

Your Travel Insurance Policy

Reference Number: Diamond/2013 13Q07, 13Q08, 13Q09

Diamond

INTRODUCTION TO YOUR POLICY

This policy has been arranged by ROCK Insurance Group which is a trading style of Rock Insurance Services Limited who collects and holds premium as agents of the Insurers. ROCK Insurance Group is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA registration number is 300317. You can check the regulatory status of ROCK Insurance Group by visiting www.fsa.gov.uk/register or by telephoning 0845 606 1234.

This policy contains a number of different sections offering different types of cover supplied by a number of different Insurers, that ROCK Insurance Group has brought together to offer a choice of cover for You. It will depend on the choice of cover, upgrade options and premium You have paid as to which Sections of Cover in this policy wording are relevant to You.

You will not receive advice or a recommendation in connection with the purchase of Your insurance. You will need to make Your own choice about the policy.

You have the right to cancel this insurance should it not meet Your needs within 14 days from either the date of purchase or receipt of Your Certificate of insurance, whichever is later, and provided that You have not already travelled.

If You do decide to cancel the policy then Your premium will be refunded in full, provided no claims have been made or no incidents have occurred that may give rise to a claim.

If You are in any doubt about any aspect of this policy wording and how it relates to You please contact us using the telephone number on Your Certificate of insurance.

This policy will suit the demands and needs of an individual or group (where applicable) who are travelling to countries included within the policy terms and who wish to insure themselves against the full financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found within this policy wording.

This policy will cover certain pre-existing medical conditions contained within the waived conditions list on page 3. However if the pre-existing condition is not listed in the waived conditions, then You will need to declare Your pre-existing

medical condition to medical screening. Cover for any such medical condition will not be in place unless You have declared the condition, had it accepted in writing, and paid an additional premium.

You should read the important conditions and exclusions to ensure that this policy is right for You.

Specifically You should note that the policy may **not** be applicable if:

- You reside outside the UK Area;
- You are over the age of 74 years old when You purchase the Single Trip policy;
- You are over the age of 64 years old when You purchase the Annual Multi-Trip policy;
- You require Winter Sports cover and are over the age of 65;
- You require Backpacker cover but are over the age of 45 when You purchase the policy.

Please be aware that You are responsible for making us aware of all material facts which may affect the assessment and acceptance of risk of being insured. You must inform us if there are any changes to Your medical conditions as this may affect Your ability to be covered under this policy.

We always aim to provide a first class service. However if You have any cause for complaint, any enquiry should be addressed in the first instance to The Compliance Manager, ROCK Insurance Group, Suite A, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ or email diamond@rockinsurance.com. Should You remain dissatisfied You may have the right to ask the Financial Ombudsman Service to review Your complaint.

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We are unable to meet Our obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at www.fscs.org.uk.

10 THINGS TO DO BEFORE YOU GO

1. Check the Foreign and Commonwealth Office (FCO) travel advice online at www.fco.gov.uk or phone 0845 850 2829.
2. Get travel insurance and check that the cover is appropriate.
3. Get a good guidebook and get to know the place You are going to. Find out about local laws and customs.
4. Make sure You have a valid passport and any visas You need.
5. Check what vaccinations You need at least six weeks before You go.
6. Check to see if You need to take extra health precautions (visit www.dh.gov.uk/en/publichealth).
7. Make sure whoever You book Your Trip through is a member of the Association of British Travel Agents (ABTA) or the Air Travel Organisers' Licensing scheme (ATOL).
8. Photocopy Your passport, insurance policy, 24-hour emergency numbers and Your ticket details and leave copies with family and friends.
9. Take enough money for Your trip and some back-up funds, for example, traveller's cheques, sterling or US dollars.
10. Tell Your family or friends where You will be staying and what You plan to do, and give them a way of contacting You (such as an e-mail address).

IMPORTANT

Under the new travel directive from the European Union (EU), You are entitled to claim compensation from Your airline if any of the following happens:

1. **You are not allowed to board or Your flight is cancelled:** If You check-in on time but You are not allowed to board because there are too many passengers for the number of seats available or Your flight is cancelled, the airline operating the flight must offer You financial compensation.
2. **There are long delays:** If You are delayed for two hours or more, the airline must offer You meals and refreshments, hotel accommodation and communication facilities. If You are delayed for more than five hours, the airline must also offer to refund Your ticket.
3. **Your baggage is damaged, lost or delayed:** If Your checked-in baggage is damaged or lost by an EU airline, You must make a claim to the airline within seven days. If Your checked-in baggage is delayed, You must make a claim to the airline within 21 days of when You get Your baggage back.
4. **You are injured or die in an accident:** If You are injured in an accident on a flight by an EU airline, You may claim damages from the airline. If You die as a result of these injuries Your family may claim damages from the airline.
5. **You do not receive the services You have booked:** If Your tour operator does not provide the services You have booked, for example, any flights or a part of Your package holiday, You may claim damages from the tour operator. You can download more details from http://ec.europa.eu/transport/passengers/air/air_en.htm

CONTENTS

Your Travel Policy	Page 2	Section 19 Cancellation or Curtailment	Page 12
Important - Medical Health Declaration	Page 2	Section 20 Skis, Ski Equipment & Ski Pass	Page 13
Important - Waived Conditions	Page 3	Section 21 Piste Closure	Page 13
Important Notes	Page 4	Section 22 Avalanche or Landslide	Page 13
Important Health Requirements	Page 4	Section 23 Ski Hire	Page 13
Important Limitations - Cancellation & Curtailment Cover	Page 5	Optional Golf Cover	Page 13
Emergency Assistance 24 Hours A Day	Page 5	Section 24 Golf Equipment	Page 13
Reciprocal Health Agreements	Page 5	Section 25 Golf Equipment Hire	Page 13
Meaning Of Words	Page 5	Section 26 Green Fees	Page 14
Upgrades	Page 7	Optional Scuba Diving Cover	Page 14
Section 1 Personal Assistance Services	Page 7	Section 27 Scuba Equipment	Page 14
Section 2 Medical Emergency & Repatriation	Page 7	Optional Prepaid Booking Upgrade	Page 14
In An Emergency	Page 8	Section 28 Cancellation & Curtailment	Page 14
Section 3 Emergency Dental Treatment	Page 8	Optional Additional Handbag Cover	Page 14
Section 4 Additional Accommodation & Travelling Costs	Page 8	Section 29 Handbag Cover	Page 14
Section 5 Hospital Daily Benefit	Page 8	Optional Buggy Cover Upgrade	Page 15
Section 6 Cancellation & Curtailment	Page 8	Section 30 Buggy Cover	Page 15
Section 7 Travel Delay	Page 9	Section 31 Optional Special Sports & Activities Cover	Page 15
Section 8 Missed Departure on The Outward Journey	Page 9	General Conditions	Page 16
Section 9 Personal Luggage	Page 10	General Exclusions	Page 16
Section 10 Luggage Delay on Your Outward Journey	Page 10	Making a Claim on Your Return Home	Page 17
Section 11 Money, Passport & Travel Documents	Page 10	Customer Satisfaction	Page 17
Section 12 Personal Liability	Page 11	Cancellation Provisions	Page 17
Section 13 Personal Accident	Page 11	Data Protection Act 1998 Notice	Page 18
Section 14 Legal Protection	Page 11	Auto Renew	Page 18
Section 15 Withdrawal of Services	Page 12	Contact Numbers	Page 18
Section 16 Catastrophe	Page 12	Section B - Scheduled Airline Failure	Page 19
Section 17 Pet Care	Page 12	Section C - Optional Gadget Cover Upgrade	Page 20
Section 18 Hijack	Page 12	Section D - Optional Car Hire Excess Cover Upgrade	Page 22
Optional Winter Sports Cover	Page 12	Summary Of Cover of Benefits	Page 25 - 26

SECTION A - YOUR TRAVEL INSURANCE POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your Certificate very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements.

Cooling Off Period: Unless Your Trip will be completed within 14 days of buying this insurance, You have the right to cancel Your policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

Please keep this document in a safe place and take it with You when You travel in case You need assistance or need to make a claim. If You have any questions or are in any doubt about the cover provided please call Our travel helpline as quoted on Your Certificate of insurance.

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

For Single Trip policies, please quote 13Q07

For Annual Multi-Trip policies, please quote 13Q08

For Backpacker policies, please quote 13Q09

All communications shall be conducted in English.

YOUR TRAVEL POLICY

We will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons who habitually reside in the UK Area (i.e. have their main home in the UK Area and have not spent more than 6 months abroad in the year prior to purchasing the policy)
- following payment of the appropriate premium for the level of cover selected.

Benefits under this policy are provided by SOLID Försäkringar, Box 22068, 250 22 Helsingborg, Sweden. Corp ID No 516401-8482. This policy is effected in England and is subject to the Laws of England and Wales. SOLID insurance is a Swedish based insurance company regulated by the Swedish Financial Services Authority (Reference Number: 401229).

IMPORTANT - MEDICAL HEALTH DECLARATION

This travel insurance operates on the basis that all Insured Persons are not travelling against medical advice nor with the intention of obtaining medical treatment abroad. The insurance will NOT cover you if you have any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which you are awaiting investigations/ consultations, or awaiting results of investigations, and where the underlying cause has not been established).

No claim arising directly or indirectly from any Pre-existing Medical Condition affecting any person travelling under this insurance will be covered unless You declare ALL conditions to Our Medical Screening Helpline (if not already included in the Waived Conditions list and acceptance criteria in this section), prior to the commencement of the Trip and they are accepted for insurance in writing.

For the purposes of this insurance, a Pre-existing Medical Condition is considered to be:

- **any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow up/ check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip; and**
- **any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.**

Has ANYONE travelling under this policy:

- been prescribed any medication, received any treatment, or attended any consultations, investigations or follow-ups, for ANY medical or psychological conditions in the last 2 years? Yes No
- EVER been prescribed medication, received treatment or had investigations, for: a heart attack, angina, chest pain(s), or any other heart condition? Yes No
- Blood clots, aneurysm or circulatory disease? Yes No
- Any form of stroke, TIA (transient ischaemic attack), or brain haemorrhage? Yes No

If You have answered 'Yes' to any of the above questions in respect of Yourself or anyone travelling under this policy, You must contact Our Medical Screening Helpline by telephone on 00 44 (0) 1293 652862 or 0843 658 0277 to declare the condition(s) and ensure that the cover will meet Your needs.

You will be asked further questions about the condition(s) and an additional premium may be payable to cover the declared condition(s), and/or further terms may be imposed.

CANCELLATION AND CURTAILMENT COVER

It is important to note that the policy contains conditions and exclusions relating to non-insured travelling companions, Close Relatives or persons with whom You intend to stay whilst on Your Trip in the event of any need to cancel or curtail a Trip.

Please refer to Important Limitations - Cancellation & Curtailment Cover.

Waived Conditions

The medical conditions listed in the Waived Conditions table are covered subject to the normal terms and conditions of this insurance, **provided** the Insured Person can meet **ALL** of the following criteria:

- has **NO other Pre-existing Medical Condition(s)** which is not listed within the Waived Conditions table; and
- is not awaiting surgery for the condition; and
- has been fully discharged from any post-operative follow-up.

IF THE INSURED PERSON DOES NOT MEET **ALL** OF THE CRITERIA SHOWN ABOVE THEN A FULL AND COMPLETE DECLARATION OF ALL PRE-EXISTING MEDICAL CONDITIONS (INCLUDING ANY LISTED BELOW) MUST BE MADE TO THE MEDICAL SCREENING HELPLINE.

In addition to any Medical Condition on the 'Waived Conditions' list, You may be automatically accepted for cover, provided You do not have more than ONE of the following Medical Conditions or ANY other Pre-existing Medical Condition.

Arthritis (Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism):

- There must have been NO hospital admissions within the last 12 months.
- Must NOT affect the back more than any other area of the body.
- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- Must NOT be awaiting surgery.
- Must have NO lung problems.

Asthma (Wheezing):

- There must have been NO hospital admissions EVER.
- Must have been diagnosed prior to age 50.
- Must be controlled with no more than 2 medications (NO nebulizer, NO home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must be able to walk 200 yards on the flat without becoming short of breath.

Diabetes Mellitus (Sugar Diabetes):

- Type 2 (Non-Insulin-Dependent Diabetes Mellitus) only.
- Controlled by diet alone or by no more than 1 medication (no Insulin).
- There must have been NO hospital admissions or diabetic complications EVER.
- Must have been a non-smoker for at least 12 months.

Down's Syndrome:

- There must be NO associated conditions or complications (e.g. congenital heart disease, epilepsy, gastrointestinal abnormalities).

Hypercholesterolaemia (High/Raised Cholesterol):

- No more than 1 medication.
- Must NOT be the inherited form.
- Must have been a non-smoker for at least 12 months.

Hypertension (High Blood Pressure, White Coat Syndrome):

- No more than 2 medications.
- There must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months.

Hypotension (Low Blood Pressure):

- Must NOT be associated with any underlying condition.

Osteoporosis (Osteopaenia, Fragile Bones):

- There must have been NO vertebral (backbone) fractures.

If You have any other Pre-existing Medical Condition or Your Medical Condition does not meet the above criteria, You must contact the Medical Screening Helpline on 00 44 (0) 1293 652862 or 0843 658 0277 to declare

ALL Your Medical Conditions and ensure that the cover will meet Your needs.

