land), sailing (outside territorial waters), sand boarding, sand yachting, white water canoeing, white water rafting (grade 5 to 6 inclusive), yachting (racing / crewing) – outside

territorial waters.

#### Category 4 Hazardous sports & leisure activities

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

Animal riding (other than specified), bmx cycling, bob sleighing, canyoning, hang gliding, heli-skiing, horse jumping, ice hockey, land yachting, luging, motor rallies, off-piste skiing, rock scrambling, scuba diving (between 30 and 40 metres in depth) if BSAC, PADI, DIWA, SSI or SSA member, show jumping, skateboarding, ski blading, snowboarding (competitive), trekking/hiking (between 5000 and 6000 metres altitude), wrestling.

The following are not included in the definition:

Hunting on horseback, polo on horseback, major events, parachute jumping in the USA, scuba diving if you are not BSAC, PADI, DIWA, SSI or SAA member, scuba diving within 24 hours prior to departure.

#### Home

Your usual place of residence in the United Kingdom or Republic of Ireland.

#### Loss of Sight

The complete and irrecoverable loss of sight of one or both eyes.

#### Loss of Limb(s)

Loss by physical severance of a hand at or above the wrist or a foot at or above the ankle.

#### Material Fact

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

#### Medical Practitioner

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

#### Permanent Total Disablement

Disablement which, from the moment of accident, entirely prevents you from attending to any business or occupation of any and every kind and which lasts 12 calendar months and, at the expiry of that period, is, in the opinion of the Underwriter's Medical Advisors, beyond expectation of improvement.

#### Personal Effects

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

The following items are not considered to be personal effects:

Antiques, any property held or used for any business or professional purposes, audio & visual equipment of any kind, bicycles, binoculars, bonds, camcorders, cassettes and cassette players, cellular phones, cheques, compact discs and compact disc players, computer and telecommunication equipment of any kind, computer games, contact or corneal lenses, coupons, cash, diving equipment, documents of any kind, furs, golf and ski equipment, MP3 players, musical instruments, radios, securities, spectacles, stamps, sunglasses, tape recorders, television sets, travellers cheques, video equipment, video games.

#### Pre-existing Medical Condition

A medical condition known to you which has been suffered or for which medication, advice or treatment has been received within twelve months prior to the date of application.

#### Public Transport

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

#### Relative

Brother, brother-in-law, Common-Law Partner, daughter, daughter-in-law, fiancé(e), grandchild, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, or spouse.

#### Resident

You are a resident of the UK or Republic of Ireland. To be a resident, your main residence must be in your country of residence and you must not have been abroad for more than six months in the last year.

#### Self Drive Holidays

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

#### Serious Illness or Injury

Any illness or injury which:

- restricts your mobility; or
- results in you being a patient in hospital for more than 48 hours.

#### Severe Weather

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

#### Single Item

Any one article, pair, set or collection.

#### Ski Equipment

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

#### Ski Pack

Shall mean Your ski pass and hire or tuition fee.

#### Sports Equipment

Those items which are usually worn, carried, used or held during the participation of a sporting activity. This excludes ski and golf equipment.

#### Trip, Trip duration

A journey which begins when you leave to commence your trip and ends on your planned return, during the period of insurance, to either:

- a) Your home, or
- b) The place at which you are temporarily residing, or
- c) A hospital or nursing home in the UK or Republic of Ireland, following your repatriation.

#### Underwriter

UK Underwriting Limited on behalf of AXA Insurance UK plc

#### Us, We, Our

Accumus Insurance Solutions Limited.

#### Valuables

Animal skins, articles made of or containing gold, silver or other precious metals, cameras, jewellery, leather goods, photographic equipment, precious or semi-precious stones, silks, telescopes, watches.

#### Wintersports

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

#### Wintersports does not include:

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

#### You, your

Any person named on the certificate.

