

YOUR TRAVEL INSURANCE POLICY

Reference Number: RTXAM40134



STATUS DISCLOSURE INFORMATION

Avios Group (AGL) Limited is an Appointed Representative of ROCK Insurance Group. This policy has been arranged by ROCK Insurance Group which is a trading style of Rock Insurance Services Limited, authorised and regulated by the FCA (their registration number is 300317) and is permitted to advise on and arrange general insurance contracts. You can check this information on the FCA's Register by visiting the FCA's website at www.fca.org.uk or by contacting the FCA on Tel: 0800 111 6768 or 0300 500 8082.

No additional fees will be charged for Our service. All You are required to pay is the insurance premium,

You WILL NOT receive advice or a recommendation from us for insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Avios Group (AGL) Limited and ROCK Insurance Group collect and hold insurance premiums as agent of the insurer.

We always aim to provide a first class service, however if You have any cause for complaint, any enquiry in the first instance should be addressed in writing to The Compliance Officer, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ. Alternatively, please email ROCK Insurance Group at admin@rockinsurance.com or telephone 0333 202 5670. Should You remain dissatisfied You have the right to ask the Financial Ombudsman Service to review Your case.

Whilst ROCK Insurance Group monitors the financial strength of the insurers with whom We place business, it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

You are responsible, on an ongoing basis, for providing Us and/or Your insurers with all relevant information relating to the insurance covers we arrange on your behalf. Relevant information is that which is likely to affect the assessment and acceptance of risks being insured. Failure to provide full and accurate information may mean that your cover is invalid. If You are in any doubt as to what information is considered to be relevant then You should disclose them to Us or the insurers.

ROCK Insurance Group is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further details about compensation scheme arrangements are available from the FSCS.

IMPORTANT INFORMATION

You may already possess alternative insurance(s) for some or all of the features and benefits provided by products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision.

All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria. Specifically for travel our policy may NOT be applicable for you if:

- You want an annual multi-trip policy and are over the age of 74;
- You are over the age of 70 and require cover for Winter Sports;
- You reside outside the United Kingdom;
- You have any pre-existing medical conditions, not included in the waived conditions list within the policy wording, unless you have declared them to medical screening, have had your condition accepted and paid an additional premium.

PLEASE NOTE: There is no maximum age limit if you are purchasing a single trip policy. However the winter sports age limit of 70 will still apply.

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information.

If, after purchasing a policy, you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy.

If you do decide to cancel, your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.

Travel policies will not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (phone 020 7008 0232 or visit their website at www.fco.gov.uk).

It is your responsibility to do this and no information or guidance will be provided by ourselves in this regard.

DEMANDS AND NEEDS STATEMENT

Travel Insurance

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no pre-existing medical conditions other than those contained in the waived conditions list within the policy wording, or who have declared their medical conditions to medical screening, have had their conditions accepted and have paid an additional premium, who are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip.

Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy information/booklet.

For the purposes of the Status Disclosure Information, the Demands and Needs statements and the Important Information all stated above the following meaning of words apply:

We, our or us: Avios Group (AGL) Limited trading as Avios.

You/your: Each person named on the certificate of insurance.

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YOUR TRAVEL INSURANCE POLICY

Your insurance is covered under master policy number **RTXAM40134** specially arranged through Avios and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the insurance certificate issued by Avios and provided by ROCK Insurance Group, who are authorised and regulated by the Financial Conduct Authority. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies. On an annual multi-trip policy cover is only provided for children of the **principal policyholder** aged under 18 residing at home when they accompany the **principal policyholder** and/or his/her spouse. No independent travel of **your** children is covered. Annual multi-trip policies are limited to **trips** of 31, 45 or 60 days per **trip** (24 days if **you** are over 65), depending on the coverage option **you** have purchased. **Trips** exceeding these durations are not covered.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, **you** find that the terms, conditions and exclusions do not meet **your** requirements and an alternative is available. In this case **you** must return the policy and insurance certificate with **your** alternative insurance policy to the place where **you** purchased it within 14 days of purchase for a refund to be considered. **Your** policies do not provide cover on any claim that is due to a **pre-existing medical condition** of a **close relative** or close **business associate**.

OUR PLEDGE TO YOU

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

PRETRAVEL POLICY

Your policy does not provide cover for re-occurring or **pre-existing medical conditions**. If **you** have **ever** had a heart related problem, a stroke, cancer, any breathing problems, diabetes **or** had any other medical condition which has been treated in a hospital or has been referred to a specialist in the last 2 years **you** should phone Travel Administration Facilities: **0203 829 6698** to see if cover is available. Travel Administration Facilities will confirm any special terms in writing.

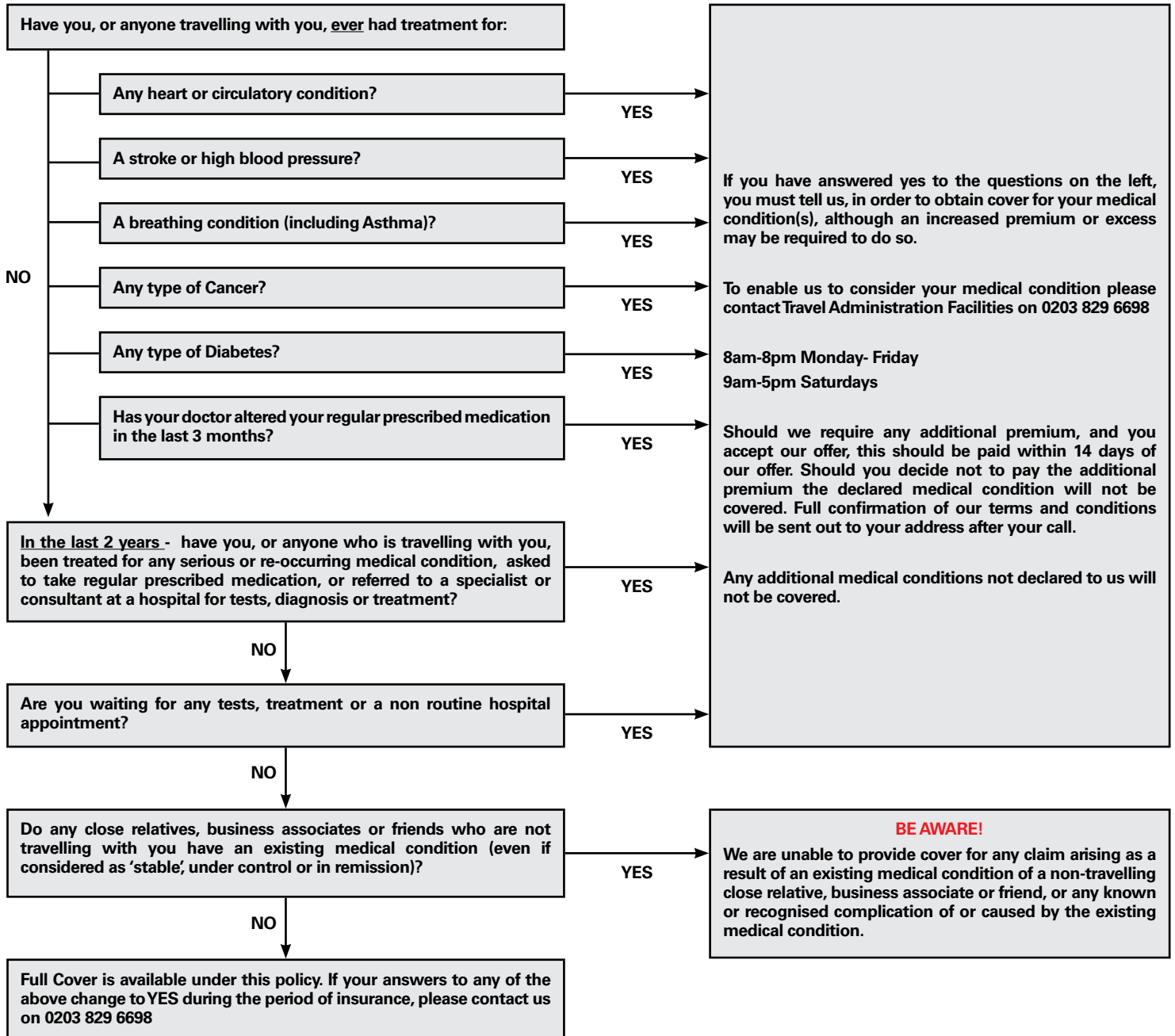
TRAVEL POLICY

Your policy does not provide cover for re-occurring or **pre-existing medical conditions**. **You** must also tell **us** if **your** health or medication changes between buying this policy and travelling and if **you** have **ever** had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last **2** years **you** should phone Travel Administration Facilities on **0203 829 6698** to see if cover is available. Travel Administration Facilities will confirm any special terms in writing.