IMPORTANT - WAIVED CONDITIONS

• Abnormal Smear Test	• Dyspepsia	• Irritable Bowel Syndrome (IBS)	• Sebaceous Cyst
• Achilles Tendon Injury	• Ear Infections (resolved - must be all clear prior to travel if flying)	• Keinboeck's Disease	• Shingles (Herpes Zoster)
• Acne	• Eczema (no hospital admissions or consultations)	• Keratoconus	• Shoulder Injury
• Acronyx (Ingrowing Toe-nail)	• Endocervical Polyp	• Knee Injury - Collateral/cruciate ligaments	• Sinusitis
• Adenoids	• Endocervicitis	• Knee Replacement (no subsequent arthritis)	• Skin Ringworm (Tinea Corporis)
• Allergic Rhinitis	• Endometrial Polyp	• Kohlers Disease	• Sleep Apnoea
• Alopecia	• Epididymitis	• Labyrinthitis	• Sore Throat
• Anal Fissure/Fistula	• Epiphora (Watery Eye)	• Laryngitis	• Sprains
• Appendectomy	• Epispadias	• Learning Difficulties	• Stigmatisms
• Astigmatism	• Epistaxis (Nosebleed)	• Leptothrix	• Stomach Bug (resolved)
• Athlete's Foot (Tinea Pedis)	• Erythema Nodosum	• Leucoderma	• Strabismus (Squint)
• Attention Deficit Hyperactivity Disorder	• Essential Tremor	• Lichen Planus	• Stress Incontinence
• Bell's Palsy (Facial Paralysis)	• Facial Neuritis (Trigeminal Neuralgia)	• Ligaments (injury)	• Synovitis
• Benign Prostatic Enlargement	• Facial Paralysis (Bell's Palsy)	• Lipoma	• Tailipes (Club Foot)
• Bladder Infection (fully recovered, no hospital admissions)	• Femoral Hernia	• Macular Degeneration	• Tendon Injury
• Blepharitis	• Fibroadenoma	• Mastitis	• Tennis Elbow
• Blindness	• Fibroid - Uterine	• Mастоидectomy (resolved - must be all clear prior to travel if flying)	• Tenosynovitis
• Blocked Tear Ducts	• Fibromyalgia	• Menopause	• Termination of Pregnancy
• Breast - Fibroadenoma	• Fibromyositis	• Menorrhagia	• Testicles - Epididymitis
• Breast Cyst(s)	• Fibrositis	• Migraine (provided this is a definite diagnosis and there are no ongoing investigations)	• Testicles - Hydrocele
• Breast Enlargement/Reduction	• Frozen Shoulder	• Miscarriage	• Testicles - Varicocele
• Broken Bones (other than head or spine) - (no longer in plaster)	• Gall Bladder Removal	• Mole(s)	• Testicular Cyst
• Bunion (Hallux Valgus)	• Ganglion	• Molluscum Contagiosum	• Testicular Torsion (Twisted Testicle)
• Bursitis	• Glandular Fever (full recovery made)	• Myalgia (Muscular Rheumatism)	• Throat Infection(s)
• Caesarean Section	• Glaucoma	• Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)	• Thrush
• Candidiasis (oral or vaginal)	• Glue Ear (resolved - must be all clear prior to travel if flying)	• Myxoedema	• Thyroid - Overactive
• Carpal Tunnel Syndrome	• Goitre	• Nasal Infection	• Thyroid Deficiency
• Cartilage Injury	• Gout	• Nasal Polyp(s)	• Tinea Capitis (Scalp Ringworm)
• Cataracts	• Grave's Disease	• Nettle Rash (Hives)	• Tinea Corporis (Skin Ringworm)
• Cervical Erosion	• Grommet(s) inserted (Glue Ear)	• Neuralgia, Neuritis	• Tinea Pedis (Athlete's Foot)
• Cervicitis	• Gynaecomastia	• Nosebleed(s)	• Tinnitus
• Chalazion	• Haematoma (external)	• Nystagmus	• Tonsillitis
• Chicken Pox (fully resolved)	• Haemorrhoidectomy	• Obstructive Sleep Apnoea	• Tooth Extraction
• Cholecystectomy	• Haemorrhoids (Piles)	• Osgood-schlatter's Disease	• Toothache
• Chronic fatigue syndrome (if only symptom is fatigue)	• Hallux Valgus (Bunion)	• Osteochondritis	• Torn Ligament
• Coeliac Disease	• Hammer Toe	• Otosclerosis	• Torticollis (Wry Neck)
• Cold Sore (Herpes Simplex)	• Hay Fever	• Overactive Thyroid	• Trichomycosis
• Colitis (simple)	• Hernia (not Hiatus)	• Parametritis	• Trigeminal Neuralgia
• Common Cold(s)	• Herpes Simplex (Cold Sore)	• Pediculosis	• Turner's Syndrome
• Conjunctivitis	• Herpes Zoster (Shingles)	• Pelvic Inflammatory Disease	• Twisted Testicle
• Constipation	• Hip Replacement (no subsequent arthritis)	• Photodermatitis	• Umbilical Hernia
• Corneal Graft	• Hives (Nettle Rash)	• Piles	• Underactive Thyroid
• Cosmetic Surgery	• Housemaid's Knee (Bursitis)	• Pityriasis Rosea	• Undescended Testicle
• Cyst - Breast	• HRT (Hormone Replacement Therapy)	• Post Viral Fatigue Syndrome (if the only symptom is fatigue)	• Urethritis (fully recovered, no hospital admissions)
• Cyst - Testicular	• Hyperthyroidism (Overactive Thyroid)	• Prickly Heat	• URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
• Cystitis (fully recovered, no hospital admissions)	• Hypospadias	• Pruritus	• Urticaria
• Cystocele (fully recovered, no hospital admissions)	• Hypothyroidism (Underactive Thyroid)	• Psoriasis (no hospital admissions or consultations)	• Uterine Polyp(s)
• D & C	• Hysterectomy (provided no malignancy)	• Repetitive Strain Injury	• Uterine Prolapse
• Deaf/Mutism	• Impetigo	• Retinitis Pigmentosa	• Uterine Prolapse
• Deafness	• Indigestion	• Rhinitis (Allergic)	• Varicocele
• Dental Surgery	• Influenza	• Rosacea	• Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
• Dermatitis (no hospital admissions or consultations)	• Ingrowing Toe-nail (Acronyx)	• Ruptured Tendons	• Vasectomy
• Deviated Nasal Septum	• Inguinal Hernia	• Salpingo-oophoritis	• Verruca
• Diarrhoea and/or Vomiting (resolved)	• Insomnia	• Scabies	• Vertigo - provided no disabling episodes
• Dilatation and Curettage	• Intercostal Neuralgia	• Scalp Ringworm (Tinea Capitis)	• Vitis
• Dislocated Hip	• Intertrigo	• Scheuermann's Disease	• Warts (benign, non-genital)
• Dislocations			• Womb Prolapse (uterus)
• Dry Eye Syndrome			• Wry Neck (Torticollis)

IMPORTANT NOTES

We would like to draw Your attention to important features of Your policy including:

- **Emergency Medical Expenses:** This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.
- **Material Facts:** You must declare to Us all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us by calling Our Travel Helpline as quoted on Your certificate of insurance. Please refer to the definition of a 'Material Fact' in the Meaning of Words.
- **Health:** This policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by the Insurers 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 call the Medical Screening Helpline.
- **Changes in health or medication:** You must contact Us and declare any changes in Your health or Your medication that occur between the date You take our this policy and the date You start any Trip.
- **Cruising:** If You intend living on a cruise ship and travelling for extended periods of time during your Trip then you must purchase the Cruise Cover.
- **Cancellation & Curtailment cover:** It is important to note that the policy contains conditions and exclusions in relation to non insured travelling companions, Close Relatives or persons with whom You intend to stay whilst on Your Trip, in the event of any need to cancel or curtail a Trip as a result of changes in their health. Please refer to the 'Important Limitations - Cancellation & Curtailment Cover' section for full details.
- **Age Limit:** No Section of this policy shall apply in respect of any person who has reached the age of 75 years at the commencement of the Period of Insurance for Single Trip policies and 65 years for Annual policies and in respect of any person who has reached the age of 46 years at the commencement of the period of insurance for Backpacker policies.
- **Special Sports & Activities:** This policy specifically excludes participating in or practising for certain sports and activities shown in Table E in the Special Sports and Activities section. Your policy includes certain Special Sports and Activities as shown in Tables A & B. Special Sports and Activities shown in Table C & D however can only be included by extending cover (as detailed under the Optional Special Sports & Activities Cover section) when You have paid an appropriate additional premium. Your policy can be extended before departure from the Home Country. If You are going to take part in Special Sports and Activities where there may be a high risk of injury or if You are in any doubt as to whether cover will apply, please call the Travel Helpline as quoted on Your Certificate of insurance..
- **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 the 'Trip' in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in Your Home Country and a return ticket must have been booked prior to departure. If You have purchased a One Way Trip a return ticket is not required but the cover is limited, please see the definition in the Meaning of Words.
- **Medical Emergency:** In the event of a medical emergency You must contact Us as soon as possible. You MUST contact Us before incurring expenses in excess of £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

- **Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 2 for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections 2, 4, 5 and 6 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words.

- **Third Party Liability:** If You use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter), sail or powered boat, or an aircraft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.

- **Personal Possessions:** While this policy provides cover for Your Personal Luggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. The maximum We will pay under this policy for Valuables owned by all Insured Persons is limited to £100 in total for Standard or Backpacker policies or £150 in total for Premier policies (or £75 in total if the Insured Person is aged under 18). Personal Luggage claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.

- **Policy Limits:** Most Sections of Your policy have limits on the amount the Insurer 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 Excess:** Under most Sections of the policy, claims will be subject to an Excess. This means that You will be responsible for paying the first part of the claim per Insured Person each and every incident, each and every section of cover. A definition of Policy Excess is in the Meaning of Words.

- **Reasonable Care:** You need to take all reasonable care to protect yourself and Your property, as You would if You were not insured.

IMPORTANT HEALTH REQUIREMENTS

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may, at Our discretion, cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.

This insurance operates on the following basis:

1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
2. The insurance will **NOT** cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
3. The insurance will **NOT** cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
4. The insurance will **NOT** cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).

No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:

- You have declared ALL Pre-existing Medical Conditions to Us; and
- You have declared any changes in Your health or prescribed medication; and We have accepted the condition(s) for insurance in writing.

Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip. **Failure to declare ALL Pre-existing Medical Conditions that are 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, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.

To declare a Pre-existing Medical Condition or a change in Your state of health

or prescribed medication, You should contact the Medical Screening Helpline during office hours on: 00 44 (0) 1293 652862 or 0843 658 0277.

You should also refer to the General Exclusions.

IMPORTANT LIMITATIONS - CANCELLATION & CURTAILMENT COVER

This policy will NOT cover any claims under Section 6 (Cancellation & Curtailment) arising directly or indirectly from any Pre-existing Medical Condition known to You prior to the commencement of the Period of Insurance affecting any Close Relative or travelling companion who is not insured under this policy, or person with whom You intend to stay whilst on Your Trip if:

- a terminal diagnosis had been received prior to the commencement of the Period of Insurance;
- or if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;

or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:

- required surgery, inpatient treatment or hospital consultations; or
- required any form of treatment or prescribed medication.

You should also refer to the General Exclusions.

EMERGENCY ASSISTANCE 24 HOURS A DAY

You should first check that the circumstances are covered by Your policy.

Having done this please contact the appropriate 24-hour telephone number shown after the appropriate Section of cover. Give Your name, insurance details, and as much information as possible. Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

For Single Trip policies, please quote 13Q07

For Annual Multi-Trip policies, please quote 12Q028

For Backpacker policies, please quote 13Q09

RECIPROCAL HEALTH AGREEMENTS

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland We would advise You to obtain a Form CM1 from Your local main Post Office. On returning this, duly completed, to the main Post Office You will be issued with a European Health Insurance Card (EHIC), which will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland.

(Full details are given in the DSS Leaflet No. T7 - Health Advice for Travellers.)

Please note: For claims under the section Medical Emergency & Repatriation or the section Emergency Dental Treatment, no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.

When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if You will be receiving treatment. If You receive treatment before You enrol, Medicare benefits can be backdated, if You are eligible. To be eligible You must be a resident of the United Kingdom and will need to show Your British passport with an appropriate visa. If You do not enrol at Medicare offices We may reject Your claim or limit the amount We pay to You. If You need treatment which cannot be carried out under Medicare You MUST contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You.

If You hold an Irish passport You are entitled to free treatment as an in-patient or out-patient at a public hospital. You will need to show Your passport at the hospital.

For more information You should contact:

Health Insurance Commission, PO Box 1001, Tuggeranong, ACT 2901, Australia or visit their website at: www.hic.gov.au

MEANING OF WORDS

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

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

Business Associate: A partner, director or employee of Yours who is under 66 years of age, and resident in the country of Your Point of Departure, and has a close working relationship with You, and without whom Your usual business commitments could not be fulfilled.

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

Certificate: The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the Period of Insurance and any other special terms and conditions.

Children's Accessories: Any clothes, toys or equipment designed solely for the use of children under 7 years of age.

Civil Partner: A Civil Partner is someone who has entered into a formal agreement with the Insured Person (known as a 'civil partnership') as a same sex partner so that they have the same legal status as a married couple.

Close Relative: Spouse, Civil Partner or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.

Common Law Partner: The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance.

Complications of Pregnancy and Childbirth: For the purposes of this Policy Complications of Pregnancy and Childbirth shall only be deemed to include the following: toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Cruise: A Trip where You spend extended periods living on a ship and which is not an excursion taken as part of Your holiday.

Curtailment: Abandonment of a planned Trip, after commencement of the outward journey, by return to Home earlier than on the scheduled return date.

Dependent Children: Your biological, step, adopted or foster children. Please note for Annual Multi-Trip Policies Dependent Children can travel independently of the main Insured Persons, provided they are accompanied at all times by a responsible adult.

Family: The main Insured Person, his/her spouse or Common Law Partner, and their dependent children under 18 years of age (in full-time education and residing with them).

Geographical Limits: The countries of the Zone for which You have paid the appropriate premium as specified on the Certificate of Insurance, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your country of departure once You commence Your Trip, and during Your return journey to Your Home.

You will be covered when travelling by recognised Public Transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

Zone 1: The UK Area.

Zone 2: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Turkey, UK Area, Ukraine, and Vatican City.

Zone 3: All countries worldwide, excluding the United States, Canada, Bermuda and the Caribbean.

Zone 4: Australia & New Zealand.

Zone 5: All countries worldwide.

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

Home: Your principal place of residence in the UK Area, used for domestic purposes, and including garage(s) and other outbuilding(s).

Home Country: The UK Area.

Insured Person or You/Your: Each person named on the Certificate and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 74 years of age for Single Trip policies and 64 years of age for Annual policies and not more than 45 years of age for Backpacker policies.

Limits of Cover: Unless stated to the contrary, Our maximum liability in **any one Period of Insurance** is limited to the amount stated in each section, per each Insured Person.

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 eyes. 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). Cover for Manual Work will be provided where such work is solely in a voluntary capacity, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where there is no financial gain. In such circumstances, there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 metres above the ground, and cover for Personal Accident and Personal Liability is excluded. In the event of an injury occurring as a result of voluntary labour, the Policy Excess under the section Medical Emergency & Repatriation will be increased to £250 and application of Excess Waiver will not delete this increased excess. Cover excludes interaction with wild animals of any kind.

Material Fact: A fact likely to influence the acceptance or assessment of this insurance by Underwriters. If in doubt as to what constitutes a Material Fact, please contact Us.

Medical Condition: Any medical or psychological disease, sickness, condition, illness or injury that has affected You or any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip.

Medical Health Declaration: Medical information that needs to be declared to Us before each Period of Insurance by any Insured Person who has suffered from a Pre-existing Medical Condition.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

Money: Sterling, foreign currency and travellers cheques.

One Way Trip: Purchasing a ticket for a single direction of travel with no intention of returning to the Home Country within the Period of Insurance.

Pair or Set: A number of items of Personal Luggage considered as being similar or complementary to one another or used together.

Period of Insurance: The period shown on the Certificate. Subject to:

Single Trip policies: Cancellation cover starts when You purchase this insurance or when You book Your Trip, whichever is the later. Cover for all other Sections applies for the duration of Your Trip, as stated on the Certificate, and for which You have paid the appropriate premium up to a maximum of 365 days.

Annual Multi-Trip policies: Cover applies as for Single Trip policies however, the Period of Insurance is for 12 months during which You are covered for each Trip You book and undertake within that period, on condition that:

- each Trip does not exceed a maximum of 31 consecutive days, 45 consecutive days, 62 consecutive days or 92 consecutive days depending on the premium paid. Dependent Children can travel independently of the main Insured Persons, provided they are accompanied at all times by a responsible adult.

Backpacker policies: Cover applies as for Single Trip policies for one trip of up to 12 months in duration. You can return to Your Home Country during this period of insurance, however cover is not valid whilst in Your Home Country and for the subsequent outward bound journey until you resume your trip and arrive at your foreign destination. All cover will cease if a claim is made under the Section Cancellation & Curtailment.

One Way Trips: The period of Insurance will cease upon whichever occurs first of the following:

- when you first leave immigration control in the country of Your final ticketed and declared destination
- the expiry of the period of cover subject to a maximum of 7 consecutive days beyond arrival date of Your final ticketed and declared destination

Note: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

There is no cover under the section Cancellation & Curtailment of this policy outside the Period of Insurance. However, if during the Period of Insurance You book a Trip with a start date after the expiry of Your Annual Multi-Trip policy then Cancellation cover will continue for that Trip provided You renew this policy on or before its expiry date and there is no gap in cover.

Legal advice and Home Call assistance continues to apply for up to 7 days after You return Home.

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 an independent specialist, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

Personal Luggage: Items usually carried or worn by travellers for their individual use during a Trip.

- Note 1: Items hired to You, and all items loaned or entrusted to You are excluded (other than Ski Equipment and Golf Equipment where You have paid the appropriate additional premium).

- Note 2: This travel insurance is not intended to cover expensive items for which You should take out full Personal Possessions insurance under Your home contents policy.

Policy Excess: The first amount payable per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies. The Policy Excess is reduced to nil when You have paid the premium for Excess Waiver except where stated.

- Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under the section Medical Emergency & Repatriation will be increased to £250 and the application of the Excess Waiver will **not** delete this increased excess.

- Note 2: The Policy Excess specified in the summary of cover will be doubled per Insured Person when You have selected the Double Excess option.

Pre-existing Medical Condition:

1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received **during the 2 years** prior to the commencement of cover under this policy and/or prior to any Trip; **and**

2. Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) 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 Protection of Employment Act. You must have been given a Notice of Redundancy and qualify for 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;
- 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 Your Home Country and have been for at least six months prior to the time of arranging this insurance.

Scuba Equipment: articles which are usually worn, carried or held in the course of participating in scuba diving.

Secure Luggage Area: Any of the following, as and where appropriate:

- The locked dashboard, boot or 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;
- The fixed storage units of a motorised or towed caravan;
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Ski Equipment: Skis, ski bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots, owned or hired by You.

Special Sports and Activities: The activities listed under the Special Sports & Activities cover section of this policy.