## THE INSURANCE

### SECTION A – CANCELLATION AND CURTAILMENT

#### ▲What You Are Covered For:

The underwriter will pay, up to the amount shown in the Schedule of benefits on page 1, for your proportion of the costs which you have paid or agreed to pay and which you cannot recover from any source, if it is necessary and unavoidable to cancel or cut short your trip as a result of:

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

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

#### ▼What You Are Not Covered For:

The underwriter will not pay for the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section A:

- the excess as shown in the Schedule of benefits on page 1;
- any claim for curtailment which has not been approved by Primary Assist, prior to your return to the UK or Republic of Ireland.
- any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing you to cancel or cut short your trip;
- any costs which you have paid or agreed to pay, if your trip is cancelled or curtailed for the following reasons:
  - i claims arising directly or indirectly as a result of a pre-existing medical condition relating to you, your travelling companion, a relative or close business associate of yours or your travelling companion, or the person with whom you have arranged to stay whilst on the trip.
  - ii the person whose medical condition giving rise to the claim:
    - (a) is travelling for the purpose of having medical treatment during the trip duration; or
    - (b) is travelling against the advice of a medical practitioner; or
    - (c) has received a terminal prognosis by a registered doctor before taking out this policy; or
    - (d) is on a hospital waiting list; or
    - (e) is awaiting the results of medical investigations.
  - iii you have failed to have any recommended vaccines, inoculations or medications prior to your trip
  - iv you have failed to get the relevant passport or visa
  - v unlawful or criminal proceedings against you or a person you are travelling with
  - vi redundancy, which is not notified during the period of insurance
  - vii any claims arising directly or indirectly from pregnancy if you or the person you are travelling with were pregnant when you took out this policy or booked this trip and where the pregnancy will exceed 26 weeks by the return date of the trip
  - viii medical complications arising from pregnancy or childbirth where prior medical complications have existed
  - ix your disinclination to travel, phobias, anxiety or stress
  - x your personal financial circumstances, other than you being made redundant after the issue date of the certificate
  - xi your late arrival at the airport or port after check in or booking in time
- any costs in respect of the following:
  - i any claims arising directly or indirectly from the cancellation or curtailment 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.
  - ii loss of air passenger duty
  - iii unused timeshare property, airmiles or other promotions of this nature
  - iv your loss of enjoyment of the trip, however caused
  - v your failure to advise us of any material fact prior to the issue of the certificate or prior to your departure on your trip
  - vi unused portions of your original ticket, where repatriation has been made
  - vii your travel expenses for you to return to the UK or Republic of Ireland, if you do not already possess pre-paid return travel tickets
  - viii any cancellation or curtailment costs which the underwriter would not have had to pay, had you notified the travel agent, tour operator or provider of transport or accommodation immediately after you knew you would be cancelling or curtailing your trip
  - ix any repair costs to your private motor vehicle
  - x any claim resulting from you or a person you are travelling being posted overseas or receiving an emergency requirement of duty, following an act of terrorism, war or invasion.

## SECTION B – MEDICAL AND TREATMENT EXPENSES

### ▲What You Are Covered For:

If you become ill or are injured during the trip, the underwriter will pay up to the amount shown in the Schedule of benefits on page 1, for up to 12 months after the start date of the treatment for:

#### (i) Medical and treatment expenses

- reasonable and customary medical, surgical and hospital expenses incurred outside your country of residence
- emergency dental treatment for the relief of pain up to £400, or equivalent in Euros.

The underwriter reserves the right to repatriate, when in the opinion of the underwriters medical advisors, you are fit to travel.

#### (ii) Funeral and Repatriation expenses

If you die during the trip or one-way trip, the underwriter will pay up to £3,000, or the equivalent in Euros, for the following:

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

#### (iii) Travel and accommodation expenses

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

### ▼What You Are Not Covered For:

The underwriter will not pay for the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section B:

