

TRAVEL INSURANCE - POLICY WORDING

In return for payment of the premium shown in the **schedule**, we agree to insure **you**, subject to the terms and conditions contained in or endorsed on this contract of insurance, against **bodily injury**, medical expenses, loss and damage in the manner and to the extent provided in this contract during the **period of insurance**.

This document, the Schedule, and any endorsements forms **your** insurance. This document sets out the conditions of **your** insurance policy which **you** should be aware of. It is important that **you** read this policy carefully to ensure it meets **your** needs.

This document including endorsements (if any), the Schedule and the **Schedule of Benefits** shall be read together as one contract and any word or expression to which a specific meaning has been given in any part of this Policy, the Schedule or of the **Schedule of Benefits** shall bear the same meaning wherever it may appear unless otherwise provided.

The insurance provided by this policy is subject to certain conditions and exclusions and to the General Policy Exclusions and General Policy Conditions which apply to the whole policy.

The Schedule will indicate what level of cover **you** have taken. The maximum we will pay under each section is set out in the **Schedule of Benefits**.

This insurance is valid for Residents of the United Kingdom, Channel Islands and the Isle of Man. Your journey must start from and return to the United Kingdom, Channel Islands or the Isle of Man.

For one way trips departing from the United Kingdom, Channel Islands or the Isle of Man, the maximum duration of cover applied will be a maximum of up to 10 days and once cleared through the destination Immigration/Customs, this insurance will then expire.

It is your responsibility to ensure this product provides you with an appropriate level of protection. You should be aware that medical expense costs may exceed the level of cover this policy provides, particularly in North America.

All words printed in **bold** in this document are defined. Please refer to the Definition section from Page 11.

SECTION 1 - PERSONAL ACCIDENT

If **you** sustain **bodily injury** caused by an **accident** during an **insured journey**, we will pay up to the amount specified in the **Schedule of Benefits** to **you** or to **your** legal heirs, estate, executors or administrators.

Provided Always That:

- the benefit shall not be payable under more than one of the items of benefits as outlined below in respect of the consequences of one **accident**;
- the total sum payable under this insurance in respect of any one or more claims in respect of any one **insured person** shall not exceed in all the largest benefit under any one of the items within this section; and
- if an **accident** causes the death of the **insured person** during an **insured journey** following the date of the **accident** and prior to the definite settlement of the benefit for disablement provided for under Items 2 to 7 below, there shall be paid only the benefit provided for in the case of death.

Benefit	Percentage of Sum Insured
1. Accidental death	100%
2. Total and irrecoverable loss of sight of both eyes	100%
3. Total and irrecoverable loss of sight of one eye	25%
4. Loss of two limbs	70%
5. Loss of one limb	50%
6. Total and irrecoverable loss of sight of one eye and loss of one limb	100%
7a. Permanent Total Disablement (other than Benefits 2 to 6 above and 7b below)	100%
7b. Permanent Disablement Complete deafness of both ears of	40%

traumatic origin	
Loss of speech	100%

*In respect of Section 1 - Personal Accident - the amount payable will be limited to:

10% per person in respect of **children** up to the age of 18 years or the age of 23 years when in full time education.

Further, no cover is given to persons aged 70 years and above in respect of Benefit 7a and 7b under Section 1 - Personal Accident.

Specific Exclusions in respect of Section 1 - Personal Accident (in addition to General Exclusions)

This section does not cover death or disablement caused directly or indirectly by:

- Any **sickness**, disease, illness or bacterial infection except medically acquired infections or blood poisoning, including pyogenic infections which may result from an **accidental** cut or wound;
- your** suicide or attempted suicide or intentional self-injury or **you** being in a state of insanity;
- venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named;
- your** deliberate exposure to exceptional danger (except in an attempt to save human life);
- you** being under the influence of alcohol or solvents;
- you** being under the influence or the use of drugs (except those prescribed by a **Registered Medical Practitioner** but not those prescribed in the treatment of drug addiction); and
- normal pregnancy or childbirth, without any accompanying complications of pregnancy and childbirth. This policy is designed to provide cover for unforeseen events, and normal childbirth would not constitute an unforeseen event.

Conditions specific to Section 1 - Personal Accident (in addition to General Conditions)

- Unless otherwise declared and agreed by **us** no benefit will be payable for any condition for which **you** have sought advice, diagnosis, treatment or counselling or of which **you** should reasonably have been aware at inception of this policy or for which **you** have been treated at any time prior to inception.

All medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition shall be made available on request to any medical adviser appointed by **us** and such medical adviser shall, for the purpose of reviewing the claim, be allowed so often as may be deemed necessary to make an examination of **you**.

SECTION 2 - MEDICAL AND EMERGENCY EXPENSES

- A. If **you** suffer an **accident** or first contract **sickness** during an **insured journey**, we will pay all **reasonable and customary charges**, costs and expenses as follows providing that they are necessarily incurred from the date of the **accident** or first manifestation of **sickness** within the **insured journey** during the **period of insurance** and not exceeding the amount including the sub-limit amounts specified in the **Schedule of Benefits** for:

- medical, surgical, specialist's fees, hospital, nursing home, nursing attendance charges, costs of physiotherapy, massage and manipulative treatment, surgical and medical requisites and ambulance charges;
- the actual cost of dispatching essential medicines which have been prescribed by a **Registered Medical Practitioner** (subject to exclusion 21);
- additional hotel and repatriation expenses incurred by **you** and any members of **your** family or party who have to remain with or travel with **you**. However, such costs and expenses will be at the discretion and must be agreed in advance by **the Underwriters** or the **Assistance Company**;
- travel and hotel expenses of up to 4 persons to travel from **your home country** if their presence is certified as necessary by a **Registered Medical Practitioner**. However, such costs and expenses must be agreed in advance by **us** or the **Assistance Company**;

- (v) costs of funeral expenses and the cost of transporting **your** remains or ashes to **your home country**, OR alternatively, the cost of cremation or burial abroad in the country where the death occurs. However, such costs and expenses must be agreed in advance by **us** or the **Assistance Company**; and
- (vi) charter of an air ambulance or the use of air transport including qualified attendants certified by a **Registered Medical Practitioner** necessary for evacuation to the nearest medical facility or for the repatriation back to **your home country**.

B. IN RESPECT OF DENTAL CARE

We will pay up to the amount as specified in the **Schedule of Benefits** for medical treatment and pharmaceutical expenses incurred by **you** on medical prescription for the emergency relief of pain regardless of cause; provided however that the pain is not a pre-existing condition, and excluding general dental examination including X-Rays, costs of providing, repairing or replacing dentures, dental work involving use of the precious metals, extractions fillings and general dental care.

Specific conditions in respect of Section 2 - Medical and Emergency Expenses (in addition to General Conditions)

1. **You** will not be covered for any **pre-existing medical conditions** that **you** have not declared to **us** and that have not been accepted by **us** in writing.
2. If **you** do not comply with these conditions, **we** may cancel the policy, refuse to deal with the claim, or reduce the amount of any claim payment.
3. **You** must give notice of a possible claim as soon as possible to the **Assistance Company** as per Claims Procedure A under the Claims Procedure section.
4. **We** reserve the right to relocate **you** from one hospital to another and arrange for **your** repatriation or evacuation to **your home country** at any time during the **Journey/Trip**. **We** will only do this if in the opinion of the **Registered Medical Practitioner** **you** can be moved or travel safely to **your home country** to continue treatment.

MEDICAL HEALTH REQUIREMENTS - PREGNANCY

This policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancies) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. This policy does, however, cover **you** should complications arise with the pregnancy due to **accidental** injury or unexpected illness which occurs whilst on **your Journey/Trip**.

Specific Exclusions in respect of Section 2 - Medical and Emergency Expenses (in addition to General Exclusions)

This section does not cover costs or expenses directly or indirectly caused by or relating to:

1. any outpatient claims/costs above GBP 500 which have not been agreed or approved by the **Assistance Company**; and
2. **your** suicide or attempted suicide or intentional self-injury or **You** being in a state of insanity;
3. venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named;
4. **your** deliberate exposure to exceptional danger (except in an attempt to save human life);
5. **your** own criminal act;
6. **you** being under the influence of alcohol or solvent or under the influence of drugs other than those drugs taken under the direction of a **Registered Medical Practitioner** but not those prescribed in the treatment of drug addiction;
7. normal pregnancy or childbirth, without any accompanying complications of pregnancy and childbirth. This policy is to provide cover for unforeseen events, **accidents**, **sickness** and diseases and normal childbirth would not constitute an unforeseen event;
8. costs and expenses for medical treatment for any complication as a result of a voluntary termination of pregnancy;
9. rest cures, sanatorial or custodial care;
10. treatment in a private hospital or clinic abroad where a public or state facility is available;

11. costs and expenses of supplying or fitting of eye glasses or hearing aids unless necessitated by **bodily injury**;
12. costs of cosmetic or plastic surgery or **prostheses, orthopaedic material or orthosis** and **osteosynthesis material** unless necessitated by **bodily injury**;
13. examination for check up purposes not necessary to diagnose **sickness** or **bodily injury** or for general health examinations;
14. any **pre-existing medical condition**, disability, **accident**, or **sickness** or services or treatment which originated prior to an **insured journey** or prior to the **period of insurance**, convalescence or relapse;
15. the **excess** specified in the **Schedule of Benefits** in respect of each and every claim;
16. any further costs and expenses incurred after **your** return to **your home country** for continuation of any treatment received abroad;
17. expenses incurred for any in-patient treatment or evacuation/repatriation which have not been notified to and authorized by the **Assistance Company**;
18. costs of telephone calls, other than calls to the **Assistance Company** notifying them of the problem or calls received from the **Assistance Company** to **your** mobile telephone for which **you** are able to provide a receipt or other evidence to show that the call took place, its cost and the number telephoned;
19. the cost of taxi fares, other than those for travel to or from hospital relating to **your** admission, discharge, attendance for outpatient treatment or appointments;
20. the cost of treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or illness which necessitated **your** admittance into hospital;
21. any form of treatment or surgery which, in **our** opinion can be delayed until **your** return **home**;
22. medication, which, at the time of departure, is known to be required or to be continued outside **your home country**;
23. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed in advance by the **Assistance Company**;
24. emotional disorders, including but not limited to stress, anxiety, depression or any other mental or nervous disorder
25. expenses incurred as a result of a tropical disease where the recommended inoculations and/or recommended medication have not been undertaken;
26. **your** decision not to be evacuated/repatriated after the date when, in the opinion of the **Assistance Company**, it is safe to do so;
27. any treatment relating to Mumps, Chicken Pox, Measles, German Measles, Spina Bifida, Whooping Cough, Diphtheria, Polimyelitis, Meningitis and Scarlet Fever and for consequences relating to such illnesses, accelerated by or arising from **children** up to the age of 5 years;
28. any cardiovascular or circulatory condition (example, heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) and Diabetes for persons aged 70 years and over;
29. anything mentioned in General Exclusions