NOTE: Cover for accidental death is reduced to **£2,000** if **you** are under **16** or over **64**

Your policy may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions accurately and carefully:



WAIVED CONDITIONS

The following medical conditions are covered subject to the normal terms and conditions of your insurance and so do not need to be declared to Travel Administration Facilities provided:

- you have no other pre-existing medical condition(s) that are not listed below
- you are not awaiting surgery or treatment for the condition(s)
- you are not awaiting consultation/referral for this condition
- you have been fully discharged from any post operation/treatment follow-up
- your GP has advised you that you are fit to travel.

IMPORTANT - WAIVED CONDITIONS

Things you must tell us to ensure your cover is adequate:-

- Any **Heart condition ever** diagnosed unless listed below
- Any **Cancer ever diagnosed** even if it is now considered to be in complete remission
- Any **medical condition which is actively being treated** or regularly reviewed by a medical professional unless it is listed below
- Any **Inflammatory bowel condition ever** diagnosed such as IBS, Crohns, Diverticular disease, Ulcerative Colitis
- Any **Respiratory condition** which causes **you** to be short of breath when **you** climb stairs or otherwise exert yourself
- Any type of **Diabetes** which has led to complications with **your** heart, kidneys or legs or for which **you** have ever been hospitalized
- Any condition which has been **treated in a hospital** in the previous two years.
- Any condition not listed below but for which **you** take **regular prescribed medication** to keep it under control

Things which you do not need to tell us about and which will be included in your cover:-

- Accidents which happened more than 5 years ago that are no longer treated and have no long term effect
- Acute infections such as flu, coughs, colds, sore throats or gastroenteritis which did not require medical intervention
- Appendicitis if operated on more than 2 weeks ago
- Allergies and hay fever
- Arthritis or rheumatism of any type affecting joints but not the spine provided **you** have had no hospital admission in the previous two years and are not waitlisted for surgery
- Asthma, **not progressed to COPD, COAD or emphysema**, diagnosed before aged 50, controlled without oxygen and provided **you** have had no hospitalization in the previous two years and no shortness of breath on effort
- Back pain which is managed on less than 2 medications with no hospitalization in the previous 2 years and no limitation of mobility
- Basal cell carcinoma provided **you** have had no surgery or radiotherapy in the previous two weeks
- Benign breast lumps of any type provided **you** are at least 2 weeks post operative
- Benign polyps (Uterine nasal colon)
- Benign tumours anywhere except the brain, skull or spine provided **you** have not been treated in the previous 6 weeks
- Bradycardia / slow heart beat provided this is the only cardiac diagnosis
- Caesarian section birth provided **you** are fully recovered and the birth was more than 6 weeks ago
- Carpel Tunnel Syndrome/Repetitive strain injury
- Cataracts, glaucoma and eye infections and eye surgery as a day patient
- Chronic Fatigue Syndrome / ME / Post Viral Syndrome (fatigue as the only symptom)
- Chronic renal failure, stage 1 or 2 provided it is not associated with any other condition
- Coeliac Disease
- Congenital physical disabilities with no ongoing medical treatment or medication and no heart damage
- Constipation if unrelated to an underlying condition
- D&C (Dilatation and Curettage) & miscarriage
- Depression controlled on one medication for 3 months or longer and no hospital admission ever
- Development delays not associated with any physical diagnosis
- Diabetes - any type provided no hospitalisation in the previous two years, well controlled with no heart conditions, no kidney failure, no peripheral neuropathy, no ulceration or cellulitis of legs or feet
- Ear infections provided **you** have been declared fit to fly
- Ectopic heart beats provided no other cardiac diagnosis
- Elective cosmetic procedures provided fully healed
- Enlarged Prostate / Prostatitis provided no hospitalisation in the previous year and PSA within acceptable range for age

- Epilepsy provided controlled on medication, no major seizures and no hospitalization in the previous year
- Fibroid-Uterine not operated on in the previous two weeks
- Fibromyalgia which has never been treated in a hospital
- Foot surgery more than 6 weeks ago
- Fractured limbs provided only a single break, more than 6 weeks ago and no longer immobilized
- Frozen Shoulder
- Gout controlled on medication provided this is the only condition
- Hernias if surgery was more than 6 weeks ago and **you** are fully recovered
- High Blood pressure provided it is stable and well controlled and **you** are on no more than 2 medications
- Hip replacement provided no hospitalization in the last two years and no other joints affected by arthritis
- Hypercholesterolemia controlled on medication and currently less than 5.0
- Hysterectomy /oophrectomy more than 6 weeks ago provided not due to malignancy
- Illnesses occurring in childhood more than 10 years ago which are no longer active or treated and have not affected the heart or lungs
- Incontinence
- Indigestion/Dyspepsia / Acid reflux / Hiatus hernia
- Innocent heart murmur provided no other cardiac diagnosis and no hospitalisation ever
- Insomnia
- Learning difficulties/ Aspergers/Autism provided no hospitalisation
- Lipomas / Fatty Cysts /Ganglions
- Low blood pressure
- Medication which is prescribed purely as a precaution or to prevent side effects of other medications
- Menstrual and fertility problems
- Migraine
- Mini stroke (TIA) provided it was a single event more than two years ago, no hospitalisation and no other conditions diagnosed
- Minor out patient surgery if fully healed without infection
- Multiple Sclerosis in remission for more than two years with no progressive deterioration and no hospitalization
- Muscular aches, pains and strains
- Neuralgia / nerve pain
- Nosebleeds not associated with high blood pressure
- Osteoporosis with no fractures ever
- Pelvic Inflammatory disease / Endometriosis/Polycystic ovaries
- Psoriasis
- Routine or minor dental treatment
- Sarcoidosis only affecting the skin with no pulmonary symptoms
- Short term infectious diseases such as glandular fever or chicken pox, provided **you** are fully recovered.
- Shingles or Mumps, provided **you** are fully recovered.
- Sinusitis
- Superficial skin conditions ie Cysts/Moles/Warts/Eczema/Scabies/Ringworm
- Tendon / Ligament injuries not operated on within the previous 6 weeks
- Trigeminal Neuralgia / facial pain
- Underactive thyroid
- Urinary tract infections unrelated to an underlying condition
- Varicose veins unoperated or operated on more than 6 weeks ago
- Vasectomy

POLICY A - PRE-TRAVEL POLICY

HOW YOUR PRE-TRAVEL POLICY WORKS

This part of **your** insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, and information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period from purchase of the policy and time of booking to date of travel for which **you** have paid the appropriate premium. All numbers and letters shown under 'For each **insured-person** this insurance will not cover:' refer to the same numbers and letters under 'For each **insured-person** this insurance will pay: 'Where no letters or numbers are shown it applies to the whole section. If **you** are a person buying insurance wholly or mainly for personal purposes unrelated to **your** employment, **you** have a duty to take reasonable care to answer questions fully and accurately, and that any information **you** volunteer is not misleading. This duty exists before the cover is placed, when renewed, or altered at any time throughout the duration of the policy. If **you** do not do so, **your** Insurer may be able to void **your** policy from inception. An example of this could be the medical history of a **close relative** or other person that may cause **you** to cancel or cut short **your** trip. If **you** are unsure whether or not information is relevant please do not hesitate to call **us** on **0203 829 6698**.