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.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, green card, driving licences and passports.

Trip: A journey within the countries of the Geographical Limits, during the Period of Insurance:

Single Trip policies: the maximum number of days for which You have paid the appropriate premium up to a maximum of 365 days; or

Annual Multi-Trip policies: a maximum of 31 consecutive days, 45 consecutive days, 62 consecutive days or 92 consecutive days depending on the premium you have paid which take place entirely during the Period of Insurance (or continue into the next Period of Insurance if Your contract is renewed with Us, and is in force at the time of any incident resulting in a claim); or

Backpacker policies: One trip of up to 12 months in duration depending on the premium you have paid.

- Note 1: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
- Note 2: Trips must commence and end in Your Home Country and a return ticket must have been booked prior to departure.
- Note 3: Trips solely within Your Home Country are insured if You have pre-booked at least three consecutive nights paid accommodation.

UK Area: Great Britain, Northern Ireland and the Isle of Man.

Unattended: When You cannot see **and** are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property or vehicle.

Valuables: Cameras, photographic and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; mobile telephones;

televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses; telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: SOLID Försäkringar, org nr 516401-8482, PO Box 22068, SE25022 Helsingborg, Sweden.

Winter Sports: The activities listed under the optional Winter Sports cover section of this policy.

You/Your: Each person named on the Certificate and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 74 years of age for Single Trip policies and 64 years of age for Annual Multi-Trip policies and not more than 45 years of age for Backpacker policies.

UPGRADES

This policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Any extra benefit You have purchased is shown on Your Certificate. Please read the wording and ensure the cover reflects Your requirements.

Upon the payment of an additional premium, You may upgrade Your travel insurance coverage by purchasing any of the following upgrades prior to commencement of Your Trip:

- **Excess Waiver**
Excess is reduced to nil when You have paid the premium for Excess Waiver except where stated.
 - Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increased to £250 and application of Excess Waiver will not delete this increased excess.
- **Double Excess**
All Policy Excesses specified on the summary of cover are doubled per Insured Person when You have selected the Double Excess option.
- **Optional Additional Handbag Cover (Premier Single Trip and Annual Multi-Trip Cover only)**
Your policy can be extended to provide additional cover for your handbag and its contents on payment of an additional premium. (Please refer to the Optional Additional Handbag Cover Section in this policy for full details.)
- **Optional Buggy Cover (Premier Single Trip and Annual Multi-Trip Cover only)**
Your policy can be extended to provide cover for a childseat or pushchair on payment of an additional premium. (Please refer to the Optional Buggy Cover Section in this policy for full details.)
- **Optional Prepaid Booking Cover**
Your policy can be extended, subject to certain limitations, to provide cover for prepaid booking costs on payment of an additional premium. Please refer to Optional Prepaid Booking Cover section in this policy for full details.
- **Optional Cruise Upgrade**
Your policy can be extended to cover cruise holidays upon payment of the appropriate additional premium.
- **Optional Winter Sports Cover (Standard or Premier Single Trip and Annual Multi-Trip Cover only)**
Your policy can be extended to cover Winter Sports on payment of an additional premium. (Please refer to the Optional Winter Sports Cover Section in this policy for full details.)
- **Optional Golf Cover (Standard or Premier Single Trip and Annual Multi-Trip Cover only)**
Your policy can be extended to cover Golf Equipment and Non-refundable golfing fees. (Please refer to the Optional Golf Cover Section in this policy for full details.)
- **Optional Scuba Diving Cover**
Your policy can be extended to cover Scuba Diving equipment on payment of an additional premium. (Please refer to the Optional Scuba Diving Cover Section in this policy for full details.)
- **Optional Special Sports and Activities Cover**
Some Special Sports and Activities are automatically covered within the policy. Your policy can be extended, subject to certain limitations, to cover additional Special Sports & Activities. Please refer to the optional Special Sports & Activities cover section in this policy for full details.

SECTION 1 PERSONAL ASSISTANCE SERVICES

If You need to use any of the following services, please phone 00 44 (0) 843 658 0342 or 00 44 (0) 1293 652831.

What is covered:

We will pay the administration and delivery costs, up to a maximum of **£250** for each Trip in providing the following services:

Information about Your destination

We can provide information on:

- current visa and entry permit requirements for any country (if You have a passport

from a country other than the UK, We may need to refer You to the UK Embassy or Consulate of that country);

- current requirements for vaccinations for any country in the world and advice on current World Health Organisation warnings;
- arranging relevant vaccinations before Your Trip abroad (We will not pay for these vaccinations);
- climate;
- local languages;
- time differences;
- main bank opening hours, including whether or not there is a bank holiday during Your Trip; and
- motoring restrictions, regulations, Green Card and other insurance issues.

Transferring emergency funds

This service is separate from any insurance claim You make and is dependent on You giving us permission to charge Your debit card or credit card for the amount of the transfer in advance of Us transferring the money. We will transfer emergency funds if You need them urgently. You can use this service when You are not able to use Your normal financial and banking arrangements. Under this policy We can transfer up to £500 from Your debit or credit card for each Trip. If You are unable to give us permission to charge Your debit card or credit card then You must make other arrangements to put the money into Our account in the UK prior to us making the transfer.

Messages

We will send two urgent messages to a family member or work colleague in Your home area after an illness, accident or a delay.

Replacing drugs

We will help You replace any drugs or medication You have lost, or prescription glasses or contact lenses You have lost or broken if You cannot get them overseas. If You need a blood transfusion, We can find You blood that is compatible and deliver it to You.

What is not covered:

We will not pay the cost of any items or blood (unless You are insured under another section of this policy), or the costs of providing any medication You have forgotten to take on the Trip.

Medical referral

We will give You the names and addresses of local doctors, hospitals, clinics and dentists when You need tests or minor treatment. If any other treatment is involved, You must contact us as soon as possible, before You incur charges of more than £500.

If Your child (aged under 18 years) who has been left at home becomes ill or gets injured, We can provide medical advice and monitor the situation until You return home.

Finding lost luggage

If the carrier loses or misplaces Your luggage during Your Trip, and they have failed to solve the problem, We will help find and deliver Your luggage to You. You will need to tell us Your luggage tag number.

Replacement travel documents

We will help You replace any tickets or travel documents that You lose or that are stolen, and give You advice about suitable travel offices.

What is not covered:

We will not pay the cost of any items insured under another section of this policy.

Lost Credit Cards

If Your credit or charge cards are lost or stolen while You are abroad, We can advise the appropriate card issuers.

SECTION 2 MEDICAL EMERGENCY & REPATRIATION

What is covered:

We will pay You the following costs, up to a maximum of **£5,000,000 for Standard/ Backpacker and £10,000,000 for Premier** for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside their Home Country:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised Medical Practitioner.
- Burial or cremation of a deceased Insured Person abroad or alternatively transportation costs of returning Home an Insured Person's body or ashes up to a maximum of **£5,000**;
- Additional travelling costs to repatriate You Home when recommended by Our medical officer. We will pay for the cost of a medical escort if considered necessary.

We reserve the right to limit payment to what Our medical officer deems to be reasonable.

If Our medical officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this section after that date will be limited to what We would have paid if Your repatriation had taken place.

What is not covered:

- a) costs in excess of **£500** which have not been authorised by Us in advance (see Important Notes);
- b) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- c) any pre-planned, pre-known or expected medical treatment or diagnostic procedure;
- d) treatment which, in the opinion of Our medical officer, can reasonably be delayed until Your return to the country of departure;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- f) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- g) treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our medical officer;
- h) treatment for cosmetic purposes unless Our medical officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- i) expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- j) any costs incurred in the Channel Islands which are recoverable under the local health service;
- k) any costs incurred in Your Home Country other than in connection with transportation of You and Your remains to Home from abroad;
- l) any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- m) any costs where the transportation Home has not been arranged by Us;
- n) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- o) air-sea rescue and transfer costs;
- p) the Policy Excess except where:
 - You have paid the Excess Waiver premium; or
 - You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- q) any costs incurred when engaging in Special Sports and Activities included in Table C & Table D unless You have paid the appropriate Special Sports & Activities premium;
- r) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- s) anything mentioned in the General Exclusions.

IN AN EMERGENCY

You should first check that the circumstances are covered by Your policy. Having done this please contact the number shown below, giving Your name, Certificate number, and as much information as possible.

Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You MUST contact Us as soon as possible. You MUST obtain Our prior authorisation before incurring any expenses over £500, except in the case of an emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

For Single Trip policies, please quote 13Q07

For Annual Multi-Trip policies, please quote 13Q08

For Backpacker policies, please quote 13Q09

For assistance outside U.K. dial: 00 44 (0) 843 658 0343 or 00 44 (0) 1293 652842

SECTION 3 EMERGENCY DENTAL TREATMENT

What is covered:

We will pay You up to a maximum of **£350** per each Insured Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

What is not covered:

- a) the costs of any subsequent permanent or routine treatment;
- b) any pre-planned, pre-known or expected dental treatment or diagnostic procedure;
- c) treatment which, in the opinion of Our medical officer, can reasonably be delayed until Your return to the country of departure;
- d) any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- e) normal wear and tear;
- f) any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;

- g) any damage to dentures, other than whilst being worn by You;
- h) dental treatment involving the provision of dentures or the use of precious metals;
- i) any costs incurred in the Home Country;
- j) any costs incurred in the Channel Islands which are recoverable under the local health service;
- k) the Policy Excess except where:
 - You have paid the Excess Waiver premium; or
 - You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- l) any costs incurred when engaging in Special Sports and Activities included in Table C & Table D unless You have paid the appropriate Special Sports & Activities premium;
- m) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- n) anything mentioned in the General Exclusions.

SECTION 4 ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

What is covered:

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under the section Medical Emergency & Repatriation, We will pay You up to a maximum of **£1,000 for Standard or Backpacker and £2,000 for Premier** per Trip for the following:

- If Our medical officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with You and accompanying You on the Trip Home.
- Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You Home.
- A return journey air ticket plus reasonable accommodation costs to enable a Business Associate, where necessary, to replace You in Your location outside the Home Country 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 is not covered:

- a) any air travel costs in excess of a return economy/tourist class ticket;
- b) accommodation costs other than the cost of the room;
- c) for each child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket;
- d) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- e) anything mentioned in the General Exclusions.

SECTION 5 HOSPITAL DAILY BENEFIT

What is covered:

For Premier policies only. In the event of a valid claim under the sections Medical Emergency & Repatriation and Emergency Dental Treatment, when You are admitted to a recognised hospital abroad as an in-patient for **more than 24 continuous hours**, We will pay You the sum of **£25** per each Insured Person per complete 24 hours of in-patient treatment up to a maximum of **£100** per each Insured Person.

What is not covered:

- a) any claim arising in connection with a Trip solely within the Home Country;
- b) any claim if You have purchased Standard cover;
- c) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- d) any claim if You have purchased Standard or Backpacker cover;
- e) anything mentioned in the General Exclusions.

SECTION 6 CANCELLATION & CURTAILMENT

Cancellation & Curtailment

What is covered:

We will pay You up to a maximum of **£2,000 Standard or Backpacker/£5,000 Premier** per each Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid (or have contracted to pay), for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

Cancellation cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip. Please see also the section Travel Delay cover.

Curtailment cover applies if You are forced to cut short a Trip You have commenced, and return to the Home Country, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following the cancellation of or a delay of **more than 12 hours** in the departure of Your outward international flight, sea-crossing, coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You booked the Trip), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- You or any person with whom You plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If You are made Redundant and You qualify for Redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when the loss relating to Your Home is in excess of **£1,500** and Your presence is required by the police in connection with such events.
- Your compulsory quarantine.
- Cancellation or Curtailment of any one component part or series of parts of the booked trip travel arrangements arising solely from the error, insolvency, omission, default or otherwise of each provider on which the performance of any other component part or series of parts of the itinerary depends.

The maximum amount We will pay You under this section is **£2,000 Standard or Backpacker/£5,000 Premier** per each Insured Person.

Special conditions relating to claims

You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

In the event of Curtailment, You must contact Us first and allow Us to make all the necessary travel arrangements.

If, at the time of requesting Our assistance in the event of a Curtailment claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements **at Your cost** and arrange appropriate reimbursement as soon as the claim has been validated.

You must notify the Carrier or travel agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or travel agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating general practitioner (GP) stating that this prevented You from travelling.

If Your outward international flight, sea-crossing, coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.

If You cancel, curtail or interrupt Your Trip because Your presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to Your Home Country.

What is not covered:

- any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under **What is covered**;
- any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:
 - a terminal diagnosis has been received prior to the commencement of the Period of Insurance;
 - they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;
 or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:
 - required surgery, inpatient treatment or hospital consultations; or
 - required any form of treatment or prescribed medication;
- cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;

- 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 in this case to the transport operator involved;
- change of plans due to Your financial circumstances except if You are made Redundant and qualify for Redundancy payment under current EU legislation;
- any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- any costs relating to airport taxes, airport charges, service charges, facility charges, user fees, security charges or air passenger duty. You should obtain a refund from Your Carrier for such charges;
- any cancellation or Curtailment caused by work commitment or amendment of Your holiday entitlement by Your employer;
- any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
- withdrawal from service of the aircraft on which You are booked to travel as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;
- prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
- the Policy Excess except where You have paid the Excess Waiver premium. If You are claiming only for loss of deposit then the excess is reduced to £20 per Insured Person per claim;
- the cost of this policy;
- anything mentioned in the General Exclusions.

SECTION 7 TRAVEL DELAY

What is covered:

For Premier policies only, if the departure of any international flight, sea crossing or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:

- For **more than 12 hours** beyond the intended departure time: We will pay You the sum of **£20** per each Insured Person **for the first 12 hours** Your departure is delayed and a further **£10** per each Insured Person **for each subsequent full 12 hours delay**, up to a maximum of **£300** in all per each Insured Person per Trip; or
- **Formore than 12 hours** beyond the intended departure time on the first outbound flight, sea crossing, coach or train, You can choose instead to abandon Your Trip and submit a cancellation claim under the section Cancellation & Curtailment; or
- If the flight, sea crossing, coach or train is cancelled and no alternative provided **within 12 hours of the intended departure time**, the cost of buying a replacement ticket up to a maximum of **£500** per each Insured Person.

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- 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;
- claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- withdrawal from service of the aircraft on which You are booked to travel as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;
- any claim if You have purchased Standard or Backpacker cover;
- anything mentioned in the General Exclusions.

SECTION 8 MISSED DEPARTURE ON THE OUTWARD JOURNEY

What is covered:

For Premier policies only, We will pay You for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to a maximum of **£800** per each Insured Person if You arrive at the airport, port or international coach or rail terminal to depart Your Home Country too late to commence the outward international journey abroad of Your booked Trip, as a result of:

- Breakdown of or accident involving the vehicle in which You are travelling; or
- Cancellation or Curtailment of scheduled Public Transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown or accident.

We will provide assistance by liaising with the Carrier and/or tour operator to advise of Your late arrival and, as necessary, We will make arrangements for overnight hotel accommodation and alternative international travel.

Special conditions relating to claims

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time.

You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- b) 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;
- c) additional costs where the scheduled Public Transport operator has offered reasonable alternative travel arrangements;
- d) claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges other than additional fuel and oil;
- e) claims under this section in addition to claims under the section for Travel Delay;
- f) withdrawal from service of the aircraft on which You are booked to travel as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;
- g) claims due to You allowing insufficient time to complete Your journey to the departure point;
- h) the Policy Excess except where You have paid the Excess Waiver premium
- i) any claim if You have purchased Standard or Backpacker cover;
- j) anything mentioned in the General Exclusions.

SECTION 9 PERSONAL LUGGAGE

What is covered:

If, in the course of a Trip, Your Personal Luggage is damaged, stolen, destroyed or lost (and not recovered), We will pay You up to a maximum of **£1000 Standard and Backpacker/£2,000 Premier** per each Insured Person in total under this policy.