SECTION 3 - CANCELLATION AND CURTAILMENT

We will pay up to the amount specified in the **Schedule of Benefits** for all non-recoverable deposits, advance payments (including pre-paid excursions) and other charges paid or due to be paid by or on behalf of **you** for travel and accommodation and also for necessary extra travel or accommodation expenses for return to **your home country** in the event of an **insured journey** being necessarily cancelled or curtailed because of:

- (i) the death, **bodily injury**, **sickness**, **redundancy**, jury service or witness attendance in a court of **you** or **your close relative**, **close business associate**, **guardian**, **travelling companion**, or the person whom **you** intended to visit or stay with;
- (ii) government restrictions following an epidemic OR kidnap of **you** or a **close relative**, **close business associate**, **guardian**, **travelling companion** or the person with whom **you** had arranged for temporary residence during the **insured journey**;
- (iii) **you** suffering **bodily injury** or **bodily injury** and are in hospital for the rest of the **journey/trip** ;
- (iv) directives issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling prohibiting all travel or all but essential travel, or recommending evacuation from the country or specific area or event to which **you** were travelling providing the directive came into force after **you** purchased, this policy or booked the **insured journey** (whichever is the later) or in

- case of curtailment after **you** have left **your home** country to commence the **insured journey**;
- (v) **hijack** or attempted **hijack** ;
 - (vi) adverse weather conditions or mechanical breakdown of a **carrier** making it impossible for **you** to travel on **your** outward journey from **your home** at the commencement of the **insured journey**;
 - (vii) **your** private residence or place of employment being rendered uninhabitable within 14 days of the commencement of the **insured journey** as a result of physical loss or damage or **your** presence being required by the police following burglary or attempted burglary at **your** private residence or place of employment; or
 - (viii) interruption or withdrawal of chartered or scheduled transport services caused by **strike** or **industrial action**, locked out workers, riot, civil commotion, **hijack** , avalanche, landslide, adverse weather or mechanical breakdown of a **carrier**.

Specific Exclusions in respect of Section 3 – Cancellation & Curtailment (in addition to General Exclusions)

No payment will be made under this section:

1. under item (i) above for any disability, condition or **sickness** of **you** which originated prior to the commencement of an **insured journey**;
2. in respect of any medical condition from which any person specified in item (i) other than **you** is known to be suffering at the commencement of an **insured journey**;
3. in respect of any person specified in item (i) above arising out of pregnancy within 4 months of the estimated delivery date or childbirth;
4. for any claim arising directly or indirectly from the **your** failure to comply with the Important Conditions Relating To Health as outlined in this document;
5. for any claim arising directly or indirectly from government Regulation or Act, which causes delay or amendment of **your** itinerary, or failure in provision of any part of the **insured journey** (including error, omission, financial failure or default) of or by the provider of any service forming part of the **insured journey** as well as of the travel agent or tour operator through whom the **insured journey** was booked;
6. for **your** failure to provide to the relevant authorities, for whatever reason, the documents which are required to allow travel, such as passport, visa, tickets, identity card or vaccination certificates;
7. for any unused portion of the original tickets where repatriation or evacuation has occurred;
8. for **your** disinclination to travel;
9. for any losses due to **your redundancy** which is caused by or resulting from misconduct leading to dismissal or from resignation or voluntary **redundancy** or where a warning or notification of **redundancy** was given before **you** purchased this policy and also prior to booking any **journey/journey/trip** ;
10. for claims for any costs associated with unused timeshare property, holiday property bond, airline mileage reward scheme (airmiles) or any other promotions or rewards scheme;
11. for circumstances known to the **you** prior to the booking of the **Journey/Trip** which could reasonably have been expected to give rise to cancellation or Curtailment of the **journey/journey/trip** ;
12. for costs of recoverable Airport Departure Duty/Tax or irrecoverable payments for lost excursions;
13. **bodily injury** or illness unless a **Registered Medical Practitioner** provides a certificate stating that this prevented **you** from travelling;
14. for any amount recoverable from a travel agent, tour operator, **carrier** or any other source;
15. for **your** failure to allow sufficient time to reach **your** departure point from **your home**; and
16. the **excess** specified in the **Schedule of Benefits** in respect of each and every claim.

Specific Conditions in respect of Section 3 – Cancellation & Curtailment (in addition to General Conditions)

1. **We** shall not make any payment under this section until **you** have provided the following:
 - A. A copy of the report relating to any incident such as medical report including a medical certificate from a **Registered Medical Practitioner**, death certificate, firefighters' report or police report. That document must show:
 - i. the date of the event and if appropriate the date of hospital admission, death or **accident**;
 - ii. the diagnosis of the medical condition (if appropriate);

- iii. the type of damage caused; and
- iv. the clinical or background history and where appropriate, the treatment prescribed.

- B. A copy of the invoice(s) and/or receipt(s) from the travel agent, airline, tour operator, hotel, train company, online travel agency or any other provider for the payment of the **journey/journey/trip** ;
 - C. A copy of the cancellation expenses invoice issued by the travel agent, airline or tour operator, hotel, train company, online travel agency or any other provider for the payment of the **journey/trip** ; and
 - D. A copy of the cancellation document issued by the travel agent, airline, tour operator, hotel, train company, online travel agency or any other provider, as well as the cancellation expenses invoice or payment slip of those.
2. It is a condition of this policy that **you** contact the **Assistance Company** prior to any curtailment of the **journey/journey/trip** .
 3. **You** must obtain a medical certificate from a **Registered Medical Practitioner** and prior approval of the **Assistance Company** to confirm the necessity of **your** return **home** prior to curtailment of the **journey/journey/trip** due to medical reasons.
 4. If **you** fail to notify the travel agent, tour operator or provider of transport/ accommodation as soon as it is found necessary to cancel the **journey/journey/trip** , **we** will only pay for the cancellation charges that would have applied had failure not occurred.
 5. If **you** cancel the **journey/journey/trip** due to **bodily injury** or a **medical condition** other than medical condition which is not relating to or is a **pre-existing medical condition**, then **you** must provide a medical certificate from a **Registered Medical Practitioner** stating that this prevented **you** from travelling.

SECTION 4 - BAGGAGE AND PERSONAL EFFECTS

We will pay up to the amount specified in the **Schedule of Benefits** in the event of physical loss, theft or damage to **baggage** or personal effects whilst:

- A. **Checked-in baggage**
- or
- B. during an **insured journey**,

Underwriters will only indemnify under items A or B above

Specific Exclusions in respect of Section 4 – Baggage & Personal Effects (in addition to General Exclusions)

This section does not cover:

1. any claim resulting from
 - (a) **valuables** left **unattended** at any time (including in a motor vehicle or in the custody of **carriers**) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation which is evident of forced entry confirmed by a police report;
 - (b) **baggage** and money or documents contained in or stolen from an **unattended** motor vehicle or left **unattended** at any time
 - (c) loss or damage due to delay, confiscation or detention by customs or other authority;
 - (d) depreciation in value or shortages due to error or omission;
 - (e) any loss or damage due to staining or any process of dyeing or cleaning or water damage however caused;
 - (f) unset precious stones, contact or corneal lenses, hearing aids and dental or medical fittings, antiques, musical instruments, bonds, deeds, manuscripts, securities, perishable goods (such as foodstuffs), ski equipment, **golf equipment**, bicycles, pushchairs, prams or buggies or wheelchairs and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage);
 - (g) cracking, scratching, breakage of or damage to china glass, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft or **accident** to the vessel, aircraft or vehicle in which they are being carried;
 - (h) breakage of sports equipment or damage to sports clothing whilst in use;

- (i) wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth, vermin, by any process of cleaning, repairing or restoring, mechanical or electrical breakdown or derangement;
- (j) mobile phones and mobile phone accessories, pre-paid minutes that have not been used, mobile rental charges, or prepayments (example, a contract phone with free minutes and text messages);
- (k) loss of, theft to, or attempted theft of all **baggage** not reported to the police or appropriate authority within 24 hours of discovery;
- (l) loss of, theft to, or damage to **valuables** whilst in **checked-in baggage**; and

2. the **excess** specified in the **Schedule of Benefits** in respect of each and every claim.
3. Anything mentioned in the General Exclusions.

Specific Conditions in respect of Section 4 – Baggage & Personal Effects (in addition to General Conditions)

1. **You** must take reasonable precautions at all times to ensure the safety and supervision of **your baggage** and **you** should take all practicable steps to recover property lost or stolen. If it is lost, stolen or damaged while in the care of a **carrier**, transport company, authority or hotel **you** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If property is lost, stolen or damaged whilst in the care of a **carrier** or authority or hotel then **you** must:
 - a. obtain a Property Irregularity Report from Your accommodation manager or carrier;
 - b. give formal written notice of the claim to the **carrier** within the time limit contained in their conditions of carriage (please retain a copy);
 - c. retain all travel tickets and tags for submission in the event of a claim; and
 - d. retain receipts for items lost, stolen or damaged as these will help to substantiate the claim.
2. **We** shall only pay the amount specified in the **Schedule of Benefits** in respect of any one article or pair or set of articles.
3. Claims under this section shall be settled based on:
 - (i) the replacement cost of a comparable item provided that
 - (a) it was less than 2 years old at the time of loss or theft or damage;
 - (b) proof of purchase is provided; and
 - (c) the item is actually replaced.
 - (ii) the value of the item at the time of loss or theft or damage if it is not actually replaced or is older than 2 years or proof of purchase cannot be supplied.