WHEN YOUR PRE-TRAVEL POLICY STARTS AND ENDS

The cover on cancellation, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on **your** insurance certificate, after the policy was issued and ends when **you** leave home to start **your trip**. No further **trips** are covered on a single **trip** policy and further **trips** of **31, 45 or 60** days duration (**24** days if **you** are over **65**) or less are covered on an annual multi-**trip** policy. **Trips** exceeding these durations are not covered. If **you** purchase an annual multi-**trip** policy, **trips** within the **United Kingdom** must include at least 2 nights pre-booked accommodation, unless the **trip** involves a **flight** when cover is valid with 1 night's stay.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travel Administration Facilities on **0203 829 6698** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL POLICY

Listed below are certain words that appear throughout the policy. These will always be shown in bold type and in all cases will have the meanings shown below.

Business associate - means a business partner, director or employee of yours who has a close working relationship with **you**.

Channel Islands - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Close relative - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).

Cruise - a pleasure voyage of more than 72 hours duration, sailing on sea/s or oceans and includes stops at various ports.

Flight - means a service using the same airline or airline flight number.

Hazardous activity - Please see the list of hazardous activities at the rear of this document that are covered for free under this insurance. Additional terms and conditions may apply.

Home - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.

Home country - means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

Insured-person/you/your - means any person named on the insurance certificate.

Manual labour - means work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.

Principal policyholder - means the first named **insured-person**.

Pre-existing medical condition - means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Redundancy - means being an employee where **you** qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of **redundancy**, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

Resident - means a person who has had their main home in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

Trip - means a holiday, **Cruise** or journey that begins when **you** leave home and ends on **your** return to either (i) **your** home, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

We/our/us - means Union Reiseversicherung AG.

GEOGRAPHICAL AREAS

Area 1 - United Kingdom, where it is **your home country**.

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

Area 3 - All countries Worldwide.

CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

- being a **resident** of the **United Kingdom** and the **Channel Islands**.
- taking all possible care to safeguard against accident or injury as if **you** had no insurance cover.
- producing **your** insurance certificate confirming **you** are insured before a claim is admitted.
- giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- providing all necessary information and assistance **we** may require at **your** own expense (including, where necessary, medical certification and details of **your** National Health number or equivalent and Private Health insurance).
- accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- not requiring insurance for any medical condition that is being investigated or for which **you**, a **close relative** or **business associate**, are awaiting or receiving treatment in hospital at the time of buying this policy.
- disclosing all relevant information as soon as possible after the policy is issued.
- ensuring that all claims are notified within 3 months of the incident occurring.

2. RECOGNISING OUR RIGHTS TO:

- make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, insurance certificate and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that **you** live in within the **United Kingdom** and the **Channel Islands** unless **we** agree otherwise with **you**.
- maintain **your** personal details in connection with an anti-fraud claims checking system.
- only pay **our** proportion of any loss where **you** have not insured for the full cost of the **trip**.

POLICY EXCESSES - IN RESPECT OF SECTION A1, CANCELLATION

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each **insured-person**, for each incident giving rise to a separate claim.

SECTION A1 - CANCELLATION CHARGES

For each **insured-person** this insurance will pay:

- up to the amount as shown in **your** summary of cover for **your** proportion of (i) transport charges, (ii) loss of accommodation, (iii) ski pass or ski school fees when **you** have purchased the additional wintersports cover and (iv) additional travel expenses that **you** have paid or agreed to pay (including the value of payments using Avios which **you** cannot recover) and that

you cannot recover from any other source following **your** necessary cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling .
 - a **close relative** who lives in **your home country**.
 - a close **business associate** who lives in **your home country**.
 - a friend who lives abroad and with whom **you** were intending to temporarily stay.
- (ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law.
- (iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**.
- (iv) the requirements of H. M. Forces.
- (b) up to the amount as shown in **your** summary of cover for the administration fee charged to **you** by Avios following cancellation, amendment of travel dates or postponement of **your trip** for any reason.

For each insured-person this insurance will not cover:

- (a) - any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**.
- a one-way **trip**.
- any **trip** made by the children under **18** of the **principal policyholder** and residing at home that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return home having remained with the **principal policyholder** and/or his/her spouse
- any **trip** that is of more than **31, 45 or 60** days in duration (**24** days if **you** are over **65**), depending on the level of cover under **your** annual multi trip policy that **you** have purchased.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - **your** carriers refusal to allow **you** to travel for whatever reason.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the cancellation of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - any claim where **you** are unable to provide proof of **your** termination of employment due to **redundancy**.
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
 - **your** disinclination to travel.
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
- **Hazardous Activity** - Please see the list of hazardous activities at the rear of this document that are either covered for free or are available for an additional premium under this insurance.
- cancellation due to the fear of an epidemic or pandemic.
- the cost of Air Passenger Duty or equivalent, airport charges and booking charges.
- cancellation due to death or illness of a **close relative** or close **business associate** caused by a **pre-existing medical condition**.
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to, or caused by:
 - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.

- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attached to that medical condition has not been accepted by **us** in writing.
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not if prescribed for treatment of drug addiction).
- **you** or **your close relative** or **business associate** being under the influence of alcohol or solvents or anything relating to **you** or **your** close relatives or **business associate** prior abuse of alcohol or solvents.
- any claim arising from relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- cancellation of **your trip** due to the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- any loss unless it is specified in the policy.
- any claim where **you** have not obtained prior authority to take leave.
- any claim where leave has been cancelled on disciplinary grounds.
- (b) - any claim where **you** have not obtained a written statement from the airline confirming the cancellation or postponement of **your trip** and the administration fee charged.
- any claim where **you** have purchased Standard cover.

What you need to do if you wish to make a claim under this section of the policy:

Notify the travel agent/tour operator immediately, by telephone and in writing that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office, either by telephone or from the internet. If **you** are claiming under section a) of the cancellation section, get **your** registered general practitioner to complete the medical questions under the cancellation section. **You** should send any booking receipts to the claims office. If **your** cancellation is due to the health of a non-travelling **close relative** **you** will need to obtain a medical report from the patients' General Practitioner (Medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

POLICY B - TRAVEL POLICY

HOW YOUR TRAVEL POLICY WORKS

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the **24** hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium. **Your** travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under **your** house contents insurance on an All Risks extension for **365** days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' and an amount for age, wear and tear will be deducted. **Your** policy covers treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**. All numbers and letters shown under 'For each **insured-person** this insurance will not cover:' refer to the same numbers and letters under 'For each **insured-person** this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

WHEN YOUR TRAVEL POLICY STARTS AND ENDS

The cover under all sections starts at the beginning of **your trip** as shown on **your** insurance certificate and ends on **your** return home or expiry of the policy, whichever is the first. No further **trips** are covered on a single **trip** policy and further **trips** of **31** , **45** or **60** days duration (**24** days if **you** are over **65**) or less are covered on an annual multi-**trip** policy. **Trips** exceeding the duration of cover that **you** have purchased are not covered. If **you** purchase an annual multi-**trip** policy, **trips** within the **United Kingdom** must include at least 2 nights pre-booked accommodation, unless the **trip** involves a **flight** when cover is valid with 1 night's stay.

EXTENSION OF PERIOD

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travel Administration Facilities on **0203 829 6698** as soon as possible. This includes:

- New medication
- Change in regular medication
- Deterioration of a previously stable condition
- Referral to a specialist
- Investigation of an undiagnosed condition
- Awaiting treatment/consultation

We will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

DEFINITION OF WORDS APPLICABLE TO YOUR TRAVEL POLICY

Listed below are certain words that appear throughout the policy. These will always be shown in bold type and in all cases will have the meanings shown below.

Business associate - means a business partner, director or employee of yours who has a close working relationship with **you**.

Business colleague - means business partner, director or employee of yours who has a close working relationship with **you**.