- the excess as shown in the Schedule of benefits on page 1
- any costs or expenses, if you have not advised Primary Assist and received their agreement to these costs, in the event of you:
  - dying, or
  - incurring medical or treatment expenses above £300, or equivalent in Euros, or
  - being involved in an accident, or
  - being admitted to hospital, or
  - curtailing your trip due to medical reasons; or
  - missing your flight due to medical reasons
- any medical costs or expenses, if you are in Australia and you have not enrolled with Medicare
- claims arising directly or indirectly as a result of your pre-existing medical condition relating to you, your travelling companion, relative or close business associate of yours or your travelling companion, or the person with whom you have arranged to stay whilst on your trip, unless declares to and agreed by Primary Assist
- any medical, hospital or treatment expenses in your country of residence or the country in which you are temporarily residing and commenced your trip from.
- any medical, hospital, treatment, funeral or repatriation expenses if you:
  - have received a terminal prognosis by a registered doctor before taking out this policy, or
  - are travelling for the purpose of obtaining medical treatment, or
  - are travelling against the advice of a medical practitioner, or
  - are on a hospital waiting list, or
  - are awaiting the results of medical investigations
- any medical, hospital, treatment expenses, which in the opinion of the underwriter's medical advisors, are not essential or can be reasonably delayed until your return home to the UK or Republic of Ireland
- any costs arising from you arranging a single or private accommodation room in a hospital, clinic or nursing home
- claims arising directly or indirectly from pregnancy, if:
  - you were pregnant when you took out this policy or booked this trip and were therefore aware that the pregnancy will exceed 26 weeks by the return date of the trip, or
  - you have had complications in any previous pregnancy
- dental treatment which is not for the purpose of relieving immediate pain or suffering
- any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered medical practitioner
- any medical, hospital or treatment expenses, which you have incurred after:
  - you have refused the offer of repatriation when, in the opinion of the underwriter's medical advisors, you are fit to travel
  - the underwriter has repatriated you to your final destination, rather than the UK or Republic of Ireland, during your one-way trip
- any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a serious injury, which in the opinion of the underwriter's medical advisors, cannot be reasonably delayed until your return home
- non continuous treatment
- any up-grades from economy class travel, unless the underwriters medical advisors specify this necessary on medical grounds
- any costs or expenses if you do not have a pre-paid return ticket to the UK or Republic of Ireland, or the country in which you are temporarily residing, at the start of your trip
- any medication or drugs which you know you will need at the start of the trip
- the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which you went into hospital or clinic abroad
- loss or damage to dentures, artificial limbs, hearing aids, contact or corneal lenses or prescription spectacles
- any repatriation expenses to the UK or Republic of Ireland, if you are travelling on a one way trip and your final destination is nearer.

## SECTION C – HOSPITAL BENEFIT

### ▲What You Are Covered For:

The Underwriter will pay you the amount shown in the Schedule of benefits for each and every completed period of 24 hours for which you are an in-patient in a hospital, as a direct result of an accidental injury or illness which is covered under Section B.

## SECTION D – PERSONAL EFFECTS AND BAGGAGE, TRAVEL DOCUMENTS AND DELAYED BAGGAGE

### ▲What You Are Covered For:

#### (a) Personal effects and baggage -

The underwriter will pay for accidental loss, theft or damage to your personal effects, up to the amount shown in the Schedule of benefits on page 1.

#### (b) Travel Documents -

The underwriter will pay for any reasonable expenses you incur, whilst obtaining replacement passports, green cards, visas, accommodation vouchers and petrol coupons or travel tickets which have been lost or stolen during the trip, up to the amount shown in the Schedule of benefits on page 1.

#### (c) Baggage delay -

The underwriter will pay for the purchase of essential items, up to the amount shown in the Schedule of benefits on page 1, if your personal effects are delayed or lost in transit on your outward journey for more than 24 hours.

### ▼What You Are Not Covered For:

The underwriter will not pay for the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section D:

- the excess as shown in the Schedule of benefits on page 1
- claims for theft of your personal effects and baggage if you have not notified the Police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- more than £50, or equivalent in Euros, per single item, up to a maximum of £150, or equivalent in Euros, in total for any one claim, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- wear, tear, or depreciation
- loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
- damage caused by the leakage of powder or liquid carried within your personal effects or baggage
- any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which you are being carried
- claims arising for loss, theft or damage to:
  - prams or buggies, or
  - wheelchairs, or
  - motor vehicles, or
  - marine equipment, or
  - diving equipment, or
  - watercraft, surfboards, sailboards or their related accessories, or
  - other equipment or fittings of any kind
- damage to, or loss or theft of your personal effects or baggage, if they have been left:
  - unattended in a place to which the general public has access
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property
  - in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a Police report
- loss or damage to sports equipment, whilst in use
- loss, theft or damage to anything being shipped as freight under a Bill of Lading, dentures, bridgework, artificial limbs, hearing aids of any kind, or items being carried on a vehicle roof rack
- loss, theft or damage to valuables, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle
- any claim for baggage delay if you cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.
- Loss, theft or damage arising from:
  - mechanical or electrical breakdown
  - moth or vermin
  - processes or cleaning, restoring or repairing