SECTION 5 – DELAYED BAGGAGE

We will pay up to the amount specified in the **Schedule of Benefits** for emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** after the waiting period as stated in the **Schedule of Benefits**, provided written confirmation is obtained from the **carrier** confirming the reason and the number of hours the **baggage** was delayed.

If the loss is permanent, the amount paid under this section will be deducted from the final claim paid by any other section of the policy covering the **baggage**.

Specific Conditions in respect of Section 5 – Delayed Baggage (in addition to General Conditions)

You must provide receipts or invoices for any expenses claimed under this section.

Under the European Union (EU) travel regulations, you are entitled to claim compensation against the EU carrier.

If the checked-in baggage is damaged or lost by an EU airline, you must claim compensation from the carrier within seven (7) days. If your checked-in baggage is delayed then you must claim compensation from the carrier within 21 days Your return.

The regulations apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an **EU carrier**.

SECTION 6 – SECURE WALLET

A. Credit Card Fraud

We will pay up to the amount specified in the **Schedule of Benefits** in respect of any such loss of or theft of **your** wallet or purse during an **insured journey** within the **period of insurance** for the financial loss incurred as a result of **your** credit card being lost or stolen by a **third party** for fraudulent payment transactions or cash withdrawals.

B. Keys and Papers

We will pay up to the amount specified in the **Schedule of Benefits** for costs incurred to replace keys including locks and official administrative papers including but not limited to travel documents and visas in respect of any such loss of or theft of **your** house keys, car keys, and official administrative papers during an **insured journey** within the **period of insurance**.

C. Mugging

We will pay up to the amount specified in the **Schedule of Benefits** in the event **you** sustain **bodily injury** as a result of a violent assault occurring during an **insured journey** within the **period of insurance** whilst withdrawing funds from an automated teller machine (ATM) or within two hours of withdrawing funds from ATM thereafter which results in such loss or theft from **you**.

Specific Conditions in respect of Section 6 – Secure Wallet (in addition to General Conditions)

1. **You** must take reasonable precautions at all times to ensure the safety and supervision of securing **your** wallet including keys and documents and **you** should take all practicable steps when withdrawing funds from ATMs.
2. Upon discovery of **your** lost or stolen credit card, fraudulent payment transaction(s) or cash withdrawals by a **third party**, cover would commence from the date of the first fraudulent transaction for up to a maximum of 48 hours or upon notification by **you** to the bank that **your** credit card is lost or stolen, whichever the earliest.
3. **You** must retain receipts of cash withdrawals from ATM machines.
4. **You** must:
 - a. notify the bank within 24 hours as soon as it is discovered that **your** credit card is lost or stolen in order to block the credit card for future transactions;
 - b. request the bank or credit card company investigate the fraudulent transaction(s) made on the card; and
 - c. report to the police or your card issuer within 24 hours:
 - (ii) report the assault of violent attack which resulted in theft or stolen of the wallet including the location where the incident took place, date and time of the assault and the amount stolen.
 - (iii) of lost keys and official administrative papers including the details of the official administrative papers which you were carrying at the time of lost or stolen.
5. As soon as **you** return to **your home** country **you** must provide to **us** a written report of the loss or theft along with:
 - a. a letter from the bank acknowledging receipt of the request to block the card upon discovery of being lost or stolen;
 - b. a letter from the bank or credit card company to state the reason for not indemnifying **you** for the fraudulent transaction. In the event they are unable to indemnify **you** for the fraudulent transaction charges **we** will require a copy of their investigative report;
 - c. a copy of the police report;
 - d. a credit card statement showing the amounts and description of fraudulent transactions made on the card;
 - e. receipts of cash withdrawals from the ATM machine;
 - f. a copy of the locksmith invoice for the replacement of keys and locks;
 - g. a medical certificate or witness testimony in case of the assault of violent attack which resulted in your wallet being stolen; and
 - h. any other document **we** consider necessary to investigate the claim.

Specific Exclusions in respect of Section 6 – Secure Wallet (in addition to General Conditions)

This Section does not cover:

1. cash in a lost or stolen wallet; Not applicable to Item C – Mugging above
2. expired, cancelled or withdrawn credit/debit cards;
3. any loss arising from debit cards;
4. any loss caused by **your** spouse, **children** or **close relatives**, or **travelling companion whether** intentionally or not;
5. any loss occurring as a result of confiscation by the relevant regulatory authorities;
6. any loss not reported to the police or to the, bank or credit card company within 24 hours of discovery;
7. any room keys to **your** accommodation, pad locks, magnetic keys to the house or hotel or office keys;
8. in respect of **children**; and
9. anything mentioned in General Exclusions.

SECTION 7 – MONEY, TRAVELLERS CHEQUES & DOCUMENTS/PASSPORT

We will pay up to the amount specified in the **Schedule of Benefits** in the event **you** sustain loss or theft of cash (including bank notes, currency notes and coins in current use), travellers' and other cheques, postal or money orders, prepaid coupons or vouchers, travel tickets, pre-booked event and entertainment tickets, electronic money cards all held for private purposes, or necessary travel documents such as passports, visa documents, identity cards, and driving licences:

- (i) during an **insured journey**, or
- (ii) in the event of cash (including bank notes, currency notes and coins in current use), travellers' and other cheques, postal or money orders, obtained for the purpose of undertaking the **insured journey** from the time of collection from the bank or 24 hours prior to the **insured journey** (whichever the later) until deposited at the bank or 24 hours after the **insured journey** (whichever the earlier).

For the loss of passports :

This policy also provides cover for additional travel, accommodation and communication expenses which **you** have to pay to obtain a temporary or replacement passport, the cost of the temporary replacement passport and the cost of re-stamping visas.

In respect of **children** up to the age of 18 years, no cover will be provided for loss of money and travellers' cheques.

Specific Exclusions in respect of Section 7 – Money, Travellers Cheques & Documents/ Passports (in addition to General Exclusions)

This Section does not cover

1. any claim resulting from:
 - (a) delay, confiscation, shortages due to errors or omissions in receipts or payments or accountancy, or depreciation in value, or variation in exchange rates; and
 - (b) loss or theft which is not reported to the police or appropriate authority within 24 hours of discovery.
2. any loss of travellers cheques or cheques not reported to the local bank or agent of the supplier in accordance with their instructions;
3. any loss resulting from loss or theft of credit cards;
4. the **excess** specified in the **Schedule of Benefits** in respect of each and every claim;
5. loss directly or indirectly caused by destruction of or damage to property by or under the order of any government or public or local authority;
6. any loss or damage to stamps, documents (other than those covered under this section), contact or corneal lenses, dentures, hearing aids, fragile items/articles or business goods and samples;
7. passports or any documents left **unattended** at any time (including in a motor vehicle, suitcase, or in the custody of a **carrier** or any other person) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation;
8. Cost of passport renewal whilst traveling during the **insured journey**; and

9. Fines, penalties or punitive damages.

Specific Conditions in respect of Section 7 – Money, Travellers Cheques & Documents/ Passports (in addition to General Conditions)

In respect of passports

You must take reasonable precautions at all times to ensure the safety and supervision of **your** passport and take all practicable steps to recover it if lost or stolen. If it is lost or stolen while in the care of a **carrier**, transport company, authority or hotel, **you** must report to them, in writing, details of the loss or theft and obtain written confirmation.

If passport is lost or stolen whilst in the care of a **carrier**, transport company, authority or hotel **you** must:

- a. obtain a Property Irregularity Report;
- b. give formal written notice of the claim to the **carrier** within the time limit contained in their conditions of carriage (please retain a copy);
- c. retain all travel tickets and tags for submission in the event of a claim.

SECTION 8 – TRAVEL DELAY AND MISSED DEPARTURE

1. Travel delay

We will pay up to the amount specified in the **Schedule of Benefits** for each complete number of hours as specified in the **Schedule of Benefits** for the period of delay in respect of any one **insured journey** due to the interruption or withdrawal of chartered or scheduled transport services caused by **strike or industrial action**, locked out workers, riot, civil commotion, **hijack**, kidnap, avalanche, landslide, adverse weather or mechanical breakdown or technical fault of **carrier**.

OR

2. Missed Departure

We will pay to **you** up to the amount specified in the Schedule of Benefits for costs of an additional travel and accommodation expenses necessary should they arrive at **your** departure point too late to commence the **journey/trip** as a result of failure of **carrier** due to the interruption or withdrawal of chartered or scheduled transport services caused by **strike**, locked out workers, industrial action, riot, civil commotion, **hijack**, kidnap, avalanche, landslide, adverse weather or mechanical breakdown or technical fault of the vehicle in which **you** were travelling to reach **your** departure point.

Underwriters will only pay compensation under items 1 or 2 above

Specific Exclusions in respect of Section 8 – Travel Delay, And Missed Departure (in addition to the General Exclusions)

This section does not cover:

1. **your** abandonment of the **journey/trip**;
2. **your** failure to check-in according to the itinerary supplied and failure to obtain confirmation from the **carriers** (or their handling agents) in writing of the number of hours of delay and the reason for such delay;
3. **your** failure to comply with the terms of contract of the travel agent, tour operator or provider of transport;
4. **strike or industrial action** or air traffic control delay existing or publicly declared by the date this policy is purchased by **you**;
5. withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a port authority or any similar body in any country
6. any losses from **strike or industrial action**, locked out workers, riot, civil commotion, **hijack**, kidnap, avalanche, landslide, adverse weather or mechanical breakdown which commenced or announced before the date of booking the **journey/trip**;
7. breakdown of any of the vehicle owned by **you** to reach the departure point;
8. any additional expenses where the **carrier** has offered reasonable alternative travel arrangements; and
9. the **excess** specified in the **Schedule of Benefits** in respect of each and every claim.