Business effects - business goods, samples and equipment taken on an insured journey by an **insured-person** that are owned by **you** or **your** employer.

Business money - means company credit, debit or charge cards, bank and currency notes, cash, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers that have monetary value, bonds or other securities, negotiable instruments, travel tickets and **travel documents**, all of which belong to **you** or **your** employer, all of which are for **your** business use.

Channel Islands - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brechqhou, Lihou.

Close relative - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).

Cruise - a pleasure voyage of more than 72 hours duration, sailing on sea/s or oceans and includes stops at various ports.

Curtailment - means the cutting short of **your trip** by **your** early return home or **your** repatriation to a hospital or nursing home in **your home country**. Payment will be made on the number of full days of **your trip** that are lost from the day **you** are repatriated.

Essential items - means underwear, socks, toiletries and a change of clothing.

Flight - means a service using the same airline or airline **flight** number.

Golf equipment - means golf clubs, golf bags, golf trolley and golf shoes.

Hazardous activity - Please see the list of hazardous activities at the rear of this document that are covered for free under this insurance. Additional terms and conditions may apply.

Hijack - means detention by the illegal seizure of mode of transport through violent and forcible means

Home - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.

Home country - means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

Insured-person/you/your - means any person named on the insurance certificate.

International departure point - means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from the **United Kingdom** or the **Channel Islands** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to the **United Kingdom** or the **Channel Islands**.

Manual labour - means work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.

Mugging - means the theft or attempted theft involving an act of violence against **you** which results in **your** injury and hospitalisation.

Pair or set - means two or more items of **personal possessions** that are complementary, purchased as one item or used/worn together.

Personal money - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, **your** passport, **your** travel tickets, **your** driving licence and **your** ski pass, all of which are for **your** private use.

Personal possessions - means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below).

Pre-existing medical condition - means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Principal policyholder - means the first named **insured-person**.

Public transport - means buses, coaches, internal flights or trains that run to a published scheduled timetable.

Resident - means a person who has had their main home in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

Ski equipment - means skis, ski bindings, ski sticks, ski boots and snowboards.

Ski pack - means ski pass, ski lift pass and ski school fees.

Travel documents - means current passports, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form E112.

Trip - means a holiday, **Cruise** or journey that begins when **you** leave home and ends on **your** return to either (i) **your** home, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.

Unattended - means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Valuables - means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, iPods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer equipment/accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

We/our/us - means Union Reiseversicherung AG.

Winter sports - means on piste skiing, mono skiing and snowboarding, off piste skiing (classified as slopes off the actual marked pistes that still end at the bottom of tows or lifts within the resort and which are classified as safe by local resort guides), guided cross country skiing, snowmobiling, snow sledging and ice skating.

GEOGRAPHICAL AREAS

Area 1 - United Kingdom, where it is **your home country**.

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

Area 3 - All countries Worldwide.

CONDITIONS APPLICABLE TO YOUR TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

- (a) being a **resident** of the **United Kingdom** or the **Channel Islands**.
- (b) taking all possible care to safeguard against accident, injury, loss or damage as if **you** had no insurance cover.
- (c) producing **your** insurance certificate confirming **you** are insured before a claim is admitted.
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- (f) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- (g) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and Private Health insurance).
- (h) not admitting liability for any event or offering to make any payment without **our** prior written consent.

- (i) accepting that **your** policy cannot be extended once it has expired.
- (j) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (k) ensuring that all claims are notified within 3 months of the incident occurring.
- (l) insuring for the full cost of the **trip** and, where **you** have not done so, **we** will only pay **our** proportion of any loss.

In respect of sections B1, departure delay, B4, emergency medical expenses and B5, curtailment, only.

- (m) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (n) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (o) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- (p) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (q) not requiring insurance for any medical condition that is being investigated or for which **you**, a **close relative** or **business associate**, are awaiting or receiving treatment in hospital at the time of buying this policy.
- (r) disclosing all relevant information as soon as possible after the policy is issued.
- (s) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

In respect of sections B2 personal possessions and B3 personal money only.

- (t) providing full details of any House Contents and All Risks insurance policies **you** may have.
- (u) retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form.
- (v) complying with the carrier's conditions of carriage.
- (w) not abandoning any property to **us** or the claims office.

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- (c) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (d) give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (e) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or **curtailment** of the **trip**.
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, insurance certificate and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered.
- (h) not make any payment under sections B6 and B8 for any event that is covered by another insurance policy.
- (i) only pay a proportionate amount of the claim under sections B1, B2, B3, B4 and B5 where there is other insurance in force covering the same risk and to require details of such other insurance.
- (j) settle all claims under the law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system.
- (l) only pay **our** proportion of any loss where **you** have not insured for the full cost of the **trip**.

Policy excesses - in respect of sections B1 departure delay, B2 personal possessions, B3 personal money, B4 emergency medical expenses, B5 curtailment, B6 personal liability, B8 legal advice and expenses.

An excess is the amount **you** have to pay towards each claim. Each section of

the policy listed carries an excess. All excesses shown for this policy are payable by each **insured-person**, for each incident giving rise to a separate claim.

EXCLUSIONS APPLYING TO ALL SECTIONS OF YOUR TRAVEL POLICY

A This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by :

- (1) **Hazardous Activity** - Please see the list of hazardous activities on pages 14 and 15 of this document that are either covered for free or are available for an additional premium under this insurance.
- (2) any known **pre-existing medical condition** or any recognised complication caused by the **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- (3) any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
- (4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- (5) **curtailment** of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attached to that medical condition has not been accepted by **us** in writing.
- (6) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (7) **you** or **your close relative** or **business associate** being under the influence of alcohol or solvents or anything relating to **you** or **your** close relatives or **business associate's** prior abuse of alcohol or solvents.
- (8) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (9) any claim arising from relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- (10) any deliberate or criminal act by an **insured-person**.
- (11) **manual labour**.
- (12) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- (13) **In respect of all sections other than, B4 emergency medical expenses:** war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

B This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- (2) any loss due to currency exchanges of any and every description.
- (3) any **trip** where the ticket has no fixed return date on **your** single **trip** policy.

On annual multi-trip policies:

- (4) any **trip** within the **United Kingdom** that includes less than 2 nights pre-booked accommodation or 1 nights pre-booked accommodation if **your trip** also includes a **flight**.
- (5) a one-way **trip**.
- (6) any **trip** made by the children under **18** of the **principal policyholder** and residing at home that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return home having remained with the **principal policyholder** and/or his/her spouse.
- (7) any **trip** exceeding the duration of cover that **you** have purchased.

SECTION B1 - DEPARTURE DELAY

For each insured-person this insurance will pay:

1. **you** up to the amount as shown in **your** summary of cover as compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than **12** hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues **we** will pay a further sum for each complete period of **12** hours up to a maximum amount as shown.
2. up to **your** final invoiced amount (including the value of payments using Avios points which **you** cannot recover) for the abandonment of **your trip** on **your** outward journey if **your** possessions have been checked in and after **12** hours delay **you** wish to abandon the **trip**.
3. up to **£1,000** for alternative transport to get **you** to **your** destination if:

- (a) the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, or
 - (b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in.
4. up to **£500** for reasonable additional travel expenses incurred to reach **your** destination during any part of **your trip**, due to a **flight** or sailing or scheduled **public transport** service failing to get **you** to **your** connecting transport due to adverse weather.

You will need to obtain independent confirmation of the circumstances.

Note: If **you** have a UK Cover Only policy, the same terms apply but to the departure point of **your** first outward or final inward **flight**, train or sailing.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.
 - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- 1&2. - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, train or sailing.
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within **12** hours of the booked departure time.
 - any compensation when **your** tour operator has rescheduled **your flight** itinerary.
 - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
2. - abandonment where the **trip** is of 2 days duration or less, or is a one-way **trip**.
- any claim outside of **your home country**.
3. - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the departure point to check-in by the time shown on **your** travel itinerary.
- any claim on **your** return journey to **your home country**.
 - any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from home.
4. - any delay due to industrial action, mechanical failure or structural defect of the aircraft, boat or **public transport**.
- any compensation where the airline, boat or **public transport** provider offers alternative transport to get **you** to **your** destination, that departs within **12** hours of the original booked departure time.
 - any compensation unless **you** have obtained written confirmation from the airline, shipping line or **public transport** provider that shows the reason for the delay, the scheduled departure time and the actual departure time.
 - **your** failure to allow sufficient time to reach the departure point of each part of **your trip**.