## SECTION E – PERSONAL MONEY

### ▲What You Are Covered For:

The underwriter will pay for the loss or theft of your cash and travellers cheques which occurs within 72 hours prior to travel and during your trip, up to the amount shown in the Schedule of benefits on page 1.

### ▼What You Are Not Covered For:

The underwriter will not pay for the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section E:

- the excess as shown in the Schedule of benefits on page 1
- 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 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 money that is:
  - not on your person; or
  - not deposited in a safe, safety deposit box or similar locked fixed container in your trip accommodation
- loss or theft of travellers cheques, if the issuer provides a replacement service
- 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 F1 & F2 – TRAVEL DELAY AND HOLIDAY ABANDONMENT

### ▲What You Are Covered For:

#### F1 Travel Delay

The underwriter will pay you the amount shown in the Schedule of benefits on page 1, if your planned:

- First outward flight, rail, coach or sea trip on your scheduled departure, or
- Final outward flight, rail, coach or sea trip on your scheduled return is delayed for 12 hours or more.

#### F2 Holiday abandonment

The underwriter will pay, up to the amount shown in the Schedule of benefits on page 1, for travel and accommodation expenses which you have paid or have contracted to pay and which you cannot recover from any source, if your holiday or journey is necessarily cancelled following a delay of 24 hours or more from the scheduled departure time.

Alternatively, in respect of Self Drive Holidays the benefits described in 1i and ii shown above will become payable if you are delayed for at least twelve hours from travelling in your own vehicle either to or from the Self-Drive Holiday destination specified in the booking confirmation supplied to you due to:

- Severe Weather, or
- accidental damage to the self-driven Vehicle, including towed caravans, that occurs en route to the self-drive destination and where repairs cannot be effected within twelve hours of the accident.

#### ▼What You Are Not Covered For:

The **underwriter** will not pay the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section F1 & F2:

- the **excess** as shown in the Schedule of benefits on page 1
- any compensation if **you** have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of **your** holiday, the scheduled departure time and the actual departure time of **your** flight, rail journey or sailing, if applicable.
- any delay which is due to strike or industrial action which had started or was announced before **you** took out this **policy**.
- compensation under both the 'travel delay' and 'holiday abandonment' sections of this **policy**.
- any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.
- **your** failure to check-in according to the itinerary supplied to **you**

### SECTION G – MISSED DEPARTURE

#### ▲What You Are Covered For:

The **underwriter** will pay **you**, up to the amount shown in the Schedule of benefits on page 1, for reasonable additional accommodation and travel expenses, if **you** arrive at:

- **your** last departure point from the UK or Republic of Ireland, or the country in which **you** are temporarily residing, or
- the last departure point for **your** return journey to the UK or the country in which **you** are temporarily residing,

too late to board **your** booked flight, train or sailing, as a result of the following:

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

#### ▼What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section G:

- the **excess** as shown in the Schedule of benefits on page 1
- any upgrade in accommodation
- any claim arising as a result of **you** not having taken reasonable steps to complete the journey to the departure point on time
- any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before **you** started **your** journey to the departure point
- any claim in respect of mechanical breakdown or failure, if **your** private motor vehicle, has not been properly serviced and maintained
- any repair costs to **your** private motor vehicle
- any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage
- any claim arising from missed connecting flights.

### SECTION H – PERSONAL ACCIDENT

#### ▲What You Are Covered For:

The **underwriter** will pay **you** or **your** estate a lump sum, as shown in the Schedule of benefits on page 1, if **you** suffer bodily injury as a result of an **accident** during **your** trip which causes:

- **your** death, or
- permanent loss of one or more limbs by physical separation at or above the wrist or ankle, or
- permanent loss of all sight in one or both eyes, or
- **permanent total disablement** from carrying out **your** usual occupation within twelve calendar months from the date of the **accident**.