Specific Conditions in respect of Section 8 – Travel Delay, And Missed Departure (in addition to the General Conditions)

Any amounts recoverable by **you** under this section or under Section 3 - Cancellation & Curtailment will be deducted by **us**.

Travel Delays - EC Regulations (for travel within the European Union (EU) and with European Union (EU) carriers)

This policy is not designed to cover costs which are met under the EC Regulation no. 261/2004.

Under the EC Regulation no. 261/2004, if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of flight) the airline must offer to **you** meals, refreshments and hotel accommodation.

If the delay is more than 5 hours, the airline must offer to refund the ticket. The Regulations apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU **carrier**.

In the event **your** flight is cancelled or delayed, **you** must in the first instance contact the airline and clarify with them what costs they will pay under the Regulation.

Additional useful information regarding the Regulation can be found on the Civil Aviation Authority website www.caa.co.uk.

SECTION 9 - LEGAL EXPENSES

We will pay up to the amount specified in the **Schedule of Benefits** for costs and expenses incurred by the **your** legal representative for legal proceedings, for compensation, and/or damages arising from or out of the **your bodily injury** or death during an **insured journey**, provided that **we** shall have the complete control of the proceedings and/or the selection, appointment and control of all legal advisers.

Specific Conditions in respect of Section 9 - Legal Expenses (in addition to the General Conditions)

Costs and expenses payable by **us** shall not exceed in respect of any one occurrence or series of occurrences arising out of one source or original cause up to the maximum sum insured as specified in the **Schedule of Benefits**.

Specific Exclusions in respect of Section 9 - Legal Expenses (in addition to General Exclusions)

This Section does not cover:

1. any costs or expenses incurred by **you** for any claim brought against any tour operator, travel agent, **carrier** or **us** or **our** agents;
2. any costs or expenses incurred before granting of **our** support which **we** would not unreasonably withhold. **We** reserve the right to withdraw at any stage and shall not then be liable for any further expenses;
3. any incident reported more than 90 days after the event occurs which gives rise to such claim;
4. any claim where **we** consider the prospects of success in achieving a reasonable settlement are insufficient and/or where **we** consider the laws, practices, and/or financial regulations of the country where the incident occurred will preclude **us** from obtaining a satisfactory settlement; and
5. the **excess** specified in the **Schedule of Benefits** in respect of each and every claim.

SECTION 10 - ADVANCE OF BAIL FUNDS

Subject to prior approval by **us**, **we** will agree to provide in advance funds for a bail up to the maximum amount as specified in the **Schedule of Benefits** if required by criminal judicial authorities for **your** provisional release from custody following any inadvertent contravention or infringement in a visiting country, the necessary amount being made available as an advance.

Specific Conditions in respect of Section 10 - Advance of Bail Funds (in addition to General Conditions)

You must report the matter to **us** as soon as possible following **your** arrest and provide **us** with a police report confirming that **you** have been lawfully imprisoned and the date of such imprisonment.

Specific Exclusions in respect of Section 10 - Advance of Bail Funds (in addition to General Exclusions)

This Section does not cover:

1. any costs incurred by **you** in relation to **your** imprisonment;
2. any costs incurred by a **close relative** before **your** arrest and for the total duration of imprisonment;
3. any claim arising from a **journey/trip** taken within **your home country**;
4. any amount that can be recovered by **you** from other sources; and
5. anything mentioned in General Exclusions.

SECTION 11 - HIJACK AND KIDNAP

We will pay up to the amount specified in the **Schedule of Benefits** for each complete day **you** are detained in excess of the number of hours stated in the **Schedule of Benefits** up to the maximum number of days specified in the **Schedule of Benefits** should **you** be subject to a **hijack** or kidnap during a planned **journey/trip**.

The **period of insurance** is automatically extended in the event of **hijack** or **kidnap**.

Specific Exclusions in respect of Section 11 - Hijack and Kidnap (in addition to General Exclusions)

This Section does not cover:

1. any claim relating to payment of ransom monies;
2. any claim where **your** detainment, internment, **hijack** or kidnap of has not been reported or investigated by the police or local authority; and
3. anything mentioned in General Exclusions.

Specific Conditions in respect of Section 11 - Hijack and Kidnap (in addition to General Conditions)

1. Claims will not be accepted for **hijack** or kidnap that have directly resulted from **your** activities.
2. **You** have no family or business connections that have directly led to a claim under this section;
3. All of **your** visas are in order; and
4. **You** must report any **hijack** or kidnap to the police as soon as possible upon **your** release and provide **us** within 30 days of returning from the **journey/trip** with a police report confirming that **you** were unlawfully detained and the dates of such detention.

OPTIONAL COVERS

These sections only apply if **you** have paid the appropriate additional premium and it is shown on **your Schedule**.

SECTION 12 - TERRORISM COVER

Provided that **you** have paid the additional premium and that **you** are an innocent bystander to an act of **terrorism** and not participating in active war, **we** will extend the cover under the following sections:

Section 1 - Personal Accident

Section 2 - Medical and Emergency Expenses

Specific Conditions in respect of Section 12 -Terrorism Cover (In addition to General Conditions)

1. **We** shall not be liable for any consequence of any act of **terrorism** involving the release or threat of release of germ disease or other chemical or biological contagions or contaminants the use of threat of use of any nuclear device or radioactive substance.
2. There must otherwise be a valid claim under the terms and conditions applicable to the relevant section(s).
3. The maximum amount **we** will pay in total under this policy shall not exceed the amount under the relevant section(s) covered as stated in the **Schedule of Benefits** for any **insured person** during the **period of insurance** and **insured journey**.

SECTION 13 - SPORTS, LEISURE ACTIVITIES & WINTER SPORTS

Provided that **you** have paid the additional premium, **we** will extend the cover under Section 1 - Personal Accident and Section 2 - Medical and Emergency Expenses to include Sports, Leisure Activities & Winter Sports as defined below, provided that the activity is on an incidental basis during an **insured journey**:

Non - Water Sports: Archery, Athletics, American Football, Badminton, Baseball, Basketball, Cricket, Croquet, Cycling, Fencing, Football (leisure), Golf, Gliding, Handball, Hockey, Horse Riding, Hot Air Ballooning, Jogging, Marathon running, motor cycling (up to 125cc), Netball, Orienteering, Parachuting, Rambling, Roller Skating, Safari (excluding use of guns) Shooting, Softball, Squash, Tennis, Trekking and Volleyball.

Water Sports: Angling, Jet Ski, Parascending, Snorkelling, Scuba Diving (up to 30 metres depth, dives only under the constant supervision of a properly licensed diving school and follows their rules and instructions at all times and provided being accompanied by a qualified instructors), Surfing, Swimming, Waterskiing, Rafting or Canoeing (including white water rapids up to Grade 3 - Life jacket and helmet must be worn), Yachting/Boating or Windsurfing in inland or coastal waters (12 mile limit).

Winter Sports: Cross Country skiing, bob sleighing, Ice Hockey, ice skating, (no speed skating), mono skiing, ski boarding, sledging, snowboarding or surfing, snow shoeing, snow skiing, snowmobiling as a passenger only

First Aid and/or Rescue Cover

We will reimburse you up to the amount stated in the **Schedule of Benefits** in respect of the costs of first aid and rescue at sea and/or in the mountains executed by official bodies to save your life or physical integrity.

Ski Equipment

We will pay up to the amount stated in the **Schedule of Benefits** for the accidental loss of, theft of, or damage to **ski equipment** which is owned by you.

The amount payable for the **ski equipment** will be the value on the date of loss, less a deduction for wear and tear and depreciation (loss of value - calculated from the table below), or at our option we may replace, reinstate or repair the lost or damaged ski equipment.

Age of Item	Amount Payable
Up to 12 months old	90% of the Purchase Price
Up to 24 months old	70% of the Purchase Price
Up to 36 months old	50% of the Purchase Price
Up to 48 months old	30% of the Purchase Price
Up to 60 months old	20% of the Purchase Price
Over 60 months old	No Payment

The maximum amount we will pay for any **single article limit** is specified in the **Schedule of Benefits**.

Specific Conditions in respect of Ski Equipment:

- You must report to the police in the country where the incident occurred within 24 hours of discovery and get a written report of the loss, theft or attempted theft of all ski equipment. A holiday representatives report or from ski club report is not sufficient.
- For items damaged whilst on the **journey/trip**, you must obtain an official report from a retailer confirming the item is damaged and beyond repair.
- If the **ski equipment** is lost, stolen or damaged while in the care of a **carrier**, transport company, authority, hotel or any other accommodation provider, you must report to them, in writing, details of the loss, theft or damage and get written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of a **carrier**, you must:
 - obtain a Property Irregularity Report from the **carrier**;
 - give formal written notice of the claim to the **carrier** within the time limit set out in their conditions of carriage (please keep a copy); and

- keep all travel tickets and tags for submission in the event of a claim.

- You must provide proof of ownership for items lost, stolen or damaged.

Specific Exclusions relating to Ski Equipment

We will not provide cover for:

- the **excess** specified in the **Schedule of Benefits** in respect of each and every claim;
- loss, theft or damage to **ski equipment** contained in or stolen from an **unattended** vehicle;
- more than your liability for the loss or damage to any hired **ski equipment**;
- loss, theft or damage to **ski equipment** left **unattended** in a public place or if it has been left in the custody of anyone other than you;
- loss of or theft of or damage from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report; and
- loss or damage due to delay, detention, seizure or confiscation by customs or any other authority officials;
- any claim for loss or theft of **ski equipment**, if you have not notified or reported to the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- any claim, if the loss or theft or damage occurs during the **journey/trip** or whilst in the custody of an airline or other **carrier** and you have not notified/reported to the **carrier** or their handling agent of the incident and obtained an official report or a Property Irregularity Report;
- more than the **single article limit** as specified in the **Schedule of Benefits**;
- any claim where you are not able to provide the a receipt or proof of purchase;
- claims for loss, theft or damage to anything being shipped as freight or under the Bill of Lading;
- any **ski equipment** that was damaged while in use;
- loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown;
- anything mentioned in General Exclusions.