What you need to do if you wish to make a claim under this section of the policy:

You need to obtain a letter from the airline, railway company, shipping line, their handling agents, or **public transport** provider that shows:

- (a) scheduled departure time,
- (b) actual departure time, and
- (c) reason for the delay.

You are only covered if the delay is more than **12** hours. This does not apply to cover under points 3 & 4 of this section.

SECTION B2 - PERSONAL POSSESSIONS

For each insured-person this insurance will pay:

- (a) up to the amount shown on **your** summary of cover for **your personal possessions** to cover:
 - either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear.
 - or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to a total of **£150** (Premier policy) or **£250** (Super policy) to cover the purchase of **essential items** if **your personal possessions** are misplaced, lost or stolen on **your** outward journey from **your home country** for over **12** hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- (a) - more than **£500** for any one article, pair or set of any kind, whether they are solely or jointly owned.
- more than **£500** in total for **valuables** whether solely or jointly owned.
- more than **£50** in respect of sunglasses, spectacles or prescription glasses.
- more than **£50** for items lost or stolen from a beach or lido.
- mobile telephones and accessories, SIM cards, mobile telephone prepayment cards or lost or stolen mobile telephone call charges.
- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**.
- loss of, or damage to, property that does not belong to **you** or any member of **your** family.
- any claim that is the result of a domestic dispute.
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
- the cost of replacing or repairing dentures.
- (b) - shoes, boots, trainers and the like.
- (a)&(b) - the loss, theft or damage to:
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
 - duty free items such as tobacco products, alcohol and perfumes.
 - perishable goods, bottles, cartons and any damage caused by them or their contents.
 - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**.
 - sports equipment whilst in use.
 - any items more specifically insured elsewhere.
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** locked personal holiday or **trip** accommodation.
 - contact or corneal lenses or artificial limbs.
- money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind.
- **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If luggage is delayed longer than **12** hours on **your** outward journey **you** may need to buy some **essential items**. **You** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

SECTION B3 - PERSONAL MONEY

For each insured-person this insurance will pay:

- (a) up to the amount shown on **your** summary of cover for the loss or theft of **your personal money** during **your trip**.
- (b) up to the amount shown on **your** summary of cover for additional travel

and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

- (a) - more than **£200** in total in cash or currency, whether solely or jointly owned.
- more than **£50** in total in cash of currency whether solely or jointly owned where **you** are aged under **18** years.
- loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission.
- loss or theft of travellers' cheques where the bank provides a replacement service.
- any financial loss suffered as a result of **your** debit/credit card being lost or stolen.
- more than the unused portion of **your** passport.
- (a)&(b) - loss or theft of **personal money** or **travel documents** that are not:
 - on **your** person.
 - held in a safe or safety deposit box where one is available.
 - left out of sight in **your** locked personal **trip** accommodation.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- (b) - the cost of the replacement **travel documents**.
- any costs incurred before departure or after **you** return home.
- any costs which are due to any errors or omissions on **your travel documents**.
- **your** failure to obtain the required passport or visa ESTA.
- any expenses for food or drink.
- any expenses for missed flights or alternative transport to return home due to the loss or theft of **your travel documents**.

What you need to do if you wish to make a claim under this section of the policy:

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate. For loss of money **we** will also require (a) confirmation from **your** UK or **Channel Islands** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession. For lost or stolen **travel documents** **you** will also need to get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

SECTION B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

PLEASE NOTE: If it seems likely that **you** will require treatment at a hospital please contact **our** Emergency Medical Assistance service who will help **you** to locate the most appropriate local facility for **your** particular medical problem. In case of extreme urgency please call the local ambulance service and notify the Emergency Medical Assistance service as soon as **you** are able. If **you** are admitted to a hospital this must be reported to **our** appointed emergency medical assistance service as soon as it is practically possible and at the latest within **24** hours and **you** must call the emergency assistance service within **24** hours if **your** medical bill is likely to exceed **£500**.

For each insured-person this insurance will pay:

to **you** or **your** legal representatives the following necessary emergency expenses that are payable within six months of the event that causes the claim that results from **your** death, injury or illness

1. Trips outside your home country

- (a) up to the amount shown on **your** summary of cover for reasonable:
 - (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home, or nursing services.
 - (ii) additional travel, accommodation and repatriation costs to be made for or by **you** and for any one other person who is required for medical reasons to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**.
 - (iii) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **£3,000**, plus the cost of returning **your** ashes home or the return of **your** body to **your** home.
- (b) up to **£300** to cover emergency dental treatment only to cure sudden pain.
- (c) **£10** for each full day that **you** are in a state hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under 1 (a) above.

2. Trips within the United Kingdom where it is your home country

up to **£50,000** for reasonable:

- additional transport and accommodation costs to be made for or by **you** and for any one other person who is required for medical reasons to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**.
- costs following **your** death for the return of **your** ashes or **your** body to **your** home.

For each insured-person this insurance will not cover:

- 1.(a)&(b) - any elective or pre-arranged treatment.
- any routine non-emergency tests or treatment.
- any treatment or hospitalisation which can be reasonably expected.
- the cost of private treatment where adequate state facilities are available.
- 1.(a) - the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your trip**.
- the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service.
- 1 & 2. - any claim that is caused by:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
 - **hazardous activity** - Please see the list of hazardous activities on pages 14 and 15 of this document that are either covered for free or are available for an additional premium under this insurance.
 - The cost associated with the diversion of an aircraft due to **your** death injury or illness.
- 1.(a)(i) - any services or treatment received by **you** within **your home country**.
- any services or treatment received by **you**, including any form of cosmetic surgery OR any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**.
- any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return home, that would exceed the cost of **your** repatriation.
- repairs to, or for, the provision of dentures, artificial limbs or hearing aids.
- any dental work involving the use of precious metals.
- in-patient treatment that has not been notified to, and agreed by, the emergency assistance service.
- any extra costs for single or private accommodation in a hospital or nursing home.
- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
- 1.(a)(iii) - **your** burial or cremation in **your home country**.
- 1.(b) - emergency dental work costing more than **£300**.
- 1.(c) - any payment when **you** are in a private hospital or clinic.
- more than **£1000** in total for state hospital in-patient benefit.

NOTES:

1. **IF TRAVELLING WITHIN EUROPE YOU SHOULD CARRY A EUROPEAN HEALTH INSURANCE CARD (EHIC) AND USE THIS AT STATE REGISTERED DOCTORS AND STATE HOSPITALS TO SAVE COSTS.**
2. **IF TRAVELLING IN AUSTRALIA YOU SHOULD REGISTER WITH MEDICARE ON ARRIVAL. THERE IS A MEDICARE OFFICE IN ALL MAJOR TOWNS AND CITIES IN AUSTRALIA. REGISTRATION IS FREE AND THIS WILL ENTITLE YOU TO REDUCED MEDICAL CHARGES FROM DOCTORS, REDUCED PRESCRIPTION CHARGES AND ACCESS TO MEDICARE HOSPITALS.**

FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF YOU NEED TO CUT YOUR TRIP SHORT CONTACT OUR 24 HOUR ASSISTANCE SERVICE ON +44 (0) 203 829 6745.

What you need to do if you wish to make a claim under this section of

the policy:

Emergency medical details are given separately above.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts, accounts and medical certificates.