Within this amount the following sub-limits apply:

- The maximum We will pay You for any one article, or for any one Pair or Set of articles, is **£100 Standard or Backpacker/£150 Premier** per each Insured Person (or **£75** if the Insured Person is aged under 18). If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay You for all articles lost, damaged or stolen in any one incident is limited to **£50** if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay You under this policy for all Valuables owned by each Insured Person is limited to **£100 Standard or Backpacker/£150 Premier** per each Insured Person (or **£75** if the Insured Person is aged under 18).
- The maximum We will pay You for sunglasses or prescription glasses of any kind is limited to **£150** per each Insured Person.
- The maximum we will pay for mobile telephones is limited to **£100** per Insured Person
- The maximum We will pay You for Personal Luggage or Valuables lost, damaged or stolen from a beach or pool-side is limited to **£100** per each Insured Person.
- The maximum We will pay You for any cigarettes or alcohol lost, damaged or stolen is limited to **£50** in total under this policy.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Personal Luggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Personal Luggage to the local police or to the Carrier, as appropriate, (damage to Personal Luggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the tour operator representative. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered:

- a) any item loaned, hired or entrusted to You;
- b) any loss, theft of, or damage to Personal Luggage left in an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Luggage Area;

- no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
- no evidence of such entry is available;
- c) theft of Valuables from an Unattended motor vehicle;
- d) loss, theft of, or damage to, Valuables from checked-in luggage left in the custody of a Carrier and/or Valuables packed in luggage left in the baggage hold or storage area of a Carrier;
- e) electrical or mechanical breakdown or derangement of the article insured;
- f) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- g) confiscation or detention by Customs or other lawful officials and authorities;
- h) contact or corneal lenses; dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments;
- i) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- j) liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- k) sports' gear whilst in use;
- l) equipment used in connection with any Winter Sports, Golf, Business or Special Sports and Activities Table C & D unless You have paid the appropriate additional premium to extend Your policy;
- m) loss or theft of or damage to Money;
- n) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this section);
- o) the Policy Excess except where You have paid the Excess Waiver premium;
- p) anything mentioned in the General Exclusions.

SECTION 10 LUGGAGE DELAY ON YOUR OUTWARD JOURNEY

What is covered:

For Premier policies only. If Your luggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period in excess of:

- **24 hours but less than 48 hours**, then We will pay an amount of up to **£50** per Insured Person for the purchase of essential items.
- **48 hours but less than 72 hours**, then We will pay an amount of up to **£100** per Insured Person for the purchase of essential items.

Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Luggage section.

Special conditions relating to claims

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

What is not covered:

- a) any claim arising in connection with a Trip solely within the Home Country;
- b) any claim if You have purchased Standard or Backpacker cover;
- c) anything mentioned in the General Exclusions.

SECTION 11 MONEY, PASSPORT & TRAVEL DOCUMENTS

What is covered:

- If during a Trip, the Money You are carrying on Your person or that You have left in a safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will pay You up to a maximum of **£200 Standard or Backpacker/£350 Premier** per each Insured Person in total, and a maximum of **£100 Standard or Backpacker/£150 Premier** in respect of bank notes, currency notes and coins.

The maximum We will pay for bank notes, currency notes and coins belonging to an Insured Person aged under 18 years is **£50**.

- For Premier policies only. If Your passport or Travel Documents are lost or stolen outside the country of departure during a Trip, We will pay You up to a maximum of **£200** per each Insured Person (or **£100** if the Insured Person is aged under 18) in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport. We do not cover the replacement cost of the passport itself or other Travel Documents.

Special conditions relating to claims

Within 24 hours of discovery of the incident You must report loss of Money or Your passport or Travel Documents to the local police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the tour operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

- a) shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- b) anything that can be replaced by the issuer;
- c) the replacement cost of the passport;
- d) the Policy Excess for passport except where You have paid the Excess Waiver premium;
- e) any claim for passport or Travel Documents if You have purchased Standard cover;
- f) anything mentioned in the General Exclusions.

SECTION 12 PERSONAL LIABILITY

What is covered:

If in the course of a Trip You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then:

On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your legal personal representatives) 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.

We will pay You up to a maximum, including costs, of **£2,000,000** under this policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered:

- a) injury to, or the death of, any member of Your family or household, or any person in Your service;
- b) property belonging to, or held in trust by You or Your family, household or servant;
- c) 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);
- d) any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- e) claims for injury, loss or damage arising directly or indirectly from:
 - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boats (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
 - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
 - the ownership or occupation of any land or building;
 - wilful or malicious acts;
- f) liability or material damage for which cover is provided under any other insurance;
- g) accidental injury or loss not caused through Your negligence;
- h) any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- i) an Insured Person engaging in any Special Sports and Activities or Winter Sports where this policy specifically states that Personal Liability cover is excluded (regardless of whether the Special Sports and Activities or Winter Sports premium has been paid);
- j) any claim arising in connection with a Trip solely within the Home Country;
- k) the Policy Excess except where You have paid the Excess Waiver premium;
- l) anything mentioned in the General Exclusions.

SECTION 13 PERSONAL ACCIDENT

What is covered:

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay You or Your legal personal representatives the following sums:

COVER PER INSURED PERSON	Standard	Premier	Backpacker
Death	£5,000	£5,000	£5,000
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000	£25,000	£10,000
Permanent Total Disablement	£10,000	£25,000	£10,000

What is not covered:

- a) injury not caused solely by outward, violent and visible means;
- b) Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- c) disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- d) any payment per Insured Person in excess of £10,000 Standard or Backpacker or £25,000 Premier;
- e) any payment in excess of £1,000 arising from death of Insured Persons under 18 years of age or over 65 years of age;
- f) any payment in excess of £1,000 for Insured Persons over 65 years of age;
- g) any claim arising from Insured Persons over 45 years of age when you have purchased the Backpacker policy;

- h) an Insured Person engaging in any Special Sports and Activities or Winter Sports where this policy specifically states that Personal Accident cover is excluded (regardless of whether the Special Sports and Activities or Winter Sports premium has been paid);
- i) anything mentioned in the General Exclusions.

SECTION 14 LEGAL PROTECTION

The following definitions apply only to this section:

We, Our, Us

SOLID Försäkringar, org nr 516401-8482, PO Box 22068, SE25022 Helsingborg, Sweden.

Representative

The solicitor or other suitably qualified person appointed by Us in accordance with this section of the policy.

Legal Costs and Expenses

We will advance on Your behalf up to **£10,000 Economy/£15,000 Standard or Backpacker/£50,000 Premier** in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings. When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will cover You 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, up to **£10,000 Economy/£15,000 Standard or Backpacker/£50,000 Premier** in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

Conditional Fee Agreement

The separate agreement between You and the Representative for paying his or her professional fees which is an enforceable conditional fee agreement within the meaning of sections 58, 58A, Courts and Legal Services Act 1990 (as substituted and inserted by section 27, Access to Justice Act 1999).

Insured Event

An event which leads to a claim being made under this section of your policy.

Reasonable Prospects of Success

There must be throughout the duration of your claim a greater than 50% chance of the claim being successful and a greater than 50% chance that damages will be recovered. In addition, the amount of any damages must always be likely to be greater than the anticipated unrecovered costs.

Limits of Cover

Up to **£10,000 Economy/£15,000 Standard or Backpacker/£50,000 Premier**. This is the most we will pay for all claims resulting from one or more insured events arising at the same time or from the same originating cause.

Conditions

In addition to the General Conditions set out in this policy:

1. The claim must always have reasonable prospects of success.
2. We shall have complete control over the legal proceedings through Representatives. We nominate up to the point where proceedings are issued at which point You are free to nominate a suitably qualified person, although We do not have to accept them.
3. Any Representative will be appointed by Us to represent You according to Our standard terms, which may include a Conditional Fee Agreement or a Contingency Fee Agreement.
4. If an award of compensation is made and payment is received by You, or by a Representative instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.
5. You must cooperate fully with Us and the Representative and follow their advice and provide any information and assistance required by them within a reasonable timescale.
6. You must advise Us of any offers of settlement made by any third party and We may refuse to pay further legal costs if You do not accept any reasonable offers of settlement or if You withdraw Your claim without Our permission.
7. We may take over, conduct or negotiate, in Your name, any claim or legal proceedings.
8. We will have direct contact with the Representative and You authorise them to disclose any information or documentation We may ask for.
9. If We ask, You must have any legal costs taxed, assessed or audited.
10. You must take every step to recover any legal costs that We have to pay and must repay to Us any legal costs recovered.
11. If the Representative refuses to continue acting for You with good reason or You dismiss the Representative without good reason, the cover We provide will end immediately.
12. We will not pay any claim covered under any other policy or any claim that would have been covered under any other policy if this policy did not exist.

Exclusions

In addition to the General Exclusions set out in this policy, the following are specifically excluded:

1. Any claim not notified to us within 90 days of the insured event occurring or where notification is within the 90 days but where any delay has nevertheless adversely effected the prospects of success.
2. Costs or expenses incurred without our prior authorisation.

3. The pursuit of a claim against Us, Our agent, the Representative or an Insurer underwriting any Section of this policy.
4. Any claim relating to:
 - a) An illness which gradually develops and is not caused by a specific or sudden event;
 - b) The driving of a motor vehicle for which you had no valid insurance;
 - c) Judicial review or coroner's inquest;
 - d) Defending your legal rights, except for the defence of any counterclaim.
5. Any fines, penalties, compensation or damages which You are ordered to pay.
6. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded and specifically which is capable of being pursued under a Contingency Fee Agreement.
7. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
8. Legal costs and expenses incurred if an action is brought in more than one country.
9. The costs of any appeal.
10. Actions between Insured Persons or family members
11. Any claim arising in connection with a Trip solely within Your Home Country.
12. The Policy Excess
13. Anything mentioned in General Exclusions

SECTION 15 WITHDRAWAL OF SERVICES

What is covered:

For Premier policies only, We will pay you up to a maximum of **£500** per each Insured Person, if You suffer withdrawal of water, gas or electricity supplies continuously for **at least a 60 hour period** during Your Trip.

What is not covered:

- a) any claim that results from a Strike or Industrial Action existing at the time this insurance was issued;
- b) any claim not supported by written confirmation from the tour operator or hotel;
- c) any claim if You have purchased Standard or Backpacker cover;
- d) anything mentioned in the General Exclusions.

SECTION 16 CATASTROPHE

What is covered:

For Premier policies only, We will pay You up to a maximum of **£1,000** per each Insured Person for the cost of providing other similar accommodation if Your booked accommodation cannot be lived in because of a fire, flood, earthquake or storm.

What is not covered:

- a) any expenses that You can get back from any tour operator, airline, hotel or other provider of services;
- b) any expenses that You would normally have to pay during the period of Your journey/holiday;
- c) any claim resulting from You travelling against the advice of the appropriate national or local authority. You must give Us a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
- d) any event that results in a claim under this section which was known about before You left from Your international departure point;
- e) any claim where You have not provided Us with evidence of all the extra costs You had to pay;
- f) any claim if You have purchased Standard or Backpacker cover;
- g) anything mentioned in the General Exclusions.

SECTION 17 PET CARE

What is covered:

For Premier policies only, We will pay You the sum of **£20 per complete 24 hours** up to a maximum of **£200** for extra kennel or cattery fees if the departure of Your final inward international flight, sea crossing, coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train. **You must be delayed by at least 24 hours.**

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay. You must also get a written statement from the appropriate kennel or cattery confirming any extra charges that You have to pay.

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- b) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- c) claims where You have not obtained written confirmation from the appropriate kennel or cattery confirming any extra charges;
- d) any claim arising in connection with a Trip solely within the Home Country;
- e) any kennel or cattery fees You pay outside the Home Country as a result of quarantine regulations;
- f) any costs related to domestic pets other than cats or dogs that You own;
- g) any claim if You have purchased Standard or Backpacker cover;

- h) anything mentioned in the General Exclusions.

SECTION 18 HIJACK

What is covered:

For Premier policies only, We will pay You the sum of **£50 per complete 24 hours** up to a maximum of **£350** per each Insured Person if the aircraft or sea vessel in which You are travelling is hijacked for **more than 24 hours** on the original, pre-booked, outward journey or return journey.

What is not covered:

- a) any claim resulting from You acting in a way which could cause a claim under this section;
- b) You must give Us a written statement from an appropriate authority confirming the hijack and how long it lasted;
- c) any claim if You have purchased Standard or Backpacker cover;
- d) anything mentioned in the General Exclusions.

OPTIONAL WINTER SPORTS COVER

This policy specifically excludes participating in or practising for certain Winter Sports and activities.

When are You covered for Winter Sports?

If You have purchased an Standard or Premier Single Trip policy You are covered when taking part in Winter Sports if You have paid the appropriate additional premium for the Period of Insurance.

If You have purchased an Standard or Premier Annual Multi-Trip policy You can purchase Winter Sports cover for one Trip of up to 17 consecutive days during the Period of Insurance when You have paid the appropriate additional premium.

This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip when You have paid the additional Winter Sports premium:

• Big foot skiing	• Off piste skiing or snow-boarding (within local ski patrol guidelines)
• Cat skiing	• Reindeer sleigh ride
• Cross country skiing/Nordic skiing	• Skiing
• Glacier skiing	• Sledging/tobogganing
• Husky dog sleigh ride	• Ice fishing by snowmobile
• Ice fishing by snowmobile (snowmobile driven by guides)	• Snowblading
• Lasso throwing	• Snowboarding
• Monoskiing	• Tandem skiing

Your policy can be extended to cover the following sports and activities for an additional premium, but no cover will apply in respect of any Personal Accident or Personal Liability claims:

• Husky safari	• Reindeer safari
• Ice fishing by snowmobile (snowmobile not driven by guides)	• Skidoo
• Ice sailing/ice windsurfing	• Snowmobiling
	• Snowmobile safari

You will **not** be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

• Heli skiing or heli boarding	• Ski racing
• Ice hockey	• Ski stunting
• Lugeing/bobsleighbing	• Skiing off-piste outside recognised and authorised areas
• Paraskiing	• Snowboarding off-piste outside recognised and authorised areas
• Skeleton	
• Ski acrobatics	
• Ski jumping	

You are **not** covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call **Our Travel Helpline as quoted on Your Certificate of insurance.**

What is covered?

Benefits under the sections of cover already described are extended to cover Winter Sports. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections in respect of Winter Sports. You must read these extensions in conjunction with sections 1-18 and refer back to them when appropriate for full cover details.

SECTION 19 CANCELLATION OR CURTAILMENT

What is covered in addition to section 6:

- Financial loss You suffer in connection with deposits You cannot recover, or for payments You have made (or have contracted to pay) for unused ski pass or ski school fees.
- If You are certified by a Medical Practitioner at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, We will pay You a proportionate refund in respect of charges for unused ski pass or ski school fees.

What is not covered:

- a) any claim if you have purchased Backpacker cover;
- b) anything mentioned in the General Exclusions.

SECTION 20 SKIS, SKI EQUIPMENT & SKI PASS

What is covered in addition to section 9:

We will pay You up to a maximum of **£350 Standard/£1,000 Premier** per each Insured Person if skis and Ski Equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip.

Within this amount the following sub-limits apply:

- The maximum We will pay for one article owned by You is **£350 Standard/£1,000 Premier**.
- The maximum We will pay for one article hired by You is **£200 Standard/£500 Premier**.

We will pay You the sum of **£75 per complete 24 hours** up to a maximum of **£300 Standard/£450 Premier** per each Insured Person if Your ski pass that You are carrying on Your person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a Trip.

Skis and Ski Equipment are covered against damage or loss whilst in use.

Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

Special conditions relating to claims

You must take sufficient precautions to secure the safety of Your skis, Ski Equipment and ski pass and must not leave them Unattended at any time in a place to which the public has access.

What is not covered:

- a) the Policy Excess if skis or Ski Equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) except where You have paid the Excess Waiver premium;
- b) any claim if you have purchased Backpacker cover;
- c) anything mentioned in the General Exclusions.

SECTION 21 PISTE CLOSURE

What is covered:

If during a Trip You are prevented from skiing at the pre-booked resort for **more than 24 consecutive hours**, because insufficient snow causes a 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 the sum of **£20 per complete 24 hours** up to a maximum of **£200 Standard/£300 Premier** per each Insured Person:

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

What is not covered:

- a) claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- b) Trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- c) Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- d) any claim if you have purchased Backpacker cover;
- e) anything mentioned in the General Exclusions.

SECTION 22 AVALANCHE OR LANDSLIDE

What is covered:

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 You the sum of **£20 per complete 24 hours** up to a maximum of **£200 Standard/£300 Premier** per each Insured Person for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

What is not covered:

- a) any claim if you have purchased Backpacker cover;
- b) anything mentioned in the General Exclusions.