Ski Equipment Hire

In the event that your own **ski equipment** is delayed in transit by more than 24 hours or there loss, theft of or damage to your own **ski equipment** then we will pay up to the amount specified in the **Schedule of Benefits** per day, and up to the maximum number of days specified in the **Schedule of Benefits** for the cost of necessary **ski equipment** hire for replacement where you are without your own **ski equipment**.

Specific Conditions relating to Ski Equipment Hire:

- You must report to the police in the country where the incident occurred within 24 hours of discovery and get a written report of the loss, theft or attempted theft of all **ski equipment**. A holiday representatives report or from ski club report is not sufficient.
- If the **ski equipment** is lost, stolen or damaged while in the care of a **carrier**, transport company, authority, hotel or any other accommodation provider, you must report to them, in writing, details of the loss, theft or damage and get written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of a **carrier**, you must:
 - obtain a Property Irregularity Report from the **carrier**;
 - give formal written notice of the claim to the **carrier** within the time limit set out in their conditions of carriage (please keep a copy); and
 - keep all travel tickets and tags for submission in the event of a claim.
- You must provide proof of ownership for items lost, stolen or damaged.
- Cover will cease upon you receiving your own **ski equipment**.

Specific Exclusions relating to Ski Equipment Hire

We will not provide cover for:

1. the **excess** specified in the **Schedule of Benefits** in respect of each and every claim;
2. loss, theft or damage to **ski equipment** contained in or stolen from an **unattended** vehicle;
3. more than **your** liability for the loss or damage to any hired **ski equipment**;
4. loss or damage due to delay, detention, seizure or confiscation by customs or any other authority officials;
5. any claim for loss or theft of ski equipment, if **you** have not notified or reported to the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
6. any claim, if the loss or theft or damage occurs during the **journey/trip** or whilst in the custody of an airline or other **carrier** and **you** have not notified/reported to the **carrier** or their handling agent of the incident and obtained an official report or a Property Irregularity Report;
7. any claim which **you** are not able to provide the receipt or proof of purchase along with an insurance valuation which was obtained prior to the loss;
8. claims for loss, theft or damage to anything being shipped as freight or under the Bill of Lading;
9. any **ski equipment** that was damaged while in use;
10. loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown;
11. loss of or theft of or damage to **ski equipment** left **unattended** in public place or if it has been left in the custody of anyone other than **you**; and
12. anything mentioned in General Exclusions.

Ski Pack

In the event **you** are unable to use a portion of **your ski pack** (ski school fees, lift passes, due to an **accident** or **sickness**, we will pay up to the amount specified in the **Schedule of Benefits** for the proportionate value of any unused **ski pack**.

Specific Conditions relating to Ski Pack:

1. **You** must obtain a report from the **Registered Medical Practitioner** including a medical certificate explaining the reasons why **you** were unable to use **your ski pack**; and
2. **You** must provide any other relevant information relating to the claim that **we** may ask **you** for.

Piste Closure

We will pay up to the amount specified in the **Schedule of Benefits** per day, and up to the maximum number of days as specified in the **Schedule of Benefits** for transport costs necessarily incurred by **you** to travel to and from an alternative site if either lack of or excess of snow, or an avalanche, results in the skiing facilities (excluding cross-country skiing) in **your** ski resort being closed and it is not possible to ski.

The cover only applies:

- a. to the ski resort which **you** have pre-booked for a period of more than 24 hours and for so long as these conditions continue at the resort but not more than the pre-booked period of the **journey/trip**; and
- b. to the **journey/trip** taken outside **your home country** during the published ski season for the ski resort.

In the event that no alternative sites are available, **we** will pay up to the amount specified in the **Schedule of Benefits** per day and up to the maximum number of days as specified in the **Schedule of Benefits**.

Specific Conditions to Piste Closure:

You must obtain written confirmation from the relevant authority, ski lift operator, ski resort management, or **your** tour operator of the number of days that skiing facilities were closed at the ski resort where **you** have pre-booked and the reason for the closure.

Specific Exclusions to Piste Closure:

We will not provide cover for:

1. the **excess** specified in the **Schedule of Benefits** in respect of each and every claim;
2. any benefit, if **you** are not skiing in a pre-booked ski resort which is more than 1,000m above sea level;
3. any benefit, if **you** are unable to provide written report from either relevant authority, ski lift operator, ski resort management or from **your** tour operator with whom the ski resort was booked to substantiate the claim;
4. any benefit, in any circumstances where **you** have been offered a reasonable alternative destination due to piste closure in their pre-booked ski resort for transport costs, compensation or alternative skiing resort facilities which are available and provided to **you**;
5. claims for loss of enjoyment, however caused;
6. any benefit if **you** were aware of or it was publicly known there was likely to be lack of snow at the time of booking the ski resort or taking out this insurance.

Avalanche or Landslide

We will pay up to the amount specified in the **Schedule of Benefits** per day, and up to the maximum number of days as specified in the **Schedule of Benefits** for additional accommodation (room only) and travel expenses necessarily incurred in the event **your** outward journey or return **journey/trip** back to **your home** country is delayed by a minimum of 12 hours and beyond the scheduled departure time as a direct result of an avalanche or landslide at **your** pre-booked ski resort during the published ski season.

Specific Exclusions to Avalanche or Landslide:

We will not provide cover for:

1. the **excess** specified in the **Schedule of Benefits** in respect of each and every claim; and
2. any benefit, if **you** are unable to provide written report from either relevant authority, ski lift operator, ski resort management or from **your** tour operator with whom the ski resort was booked to substantiate the claim.

GOLF COVER

1. Golf Equipment

We will pay up to the amount specified in the **Schedule of Benefits** for the loss, theft, or damage to **golf equipment** which is owned by **you**.

The amount payable for the **golf equipment** will be the value at price on the date of loss less a deduction for wear and tear and depreciation (loss of value - calculated from the table below), or at **our** option **we** may replace, reinstate or repair the lost or damaged **golf equipment**.

Age of Item	Amount Payable
Upto 12 months old	90% of the Purchase Price
Upto 24 months old	70% of the Purchase Price
Upto 36 months old	50% of the Purchase Price
Upto 48 months old	30% of the Purchase Price
Upto 60 months old	20% of the Purchase Price
Over 60 months old	No Payment

The maximum amount **we** will pay for any **single article limit** is specified in the **Schedule of Benefits**.

Specific Conditions relating to Golf Equipment:

1. **You** must report to the police in the country where the incident occurred within 24 hours of discovery and get a written report of the loss, theft or attempted theft of all **golf equipment**. A holiday representatives report or from golf club report is not sufficient;
2. For items damaged whilst on the **journey/trip**, **you** must obtain an official report from a retailer confirming the item is damaged and beyond repair;
3. If the **golf equipment** is lost, stolen or damaged while in the care of a **carrier**, transport company, authority, hotel or any other accommodation provider, **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. If **golf equipment** is lost, stolen or damaged whilst in the care of a **carrier**, **you** must:
 - a. obtain a Property Irregularity Report from the **carrier**;
 - b. give formal written notice of the claim to the **carrier** within the time limit set out in their conditions of carriage (please keep a copy); and

- c. keep all travel tickets and tags for submission in the event of a claim.
4. **You** must provide proof of ownership for items lost, stolen or damaged.

Specific Exclusions to Golf Equipment

We will not provide cover for:

1. the **excess** specified in the **Schedule of Benefits** in respect of each and every claim;
2. loss, theft or damage to **golf equipment** contained in or stolen from an **unattended** vehicle;
3. loss, theft or damage of **golf equipment** being carried on a vehicle roof rack;
4. loss arising from damage caused by leakage of powder or liquid carried within personal effects or **golf equipment**;
5. loss or damage due to delay, detention, seizure or confiscation by customs or any other authority officials;
6. any claim for loss or theft of ski equipment, if **you** have not notified or reported to the police within 24 hours of its discovery and obtained written report which includes the crime reference number;
7. any claim, if the loss or theft or damage occurs during the **journey/trip** or whilst in the custody of an airline or other **carrier** and **you** have not notified/reported to the **carrier** or their handling agent of the incident and obtained an official report or a Property Irregularity Report;
8. more than the **single article limit** as specified in the **Schedule of Benefits**;
9. any claim which **you** are not able to provide the receipt or proof of purchase along with an insurance valuation which was obtained prior to the loss;
10. claims for loss, theft or damage to anything being shipped as freight or under the Bill of Lading;
11. any **golf equipment** that was damaged while in use;
12. loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown;
13. loss of or theft of or damage to **golf equipment** left **unattended** in public place or if it has been left in the custody of anyone other than **you**;
14. loss of or theft of or damage from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report; and
15. anything mentioned in General Exclusions.

Golf Equipment Hire

In the event that **your** own **golf equipment** is delayed in transit by more than 24 hours or loss, theft of or damage to **your** own **golf equipment** then **we** will pay up to the amount specified in the **Schedule of Benefits** per day, and up to the maximum number of days as specified in the **Schedule of Benefits** for the cost of necessary **golf equipment** hire for replacement where **you** are without **your** own **golf equipment**.

Specific Conditions to Golf Equipment Hire:

1. **You** must report to the police in the country where the incident occurred within 24 hours of discovery and get a written report of the loss, theft or attempted theft of all **golf equipment**.
2. If the **golf equipment** is lost, stolen or damaged while in the care of a **carrier**, transport company, authority, hotel or any other accommodation provider, **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. If **golf equipment** is lost, stolen or damaged whilst in the care of a **carrier**, **you** must:
 - a. obtain a Property Irregularity Report from the **carrier**;
 - b. give formal written notice of the claim to the **carrier** within the time limit set out in their conditions of carriage (please keep a copy); and
 - c. keep all travel tickets and tags for submission in the event of a claim.
3. **You** must provide proof of ownership for items lost, stolen or damaged.
4. Cover will cease upon **you** receiving **your** own **golf equipment**.