SECTION B5 - CURTAILMENT (CUTTING SHORT YOUR TRIP)

For each insured-person this insurance will pay:

up to the amount shown in **your** summary of cover for **your** unused proportion of (i) transport charges, (ii) loss of accommodation, (iii) ski pass or ski school fees when **you** have purchased **winter sports** cover or a Super policy and iv) additional travel expenses that **you** have paid (including the value of payments using Avios which **you** cannot recover) or agreed to pay and that **you** cannot recover from any other source following **your** necessary **curtailment of your trip** due to :

- (a) the **trip** being cut short by **your** early return home because of:
 - (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling .
 - a **close relative** who lives in **your home country**.
 - a close **business associate** who lives in **your home country**.
 - a friend who lives abroad and with whom **you** were intending to stay,
 - (ii) **you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or
 - (iii) **you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your** home, or the home in **your home country** of **your** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.
 - (iv) the requirements of H. M. Forces.

If **you** have a valid **curtailment** claim, and if the situation permits and the period of **your** original booked **trip** has not expired, **we** will also pay necessary additional travel costs in transporting **you** back to **your** location abroad. This is on the condition that **you** contact **us** first and **we** make all the travel arrangements.

For each insured-person this insurance will not cover:

- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport or visa or ESTA.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the **curtailment** of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances.
 - **your** loss of enjoyment of the **trip** however caused.
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - for any claim arising from a known **pre-existing medical condition** of a **close relative** or a close **business associate** or any recognised complication caused by the **pre-existing medical condition**.
 - terrorism, riot, civil commotion, strike or lock-out.
- **hazardous activity** - Please see the list of hazardous activities on pages 14 and 15 of this document that are either covered for free or are available for an additional premium under this insurance.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return home due to death, injury or illness.
- **curtailment** due to the fear of an epidemic or pandemic.
- **curtailment** cover where the **trip** is of 2 days duration or less or is a one-way **trip**.
- **curtailment** due to any event caused by:
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

What you need to do if you wish to make a claim under this section of the policy:

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **our** appointed emergency medical assistance service. **Curtailment** claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office.

Payment will be made on the unused proportion of **your** Avios policy, and additional payments will be calculated in full days from the day **you** return home.

SECTION B6 - PERSONAL LIABILITY

For each insured-person this insurance will pay:

up to **£2,000,000** for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- (a) injury, illness or disease of any person.
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.
- (c) loss of, or damage to, **trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- any liability for loss of, or damage to, property or injury, illness or disease:
 - where an indemnity is provided under any other insurance.
 - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
 - that is caused by any deliberate act or omission by **you**.
 - that is caused by **your** own employment, profession or business or any member of **your** family.
 - that is caused by **your** ownership, care, custody or control of any animal.
 - that falls on **you** by agreement and would not have done if such agreement did not exist.
- any liability for injury, illness or disease suffered by **you** or any member of **your** family.
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
 - mechanically, electrically propelled vehicles and any trailers attached to them.
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
 - firearms or incendiary devices.

What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

SECTION B7 - PERSONAL ACCIDENT BENEFIT

For each insured-person this insurance will pay:

A single payment for **your** accidental bodily injury, that independently of any other cause, results in **your**:

	Premier and Super amount of payment
(a) death	£25,000
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	£10,000
(c) permanent and total disablement from engaging in paid employment or paid occupations of any and every kind all occurring within 12 months of the event happening	£10,000

For each insured-person this insurance will not cover:

- any event that is due to:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).

- **hazardous activity** - Please see the list of hazardous activities on pages 14 and 15 of this document that are either covered for free or are available for an additional premium under this insurance.

(a)&(c) - more than **£2,000** death payment when **your** age is under sixteen (**16**) years or over sixty-four (**64**) years at the time of the incident.

*PLEASE **NOTE**: Where **you** are not in any paid employments or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

What you need to do if you wish to make a claim under this section of the policy:

In the event of death **we** will require sight of an original copy of the death certificate. For other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

SECTION B8 - LEGAL ADVICE AND EXPENSES

For each insured-person this insurance will pay:

up to the amount shown on **your** summary of cover for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-person** or member of **your** family.
- any claim for damage to a motor vehicle.

PLEASE NOTE:

- **We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

What you need to do if you wish to make a claim under this section of the policy:

If **you** have an accident abroad and require legal advice **you** should telephone:

Slater & Gordon, 123 Deansgate, Manchester, M3 2BU

They will arrange for up to thirty minutes of advice to be given to **you** by a lawyer. To obtain this service **you** should:

Telephone 0161 228 3851 or fax 0161 909 4444.

SECTION B9 - CATASTROPHE COVER

For each insured-person this insurance will pay:

up to **£500** to cover reasonable additional costs of travel and accommodation to the same standard as those on **your** booking to enable **you** to continue **your trip** in a close location to that booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightening, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.

For each insured-person this insurance will not cover:

- any claim for a **trip** within **your home country**.
- any claim for travel or accommodation where the **trip** formed part of a tour operator's package holiday.
- any claim where the fire, flood, earthquake, storm, lightening, explosion, hurricane or infectious disease had taken place before **you** left home.
- any amounts that are recoverable from any other source.
- any claim where **you** are unable to provide evidence of the necessity to make alternative travel arrangements.
- any claim where the alternative accommodation is more than **20** miles from that originally booked unless agreed by **us** in writing.
- any claim where **you** have purchased Standard cover.

What to do in the event of a claim

You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. **You** will need to submit this to claims office along with **your** original booking confirmation and receipts for all expenses made.

SECTION B10 - HIJACK

For each insured-person this insurance will pay:

up to the amount shown on **your** summary of cover for each full day **you** are confined as a result of **hijack**.

For each insured-person this insurance will not cover:

- more than **£500** in total.
- any compensation unless **you** have obtained confirmation from the airline carrier or their handling agents confirming the period of delay.
- any claim where **you** have purchased Standard cover.

What you need to do if you wish to make a claim under this section of the policy:

Obtain an independent written report confirming the period of delay along with any supporting documentation such as press cuttings.

SECTION B11 - SPECIAL SPORTS AND ACTIVITIES COVER

For each insured-person this insurance will pay:

- up to **£750** per person per **trip** for the necessary fees **you** are charged by specialist local rescue organisations for search, rescue and emergency transfer to hospital following an accident or injury whilst participating in a **hazardous activity** which is covered under **your** policy.
- up to **£500** for **your** own sports gear and/or activity equipment to cover:
 - either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,
 - or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

For each insured-person this insurance will not cover:

- participation as a professional sports person receiving payment for each appearance (other than sponsorship only);
- any sport or activity specifically shown as excluded under this policy unless **we** have confirmed cover in writing and **you** have paid any required additional premium;
- participation in organised competitions involving any hazardous activities;
- any obligation upon **us** to organise any search and rescue operation;
- anything mentioned in the general exclusions.
- sports gear/activity equipment used in mountaineering or potholing.
- sports gear/activity equipment left unsecured or outside **your** reach or **unattended** at any time in a place to which the public have access.
- anything mentioned in the general exclusions.

WINTERSPORTS COVER

PLEASE NOTE: If you have purchased a Single Trip policy then Wintersports cover is included with Super policies only. Winter Sports cover is available for Standard and Premier policies for an additional premium.

If you have purchased an Annual Multi-trip policy and have a Super policy then you are covered when taking part in Winter Sports up to a total of 17 days in aggregate during the Period of Insurance, this is available for Standard and Premier policies for an additional premium.

SECTION B12 - SKIS, SKI EQUIPMENT AND SKI PASS

For each insured-person this insurance will pay:

- up to **£500** for **your** own ski equipment to cover:
 - either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,
 - or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- up to **£25** per day to cover the cost of hiring replacement ski equipment if **your** ski equipment is misplaced, lost or stolen on **your** outward journey for over **24** hours from the time **you** arrived at **your trip** destination.
- up to **£300** for the loss of use of **your ski pack** following **your** injury or illness during **your trip**.

For each insured-person this insurance will not cover:

- more than **£400** for any one article, pair or set of any kind, whether they are solely or jointly owned.
- more than **60%** of the original purchase price for skis over six months old and less than one year old.
- more than **50%** of the original purchase price for skis over one year old and less than two years old.
- more than **40%** of the original purchase price for skis over two years old and less than three years old.