#### ▼What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section H:

- any benefit if **you** cannot prove to the **underwriter** that the **permanent total disablement** has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **your** life
- more than one lump sum under this section.

### SECTION I – PERSONAL LIABILITY

#### ▲What You Are Covered For:

The **underwriter** will pay for **your** legal liability inclusive of all associated legal fees and costs, in total up to the amount shown in the the Schedule of Benefits on page 1, for any event which relates to an incident caused by **you** during the **trip** or one way **trip**, which results in:

- injury, illness or disease to another person
- loss or damage to property which does not belong to **you**, any member of **your** family or anyone in **your** service and is not in the custody, control or care of **you**, any member of **your** family or anyone in **your** service.

#### ▼What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section I:

- the **excess** as shown in the Schedule of benefits on page 1
- claims arising directly or indirectly from, happening through or in consequence of:
  - contractual liability, employers liability, or liability to a member of **your** family, anyone in **your** service, **your** travelling companion's family or to **your** travelling companion; or
  - animals belonging to **you**, or in **your** care, custody or control; or
  - wilful, malicious or unlawful acts , criminal acts or assault; or
  - the ownership, possession or use of firearms or weapons of any kind; or
  - the pursuit of trade, business or profession; or
  - ownership, possession, use or occupation of land or buildings (other than occupation only of any temporary residence); or
  - the influence of intoxicating liquor or drugs; or
  - claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any motorised or mechanical vehicle (including attached trailers or caravans), automobile, aircraft, watercraft or vessel, or any mechanically propelled conveyance; or
  - claims for legal fees and costs resulting from any criminal proceedings.
- any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind
- any liability arising in respect of any wilful or criminal act or assault
- any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to **you** or in **your** care, custody or control.

### SECTION J – LEGAL EXPENSES

#### ▲What You Are Covered For:

The **underwriter** will pay, up to the amount shown in the Schedule of benefits on page 1, for legal costs and expenses incurred in pursuing legal proceedings against third parties for compensation and damages arising from or out of **your** death, **serious illness** or personal **accident** during **your** trip.

#### ▼What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section J:

- the **excess** as shown in the Schedule of benefits on page 1
- any costs or expenses which have been incurred without prior approval of the **underwriter**
- any claim where the **underwriter** considers **your** prospect of success in achieving a reasonable benefit to be insufficient
- any claim emerging from the pursuance to a contingent fee agreement between **you** and **your** counsel
- any claim for travel and accommodation expenses which **you** have incurred whilst pursuing legal action
- any claim arising from **you** pursuing legal proceedings as part of and (or) on behalf of a group or organisation
- any claim for legal costs where **you** are pursuing a legal action against Jet2.com, the **underwriter**, Acumus Insurance Solutions Limited, Primary Assist or any other Primary Group Company
- any claim against any member of **your** family or travelling companion.
- any claim for legal costs where **you** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
- any claims for legal costs where **you** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
- pursuing claims as part of or on behalf of a group or organisation.

### SECTION K - HIJACK BENEFIT

#### ▲What You Are Covered For:

The **underwriter** will pay up to £50 for each completed 24-hours, up to £1,000 if the aircraft on which **you** are travelling as a passenger, or the crew of the aircraft, are hijacked

#### ▼What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section K:

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

### SECTION L – FLIGHT DISRUPTION

#### ▲What You Are Covered For:

The Underwriter will pay, up to the amount shown in the Schedule of benefits on page 1 in respect of airport docking costs in the event that **your** outward or return Jet2.com flight is unavoidably redirected, mid flight, due to:

**Your** death, injury or illness as certified by a registered medical practitioner that occurs during the Period of Insurance.

A claim under this Section must be supported by written confirmation from the attending doctor of the nature of the injury or illness which necessitated the redirection of the flight, along with the Jet2.com invoice sent to **you** in respect of the docking costs.