Specific Exclusions to Golf Equipment Hire

We will not provide cover for:

1. the **excess** specified in the **Schedule of Benefits** in respect of each and every claim;
2. loss, theft or damage to **golf equipment** contained in or stolen from an **unattended** vehicle;
3. loss, theft or damage of **golf equipment** being carried on a vehicle roof rack;
4. more than **your** liability for the loss or damage to any hired **golf equipment**;
5. loss or damage due to delay, detention, seizure or confiscation by customs or any other authority officials;
6. any claim for loss or theft of **golf equipment**, if **you** have not notified or reported to the police within 24 hours of its discovery and obtained written report which includes the crime reference number;
7. any claim, if the loss or theft or damage occurs during the **journey/trip** or whilst in the custody of an airline or other **carrier** and **you** have not notified/reported to the **carrier** or their handling agent of the incident and obtained an official report or a Property Irregularity Report;
8. any claim which **you** are not able to provide the receipt or proof of purchase along with an insurance valuation which was obtained prior to the loss;
9. claims for loss, theft or damage to anything being shipped as freight or under the Bill of Lading;
10. any **golf equipment** that was damaged while in use;
11. loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown;
12. loss of or theft of or damage to **golf equipment** left **unattended** in public place or if it has been left in the custody of anyone other than **you**;
13. loss arising from damage caused by leakage of powder or liquid carried within personal effects or **golf equipment**;
14. more than the single article limit as specified in the **Schedule of Benefits**; and
15. anything mentioned in General Exclusions.

Non-Refundable Golfing Fees

We will pay up to the amount specified in the **Schedule of Benefits** for the proportionate value of any non-refundable pre-paid green fees, or **golf equipment** hire, or tuition fees which are not used due to **you** being involved in an **accident** or first contract **sickness** or loss of or theft of **your** documentation which prevents **your** participation in the pre-paid golfing activity and/or closure of the golf course caused by adverse weather.

Specific Conditions relating to Non-Refundable Golfing Fees:

1. **You** must obtain report from the **Registered Medical Practitioner** including a medical certificate explaining the reasons why **you** were unable to play golf.
2. **You** must provide any other relevant information relating to the claim that **we** may ask **you** for.

Specific Exclusions to Non-Refundable Golfing Fees:

We will not provide cover for:

1. the **excess** specified in the **Schedule of Benefits** in respect of each and every claim; and
2. anything mentioned in General Exclusions.

Hole in One

We will pay up to the amount specified in the **Schedule of Benefits** for customary celebratory expenses **you** incur within the golf club premises immediately following **you** achieving hole-in-one (gross score) or within a maximum of three days from achieving the Hole-in-One.

Specific Conditions relating to Hole in One:

1. the hole in one must be achieved at the first stroke of the ball from the appropriate tee and not be subject to any stroke index allowance;
2. the secretary or other appropriate official of the club must certify in writing that **you** achieved hole in one;
3. the course and hole in question must be of a minimum of 90 metres length and not be part of a short putting green, pitch and putt facility, crazy golf or similar non-standard course; and
4. receipts from the golf club for expenditure incurred immediately following **your** hole in one must be retained and expenses incurred in the club facilities and within a maximum of three days from achieving the Hole-in-One.

POLICY DEFINITIONS

The words below have the following meaning throughout your policy when highlighted in **bold**.

'**YOU/YOUR/INSURED PERSON**' means each person who is travelling on a **journey/trip** whose name(s) appears in the Schedule.

'**ACCIDENT**' means a sudden, unexpected, unusual, violent, external, and visible means, specific event which occurs at a single identifiable time and place during an **insured journey** within the **period of insurance**.

Accident shall also include

- (a) exposure resulting from a mishap to a conveyance in which **you** is travelling;
- (b) disappearance. If **you** have disappeared during an **insured journey** within the **period of insurance** and **you** is not found within twelve months of disappearing, and sufficient evidence is produced satisfactory to **us** that leads them inevitably to the conclusion that **you** has sustained Bodily Injury and that such injury has caused the Assured's /Insured Person's death, **us** shall forthwith pay any death benefit, where applicable, under this policy, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to **us** if **you** is subsequently found to be living.
- (c) Asphyxia or injuries caused by gases or vapours, immersion or submersion, or from the consumption of liquid or solid matter other than foodstuffs.
- (d) Infections resulting from an **accident** covered by the policy
- (e) Injuries which are a direct result of surgical operations or medical treatments undertaken as a result of an **accident** covered by the policy
- (f) Injuries sustained as a result of self-defence

'**ACQUIRED IMMUNE DEFICIENCY SYNDROME (AIDS)**', AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named;

'**PAIR OR SET OF ARTICLES**' means a number of items of **baggage**, personal effects and **valuables** considered as being similar or complementary to one another or used together.

'**ASSISTANCE COMPANY**' means the name of the company as shown on the Claims Procedure whose services are requisitioned by **us** for rendering emergency assistance to **you**. The contact details of the **Assistance Company** are given in the Claims Procedure.

'**BAGGAGE**' means **your** suitcase, luggage, **business goods or equipment**, clothing, personal effects, **valuables** and other articles which belong to **you** (or for which **you** are legally responsible) and are worn, used or carried by **you** during the **journey/trip**.

'**BODILY INJURY**' means identifiable physical injury which

- (a) is caused by an **accident**; and
- (b) solely and independently of any other cause, except **sickness** directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of **you** within twelve months from the date of the **accident**.

'**BUSINESS GOODS OR EQUIPMENT**' means the items used by **you** and which belongs to **you** in support of **your** business activity including office equipment which is portable by design including but not restricted to, personal computers, telephones and calculators.

'**CANCELLATION COSTS**' shall mean unused and irrecoverable travel, car hire, excursions and accommodation expenses paid or contracted to be paid by **you** in respect of **journey/trip**.

'**CARRIER**' any publicly licensed aircraft, sea vessel, train or coach, pre-booked taxis, limousine service on which **you** have booked to travel.

'**CHECKED-IN BAGGAGE**' means the baggage of **you** under the care, custody and control of a **carrier** for the purposes of transit and which is not under the immediate supervision of **you**.

'**CHILDREN**' means **your** dependent children who are not in full-time employment and who are between the ages of 3 months and 18 years (or under the age of 23 years provided they are in full-time education), unmarried, not pregnant, without **children** and primarily dependent on **you** for support.

'**CLOSE BUSINESS ASSOCIATE**' shall mean any person whose absence from **your** normal place of business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

'**CLOSE RELATIVE**' shall mean **your** spouse living at the same address, child, parent, brother or sister, or brother-in-law or sister-in-law, fiancé(e), step parent, step child, grandparents, grandchild, step brother or step sister. Spouse shall include any partner living in a relationship with **you** at the same address, whether married or not and irrespective of gender.

'**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 pre-mature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

'**CURTAILMENT COSTS**' shall mean travel costs necessarily incurred to return **you** back to **you home country** before the booked return date and a pro rata amount representing the unused and irrecoverable costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas. This pro rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

'**EXCESS**' shall mean an amount deducted per **insured person**, per policy section for each incident which results in a claim.

'**GOLF EQUIPMENT**' means golf clubs, golf balls, golf bag, golf shoes, and non-motorised golf trollies.

'**GUARDIAN**' shall mean the person with a legal duty of care for a child or group of **children** aged under 18 years or the person with a legal duty of care for a disabled person or group of disabled persons during the period of the policy.

'**HIJACK**' means unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which **you** are travelling as a passenger.

'**HOME / HOME COUNTRY**' means **your** normal place of domicile/residence in the United Kingdom, Channel Islands or the Isle of Man of which **you** are a citizen or hold a valid resident status or visa as of the date of **your** outward journey.

'**HOSPITAL**' means an establishment which meets all of the following requirements: (1) holds a licence as a hospital, if licensing is required in the country or governmental jurisdiction; (2) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; (3) provides 24 hour a day nursing service registered or graduate nurses; (4) has a staff of one or more physicians available at all times; (5) provides organised facilities for diagnosis and major surgical procedures; (6) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not, other than incidentally, a place for alcoholics or drug addicts; and (7) maintains X-ray equipment and operating room facilities.

'**INSURED CREDIT CARD**' means all credit cards held by **you** but not by those under the age of 18 years of age.

'**INSURED JOURNEY**' shall mean any **journey/trip** falling within and commencing during the **period of insurance** and shall be deemed to start from the time **you** leave **your home** or, if later, **your** place of business to travel outside the limits of **your home country** and continues during the entire period of the **journey/trip**, and includes whilst temporarily staying/residing during the **journey/trip**, and shall finish at the time of return to **your home** or, if earlier, **your** place of business.

The **period of insurance** is automatically extended for the period of the delay in the event that your return to **your home** is unavoidably delayed due to an event insured by this policy.

Any **journey/trips** solely within **your home country** is not covered.

Any **journey/trips** shall not exceed 90 days.

'LOSS OF A LIMB' means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of hand, arm or leg.

'LOSS OF SIGHT' means total and irrecoverable loss of vision in one or both eyes.

'MEDICAL CONDITION' means any medical or psychological disease, sickness, condition, illness or injury that has affected **you** or any **close relative, close business associate, travelling companion** or person with whom **you** intended to stay whilst on the **journey/trip**.

'MEDICAL DECLARATION' means medical information that needs to be declared to **us** before each **period of insurance** by an **insured person** who has suffered from a **pre-existing medical condition**. Refer to Important Conditions relating to Health.

'MUGGING' means a violent, threatening attack by a **third party** causing actual bodily harm.

'ORTHOPAEDIC MATERIAL OR ORTHESIS' means anatomical parts or items of any kind used to prevent or correct temporary or permanent deformations of the body (including but not limited to walking sticks, cervical collars and wheelchairs).

'OSTEOSYNTHESIS MATERIAL' means parts or pieces of metal or of any other kind used to join together the ends of a fractured bone, or to knit together the tips of joints, by surgical operation and which can be reused.

'PERIOD OF INSURANCE' means *Annual multi-journey/trip cover* the period for which as specified in the Schedule. During this period any **journey/trip** not to exceed 90 days is covered as indicated on the Schedule.

Annual multi-journey/trip policies will not be automatically renewed.