- more than **25%** of the original purchase price for skis over three years old and less than five years old.
 - skis over five years old.
 - ski equipment left **unattended** away from **your** personal holiday or **trip** accommodation except ski equipment left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
 - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.
 - any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- (b) - more than **£300** in total.
- (c) - any claim where a claim has not been made for emergency medical expenses.

SECTION B13 - PISTE CLOSURE

For each insured-person this insurance will pay:

up to the amount shown in **your** summary of cover for each full day **you** are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort where **you** are booked to ski between 1st January and 30th April.

For each insured-person this insurance will not cover:

- more than **£300** in total.
- any compensation if **your trip** is to Bulgaria.
- any compensation where **your** tour operator provides a payment or provides travel to an alternative resort.
- any compensation for the first full day in **your** resort.
- any compensation where **your trip** was booked within **14** days of travel.
- any compensation where **you** fail to obtain written confirmation from the ski lift and/or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.
- failure to ski due to the breakdown or damage to the ski lift.
- failure to ski due to severe weather conditions.

SECTION B14 - AVALANCHE OR LANDSLIDE

For each insured-person this insurance will pay:

up to the amount shown in **your** summary of cover to cover the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, **you** are unable to: either (a) reach **your** pre-booked resort, or (b) leave **your** pre-booked resort.

For each insured-person this insurance will not cover:

- more than the amount shown in **your** summary of cover for each **24** hour period.
- more than **£150** in total.
- any costs where **your** tour operator, transport provider or accommodation provider arranges alternative transport and/or accommodation.

What you need to do if you wish to make a claim under section B12, B13 or B14 of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If **your** ski equipment is delayed longer than **12** hours on **your** outward journey, **you** may need to hire replacements, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all other losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative, hotel/apartment manager or ski slope operator, wherever appropriate.

For piste closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened.

For avalanche closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened and **you** were able to continue on **your** journey.

GOLF COVER

PLEASE NOTE: Golf cover is included with Super policies only. Golf cover is available for Premier policies for an additional premium.

SECTION B15 GOLF EQUIPMENT

For each insured-person this insurance will pay:

up to a total **£750** for **your** own or hired **golf equipment** to cover:

- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear,
- or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

For each insured-person this insurance will not cover:

- more than **£500** for any one item of **golf equipment**.
- loss or damage due to atmospheric or climatic conditions, age, wear and tear, moth or vermin.
- any items more specifically insured elsewhere such as on **your** all risks household insurance policy
- **golf equipment** left **unattended** away from **your** personal holiday or **trip** accommodation except **golf equipment** left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

SECTION B16 - GOLF EQUIPMENT HIRE

For each insured-person this insurance will pay:

up to **£30** per day, to cover the cost of hire of **golf equipment** if **your golf equipment** is lost, stolen, or delayed on **your** outward journey for over **24** hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for this hire and send them in to **us** with **your** claim.

For each insured-person this insurance will not cover:

- more than **£300** in total.

SECTION B17 - NON REFUNDABLE GOLFING FEES

For each insured-person this insurance will pay:

up to **£75** per day for the loss of green fees should the pre-booked course become unplayable due to adverse weather conditions.

For each insured-person this insurance will not cover:

- more than **£300** in total.
- **your** disinclination to play.

What you need to do if you wish to make a claim under sections B15, B16 or B17 of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If **your golf equipment** is delayed longer than **24** hours on **your** outward journey, **you** may need to hire replacements, **you** must keep all the receipts to prove **your** claim. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all other losses **you** should report them to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative, hotel/apartment manager or golf operator, wherever appropriate. For loss of green fees claims **you** will need to obtain a letter from **your** golf course operator stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened.

BUSINESS COVER

PLEASE NOTE: Business cover is included automatically with Super policies only. Business cover is available for Premier policies for an additional premium.

SECTION B18 - BUSINESS EQUIPMENT

For each insured-person this insurance will pay:

- up to a total of **£2000** for **your business effects** to cover:
 - either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear,
 - or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- £500** compensation, if **your business effects** are delayed for more than **24** hours from the scheduled departure time from **your international departure point**, and **your personal possessions** and **business effects** have been checked in.
- up to a total of **£500** to cover the transportation costs of replacing business samples if they are misplaced, lost or stolen on **your** outward journey from **your home country** for over **24** hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them

in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- (a) - more than **£500** for any one article other than computer equipment.
- more than **£1000** in total for computer equipment.
- more than **£100** for items lost or stolen from a beach or lido.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£250**.
- loss of, or damage to, property that does not belong to **you**, **your** employer or any member of **your** family.
- any claim that is the result of a domestic dispute.
- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
- the loss, theft or damage to films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
- perishable goods, bottles, cartons and any damage caused by them or their contents.
- any items more specifically insured elsewhere.
- **business effects** carried in any suitcases, trunks or similar containers when left **unattended**.
- money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind.
- **business effects** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** locked personal **trip** accommodation.
- **business effects** left **unattended** away from **your** personal **trip** accommodation except business samples left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- any claim for loss or theft where **you** have not notified the police, **your** carrier or **trip** organiser's representative and obtained a written report.
- (b) - more than **£500** in total
- (c) - more than **£500** in total
- any claim for loss or theft where **you** have not notified the police, **your** carrier or **trip** organiser's representative and obtained a written report.

SECTION B19 - BUSINESS EQUIPMENT HIRE

For each insured-person this insurance will pay:

up to **£150** per day to cover the cost of hiring replacement **business effects** if **your business effects** are misplaced, lost or stolen on **your** outward journey from **your home country**.

For each insured-person this insurance will not cover:

- more than **£750** in total
- any claim for loss or theft where **you** have not notified the police, **your** carrier or **trip** organiser's representative and obtained a written report.

SECTION B20 - BUSINESS MONEY

For each insured-person this insurance will pay:

up to **£1000**, limited to **£500** for cash, for the loss or theft of **your business money** during **your trip**.

For each insured-person this insurance will not cover:

- more than **£500** in total in cash or currency, whether solely or jointly owned.
- loss or theft of **business money** due to depreciation in value, currency changes or shortage caused by any error or omission.
- loss of theft of travellers' cheques where the bank provides a replacement service.
- loss or theft of **business money** that is not:
 - on **your** person
 - held in a safe or safety deposit box where one is available
 - left out of sight in **your** locked personal **trip** accommodation
- any claim for loss or theft where **you** have not notified the police, **your** carrier or **trip** organiser's representative and obtained a written report.

What you need to do if you wish to make a claim under sections B18, B19 or B20 of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For loss of money **we** will also require (a) confirmation from **your home country** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or (c) where sterling is involved, documentary evidence of possession.

For all losses **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your trip** organiser's representative or hotel/apartment manager wherever appropriate.

HAZARDOUS ACTIVITIES

Unlike other policies we cover many sports and activities as standard.

All of the activities are covered on a non-professional basis, unless otherwise stated.

Table A - Covered under Standard Premier and Super policies

This policy will cover you when you are engaging in the following sports and activities on a non-competitive and non-professional basis during your trip:

• Athletics	• Rambling
• Badminton	• Roller skating/blading
• Baseball	• Rounders
• Basket ball	• Running – sprint/long distance
• BMX Cycling	• Safari (organized – no guns)
• Bowling	• Scuba diving to 30m (when qualified)
• Cricket	• Skateboarding
• Cross Country Running	• Snorkelling
• Curling	• Squash
• Cycling	• Tennis
• Fell running	• Trekking (below 2000 metres)
• Golf	• Triathlon
• Heptathlon	• Volley ball
• Hiking (below 2000 metres)	• Water polo
• Jogging	• Wind-surfing
• Netball	• Yachting (crewing) – inside territorial waters
• Orienteering	

TABLE B - Covered under Standard Premier and Super policies

Your policy also covers the following Special Sports and Activities but no cover will apply in respect of the Personal Liability and Personal Accident Sections of the policy:

• Archery	• Gaelic Football (non competitive)
• Boxing Training (no contact)	• Go karting (recreational use)
• Camel/Elephant Riding or Trekking	• Hiking (over 2000m, under 6000m)
• Canoeing/Kayaking (inland/coastal)	• Horse Riding (no polo, hunting, jumping)
• Field Hockey	• Parascending over water
• Fishing (freshwater and deep sea)	• Roller Hockey/Street Hockey
• Flying as a passenger (private/small aircraft)	• Trekking (over 2000m, under 6000m)
• Football	• White/Black Water Rafting (grade 1 to 4)

TABLE C - Covered under Super policies automatically otherwise available for an additional premium for Premier policies.