SECTION 23 SKI HIRE

What is covered:

If Your luggage is certified by the Carrier to have been misplaced on the outward journey of a Trip of **more than 13 hours**, then We will Pay You the sum of **£20 per complete 24 hours**, up to a maximum of **£200 Standard/£300 Premier** per Insured Person, for hire of replacement skis and Ski Equipment. You must provide Us with receipts and written confirmation from the Carrier confirming the delay.

What is not covered:

- a) any claim if you have purchased Backpacker cover;
- b) anything mentioned in the General Exclusions.

OPTIONAL GOLF COVER

If You have purchased Standard or Premier cover and have purchased a Single Trip policy, Golf cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days and the cover is shown on Your Certificate.

If You have purchased Standard or Premier cover and have purchased an Annual Multi-Trip policy, You can purchase Golf cover for up to 31 days during the Period of Insurance

when You have paid the appropriate additional premium and the cover is shown on Your Certificate.

SECTION 24 GOLF EQUIPMENT

What is covered:

We will pay You up to a maximum of **£1,000** per each Insured Person, for accidental loss, theft of or damage to Golf Equipment which You own.

Within this amount the following sub-limits apply:

- The maximum We will pay You for any one club or one piece of Golf Equipment, is **£500**. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay You, in total, for all articles lost, damaged or stolen in any one incident is limited to **£200** if You cannot provide satisfactory proof of ownership and value.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Golf Equipment, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Personal Luggage to the local police or to the Carrier, as appropriate, (damage to Golf Equipment in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the tour operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered:

- a) the Policy Excess except where You have paid the Excess Waiver premium;
- b) more than £500 per single club or single item of Golf Equipment;
- c) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning.
- d) Golf Equipment which is over three years old;
- e) 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;
- f) loss, theft of, or damage to, Golf Equipment from checked-in luggage left in the custody of a Carrier and/or packed in luggage left in the baggage hold or storage area of a Carrier;
- g) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- h) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- i) damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- j) damage to, loss or theft of Golf 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;
- k) any claim for damage to Golf Equipment whilst in use;
- l) any claim if You have purchased Backpacker cover;
- m) anything mentioned in the General Exclusions.

SECTION 25 GOLF EQUIPMENT HIRE

What is covered:

If Your own Golf Equipment is lost, stolen, damaged, misdirected or delayed in transit by more than 24 hours We will pay You **£20** for the cost of hiring the necessary Golf Equipment for each 24 hour period You are without Your own golf equipment, up to **£100** per Insured Person.

What is not covered:

- a) 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;
- b) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);

- c) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- d) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- e) damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- f) damage to, loss or theft of Golf 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;
- g) any claim if You have purchased Backpacker cover;
- h) anything mentioned in the General Exclusions.

SECTION 26 GREEN FEES

What is covered:

For Standard and Premier policies only, We will pay You the sum of **£50 Standard/£75 Premier per complete 24 hours** up to a maximum of **£200 Standard/£300 Premier** per each Insured Person for 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 is not covered:

- a) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared these to Us and We have written to You accepting them for insurance;
- b) claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming Your inability to play golf;
- c) any claim if You have purchased Backpacker cover;
- d) anything mentioned in the General Exclusions.

OPTIONAL SCUBA DIVING COVER

If You have purchased Single Trip Standard or Premier cover, Scuba Diving Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days.

If You have purchased Annual Multi-Trip Standard or Premier cover, Scuba Diving Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days.

SECTION 27 SCUBA EQUIPMENT

What is covered:

We will pay up to **£1,000** for Your own Scuba Equipment to cover either:

- the cost of repair of items that are partially damaged whilst on Your Trip, up to the market value of the item, allowing for age and wear and tear; or
- the market value of the item, allowing for age and wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on Your Trip.

We will pay up to **£40** per day up to a maximum of **£400** to cover the cost of hire of Scuba Equipment if Your Scuba Equipment is lost, stolen, or delayed on your outward journey for over 12 hours from the time You arrived at Your Trip destination. You must keep all receipts for this hire and send them to Us with Your claim.

We will pay **£20** per day up to a maximum of **£200** for the loss of pre-booked diving days should You be unable to dive due to Your injury or illness.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Scuba Equipment, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Your Scuba Equipment to the local police or to the Carrier, as appropriate, (damage to Your Scuba Equipment in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the tour operator representative. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered:

- a) the Policy Excess except where You have paid the Excess Waiver premium;
- b) more than **£250** for any one item of Scuba Equipment;
- c) loss or damage due to atmospheric or climactic conditions, age, wear and tear, moth or vermin;
- d) loss or damage to Scuba Equipment while in use;
- e) any items more specifically insured elsewhere such as on Your all risks household insurance policy.
- f) Scuba Equipment left unattended away from Your personal Trip accommodation;
- g) any loss, theft of, or damage to any Scuba Equipment left in an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Luggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available;
- h) Your disinclination to dive;
- i) any claim if You have purchased Backpacker cover;
- j) anything mentioned in General Exclusions.

OPTIONAL PREPAID BOOKING UPGRADE

If You have purchased Single Trip Standard or Premier cover Prepaid Booking Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days.

If You have purchased Annual Multi-Trip Standard or Premier cover You are covered when taking part in Trips for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium.

SECTION 28 CANCELLATION & CURTAILMENT

What is covered in addition to section 6:

Financial loss You suffer in connection with prepaid booking costs You cannot recover, or for payments You have made (or have contracted to pay) for unused airport parking, airport lounges, attraction tickets, car hire, concert or theatre tickets, excursions, special sports or activities, if You have to cancel or curtail Your Trip for any of the reasons detailed in Section 6.

What is not covered:

- a) any claim if You have purchased Backpacker cover;
- b) anything mentioned in the General Exclusions.

OPTIONAL ADDITIONAL HANDBAG COVER

If You have purchased Single Trip Standard or Premier cover, Handbag Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days.

If You have purchased Annual Multi-trip Standard or Premier cover, Handbag Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days.

SECTION 29 HANDBAG COVER

What is covered

We will pay up to **£300** in any one incident for loss, or damage to, any handbag and its contents (a small bag containing non specific personal items) caused by accident, fire, theft or attempted theft, whilst it is in your car.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your handbag, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Your handbag to the local police or to the Carrier, as appropriate, (damage to Your handbag in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the tour operator representative. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered

- a) any item loaned, hired or entrusted to You;
- b) any loss, theft of, or damage to any handbag left in an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Luggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and

- no evidence of such entry is available;
- c) theft of a handbag from an Unattended motor vehicle;
- d) loss, theft of, or damage to, a handbag from checked-in luggage left in the custody of a Carrier;
- e) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- f) confiscation or detention by Customs or other lawful officials and authorities;
- g) contact or corneal lenses; dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; hearing aids; coupons; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments;
- h) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- i) liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- j) equipment used in connection with any Winter Sports, Golf, Business or Special Sports and Activities Table C & D unless You have paid the appropriate additional premium to extend Your policy;
- k) loss or theft of or damage to Money;
- l) losses from a roof or boot luggage rack;
- m) the Policy Excess except where You have paid the Excess Waiver premium;
- n) any claim if You have purchased Backpacker cover;
- o) anything mentioned in the General Exclusions.

OPTIONAL BUGGY COVER UPGRADE

If You have purchased Single Trip Standard or Premier cover, Buggy Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days.

If You have purchased Annual Multi-Trip Standard or Premier cover, Buggy Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days.

SECTION 30 BUGGY COVER

What is covered

We will pay up to a maximum of **£300** in any one incident for loss of, or damage to, any child car seat or pushchair caused by accident, fire, theft or attempted theft, whilst it is in your car. Of this **£300** You may also claim up to a maximum of **£50** for loss of or damage to any Children's Accessories caused by fire or theft whilst they are in your car.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your child car seat or pushchair, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Your child car seat or pushchair to the local police or to the Carrier, as appropriate, (damage to Your child car seat or pushchair in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the tour operator representative. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered

- a) any item loaned, hired or entrusted to You;
- b) any loss, theft of, or damage to a child car seat or pushchair left in an Unattended motor vehicle if:
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available;
- c) loss, theft of, or damage to, a child car seat or pushchair from checked-in luggage left in the custody of a Carrier;
- d) mechanical breakdown or derangement of the article insured;
- e) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- f) confiscation or detention by Customs or other lawful officials and authorities;
- g) losses from a roof or boot luggage rack;
- h) the Policy Excess except where You have paid the Excess Waiver premium;
- i) any claim if You have purchased Backpacker cover;
- j) anything mentioned in the General Exclusions.

SECTION 31 OPTIONAL SPECIAL SPORTS & ACTIVITIES COVER

What is covered:

Benefits under the sections of cover already described under Sections 1 - 30 are extended to cover Special Sports and Activities as follows.

Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections. You must read these extensions in conjunction with all sections to which they relate and refer back to them when appropriate for full cover details.

This policy specifically excludes participating in or practising for certain sports and activities. Please see the following tables to confirm which sports and activities are covered on a non-competitive and non-professional basis during Your Trip:

TABLE A

The following Special Sports and Activities are automatically included in the policy.

• Abseiling (within organiser's guidelines)	• Overland trips
• Angling	• Parascending over water
• Archery	• Pony trekking
• Athletics	• Racket ball
• Badminton	• Rackets
• Banana boating	• Rambling
• Baseball	• Rap jumping (within organiser's guidelines)
• Basketball	• Ringos
• Board sailing	• Roller skating/blading (wearing pads & helmets)
• Bowling	• Rounders
• Bungee jumping (within organiser's guidelines)	• Rowing (except racing)
• Canoeing (up to grade 2 rivers only)	• Running
• Climbing (on a climbing wall only)	• Safari trekking in a vehicle (must be organised tour)
• Cricket	• Safari trekking on foot (must be organised tour)
• Curling	• Sailboarding
• Cycling	• Scuba diving to 30 metres (within organiser's guidelines)
• Deep sea fishing	• Sea kayaking
• Fell walking	• Skateboarding (wearing pads and helmets)
• Fishing	• Sledging (pulled by horse or reindeer as a passenger)
• Football/Soccer (non-competitive)	• Snorkelling
• Glacier walking	• Softball
• Gliding (no cover for crewing or piloting)	• Squash
• Golf	• Surfing
• Gymnastics	• Swimming
• Handball	• Swimming with dolphins
• Heptathlon	• Table tennis
• Hiking/trekking/walking (below 4,000 metres)	• Ten pin bowling
• Horse riding (excl. competitions/racing/jumping/hunting)	• Tennis
• Hot air ballooning (organised pleasure rides only)	• Tubing
• Ice skating	• Tug of war
• Indoor climbing (on climbing wall)	• Volleyball
• Kayaking (up to grade 2 rivers only)	• Wakeboarding
• Kite surfing	• Water polo
• Marathon running	• Water skiing
• Motorcycling (up to 125cc)	• White water rafting (within organiser's guidelines)
• Mountain biking	• Windsurfing
• Netball	• Zorbing
• Organised safari without guns	
• Orienteering	

TABLE B

The following sports and activities in Table B will also be covered **but no cover will apply in respect of any Personal Accident or personal liability claims:**

• Camel riding	• Rifle range shooting
• Catamaran sailing (if qualified)	• Sailing/yachting inshore (recreational, no racing)
• Clay pigeon shooting	• Shooting (within organiser's guidelines)
• Dinghy sailing	• Small bore target shooting (within organiser's guidelines)
• Go karting (within organiser's guidelines)	• War games (wearing eye protection)
• Jet boating (no racing)	• Yachting (if qualified)
• Jet skiing (no racing)	
• Paint balling (wearing eye protection)	

TABLE C

Your policy can be extended to cover the following Special Sports and Activities in Table C for an additional premium:

• American football	• Parascending over land
• Climbing up to 4,000 metres	• Rugby
• Dry slope skiing	• Sand dune surfing/skiing
• Endurance tests	• Scuba diving between 30 - 50 metres (within organiser's guidelines)
• Fives	• Speed skating
• Hiking/trekking/walking (above 4,000 metres)	• Street hockey (wearing pads and helmets)
• Hockey	• Summer tobogganing
• Lacrosse	• Trampolineing
• Langlauf	• White water canoeing (up to grade 4 only)
• Organised safari with guns	
• Outdoor endurance events	

TABLE D

Your policy can be extended to cover the following Special Sports and Activities in Table

D for an additional premium, **but no cover will apply in respect of any Personal Accident or personal liability claims:**

• Fencing (within organiser's guidelines)	• Sailing/yachting inshore (recreational, crewing, no racing)
• Gaelic football	
• Hurling	• Sailing/yachting offshore (recreational, no racing)
• Polo	

TABLE E

You will not be covered for any claims arising directly or indirectly when engaging in or practising the following sports and activities in Table E:

• Adventure racing	• Manual work
• Base jumping	• Martial arts
• Biathlon	• Micro lighting
• Big game hunting	• Modern pentathlon
• Black water rafting	• Motor cycling (over 125 cc)
• BMX riding	• Motor cycle racing
• Boulderling	• Motor racing
• Boxing	• Motor rallying
• Canyoning	• Mountaineering over 4,000 metres
• Cave tubing	• Parachuting
• Caving/potholing	• Paragliding/parapenting
• Climbing over 4,000 metres	• Power boat racing
• Cycle racing	• Power lifting
• Cyclo cross	• Professional sports of any kind
• Drag racing	• Quad biking
• Flying (except passengers in licensed passenger carrying aircraft)	• River bugging
• Free mountaineering	• Rock climbing
• Hang gliding	• Rodeo
• Harness racing	• Roller hockey
• High diving (over 5 metres)	• Shark diving (in cage)
• Hunting (fox/drag)	• Sky diving
• Jousting	• Speed trials/time trials
• Judo	• Triathlon
• Karate	• Water ski jumping
• Kendo	• Weight lifting
	• Wrestling

If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline as quoted on Your Certificate of insurance.

GENERAL CONDITIONS

- No cover will come into force, or continue in force, under sections 2, 3, 4, 5 and 6, unless each Insured Person, who by reason of the Important Health Requirements must make a Medical Health Declaration in respect of the period for which insurance is required, has declared ALL Pre-existing Medical Conditions to Us and they have been formally accepted by Us in writing.
- Any medical information supplied in a Medical Health Declaration 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 whose details are shown in the Medical Health Declaration. We shall not refuse cover unless, in Our opinion, the risk associated with the particular 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 Health Declaration shall be borne by You.
- During each Period of Insurance and before You depart on each Trip You must declare to the Medical Screening Helpline any change in Your health or medical status. This change must be accepted in writing by Us before cover will be continued. If in doubt as to whether any change is material, You should contact the Medical Screening Helpline.
- You must declare to Us all Material Facts which are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us.
- 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.
- You must avoid needless self-exposure to peril unless You are attempting to save human life.
- 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.
- 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 the Travel Helpline as quoted on Your Certificate of insurance.
- In the event of an emergency or any occurrence that may give rise to a claim for more than **£500** under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without Our prior consent. **Please Telephone Us first.**
- 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 and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
- 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.
- Where it is possible for Us to recover sums that We have paid out under the terms of

the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not to take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made.

- 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.
- In the event of a valid claim You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.
- 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 shall submit to 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 reasonably require.
- 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.
- 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, subject to there having been no known claims or losses.
- 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 Customer Satisfaction. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should contact the Citizens' Advice Bureau.
- 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.
- This policy is subject to the Laws of England and Wales unless We agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.
- You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
- When engaging in any sport or holiday activity (not excluded under General Exclusion 15) 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 protection.
- Table C & Table D Special Sports and Activities, and Winter Sports, are covered only if You have paid the appropriate additional premium required, before departure from Your Home Country.
- Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We consider such sports and 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.

GENERAL EXCLUSIONS

No section of this policy shall apply in respect of:

- Any person who has reached the age of 75 years for Single Trip policies and 65 years for Annual Multi-Trip policies or 46 years for Backpacker policies prior to the commencement of the Period of Insurance.
- Any person practicing in Winter Sports who has reached the age of 65 years at the commencement of the Period of Insurance.
- Claims arising from a Material Fact, which have not been disclosed to Us and accepted by Us in writing prior to the commencement of the Period of Insurance (or, in the case of Annual Multi-Trip cover, 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 Certificates, policies, or motoring organisation's services. 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 Personal Accident cover under Section 13.
- 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).
- We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses We will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a Trip and replacing locks if You lose Your keys.
- We will not pay for 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 sections Medical Emergency & Repatriation, Additional Accommodation & Travelling Costs, Cancellation & Curtailment or Money & Passport).
- Any deliberately careless or deliberately negligent act or omission by You.