#### ▼What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section L:

- any claim arising directly or indirectly from **your** disinclination to travel, fear of flying, anxiety, stress or panic attacks
- any claim arising from alcoholism, intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered **medical practitioner**, but not for drug addiction

### WINTERSPORTS COVER

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

### SECTION M – SKI EQUIPMENT

#### ▲What You Are Covered For:

The **underwriter** will pay, up to the amount shown in the Schedule of benefits on page 1, for **accidental** loss, theft or damage to **ski equipment**, which is owned or hired by **you**. If **you** own the **ski equipment**, the **underwriter** will take off the following amounts for wear and tear:

AGE OF SKI EQUIPMENT	DEDUCTION
Up to 1 year old	10% of purchase price
1 to 2 years old	30% of purchase price
2 to 3 years old	50% of purchase price
3 to 4 years old	70% of purchase price
4 to 5 years old	80% of purchase price

#### ▼What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section M:

- the **excess** as shown in the Schedule of benefits on page 1
- claims for **ski equipment** which is owned by **you**, if it is over five years old
- more than **your** liability for the loss or damage to any hired **ski equipment**
- any claim for loss or theft of **ski equipment**, if **you** have not notified the Police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- more than £50, or equivalent in Euros, per **single item**, up to a maximum of £200, or equivalent in Euros, in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- claims arising from delay, detention, seizure or confiscation by Customs or other officials
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **ski equipment**, if it has been left:
  - unattended in a place to which the public have access; or
  - left in an unattended motor vehicle; or
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property.

## SECTION 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 more than 12 hours

the **underwriter** will pay for the cost of hiring **you** the necessary **ski equipment** for each 24 hour period **you** are without **your own ski equipment**, up to the amount shown in the Schedule of benefits on page 1.

### ▼What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section N:

- any claim for loss or theft of **your own ski equipment** if **you** have not notified the Police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft of **your own ski equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- claims arising from **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; or
  - c in the custody of a person who does not have an official responsibility for the safekeeping of the property.

## 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; or
- curtailment of **your** holiday for the reason specified under Section A

the **underwriter** will pay **you**, up to the amount shown in the Schedule of benefits on page 1, for the proportionate value of any unused ski pass, ski hire or tuition fee.

### ▼What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 & 7 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:
  - unattended in a place to which the public have access; or
  - in an unattended motor vehicle; or
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property
- claims arising directly or indirectly as a result of **your pre-existing medical condition**.
- claims arising from a medical condition which is not substantiated by a report from the treating doctor, confirming **your** inability to ski
- claims for loss of enjoyment, however caused.

## SECTION P – PISTE CLOSURE

### ▲What You Are Covered For:

The **underwriter** will pay a benefit, as shown in the Schedule of benefits on page 1, if **you** are unable to ski for a continuous period in excess of 12 hours, due to a lack of snowfall or adverse weather conditions during the months of December to March inclusive, at **your** pre-booked **wintersports** resort.

### ▼What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section P:

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

## SECTION Q – DELAY DUE TO AVALANCHE

### ▲What You Are Covered For:

If **your** outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **your** pre-booked **wintersports** resort, the **underwriter** will pay **you** an amount, as shown in the Schedule of benefits on page 1, for additional travel and accommodation expenses.

### ▼What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 & 7 in connection with claims made under section Q:

- the **excess** as shown in the Schedule of benefits on page 1
- any claim, if **you** are unable to provide a report from the resort management substantiating **your** claim
- compensation under sections F1, F2 and G.

## GOLF COVER

If **you** have paid the additional premium to include **Golf** cover or have an inclusive annual multi **trip** policy and the cover is shown on **your** certificate, cover sections R-T inclusive apply:

## SECTION R – GOLF EQUIPMENT

### ▲What You Are Covered For:

The **underwriter** will pay, up to the amount shown in the Schedule of benefits on page 1, for **accidental** loss, theft of or damage, within Europe, to **golf equipment** which **you** own.

### ▼What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 7 in connection with claims made under section R:

- the **excess** as shown in the Schedule of benefits on page 1
- more than £50, or equivalent in Euros per **single item**, up to a maximum of £200, or equivalent in Euros, 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, or loss or theft of **golf equipment**, which is being carried on a vehicle roof rack
- damage to, or loss or theft of **golf equipment**, if it has been left:
  - 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.
- damage to, or loss or theft of **golf equipment**, if the incident occurs outside of Europe.