Under these policies, Section 3 - Cancellation, shall be operative from the time of booking any **journey/trip** or the date the policy is issued whichever the later, and terminates on commencement of any **journey/trip**.

In any event, no cover shall commence more than 24 hours prior to booked departure time or terminate more than 24 hours after the booked return to **your home country**.

For all other sections of the policy, the insurance commences during the **insured journey**.

Single journey/trip cover the period of the **journey/trip** and terminating upon its completion, but not in any case exceeding the period as specified in the Schedule.

Under these policies, Section 3 - Cancellation, shall be operative from the time of booking any **journey/trip** or the date the policy is issued or the date the premium is paid to **us** whichever the later, and terminates on commencement of any **journey/trip**.

In any event, no cover shall commence more than 24 hours prior to booked departure time or terminate more than 24 hours after booked return to **your home country**.

For all other Sections of the policy, the insurance commences during the **insured journey**.

'PERMANENT TOTAL DISABLEMENT' means disablement which entirely prevents **you** from attending to any business or occupation for which lasts twelve months and at the end of that period is beyond hope of improvement.

'PERMANENT DISABLEMENT' means disablement which lasts twelve months and at the expiry of that period is beyond hope of improvement.

'PROSTHESES' means the replacement (whether on a temporary or permanent basis) of a missing body part including but not limited to, mechanical or biological items such as cardiac valve parts, joint replacements, synthetic skin, intraocular lenses, biological materials (cornea), fluids, gels and synthetic or semi-synthetic liquids that replace

organic humours or liquids, medicine reservoirs and mobile oxygen therapy systems.

'PRE-EXISTING MEDICAL CONDITION' means

- an ongoing or recurring **medical condition** (or any medical complication directly attributable to that condition) investigated by a **Registered Medical Practitioner** (whether diagnosed or not); and/or
- a **medical condition** (other than a minor non-recurring ailment) for which there has been a prescribed medication or treatment by a **Registered Medical Practitioner**.

'REASONABLE AND CUSTOMARY CHARGES/COSTS' means the charges which: (a) are medically required for the treatment, supplies or medical service to treat **your** condition; (b) do not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expenses are incurred, and (c) do not exceed the charges for treatment that would have been made if no insurance existed.

'REGISTERED MEDICAL PRACTITIONER' means a registered practising member of the medical profession recognised by the law of the country in which they are practising, who is not related or known personally to **you**.

'REDUNDANCY' means loss of paid employment of **you** or any person who **you** are travelling or have arranged to travel with (provided employment has been on a continuous basis with the same employer for at least 24 months; and **you** qualify for payment under current redundancy payment legislation in **your home country**; and at the time of booking the **journey/trip** or purchasing this policy, whichever is the later, there was no reason to believe anyone would be made redundant).

'SICKNESS' means any condition, **sickness**, disease or illness, including compulsory quarantine following such **sickness**, disease or illness, set of symptoms or **sickness** leading to a change in **your** health and as diagnosed and confirmed by a **Registered Medical Practitioner** during the **period of insurance** and which is not a **pre-existing medical condition**.

'SINGLE ARTICLE' means any one article pair or set of articles (including golf clubs, **ski equipment**) or collection which is used or worn together.

'SKI EQUIPMENT' means skis, poles, boots and bindings, snow boards or ice skates

'SKI PACK' means hired **ski equipment**, ski school fees and lift passes.

'STRIKE OR INDUSTRIAL ACTION' shall mean 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.

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

'THIRD PARTY' means any person other than **your close relative** or **travelling companion**.

'TRAVELLING COMPANION' means a person(s) with whom **you** have booked to travel on the same travel itinerary and without whom **your** travel plans would be impossible.

'UNATTENDED' means when **you** cannot see and/or are not close enough to **your** property or vehicle to prevent unauthorised interference or theft of **your** property or vehicle.

'WE/US/OUR' means certain underwriters at Lloyd's.

'VALUABLES' means jewellery, antiques, articles made of gold or silver or other precious metals, or semi-precious stones, musical instruments, watches, furs, perfumes, leather clothing or goods, silks, spectacles, sunglasses, photographic including equipment, cameras and camcorders, binoculars, telescopes, audio or digital media, electronic and electrical equipment of any kind (including any portable personal computer or laptop or tablets of any kind Kindles, Tablets or any hand-held electronic devices, iPod's, iPads, CD's, DVD's, computer games, games consoles,

video and audio tapes, cartridges and headphones), mobile phones and other mobile communication.

'WAR' means war whether declared or not or any warlike activities (including use of military force) by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends

Words in the masculine gender shall include the feminine.

GENERAL POLICY EXCLUSION – APPLICABLE TO ALL SECTIONS

This policy shall not cover:

- War, civil commotion or terrorism.**
War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power riot or civil commotion, **terrorism.**
However, this exclusion shall not apply in respect of terrorism only subject to additional premium paid under Section 12 to losses occurring under Sections 1- Personal Accident, and Section 2- Medical and Emergency Expenses, unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any journey/trip and also you are not actively participating.
- Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
- Losses arising, directly or indirectly from the loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a computer system, hardware, programme, software, data information repository, microchip, integrated circuit or similar device in computer equipment, that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious and or damaging code, including but not limited to computer virus, worm, logic bomb, or trojan horse and which can be identified as the cause of loss.
- Pursuit of Sports, Leisure Activities & Winter Sports including Trekking except Safari (unless the additional premium has been paid and specifically stated as covered in the Schedule but, in any case, excluding the professional practice of these activities in competition).
- Engagement in or practice for:
base jumping, bungee jumping, expeditions, jet skiing, mountaineering requiring the use of guides or ropes, shark diving unless specifically agreed as special acceptance by us in advance and the additional premium has been paid and specifically stated as covered in the Schedule, or underwater activities other than as specified in Water Sports.
- Engagement in or practice for:
boxing, canyoning, caving, fencing, flying in unlicensed aircraft or as a learner, competitive football, gliding, gymnastics, hang gliding, horse riding in competitions, hot air ballooning, hunting, ice hockey, karate, kayaking, martial arts, microlighting, parachuting, paragliding, parapenting/parasailing, polo, potholing, rugby, sky diving, sky surfing, or wrestling.
- Engagement in or practice for: manual work in connection with a profession, business or trade, the use of motorised two or three-wheeled vehicles unless a full driving licence is held permitting the use of such vehicles in those countries which you are visiting/travelling through, motor competitions, rallies, professional entertaining, professional sports or racing.
- your wilfully self-inflicted injury or illness, sexually transmitted diseases, solvent abuse, alcoholism, 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), self-exposure to needless peril (except in an attempt to save human life).
- your own unlawful action or any criminal proceedings against them.
- bodily injury**, illness, **sickness**, death, loss, disablement, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV-related illness.
- Consequential loss of any kind.
- A **journey/trip** from which has not been booked to return within the **period of insurance.**

- Incidents which may give rise to a claim not notified to us within 31 days from the date of **accident, sickness** or date of claim.
- you engaging in or taking part in armed forces service or operations or operational duties as a member of the Armed Forces.
- any suffering from stress, anxiety, depression or any other mental or nervous disorder.
- for any travel in car hire or rental vehicles.
- we shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
- you engaging in flying of any kind other than as a passenger.
- you travelling to a country or a specific area of travel which the travel advice unit of the Foreign & Commonwealth Office or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.
- your failure to get the relevant inoculation or vaccinations that you require for the **journey/trip** as recommended by the World Health Organisation (WHO) or other government authority.

IMPORTANT CONDITIONS RELATING TO HEALTH AND HEALTH AGREEMENTS

It is a condition of this policy that no **journey/trip** will be covered if at the time of taking out this policy or any new **journey/trips** during the policy on annual multi-**journey/trip** purchased, if any person:

- upon whom the **journey/trip** depends has a **pre-existing medical condition.**
- upon whom the **journey/trip** depends has received a terminal prognosis.
- upon whom the **journey/trip** depends are on a waiting list for, or have knowledge of the need for, in-patient treatment at a hospital, clinic or nursing home.
- is travelling against the advice of a **Registered Medical Practitioner** or would be travelling against the advice of a **Registered Medical Practitioner** had you sought such advice.
- is travelling with the intention of obtaining medical advice outside of **your home country.**
- upon whom the **journey/trip** depends is expected to give birth before, during or within 4 months of the **journey/trip.**
- is aware of any circumstances that could reasonably be expected to give rise to a claim on this policy.

You must be able to comply with these conditions to have the full protection of this policy. Otherwise, unless we have given prior written agreement, you will not be covered under the following sections:

Section 1: Personal Accident

Section 2: Medical and other Expenses

Section 3: Cancellation or Curtailment

Health Agreements for European Citizens (including UK)

When travelling to a country in the European Union (EU), Iceland, Norway, Liechtenstein or Switzerland, you should receive inpatient treatment in a public hospital.

You must therefore obtain a European Health Insurance Card (EHIC) prior to travel by completing an application form via www.ehic.org.uk as this will allow European Citizens to benefit from the health agreements between countries.

In the event that you are admitted to a public hospital, your EHIC should be presented to the hospital. If you are unable to do so, you must co-operate with the medical assistance department in order to obtain one.

If the EHIC is presented to the treating doctor or hospital when receiving medical treatment within the EU, Iceland, Norway, Liechtenstein or Switzerland, and the medical costs are reduced, the policy excess applicable under Section 2 – Medical and other expenses will be waived.

When travelling to Australia or New Zealand and you require medical treatment in hospital then you must register for treatment under the national Medicare or equivalent scheme of those countries.

If you are admitted to hospital, contact must be made to the **Assistance Company** as soon as possible.

GENERAL POLICY CONDITIONS – APPLICABLE TO ALL SECTIONS

You must comply with the following conditions to have the full protection of the Policy. Failure to comply may result in us, at our discretion canceling the policy or refusing to deal with the claim or reducing the amount of any claim payment.

For Complaints: Apply Procedure B as shown below, as soon as possible, but not later than **31** days of the end of the **journey/trip**.