9. Any claim arising or resulting from Your own illegal or criminal act.
10. Needless self-exposure to peril except in an endeavour to save human life.
11. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, being under the influence of alcohol (including but not exclusively having a blood alcohol reading of more than 150mg per 100ml) or You being under the influence of drug(s).
12. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
13. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
14. You engaging in any Special Sports and Activities in Table C & Table D or Winter Sports unless the appropriate Special Sports & Activities or Winter Sports extension premium required has been paid.
15. You engaging in or practising for the following sports and activities: Adventure racing, Base jumping, Biathlon, Big game hunting, Black water rafting, BMX riding - stunt / obstacle, Bobsleighting / lugging, Boulderling, Boxing, Canyoning, Cave tubing, Caving / pot holing, Climbing over 4,000 metres, Cycle racing, Cyclo cross, Drag racing, Flying (except passengers in licensed passenger carrying aircraft), Free mountaineering, Hang gliding, Harness racing, Heli boarding, Heli skiing, High diving (over 5 metres), Hunting (fox / drag), Ice speedway, Jousting, Judo, Karate, Kendo, Lugging / bobsleighting, Manual work, Martial arts, Micro lighting, Modern pentathlon, Motor cycling (over 125 cc), Motor cycle racing, Motor racing, Motor rallying, Mountaineering over 4,000 metres, Parachuting, Paragliding / parapenting, Power boat racing, Powerlifting, Professional sports of any kind, Quad biking, River bugging, Rock climbing, Rodeo, Roller hockey, Shark diving (in cage), Ski acrobatics, Ski jumping, Ski racing, Ski stunting, Sky diving, Speed trials / time trials, Triathlon, Water ski jumping, Weight lifting, Wrestling or any other sports not mentioned in this policy unless cover has been accepted by Us in writing prior to the commencement of the Period of Insurance. **If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline as quoted on Your Certificate of insurance.**
16. Participation in any organised competition involving any Special Sports and Activities or Winter Sports.
17. Any claims under the optional golf cover section unless the appropriate golf extension premium required has been paid
18. You fighting except in self-defence.
19. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance 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. 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 herein 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. This exclusion does not apply to claims under the sections Medical Emergency & Repatriation and Personal Accident.
20. You travelling to a country, or parts of countries, or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
21. 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.
22. Delay, loss, damage or injury, 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 sections Medical Emergency & Repatriation and Personal Accident.
23. 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 operate as a result of a computer virus - except under section 2 (Medical Emergency & Repatriation), and section 14 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
24. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip, if You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
25. 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.
26. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on Our behalf) unless negligence on Our part can be demonstrated.

MAKING A CLAIM ON YOUR RETURN HOME

First, check Your Certificate and the appropriate Section of Your policy to make sure that what You are claiming for is covered.

Claims forms can be obtained from www.global-response.co.uk/claimsform Alternatively telephone Our Claims Helpline on 0843 658 0345 or email claimsforms@global-response.co.uk to obtain a claim form, giving Your name and Certificate number, and brief details of Your claim.

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

- For Single Trip policies, please quote 13Q07**
- For Annual Multi-Trip policies, please quote 13Q08**
- For Backpacker policies, please quote 13Q09**

All claims must be notified within 28 days of Your return on a policy claim form, 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. Please remember that

it is always advisable to retain copies of all documents when submitting Your claim form. We recommend You use registered post.

In order to handle claims quickly, We may use appointed claims handling agents. When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account.

Provided that payment is remitted to the bank account designated by You, We shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

CUSTOMER SATISFACTION

Our Promise of Service:

We aim to provide a first class service at all times. However, if You have a complaint You should contact Us in the first instance at:

The Complaints Department, Global Response Ltd, Regus House, Falcon Drive, Cardiff, United Kingdom, CF10 4RU

or email to customerservices@global-response.co.uk or telephone 00 44 (0) 2920 468793

If We cannot give You a final decision by four weeks from the day We receive Your complaint We will explain why and tell You when We hope to reach a decision.

Our decision is final and based on the evidence presented. If You feel that there is any new evidence or information that may change Our decision, You have the right to make an appeal.

If You are not satisfied with the results of Our investigation, You have the right to refer Your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at:

South Quay Plaza,
183 Marsh Wall,
London E14 9SR
Telephone: 00 44 (0) 845 080 1800.

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the complaints procedure before the FOS will consider Your case.

CANCELLATION PROVISIONS

Right to return the insurance document

Unless Your Trip will be completed within 14 days of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

Cancellation by the Insured Person

If You subsequently give notice in writing or by telephone to Us to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling - Off Period the premium will be refunded in full less any sum that We have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling - Off Period and You have not made a claim or sought assistance under the policy then You will be entitled to a pro rata refund of premium in accordance with the remaining term of the policy less an administration fee.

To cancel Your policy, You should contact:

Customer Services
ROCK Insurance Group

Suite A, 3rd Floor
Griffin House
135 High Street
Crawley
West Sussex RH10 1DQ
Telephone: 0844 482 0660
or e-mail admin@rockinsurance.com

Cancellation by Us

We may give 7 days notice of cancellation of this policy by recorded delivery letter to You at Your last known address.

Premium position upon cancellation by Us or in respect of an Annual Multi-Trip policy following the death of the Insured Person (except when the subject of a claim occurring in the course of a Trip)

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate.

If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation

This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

DATA PROTECTION ACT 1998 NOTICE

We will collect certain information about You in the course of considering Your application and conducting Our relationship with You. This information will be processed for the purposes of underwriting Your insurance cover, managing any insurance issued, administering claims and fraud prevention. We may pass Your information to a qualified Medical Practitioner, other insurers, reinsurers, other parties who provide services under this policy and loss adjusters for these purposes. This may involve the transfer of Your information to countries which do not have data protection laws.

You may have the right of access to, and correction of, information that is held about You. Please contact Our Compliance Officer to exercise either of these rights, at the following address:

Compliance Officer
ROCK Insurance Group
6 Magellan Terrace, Gatwick Road, Crawley, West Sussex RH13 6NN
or e-mail: admin@rockinsurance.com

Some of the information may be classified as sensitive – that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain Your explicit consent before the information may be processed. By finalising Your insurance application, You consent to the processing and transfer of information described in this notice. Without this consent We would not be able to consider Your application.

AUTO RENEW

To make sure You have continuous cover under Your policy, ROCK Insurance Group will aim to automatically renew (auto-renew) Your policy when it runs out, unless You tell them not to. Each year ROCK Insurance Group will write to You 21 days before the renewal date of Your policy, and tell You about any changes to the premium or the policy terms and conditions. If You do not want to auto-renew Your policy, just call them on the telephone number provided on Your Certificate. Otherwise they will collect the renewal premiums from Your credit card or debit card.

You should also note that Your renewed policy will only be valid when:

- You have told them about any changes to Your policy details (including any changes in health conditions);
- and Your credit card or debit card details have not changed.

In some cases ROCK Insurance Group may not be able to automatically renew Your policy. They will let You know at the time if this is the case. ROCK Insurance Group is entitled to assume that Your details have not changed and You have the permission of the card holder unless You tell them otherwise. ROCK Insurance Group does not have Your payment details. They will tell the relevant processing bank that have Your payment details to charge the relevant premium to Your debit card or credit card on or before the renewal date.

You can tell ROCK Insurance Group about any changes to Your policy details or opt out of automatic renewal at any time by phoning them on the telephone number provided on Your Certificate.

CONTACT NUMBERS

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE THE ASSISTANCE SERVICE STATING YOUR NAME AND POLICY NUMBER.

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

For Single Trip policies, please quote 13Q07

For Annual Multi-Trip policies, please quote 13Q08

For Backpacker policies, please quote 13Q09

Travel Helpline	As shown on your Certificate of Insurance
Personal Assistance Services	00 44 (0) 843 658 0342 or 00 44 (0) 1293 652831
Medical Emergency & Repatriation	00 44 (0) 843 658 0343 or 00 44 (0) 1293 652842 Fax: 00 44 (0) 2920 468797
Travel Insurance Claims and Cancellation	0843 658 0345
Legal Advice & Legal Expenses Claims	0843 658 0346

SECTION B - SCHEDULED AIRLINE FAILURE

If You have purchased Premier cover and have purchased a Single Trip or Annual Multi-Trip policy then Scheduled Airline Failure is included.

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

The Insurer will pay up to **£1,500** in total for each Insured Person named on the Invoice and Airline Ticket for:

- Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure; or
- In the event of Insolvency after departure:
 - a) Additional pro rata costs incurred by the Insured Person in replacing that part of the flight arrangements to a similar standard to that originally booked; or
 - b) If curtailment of the holiday is unavoidable -the cost of return flights to the United Kingdom, Isle of Man, Channel Islands or Ireland to a similar standard to that originally booked.

PROVIDED THAT in the case of a) and b) above where practicable the Person-Insured shall have obtained the approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set out below.

The Insurer will **not** pay for:

- Scheduled flights not booked within the United Kingdom, Isle of Man, Channel Islands or Ireland prior to departure.
- Any costs resulting from the Insolvency of:
 - a) Any scheduled airline which is insolvent or in respect of which any prospect of Insolvency is known at the date of issue of the Certificate; or
 - b) Any scheduled airline that is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
- The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked a scheduled flight.
- Any loss for which a third party is liable or which can be recovered by other legal means.

What is covered:

Any scheduled airline (not forming part of an inclusive holiday) booked in the UK in the event of the Insolvency of the airline for:

- All monies paid prior to flight departure in respect of airfare(s);
- The cost of a return airfare(s) to the UK or onward flight(s) in order to complete the pre-arranged journey at the same standard as booked.

What is not covered:

The booking agent or consolidator.

For claims relating to Scheduled Airline Failure

Claims Procedure:

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

IPP Claims Office
PP House, 22-26 Station Road
West Wickham, Kent BR4 0PR
United Kingdom
Telephone: +44 (0) 20 8776 3752
Facsimile: +44 (0) 20 8776 3751
Email: info@ipplondon.co.uk
Website: www.ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure.

Any claims submitted after the six month period will **NOT** be processed.

This Certificate is only a summary of the protection provided. A copy of Master Policy wording providing full details of the terms and conditions of this Insurance is available from the Policyholder upon request.

CONTACT NUMBERS

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE IPP STATING YOUR NAME AND POLICY NUMBER.

Claims Helpline

020 8776 3752

SECTION C - OPTIONAL GADGET COVER UPGRADE

You can only purchase this upgrade if You are resident in the United Kingdom.

If You have purchased Standard or Premier cover and have purchased a Single Trip policy, Gadget cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 90 days.

If You have purchased Standard or Premier cover and have purchased an Annual Multi-Trip policy, You are covered when taking part in Trips for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium.

Please note that the Excess Waiver upgrade ONLY relates to the travel policy. This cannot be applied to the Gadget insurance upgrade.

CERTIFICATE OF INSURANCE – TERMS AND CONDITIONS

This insurance is arranged by ROCK Insurance Group.

The Insurers are Jubilee Insurance, Lloyd's Syndicate 5820 (referred to as "We/Us/Our" in this Certificate). The Lloyd's Managing Agent for Lloyd's Syndicate 5820 is Jubilee Managing Agency Limited. It is entered in the Register of Lloyd's Managing Agents. Registered Office: Sidcup House, 12-18 Station Road, Sidcup, Kent DA15 7EX. Registered in England number 04434499.

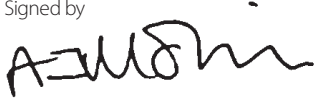
The administrator is Citymain Administrators Limited, PO Box 116, Ryde, PO33 2WX. Telephone Number:0845 576 1538. Citymain Administrators Limited is authorised and regulated by the Financial Services Authority, registration number 306535.

You can visit the Financial Services Authority Website, which includes a register of all regulated firms at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

CERTIFICATION OF COVER

Your Certificate combined with Your insurance schedule certifies that insurance has been effected between You and us. In return for payment of the premium We agree to insure You in accordance with the terms and conditions contained in and endorsed on these documents. We (the Insurers) have entered into a Binding Authority Contract reference number EW144 with ROCK Insurance Group under which We have authorised ROCK Insurance Group to sign and issue these documents on Our behalf.

Signed by



Antony Martin, Managing Director
ROCK Insurance Group

INTRODUCTION

You purchased this optional Gadget cover at the same time You purchased Your Travel Insurance Policy. Optional Gadget cover provides cover for Your Gadget against Theft, Accidental Damage and malicious damage when You are on a Holiday Trip that is covered by Your Travel Insurance Policy.

When You purchased Your Gadget Insurance You selected the level of cover suitable for You. Your level of cover will be confirmed in Your Insurance Schedule. Please ensure You keep Your Insurance Schedule together with this Certificate in a safe place.

WHERE AND WHEN COVER APPLIES

Period of this Certificate

The period of this Certificate will be the same as the period of Your Travel Insurance Policy and is shown in Your Insurance Schedule.

Operative time and geographical area

The protection under Your Gadget Insurance starts and ends at the same time and applies in the same geographical areas as Your Travel Insurance Policy and only when You are on a Holiday Trip.

DEFINITIONS

Wherever the following words and phrases appear in this optional Gadget cover section they will always have these meanings:

Administrator: Citymain Administrators Limited.

Excess: this is the amount You must contribute towards each and every claim You make. The amount of the excess is confirmed in Your insurance schedule.

Gadget: the item(s) insured by this Certificate, purchased by You and shown within the relevant proof of purchase. Only item(s) from the following list shall be covered: MP3 Players, iPods, Smart Phones, DVD Players, iPads, Games Consoles, Digital Cameras, Video Cameras, Mobile Phones, PDAs, Laptops, Bluetooth Headsets, Satellite Navigation Devices, E-Readers, Camera Lenses, In-Car Computers, Head / Ear Phones, Tablets.

Immediate family: Your mother, father, children, brothers sisters, spouse and domestic partner who is permanently residing with You.

Holiday Trip: any Holiday Trip made by You which is covered under Your Travel Insurance Policy.

Insurance Schedule: the document that will be provided following purchase of this insurance. It will confirm Your Gadget insurance details, including the period of the Certificate, Your selected level of cover, maximum limits of Our liability, the amount of the excess and number of Gadgets insured.

Malicious Damage: the intentional or deliberate actions of another party which causes damage to Your Gadget.

Proof of Purchase: the original purchase receipt provided at the point of sale that gives details of the Gadget purchased, or similar documents that provide proof that You own the Gadget.

Reasonable precautions: all measures that would be reasonable to expect a person to take to prevent damage or theft of Your Gadget.

Terrorism: means any act of any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Travel Insurance Policy: Your Travel Insurance Policy.

Unattended: not within Your sight at all times and out of Your arms-length reach.

Violent and Forcible Entry: entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

We, Us, Our: the Insurers, Jubilee, Lloyd's Syndicate 5820.

You/Your: the person named in the insurance schedule and who must be the person who purchased this Gadget Insurance and at the same time he or she purchased an Travel Insurance Policy. You must be over 16 years of age and must own the Gadget(s).

What is covered:

A. Accidental Damage

We will pay the repair or replacement costs if Your Gadget is damaged as the result of an accident.

B. Theft

If Your Gadget is stolen We will replace it. Where only part or parts of Your Gadget have been stolen, We will only replace that part or parts.

C. Malicious Damage

If Your Gadget is damaged as a result of intentional or deliberate actions of someone else We will repair it. Where only part or parts of Your Gadget are damaged, We will only replace that part or parts.

The most We will pay for any one claim will be the replacement value of Your Gadget and in any case shall not exceed Our maximum liability for the level of cover which is **£3,000** for a maximum of seven gadgets per policy.

If We replace Your Gadget You are covered for a maximum of two replacement claims during the period of Your Certificate.

If We determine that Your Gadget needs to be replaced following a valid claim, and if it cannot be replaced with an identical, or fully refurbished Gadget of the same age and condition, We will replace it with one of comparable specification or the equivalent value, taking into account the age and condition of the original Gadget.