## SECTION S – GOLF EQUIPMENT HIRE

### ▲What You Are Covered For:

If **your own golf equipment** is:

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

the **underwriter** will pay for the cost of hiring **you** the necessary **golf equipment** for each 24 hour period **you** are without **your own golf equipment**, up to the amount shown in the Schedule of benefits on page 1.

### ▼What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 7 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, or loss or theft of **your own golf equipment**, which is being carried on a vehicle roof rack
- damage to, or 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.
- Any claim if the incident which resulted in damage to, or loss or theft of **your own golf equipment**, occurs outside of Europe.

## SECTION T – NON-REFUNDABLE GOLFING FEES

### ▲What You Are Covered For:

The **underwriter** will pay **you**, up to the amount shown in the Schedule of benefits on page 1, the proportionate value of any non refundable:

- pre-paid green fees; or
  - **golf equipment** hire fees; or
  - tuition hire fees

which are not used due to:

- **you** being involved in an **accident**; or
- **your** sickness.

### ▼What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 7 in connection with claims made under section T:

- claims arising directly or indirectly as a result of **your pre-existing medical condition**.
- claims arising from a medical condition which is not substantiated by a report from the treating Doctor confirming **your** inability to play golf.
- Any claim if **your trip** is outside of Europe.

## EXCLUSIONS WHICH APPLY TO ALL SECTIONS OF THE INSURANCE

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

1. which are claims in any way caused or contributed to by:
  - i the failure of; or
  - ii the fear of the failure of; or
  - iii the inability ofany equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date (except claims under sections, B, C and J).
2. if **you** or any of **your** travelling companions have ever suffered from, been investigated for, treated for or diagnosed with any condition that has required referral to or consultation with a specialist or hospital for treatment, investigation or check-up within the past 12 months unless declared to and accepted by the insurers and you have paid the additional premium required.
3. **you** or anyone else upon whom **your trip** depends arising directly or indirectly from:
  - a) travelling or acting against medical advice
  - b) awaiting results of tests or medical investigations
  - c) being on a hospital waiting list for treatment
  - d) having received a terminal prognosis
  - e) pregnancy, where the pregnancy will exceed 26 weeks by the return date of the **trip**
  - f) anxiety, stress or depression (unless admitted as an in-patient)
4. **you** or anyone else upon whose health **your trip** depends arising directly or indirectly from failure to obtain the recommended vaccinations