1. Eligibility

You must be a permanent resident of the United Kingdom, Channel Islands or Isle of Man.

You must also be registered with a doctor, and if **you** live in England, Scotland, Wales or Northern Ireland **you** must also have a National Insurance Number (if aged 16 years and above).

You must purchase the policy before the **journey/trip** starts. The **journey/trip** must also start and end in the United Kingdom, Channel Islands or Isle of Man or from a European Union country (depending on **your** permanent residency).

2. Age Limits

You must be between 3 months to 75 years.

Any person age 76 years and above, may be eligible for insurance subject to referral to **us** for acceptance of cover.

Children aged 3 months to 18 years must be accompanied by parent(s) or if they travel alone must be dropped off and picked up by an adult aged 18 years and above.

3. Duty of Disclosure

You are required to take reasonable care to ensure **you** tell **us** of any facts **we** ask for and which could affect this insurance. If **you** do not, **you** may not be fully covered and this may result in **us** refusing a claim, or only paying part of a claim, or **we** may cancel **your** insurance policy. If **you** are unsure whether **we** need to know a particular fact, please contact **us**.

4. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share.

5. Reasonable precautions

You must take all reasonable steps to prevent and minimise **accident**, injury, loss or damage and at all times act as if uninsured.

6. Subrogation

We are entitled to take over and conduct in **your** name the defence and settlement of any legal action. **We** may take proceedings at **our** own expense and for **our** own benefit, but in **your** name, to recover any payment that has been made under this policy to anyone else.

7. Fraud

You must not act in a fraudulent manner. If **you** or anyone acting for **you**:

- makes a claim under the policy knowing the same to be false or fraudulently exaggerated in any respect;
- makes a statement in support of a claim knowing the statement to be false in any respect;
- submits a document in support of a claim knowing the document to be forged or false in any respect; or
- makes a claim in respect of any **bodily injury**, illness, loss or damage caused by **your** willful act or with your connivance

Then **we**:

- may not pay the claim;
- may not pay any other claim which has been or will be made under the policy;
- may, at our option, cancel the policy;
- shall be entitled to recover from you the amount of any claim already paid under the policy;
- shall not make any return of premium; and
- may inform the police of the circumstances.

8. Cancellation of Policy & 'Cooling-off' Period

*If this policy is not suitable for **you** and **you** want to cancel this policy, **you** must contact the issuing agent, VASCO UK within 14 days of purchasing this policy.*

In line with the conditions below, **we** will refund all the premiums **you** have paid within 30 days of the date **you** have contacted VASCO UK to ask them to cancel the policy.

Refund of premium within 14 days of the date of buying this policy (whether it is a single **journey/trip** or an annual multi-**journey/trip** policy) shall be entitled to refund of premium provided that no claim has been made under the policy and **you** have not travelled during the **period of insurance**.

For all Single **journey/trip** or Annual Multi-Trip policies:

If the notice of cancellation is received from the 15th day from the date of the purchase of this policy, there will be no cooling off period applicable and no refund will be payable on these policies at any time. However, discretion may be exercised in exceptional circumstances such as bereavement or a change to the policy resulting in **us** declining to cover **your** medical conditions.

To request cancellation of this policy, please contact VASCO UK on:

Customer Services
0207 247 3708

Cancellation of Policy by us

We may give **you** 14 days' notice of cancellation of this policy by Recorded Delivery to **your** last known address. **We** will only do this for a valid reason. Examples of valid reasons include, but are not limited to: **you** not paying the premium, **you** inform **us** or **we** establish there is a change in risk which **we** are unable to insure, where **we** suspect fraud on this or any other related policy.

We will refund to **you** the proportionate amount of premium left on the Policy. If **you** have passed away, the entitled premium refund will be paid to **your** legal heirs, estate, or executors and/or administrators. In all cases, if an incident has arisen during the **period of insurance** which has or will give rise to a claim, then no refund will be made.

10. Health

This policy contains restrictions and conditions regarding **pre-existing medical conditions** concerning the health of the people travelling and of other people not travelling upon whose health the booking or continuation of the **journey/trip** may depend. **You** are advised to carefully read the Conditions relating to Health.

11. Law and Jurisdiction

Unless specifically agreed to the contrary this insurance policy will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales, unless at the commencement of the policy **your home country** is Scotland, Northern Ireland, the Channel Islands or the Isle of Man in which case the law and jurisdiction of courts of that country will apply.

12. Language

The terms and conditions of this Insurance Policy will only be available in English and all communications relating to this Policy will be in English.

13. Travel to any War Zone or High Risk Areas

In the interest of **you** and for **your** safety, **we** would advise caution if **you** are travelling to any dangerous areas where there is known to be war or civil commotion or unrest or terrorist activity. Unless specifically mentioned in the Schedule, cover does not apply to Iraq, Iran, Afghanistan, Syria, Somalia, Sudan, or to any other countries where war has been declared or after it has been recognized as a war zone by the United Nations.

COMPLAINTS AND DISPUTES

We will do everything possible to ensure that **you** receive a high standard of service. If **you** have any questions or concerns about your policy or a claim you should in the first instance contact:

If **you** wish to make a complaint at any time please contact:

Customer Service Manager.
All Seasons Underwriting Insurance Brokers Ltd.
Peek House, 1st Floor, 20 Eastcheap, London. EC3M 1EB.
Email: claims@asuia.com

In the event that **you** remain dissatisfied **you** may at any time ask the Complaints Department at Lloyd's to review **your** case (this would not

affect **your** rights to take legal action if necessary). Lloyd's contact details are:

Complaints

One Lime Street, London, EC3M 7HA

Telephone: 020 7327 5693

Fax: 020 7327 5225

E-mail: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If **you** remain dissatisfied **your** complaint may be referred to the Financial Ombudsman Services, the address is:

Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk.

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>.

CLAIMS PROCEDURES

You must notify **us** in respect of the following:

- a. For Section 2, **Medical and Other Expenses** - Apply Procedure A as shown below
- b. For Section 3, **Cancellation & Curtailment** - Apply Procedure A as shown below only in respect of Curtailment of Trip (as per Specific Conditions 2 & 3 outlined in the wording under Section 3)
- b. For all other Sections: Apply Procedure B as shown below, as soon as possible, but not later than **31** days of the end of the **journey/trip**.

You or **your** legal representatives must supply, at **your** own expense, all information, evidence, details of other insurances (if any) and medical certificates as required by **us**.

We reserve the right to require **you** to undergo an independent medical examination at **our** cost and expense. **We** may also request and will pay for a post mortem examination.

You must retain any property which is damaged, and, if requested, send it to **us** at **our** own expense. If **we** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage, then it will become **our** property.

We may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or proof of purchase.

PROCEDURE A

Situations that require immediate assistance

If **you** are in need of:

- Emergency medical treatment
- Emergency medical treatment for outpatient costs which is more than GBP 500
- Emergency dental care
- Dispatching of essential medicines (subject to exclusion 21 as outlined under Section 2 of the wording)
- Medical transportation
- Repatriation of other **insured persons**
- Repatriation of mortal remains
- Premature return due to death of **your close relative**
- Visit of a **close relative**
- First aid and/or rescue (only applicable if the additional premium has been paid in respect of Sports, Leisure Activities & Winter Sports)

In any event which could result in a claim, **you** or any person acting on **your** behalf should contact the **Assistance Company** as soon as possible in order to receive prior approval and indication on the procedure to follow.

Contact

Mayday Assistance

16-17 Queens Road, Brighton, East Sussex. BN1 3WA. United Kingdom.

Telephone Number: + 44 (0) 1273 624 661

Fax Number: + 44 (0) 1273 606 390

Email: operations@maydayassistance.com

You should state:

- **Your** name;
- That **you** purchased **your** policy from VASCO UK, as well as the Policy Number and **period of insurance**;
- The date of entry to the visited country;
- The name, address and telephone number of the medical centre to which **you** have been admitted;
- The name and address of the **Registered Medical Practitioner** attending to **you**;
- A brief description of the problems encountered.

A medical expert appointed by **us** will have free access to **you** and **your** medical file to assess the validity of the claim.

In the event of a medical transfer or repatriation, the means of transportation will be ambulance, train or scheduled flight. Air ambulance transportation is limited to intra-continental transportations and to critical cases which cannot be accommodated by any of the above mentioned means of transportation.

In any case, **we**, upon agreement with the treating physician, will choose the means of transportation to be used.

In any case of illness or **bodily injury** requiring hospitalization, then **you** or any person acting on **your** behalf, must inform the **Assistance Company** within 48 hours from the time of occurrence.

When the **Assistance Company** take care of the repatriation of **you**, **you** shall return the ticket or the refund thereon to **us**.

As soon as a claim occurs, **you** must make every endeavor to limit or stop its consequences.

If during an emergency, or due to any valid reason, the **Assistance Company**, cannot be contacted for prior approval, the claim may still be considered subject otherwise to the policy terms and conditions. In all such cases, the expenses must be **reasonable and customary costs** and all documents (medical report, bills, etc) must be forwarded to the **Assistance Company** for their approval and acceptance.

No claim will be considered if the **Assistance Company** has not been contacted within 31 days of the **accident** or illness.

PROCEDURE B

Travel inconvenience that does not require immediate assistance

What kind of situations?

For all other sections of the policy, except for Section 2 - Medical & Other Expenses and Section 3 - Cancellation & Curtailment - in respect of Curtailment of Trip (as per Specific Conditions 2 & 3 outlined in the wording under Section 3)

For Section 1 - Personal Accident

In case of **your** death following an **accident**, documents for claim to be submitted should include, schedule, claims form, birth certificate, national registration card or passport and literal death certificate.

Should they be the legal heirs, proof of the beneficiary's identity may also be required.

Where the beneficiaries are duly designated in a will, a certification from the General Registry of Last Wills and Testaments or local equivalent authority, together with a first copy, will be required.

To obtain a claims form for claims under Procedure B please contact:

All Seasons Underwriting Insurance Brokers Ltd

Peek House. 1st Floor, 20 Eastcheap, London. EC3M 1EB.

Email: claims@asuia.com