What is not covered:

1. The amount of the excess which applies to each and every claim.
2. Any theft unless accompanied by a crime reference number. Lost property numbers are not acceptable in support of a Theft claim.
3. Any claim involving theft unless reported to the appropriate local police authorities and the Network (if applicable) within 24 hours of discovering the incident.
4. Theft of the Gadget from an unoccupied premise whilst on holiday, unless there is evidence of Violent and Forcible Entry to the premises.
5. Theft of the Gadget left Unattended in a public place or a place to which the public has regular access.
6. Theft of the Gadget from the person unless force, pickpocket or threat of violence is used.
7. Theft or accidental damage to the Gadget whilst on loan to anyone else other than Your immediate family.
8. Loss of the Gadget.
9. Theft of or damage to accessories other than SIM or PCIMA cards which were in the Gadget at the time of the damage or theft.
10. Any claim resulting from the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.
11. Repair or other costs for:
 - routine servicing, inspection, maintenance or cleaning;
 - loss caused by a manufacturer's defect or recall of the Gadget;
 - replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - repairs carried out by anyone not authorised by us;
 - Wear and tear or gradual deterioration of performance;
 - claims arising from abuse, misuse or neglect;
 - a Gadget where the serial number has been tampered with in any way.
12. Any kind of damage whatsoever unless the damaged Gadget is provided for repair.
13. The VAT element of any claim if You are registered for VAT.
14. Reconnection costs or subscription fees of any kind.
15. The cost of replacing any personalised ring tones or graphics, downloaded material or software.
16. Any expense incurred as a result of not being able to use the Gadget, or any loss other than the repair or replacement costs of the Gadget.

Please note: if You are insuring an item without SIM or PCIMA card capability, all exclusions relating to these items are not applicable.

What is not covered:

This insurance does not cover

1. Any claim that occurs whilst not on a Holiday Trip.
2. Liability of any nature arising from ownership or use of the Gadget, including any illness or injury resulting from it.
3. Any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of terrorism or war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction or damage to property by or under the order of any government or public or local authority.
4. Nuclear Risk, meaning damage or destruction caused by, contributed to or arising from:
 - a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
5. Sonic Boom, meaning: damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
6. Winter Sports, meaning that: You will only be covered against theft, accidental damage and malicious damage whilst on a Winter Sports holiday if You have included Winter Sports cover under Your Travel Insurance Policy.

REASONABLE PRECAUTIONS

You and Your immediate family are required to take all reasonable precautions at all times.

CONDITIONS AND LIMITATIONS

1. Under the laws of the United Kingdom both You and We may choose the law which applies to this contract, to the extent permitted by those laws. Unless You and We agree otherwise, the law which applies to this contract is the law which applies to the part of the United Kingdom in which You live.
2. The Gadget must be less than 36 months old with valid Proof of Purchase (not from online auctions) when this insurance started. In the case of laptops, these must be less than 12 months old with valid Proof of Purchase (not from online auctions) when this insurance started.
3. You must provide us with any receipts, documents or proof of purchase, that it is reasonable for us to request.
4. You cannot transfer the insurance to someone else or to any other Gadget without Our written permission.
5. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

CLAIMS PROCEDURE

Please comply with the following procedures to obtain authorisation with the minimum delay. Failure to observe these procedures might invalidate Your claim.

Theft and Malicious Damage Claims:

Notify the appropriate local police authority within 24 hours of discovering the incident and obtain a Crime reference number and a copy of the police crime report. Should You be claiming for the theft of Your telephone You must also contact Your network provider within 24 hours of discovering the incident to place a call bar on the handset.

For all claims (including theft and malicious damage):

Contact the administrator on 0844 875 1538 within 48 hours of discovering the incident (or in the event of an incident occurring outside of the United Kingdom, within 48 hours of returning to the United Kingdom). You will be sent a claim form.

Complete the claim form FULLY and return it to the administrator in accordance with their instructions, and in any event within 30 days of notifying the claim together with any requested supporting documentation including:

- Police crime reference number (if applicable)
- Any other requested documentation.
- Proof of violent and forcible entry (if applicable)

The Administrator will assess Your claim, and as long as Your claim is valid, will authorise the repair or replacement of the Gadget as appropriate.

In the event of a claim You may be asked to provide details of any other contract, guarantee, warranty or insurance that may apply to the item including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurance providers.

Please note: If We replace Your Gadget the damaged or lost item becomes Ours. If it is returned or found You must notify us and send it to us if We ask You to. To help improve its service, the administrator may record or monitor telephone calls.

FRAUD

We take a robust approach to fraud prevention in order to keep premium rates down so that Our customers do not have to pay for other people's dishonesty. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by You or anyone acting on Your behalf to obtain benefit under this

insurance, the right to any benefit under this insurance will end, the insurance will be cancelled and We will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. We may also inform the police.

To prevent fraud, insurance providers sometimes share information. Details about Your insurance application and any claim You make may be exchanged between insurance providers.

COMPLAINTS

ROCK Insurance Group is proud of its reputation for fairness in treatment of its customers. However, occasionally disputes or misunderstandings can arise.

Any enquiry or complaint You have regarding this section of cover should be addressed to the Administrator, either by post to: Citymain Administrators Limited, PO Box 116, Ryde, PO33 2WX or by email to: customerrelations@citymain.com or by telephoning 0845 576 1538

You should provide details of Your policy and in particular Your policy reference number shown on Your Insurance Schedule to help with the speedy handling of Your inquiry. After this action, if You are still not satisfied with the way a complaint has been dealt with, You may ask Lloyd's to review Your case. The address is:

Policyholder and Market Assistance
One Lime Street, London EC3M 7HA
Telephone: 020 7327 5693, Facsimile: 020 7327 5225
E-mail: complaints@lloyds.com

Complaints that cannot be resolved by Lloyd's may be referred to the Financial Ombudsman Service, at the following address:

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

Further details will be provided at the appropriate stage of the complaints process. These procedures do not affect Your legal rights.

CANCELLATION

Please note that if the period of Your Certificate, as shown in the Insurance Schedule, is less than 14 days, You have no statutory right to cancellation.

COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We are unable to meet Our obligations to You under this contract.

Further information can be obtained from the Financial Services Compensation Scheme (7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN) by phone on 020 7892 7300 and on their Website at www.fscs.org.uk

PREMIUMS AND CLAIMS – YOUR RIGHTS

When handling premium payments from You that are due to us and when handling any claim You make, ROCK Insurance Group and the Administrator act as Our authorised agents. This means that when You pay a premium to ROCK Insurance Group it is deemed to have been received by us and that any valid claim You make with the Administrator is not deemed to have been settled until You have actually received a repaired or replacement Gadget.

CONTACT NUMBERS

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE CITYMAIN STATING YOUR NAME AND POLICY NUMBER.

Claims Helpline

0844 875 1538

SECTION D - OPTIONAL CAR HIRE EXCESS COVER UPGRADE

You can only purchase this upgrade if You are resident in the United Kingdom.

If You have purchased Standard or Premier cover and have purchased a Single Trip policy, Car Hire Excess Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 56 days.

If You have purchased Standard or Premier cover and have purchased an Annual Multi-Trip policy, You are covered when taking part in Trips for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium.

INTRODUCTION TO YOUR UPGRADE

Thank You for choosing Halo's Car Hire Excess Insurance and welcome to peace of mind Car Rental Protection. Rock Insurance has partnered with Halo Insurance Services Limited to bring You an outstanding service. This policy wording contains important information and gives You a full explanation of Your cover. We have tried to make this document easy to understand, but if You have any questions please call Us on the telephone number on Your Certificate, or write to Us at the address shown at the end of this section.

You need to be aware that all policies are subject to certain exclusions and conditions. It is therefore essential that You are aware of what is covered and what is not and any security requirements and conditions You need to comply with. For simplicity, We use keywords or phrases which are shown in Definitions and these are listed in alphabetical order. They have the same meaning whenever they appear and will always be shown with an initial capital letter so as to remind You of their importance.

To help You understand the cover provided We have laid out sections of this policy under the following headings:-

What is Covered – This text gives information about the cover provided

What is Not Covered – This text draws Your attention to what is not covered

In addition You should also read the General Conditions and Exclusions.

Your Certificate should be read in conjunction with Your Policy Wording, as together they form the basis of Your insurance contract.

It is Our ambition at Halo Insurance to design products that meet Your needs. We are focused on providing You the best-in-class products and selection in order to bring You peace of mind to Your trips wherever they may take You.

We hope You visit us again soon and keep Us top of mind next time You hire a car!

Please take time to read through Your Certificate and Policy Wording documents.

Contact Us if You need any further information. Once again, thank You for Your custom. Have a safe journey, Halo Insurance Services Limited

IMPORTANT INFORMATION

WHO IS ELIGIBLE TO PURCHASE CAR HIRE EXCESS INSURANCE

Any person:-

1. Holding a valid full or internationally recognised driving license
2. Anyone aged between 21 and 74 years of age
3. Eligible to rent and drive the vehicle and able to adhere to the terms of the Vehicle Rental Agreement
4. Who rents a vehicle for a maximum of 56 days
5. Named on the Vehicle Rental Agreement

MONETARY LIMITS

We can insure You up to the amount of the sum insured or other specified limit, which will be shown in this policy.

JURISDICTION AND LAW

This insurance shall be governed by the laws of England and Wales, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

WHAT TO DO IF YOU WANT TO MAKE A CLAIM

Should You wish to claim under Your Vehicle Rental Insurance You should call the Claims Department Helpline as soon as possible. You must give us any information or help that We ask for. You must not settle, reject, negotiate or agree to pay any claim without Our written permission. Full details of how to claim are set out below.

CLAIMS NOTIFICATION

In the event of loss please contact The Claims Department within 60 days of the loss.

You will be asked to confirm details of the incident for which You are making a claim – please have Your policy number to hand.

We may ask You to complete a claim form – which We will send to You, if required.

We will ask You to submit certain documentation to support Your claim (please see list below). It is important that You submit all documentation requested, as We will be unable to process Your claim until received. Any payments made for claims will be paid to You by cheque.

1. a copy of Your Vehicle Rental Agreement.
2. a copy of Your Certificate, which will state Your car hire insurance reference number and/or insurance policy number.
3. Charge Receipt for the rental (if separate from the Vehicle Rental Agreement).

4. copies of any invoices, receipts, or other documents confirming any amount You have paid in respect of the incident for which You are claiming.
5. a front and back copy of the driving licence of the person driving the Rental Vehicle involved in the accident (the driver). You may also be asked for other forms of identification.
6. a copy of Your credit card statement showing payment of the damages claimed.
7. We may also require the following additional documents:
8. if the incident by law requires the attendance of the Police, We require an original copy of the police report.
9. If You are claiming for any theft, You must supply an original copy of the police report.
10. If the Rental Company issued an accident damage report, We require a copy of the report.

The details can be e-mailed, faxed or posted to:

Service Claims, Excess Claims Department,
First Floor, Rayford House, School Road,
Hove, East Sussex BN3 5HX United Kingdom
Phone: 0844 576 0999
From outside the UK, please dial 00 44 1273 741997
Fax Number: + 44 (0) 1273 730 917
E-mail: RockCarHire@service-claims.com

The Claims Department is available Mon.-Fri. 8:00 – 18:00.

FAILURE TO FOLLOW THESE STEPS MAY DELAY OR JEOPARDISE THE REIMBURSEMENT OF YOUR COSTS WARRANTY

This insurance is provided for one Rental Vehicle at any one time, which may be driven and operated by You.

Cover will take effect from the time You take legal control of the Rental Vehicle and will cease at the time the Vehicle Rental Company assumes control of the Rental Vehicle whether at its business location or elsewhere. This policy must have been purchased prior to the commencement of a Vehicle Rental Agreement for which You wish this policy to be operative.

DEFINITIONS

Assistance Company: who acts on behalf of the Rental Company.

Booking Voucher / Booking Receipt: confirmation that a booking has been made and premium collected using Rock Insurance website properties. This contains Your Booking Voucher Number.

Certificate: An insurance validation Certificate issued by the seller which describes You and the Insured person(s) who are covered under this policy. Also, it will contain Your car hire insurance reference number.

Covered Rental Trip: hire of the Rental Vehicle where the period of hire is shown in the Vehicle Rental Agreement.

Insurer/Our/Us/We: means ROCK Insurance Group and / or Halo Insurance Services Limited and / or Chubb Insurance Company of Europe SE.

Rental Company: a company or agency who are fully licensed with the regulatory authority of the country, state or local authority to provide that the Rental Vehicle is collected.

Rental Vehicle: any vehicle rented under a Vehicle Rental Agreement on a daily or weekly basis from a Rental Company within the Territories of this Insurance and which is collected from the Rental Company within the Geographical Scope of this Insurance.

Specified Driver(s): Drivers listed on the Vehicle Rental Agreement and who can drive the Rental Vehicle.

Territories: the countries which this policy provides cover, and shown on the Certificate as 'Where are You covered'. Please also refer to Our 'Worldwide Territory' definition.

Vehicle Rental Agreement: the contract of hire between the Rental Company and the Insured Person.

You/Your/Insured Person(s): the lead contracting person named on this policy who must be the person named as the main driver in the Vehicle Rental Agreement and who is eligible to drive the Rental Vehicle and any of the Specified Driver(s) on the Vehicle Rental Agreement

SECTION 1 – WORLDWIDE TERRITORY

What is covered:

Your Policy cover only applies whilst the Rental Vehicle is being used in or has been hired in a country defined as a Worldwide Territory.

What is not covered:

Where the Rental Vehicle is being used in, to or through the following countries:

Afghanistan, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Sudan, and Zimbabwe.

Also refer to General Exclusions

SECTION 2 – EXCESS INSURANCE

What is covered:

We will pay up to £2,000 for any single incident or up to **£3,000** for a series of incidents

during any single Vehicle Rental Agreement for the reimbursement of the excess applied by the Rental Company. You are covered for any physical loss or damage to the Rental Vehicle for which You are responsible under the terms of the Vehicle Rental Agreement, including:

- Fire;
- Theft;
- Vandalism;
- Physical damage to windscreens, tyres, roof and undercarriage;
- Towing costs relating to the loss or damage;
- Loss of use of the Rental Vehicle

What is not covered:

Any Payment over **£2,000** for any single incident or **£3,000** for a series of claims during any single vehicle agreement.

Does **NOT** apply where:

- You have not met the terms of Your Vehicle Rental Agreement
- the Rental Vehicle was not driven by or in the charge or control of You.

Also refer to General Exclusions

SECTION 3 – LOCK OUT

What is covered:

In the event that You are unintentionally locked out of the Rental Vehicle, We will pay costs incurred up to a maximum of **£100** to open the vehicle, without causing any further damage to the Rental Vehicle.

The Rental Company must approve the locksmith and the Assistance Company is to approve this course of action prior to a locksmith being called out. All receipts are to be retained and presented by the named insured to the Assistance Company for the reimbursement to be approved.

Failure to follow these steps may void this cover.

What is not covered:

We will not pay:

- Any costs exceeding £100.
- Where the locksmith is not approved by the Rental Company, and where the course of action was not approved by the Assistance Company.
- Where receipts and invoices are not presented.
- Also refer to General Exclusions

SECTION 4 – VEHICLE KEY REPLACEMENT

What is covered:

We will pay You costs incurred up to a maximum of **£300**, for each and every claim, for replacing a lost or stolen Rental Vehicle key, including replacement locks and locksmith charges.

What is not covered:

We will not pay:

- Any amount exceeding £300.
- Where receipts and invoices are not presented.
- Also refer to General Exclusions

SECTION 5 – BAGGAGE

What is covered:

In the event of theft or damage to baggage and/or personal belongings in Your Rental Vehicle as a result of theft or attempted theft following visible and forcible entry,

We will pay:

- up to **£300** in total for any one claim; OR
- up to **£150** for any single item.

This is subject to original receipts, proof of purchase or insurance valuations being received.

Where original receipts, proof of purchase or insurance valuations are not made available then the maximum payment per single claim is £75, subject to a maximum of £200.

A contribution of £50 is required towards the payment of each and every claim made within this section.