5. which are directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
    - **act of terrorism**; or
    - nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
    - war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
    - seizure or illegal occupation; or
    - confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives **you** of the use or value of **your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
    - discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
    - chemical or biological release or exposure of any kind; or
    - attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
    - threat or hoax, in the absence of physical damage due to an **act of terrorism**; or
    - any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**
  6. from **you** travelling against Foreign Office advice or where it is deemed unsafe for **you** to travel
  7. from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
    - ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
    - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
  8. from **you** engaging in any illegal or criminal act
  9. from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this **policy**, except as provided in Section D, relating to loss of travel documents)
  10. directly or indirectly out of **your** financial incapacity
  11. which, but for the existence of this **policy**, would be covered under any other
    - insurance policy (policies), including any amounts recovered by **you** from private health insurance; or
    - EHC payments; or
    - any reciprocal health agreements; or
    - airlines; or
    - hotels; or
    - **home** contents insurers; or
    - any other recovery by **you**, which is the basis of a claim
  12. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation
  13. from **your** death, injury or illness as a result of participating in:
    - a **hazardous sport or leisure activity** whilst on **your trip**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your certificate**
    - **wintersports**, if **you** have not paid the additional premium before **your trip** departure or have an annual multi **trip policy** and it is shown on **your certificate**
    - any of the above, if **you** are receiving any personal financial reward or gain during the period of insurance, unless the **underwriter** has agreed to this and **you** have paid the appropriate additional premium
  14. from:
    - wilful, self inflicted injury or illness; or
    - committing or attempting to commit suicide; or
    - wilful exposure to danger, except in an attempt to save a human life; or
    - solvent abuse; or
    - being under the influence of alcohol or drugs, except those prescribed by a registered Doctor and not those drugs prescribed for drug addiction; or
    - a failure to obtain any recommended vaccines, inoculations or medications prior to **your trip** departure; or
    - sexually transmitted diseases; or
    - Acquired Immune Deficiency syndrome (AIDS); or
    - HIV or diseases connected to AIDS
  15. from anxiety, stress or depression which result in in-patient treatment; except where previously undiagnosed at the time **you** took out this **policy**
  16. from **you** entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft; in which **you** are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon
  17. from **your** wilful exposure to peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property as if uninsured
  18. directly or indirectly from **you** being engaged in any employment during **your trip**
  19. which have not been proven and the amount of the claim substantiated
  20. claims for loss of enjoyment, however caused.
  21. from **you** riding a motorcycle over 50cc
- 3) The **underwriter** will not consider any claim where **you**:
    - have failed to disclose a **material fact**; or
    - have disclosed a **pre-existing medical condition** to medical screening and have not paid the additional premium to cover the **pre-existing medical condition** that was require by the **underwriter** before **your trip** departure date; or
    - are travelling against medical advice.
  - 4) **We** will refund in full **your** premium if, within 14 days of the date of issue of the **certificate**, **you** decide it does not meet **your** needs, as long as **you** have not commenced **your trip**. No refund in premium will be given after this period, unless **you** have an annual multi **trip policy** and the **underwriter** is invoking the cancellation of that **policy**.
  - 5) Whilst participating in any hazardous sport or leisure activity, **you** must take reasonable care at all times to ensure **your** own safety and the safety of those around **you**. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or the safety procedures commonly exercised in pursuing the sport or activity in question at all times.
  - 6) **You** or **your** legal representative's must provide the **underwriter** with all **certificates**, information and evidence they require and in the format they require.
  - 7) **You** must, as often as required, agree to a medical examination on behalf of the **underwriter** at **your** expense.
  - 8) In the event of **your** death, the **underwriter** shall be entitled to have a post-mortem examination at their own expense.
  - 9) Any items which become the subject of a claim for damage, must be retained for the **underwriter's** inspection and shall be forwarded to their Agent's upon request at **your** or **your** legal personal representative's expense. All such items shall become the property of the **underwriter** following final settlement of the claim.
  - 10) In the event of any occurrence which may give rise to a claim under this **policy**, **you** must take all reasonable steps to minimise any loss arising out of such a claim.
  - 11) **You** must submit any claim to the **underwriter** within 31 days of the incident.
  - 12) This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the money back guarantee.
  - 13) This **certificate** shall be governed by and construed in accordance with the Law of England and Wales unless the **certificate** holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
  - 14) The **underwriter** may, at its own expense, take proceedings in **your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the **underwriter**.
  - 15) In the event that **you** recover, by any means, damages from any third party in respect of personal **accident** in the circumstances defined in section J, all benefits paid to **you** under section J shall be repaid to the **underwriter**.
  - 16) If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this **policy**, all benefits thereunder and premiums paid shall be forfeited.
  - 17) If at the time of loss, damage or liability covered under this **policy**, **you** have any other insurance or guarantee which covers the same loss, damage or liability, the **underwriter** will only pay a rateable share of the claim.

## COMPLAINTS PROCEDURE

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this **policy** or the handling of a claim **you** should in the first instance contact the Complaint's Officer. The contact details are:

Managing Director  
 TPS (Insurance Admin Services) Ltd  
 1 Prince of Wales Road  
 Norwich  
 NR1 1AW  
 Tel: 0844 5734173  
 Fax: 0845 2187192  
 Email: info@tpsLtd.com

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

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting the following:

The Head of Claims  
 UK Underwriting Ltd  
 2 Gibraltar House  
 Bowcliffe Road  
 Leeds  
 LS10 1HB

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. **You** may contact the Financial Ombudsman Service at:

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

**Your** statutory rights are not affected if **you** choose to follow the complaints procedure above.

For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

## COMPENSATION SCHEME

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

## DATA PROTECTION ACT 1998

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