What is not covered:

We will not pay:

- for money, stamps, tickets, documents, securities;
- telephone, communications or entertainment equipment, including but not limited to mobile phones, satellite navigation systems and games consoles;
- goods, samples or equipment carried in connection with any trade or business;
- where the personal belongings and/or baggage are not concealed in either the locked boot or glove compartment of the Rental Vehicle;
- if a loss is not reported to the Police and a Police report obtained within 24 hours of discovery of the loss;
- where evidence of forced entry of the vehicle have not been confirmed by the police and/or Rental Company;

- for claims where the Rental Vehicle has been left unattended between the hours of 20:00hrs and 08:00hrs;
- for claims arising from theft or damage to household goods or anything shipped as freight or under a bill of lading;
- for any equipment not part of the Rental Vehicle which has been supplied by the Rental Company;
- where a travel policy is in place which already provides cover for loss or damage to Your personal belongings and baggage, or where any other insurance policy is in place which provides the same cover.

Also refer to General Exclusions

GENERAL CONDITIONS

The following conditions apply to all sections of this policy.

1. Keeping to the terms of Your policy. The cover provided by this policy only applies if You have met all the terms and conditions stated within this document.
2. Number of Rental Vehicles. Cover is provided for one Rental Vehicle at any one time which may be driven and operated by any of the Insured Persons as detailed on the Vehicle Rental Agreement. Cover will take effect from the time You take legal control of the Rental Vehicle and will cease at the time the Rental Company assumes control of the Rental Vehicle whether at its business location or elsewhere.
3. Purchase of Policy. This policy must have been purchased and have commenced, either prior to or to coincide with, the commencement date of a Vehicle Rental Agreement for which You require this Cover to be operative.
4. Provision of Accurate Information. You must provide complete and accurate information to Us when You take out Your insurance policy and throughout the life of the policy. It is important You ensure that all statements You make or confirm during the course of requesting a quote and/or purchasing an insurance policy, together with statements made in any claims forms, and other documentation are full and accurate. Please note that if You fail to disclose any material information or change of circumstances to Us, this could invalidate Your insurance cover and could mean that part or all of a claim may not be paid.
5. If You have a Claim.
 - a) The Claims Department must be notified of any accident, proceeding or other event which may give rise to a claim within 60 days of the incident.
 - b) You must co-operate with Us at all times and give Us all the information and help We request;
 - c) You must provide Us with the records and documents We request;
 - d) You must not admit liability, negotiate or refuse any claim without Our written consent;
 - e) We are entitled to the control and settlement of all proceedings arising out of or in connection with Your claim;
 - f) Claims will not be paid in respect of expenses to the extent that they are assumed, waived or paid by the Rental Company or its insurers.
 - g) Expenses reimbursed by Your employers insurer will not be paid;
 - h) We will not reimburse charges made by Your credit card company.
6. Other Insurance. Losses will not be paid in respect of any property, damages or expenses more specifically insured or any claim which but for the existence of this Insurance should be recoverable under any other Insurance.
7. Proceedings to make a recovery. We may take proceedings in Your name to recover compensation from any third party in respect of any indemnity provided under this insurance and any amounts so recovered shall belong to Us, and the Insured Person shall co-operate and provide all reasonable assistance as necessary to Us.
8. Our Cancellation Rights. We may cancel Your policy at any time by giving You 7 days' written notice to the last known e-mail address (or mailing address if You do not have an e-mail address) provided by You. We will give You a proportionate refund of any premiums paid for the insurance cover remaining, providing You have not made any claim during the period of insurance cover.
9. Jurisdiction and Law. This policy shall be governed by, and construed in accordance with the laws of England and Wales whose courts alone shall have jurisdiction in any dispute arising under this insurance.
10. Driving Licence. All Insured Persons must hold a valid driving licence, or hold a full internationally recognised licence.
11. Settling Disagreements. If We have agreed to pay a claim but disagree over the amount to be paid or any other dispute regarding this insurance policy, the matter will be referred to an arbitrator who We have both agreed to. You cannot take legal action until the arbitrator has made a decision.
12. Care of Vehicle. You must take all reasonable steps to protect the Rental Vehicle against loss and damage.

GENERAL EXCLUSIONS

The General Exclusions apply to the whole of this insurance policy, and apply in addition to What is not covered within each policy section.

Your insurance does NOT cover any liability arising directly or indirectly from any of the following:

1. Fraudulent/Dishonest/Criminal Acts. Any fraudulent, dishonest or criminal act committed by You the Insured Person or anyone with whom they are in collusion,

- or insurance effected in circumstances where a claim might reasonably be anticipated;
2. Violation of Rental Agreement Terms. From the use of the Rental Vehicle in violation of the terms of the Vehicle Rental Agreement;
 3. Period of Insurance. This policy only applies during the period of the Vehicle Rental Agreement. This policy is void if the dates of cover for this policy and the Vehicle Rental Agreement do not coincide. No policy can be issued retrospectively. This policy will not exceed 56 days from the start of the Vehicle Rental Agreement, subject the relevant premium being paid.
 4. Unacceptable/Unauthorised Drivers. Through driving by persons who are aged less than 21 years and over 74 years, and persons not named as authorised drivers on the Vehicle Rental Agreement , and by persons who do not have a valid driving licence;
 5. Unacceptable Vehicles. From the rental of vehicles where the value of the vehicle exceeds £65,000 or vehicles which are more than 20 years old, or the rental of 'antique, expensive or exotic' vehicles not considered to be conventional and usual.
 6. Unacceptable Vehicle Types. For the rental of vehicles not licensed for road use, and other vehicles types, including but not limited to trailers, caravans, camper vans, commercial vehicles, vans, loan or courtesy vehicles, trucks, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, motor homes, passenger vans and vehicles with more than 9 seats.
 7. Competition and Performance Driving. Out of the use of any Rental Vehicle in racing competitions, rallying, trials, rallies or speed testing, or when driven on a motor sport circuit.
 8. Injury, Illness, Drink/Drugs. From self-inflicted injury or illness, alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction or self-exposure to needless peril except in an attempt to save human life).
 9. Alcohol Limit. The Insured Person driving any kind of vehicle while the alcohol level in their blood is higher than the legal limit of the country where the incident occurs.
 10. Radioactivity/Nuclear/Pollution. From the loss or damage to any property or any liability, loss or exposure resulting or arising from:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or any waste and the combustion of nuclear fuel; or
 - b) the radioactive toxic explosive or other hazardous properties or any explosive nuclear assembly or nuclear component thereof.
 - c) the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants;
 11. War and Hostilities. From loss or damage caused by war (whether war be declared or not), invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, terrorism, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
 12. Other Insurance. The amount of the indemnity You are entitled to claim from any other insurance whether or not the insurer refuses the claim or fails to settle for any reason whatsoever;
 13. Rental Vehicles Contents. From any loss or damage to the Rental Vehicle's contents;
 14. Fines, Penalties etc. From fines, penalties, exemplary or punitive damages or any other type or kind of judgement or award which does not compensate the party benefiting from the award or judgement for any actual loss or damage sustained;
 15. Workers Compensation Act. Out of any obligation for which You may be held liable under any Workers Compensation Act, disability benefits or unemployment law or any similar law;
 16. Property in Your Control. From any loss or damage to material property transported by You or in Your care, custody or control.
 17. Wear and Tear. Out of wear and tear, gradual deterioration, insect or vermin, inherent vice.
 18. Off Road. Out of losses occurring from driving whilst not on a Public Motorway.
 19. Mechanical Breakdown & Incorrect Fuel. From loss or damage to the Rental Vehicle as a result mechanical breakdown or as a result of the fuel tank being filled with the incorrect fuel type.
 20. Payment of Premium. Where the full premium or any additional premium have not been paid by You.
 21. Illegal Transport. From loss or damage whilst carrying illegal goods in the Rental Vehicle or whilst transporting contraband.

COMPLAINTS PROCEDURE

Halo Insurance Services Limited and Chubb Insurance Company of Europe SE aim to provide a service that will cause no cause for complaint. However if You are dissatisfied with the service We have provided please write to:

The Complaints Department
 Halo Insurance Services Limited
 8 The Square, Stockley Park, Heathrow,
 Uxbridge, UB11 1FW, UNITED KINGDOM

quoting Your policy number or claim reference number and give us full details of Your complaint.

Halo Insurance Services Limited are authorised to issue a final response to Your complaint but where appropriate, the final response may be issued by Your insurer, Chubb Insurance Company of Europe SE.

Should You remain dissatisfied having received a final response, You may be able to take Your complaint to the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation scheme (FSCS). You may be entitled to compensation from this scheme if We cannot meet Our financial obligations. For claims against insurers, 90% of the claim is covered. Further information about the compensation scheme arrangements is available at www.fscs.org.uk or by contacting the FSCS on telephone number 020 7892 7300.

CONFIDENTIALITY AND DATA PROTECTION

All information about You of a sensitive or personal nature will be treated as private and confidential. We will however use and disclose the information We have about You in the course of arranging, placing and administering Your insurance. This may involve passing information about You to insurers, other intermediaries and other third parties involved (directly or indirectly) in Your insurance

We may also pass information about You to other companies which are in or are associated with Our group.

We or they may also use the information We hold about You to provide You with information on other products and services We or they can offer and which We or they feel may be of interest to You. If You do not wish to receive marketing information from Us or them, please contact Us immediately.

INFORMATION ABOUT YOUR INSURANCE PROVIDERS

Halo Insurance Services Limited registered office:

Suite 1, 56 Gloucester Road, London, SW7 4UB and is registered in England number 6929208.

Authorised and regulated by the Financial Services Authority Ref. No. 504629 for the sale and administration of general insurance products in the United Kingdom and throughout the European Economic Area (EEA).

Halo Insurance Services Limited acts as Administrators for the Insurer, Chubb Insurance Company of Europe SE.

Chubb Insurance Company of Europe SE.

Registered office 106 Fenchurch Street, London, EC3M 5NB, England

A European company incorporated in England & Wales registered under company number SE13

Authorised and Regulated by the Financial Services Authority

CONTACT NUMBERS

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE HALO STATING YOUR NAME AND POLICY NUMBER.

Claims Helpline (from the UK):	0844 826 6563
Claims Helpline (from abroad):	+44 (0) 20 7895 3200

SECTION A - TRAVEL INSURANCE SUMMARY OF COVER

Cover (per person unless otherwise shown)	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Backpacker Limits up to	Excess
1. Personal Assistance Services	£250 per Trip	Nil	£250 per Trip	Nil	£250 per Trip	Nil
2. Medical Emergency & Repatriation	£5,000,000	£200	£10,000,000	£150	£5,000,000	£200
3. Emergency Dental Treatment	£350	£200	£350	£99	£350	£200
4. Additional Accommodation & Travelling Cost	£1,000	Nil	£2,000	Nil	£1,000	Nil
5. Hospital Daily Benefit	N/A	N/A	£25 per complete 24 hours of inpatient treatment; maximum of £100	Nil	N/A	N/A
6. Cancellation & Curtailment	£2,000	£200/£20 for Loss of Deposit	£5,000	£99/£20 for Loss of Deposit	£2,000	£200/£20 for Loss of Deposit
7. Travel Delay						
- Delay	N/A	N/A	£20 for the first full 12 hours delay then £10 for each subsequent full 12 hours; maximum of £300	Nil	N/A	N/A
- Abandonment	N/A	N/A	£5,000	£99/£20 for Loss of Deposit	N/A	N/A
- Transport Cancellation	N/A	N/A	£500	Nil	N/A	N/A
8. Missed Departure on the Outward Journey	N/A	N/A	£800	£99	N/A	N/A
9. Personal Luggage	£1,000	£200	£2,000	£99	£1,000	£200
10. Luggage Delay on Your Outward Journey	N/A	N/A	£50 per complete 24 hours; maximum of £100	Nil	N/A	N/A
11. Money	£200	£200	£350	£99	£200	£200
12. Personal Liability	£2,000,000 per policy	£200	£2,000,000 per policy	£99	£2,000,000 per policy	£200
13. Personal Accident						
- Death	£5,000	Nil	£5,000	Nil	£5,000	Nil
- If the Insured Person is aged under 18 or over 65	£1,000	Nil	£1,000	Nil	£1,000	Nil
- Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000	Nil	£25,000	Nil	£10,000	Nil
- Permanent Total Disablement	£10,000	Nil	£25,000	Nil	£10,000	Nil
- If the Insured Person is aged over 65	£1,000	Nil	£1,000	Nil	£1,000	Nil
14. Legal Protection	£10,000 per policy	£200	£15,000 per policy	£99	£10,000 per policy	£200
15. Withdrawal of Services	N/A	N/A	£500	Nil	N/A	N/A
16. Catastrophe	N/A	N/A	£1,000	Nil	N/A	N/A
17. Pet Care	N/A	N/A	£20 per complete 24 hours; maximum of £200	Nil	N/A	N/A
18. Hijack	N/A	N/A	£50 per complete 24 hours; maximum of £350	Nil	N/A	N/A
Optional Winter Sports Cover						
19. Cancellation & Curtailment	£2,000	£200/£20 for Loss of Deposit	£5,000	£99/£20 for Loss of Deposit	N/A	N/A
20. Skis, Ski Equipment & Ski Pass	£350	£200	£1,000	£99	N/A	N/A
- Single Article Limit (owned)	£350	£200	£1,000	£99	N/A	N/A
- Single Article Limit (hired)	£200	£200	£500	£99	N/A	N/A
- Ski Pass	£75 per complete 24 hours; maximum of £300	£200	£75 per complete 24 hours; maximum of £450	£99	N/A	N/A
21. Piste Closure	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £300	Nil	N/A	N/A
22. Avalanche or landslide	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £300	Nil	N/A	N/A
23. Ski Equipment Delay	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £300	Nil	N/A	N/A
Optional Golf Cover						
24. Golf Equipment	£1,000	£200	£1,000	£99	N/A	N/A
	£500	£200	£500	£99	N/A	N/A
25. Golf Equipment Hire	£20 per complete 24 hours; maximum of £100	Nil	£20 per complete 24 hours; maximum of £100	Nil	N/A	N/A
26. Green Fees	£75 per complete 24 hours; maximum of £300	£200	£75 per complete 24 hours; maximum of £300	£99	N/A	N/A
Optional Scuba Diving Cover						
27. Scuba Equipment	£1,000	Nil	£1,000	Nil	N/A	N/A
- Single Article Limit	£250	Nil	£250	Nil	N/A	N/A
- Scuba Equipment Hire	£20 per complete 24 hours; maximum of £400	Nil	£20 per complete 24 hours; maximum of £400	Nil	N/A	N/A
- Pre-booked Diving Days	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £200	Nil	N/A	N/A
Optional Prepaid Booking Upgrade						
28. Cancellation & Curtailment	£2,000	£200/£20 for Loss of Deposit	£5,000	£99/£20 for Loss of Deposit	N/A	N/A
Optional Additional Handbag Cover						
29. Handbag Cover	N/A	N/A	£300	Nil	N/A	N/A
Optional Buggy Cover Upgrade						
30. Buggy Cover	N/A	N/A	£300	Nil	N/A	N/A

SECTION B - SCHEDULED AIRLINE FAILURE SUMMARY OF BENEFITS

Cover (per person unless otherwise shown)	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Backpacker Limits up to	Excess
1. Scheduled Airline Failure Cover	Nil	Nil	£1,500	Nil	N/A	N/A

SECTION C - OPTIONAL GADGET COVER SUMMARY OF BENEFITS

Cover (per person unless otherwise shown)	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Backpacker Limits up to	Excess
1. Level 1 (Up to 3 Gadgets per Policy)	£1,000	£50	£1,000	£50	N/A	N/A
2. Level 2 (Up to 5 Gadgets per Policy)	£2,000	£50	£2,000	£50	N/A	N/A
3. Level 3 (Up to 7 Gadgets per Policy)	£3,000	£50	£3,000	£50	N/A	N/A

SECTION D - OPTIONAL CAR HIRE EXCESS COVER SUMMARY OF BENEFITS

Cover (per person unless otherwise shown)	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Backpacker Limits up to	Excess
1. Car Hire Excess Insurance	£3,000	Nil	£3,000	Nil	N/A	N/A
- Single Article Limit	£2,000	Nil	£2,000	Nil	N/A	N/A
2. Lock Out	£100	Nil	£100	Nil	N/A	N/A
3. Vehicle key Replacement	£300	Nil	£300	Nil	N/A	N/A
4. Baggage	£300	Nil	£300	Nil	N/A	N/A
5. Single Article limit	£150	Nil	£150	Nil	N/A	N/A