Your policy also covers the following Special Sports and Activities but no cover will apply in respect of the Personal Liability and Personal Accident Sections of the policy:

• Abseiling	• Martial Arts (training only)
• Animal Conservation/Game Reserve Work	• Motorcycling under 50cc – no racing
• Canoeing/Kayaking White Water	• Mountain Biking
• Clay Pigeon Shooting	• Mountain Boarding
• Cross Channel Swimming	• Paintballing
• Dry slope skiing	• Rowing (inland/coastal)
• Fencing	• Sailboarding/Sandboarding
• Gymnastics	• Scuba Diving (max 30m unqualified but accompanied)
• Handball	• Scuba Diving (max 40m if qualified)
• High Diving	• Surfing
• Hot Air Ballooning	• Wakeboarding
• Jet Boating	• War Games (non armed forces)
• Jet Skiing	• Water Skiing
• Kite Surfing/Landboarding/Buggyng	• Weightlifting
• Lacrosse	• Zorbing/Hydrozorbing
• Marathons	

TABLE D - Covered under Super policies automatically otherwise available for an additional premium for Premier policies.

Your policy also covers the following Special Sports and Activities, but no cover will apply in respect of any Personal Accident or Personal Liability claims and the policy excess will be increased to **£250** under Section B4 Emergency Medical Expenses:

• American Football	• Parascending over land
• Bungee Jump (up to 3)	• Rugby
• Gliding	• Sand Yachting
• Hang Gliding	• Sky Diving
• Motorcycling (over 50cc – no racing)	• White/Black Water Rafting (grade 5-6)
• Parachuting	• Yachting (crewing) – outside territorial waters
• Paragliding/Parapenting	

TABLE E - Excluded under Standard Premier and Super policies

Your policy will not cover the following Special Sports and Activities:

• Boxing	• Mountaineering
• Canyoning	• Parasailing
• Caving/Cave Diving	• Point to Point
• Flying as a pilot	• Polo
• Horse Jumping	• Potholing
• Horse Racing	• Professional Sports
• Hunting/Shooting	• Quad biking
• Hunting on Horseback	• Rock climbing
• Hurling	• Rock Scrambling
• Judo	• Shark Feeding/Cage Diving
• Karate	• Steeplechasing
• Kendo	• Team Sports played in competitive contests
• Manual Work	• Wrestling
• Martial Arts	• Yachting (racing)
• Microlighting	
• Motor Racing (all types)	

WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD

For emergency medical assistance abroad, please contact +44 (0) 203 829 6745.

IN CASE OF SERIOUS EMERGENCY – first call an ambulance using the local equivalent of a 999 call. While **you** wait for the ambulance contact **our** medical assistance service which is open **24** hours a day and **7** days a week to obtain advice in this emergency situation. **We** strongly suggest **you** put their telephone number **+44 (0) 203 829 6745** into **your** mobile phone before **you** travel so that it is to hand should **you** need it. Speak to the ambulance driver and get details of the hospital **you** are being taken to so that **our** medical assistance service's doctor will be able to obtain a medical report at the earliest possible opportunity.

WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU - when **you** call **our** medical assistance service in an emergency **you** need to have some basic information for them to hand:

- **your** telephone number so **you** can be contacted in case **you** are cut off
- the name and age of the patient and as much information about the medical situation as **you** are able to provide
- the name of the hospital, the ward, the treating doctor and the telephone numbers if **you** have them
- tell them that **you** have an Avios Insurance policy, the booking reference number, the date **you** bought it, the name of the branch and **your** booked travel dates
- the patient's **home country** GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.

MINOR ILLNESS OR INJURY - If **you** need to see a doctor in Europe or Scandinavia then ask **your** hotel reception or tour representative for the address of the nearest public medical facility. In Europe **you** should show them **your** EHIC card, as medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the policy excess will be reduced to NIL. **You** will only be covered for the cost of private medical treatment in these countries if this is approved in advance by **our** medical assistance service on **+44 (0) 203 829 6745**. Elsewhere it is advisable to seek advice on where to go for treatment from **our** medical assistance service if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin **your trip** by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for **our** medical assistance service to move **you** to a more suitable facility.

HOW TO PAY FOR YOUR TREATMENT - Outpatient bills for less than **£500** should be paid at the time and claimed on **your** return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If **you** are admitted to a medical facility then **you** may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to Travel Claims Facilities at: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. **Our** medical assistance service will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of **your** claim has been established.

WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS? – don't worry, provided **you** have contacted **our** medical assistance service **your** policy will be automatically extended to cover **you** until it is agreed that **you** are fit to travel home. **Our** medical assistance service will liaise with **your** treating doctor and **you** and once **you** are fit to travel, they will make appropriate alternative arrangements.

WHAT IF YOU WANT TO COME HOME EARLY? - This policy covers **you** to come home early because **you** are ill only if medical treatment is not available locally. If **you** are thinking of cutting short **your trip** because **you** are not well

then **you** must contact **our** medical assistance service on +44 (0) 203 829 6745 for advice first. If **you** need to come home for any other reason, such as the illness of a **close relative** in **your home country** then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured. If **you** are not sure whether **your** particular circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 203 829 6761 between 9.00 am and 5.00 pm UK time for advice.

APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL

WHERE TO OBTAIN A CLAIM FORM

For Sections A and B1 to B20

We have appointed Travel Claims Facilities to look after **your** claim. If **you** require a claim form please obtain a form from the internet at:

www.travel-claims.net

Alternatively please advise the section of the insurance on which **you** want to claim and scheme reference to:

Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Telephone: 0203 829 6761

YOUR RIGHT TO COMPLAIN - FOR SECTIONS A TO B20

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which **we** have not seen, **you** may appeal against the decision in writing, explaining why **you** do not think **our** decision is correct.

If **your** complaint is regarding the selling of **your** policies, contact:

The Compliance Officer, ROCK Insurance, Griffin House, 135 High Street, Crawley, RH10 1DQ

Some mistakes do happen in the assessment of claims and if **you** feel that the assessment of **your** claim has been incorrect, or there is additional information that would change the decision made then please write to:

The Claims Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE

If **you** still feel **you** have been treated unfairly in accordance with the terms of **your** policy, then **you** can write to the insurers Complaints Office who can look at the circumstances and may be able to offer a solution. Write to:

Branch Manager, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.

If **we** are unable to do this to **your** satisfaction, disputes may then be referred to the Financial Ombudsman Service for review:

Ask the Financial Ombudsman Service (FOS) to review **your** case. Their address is:

South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Their telephone advise line is Tel: 0800 023 4567 or 0300 123 9123

URV, Branch Office of Union Reiseversicherung AG for the **United Kingdom** and the Republic of Ireland

Registered in England & Wales. Company No. FC024381 Branch No. BR006943

A public body corporate with limited liability

Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany

Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the **United Kingdom** by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme Administered in the **United Kingdom** and Ireland by Travel Insurance Facilities plc

Registered Office: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.

Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority

Travel Administration Facilities and Travel Claims Facilities are trading names of Travel Insurance Facilities plc

POLICY C - SCHEDULED AIRLINE FAILURE

This cover is provided only if You have paid the premium required and cover is shown on Your validation certificate. Below are the details of cover provided by this extension.

This cover is underwritten by MGA Cover Services Limited (registered address Farren House The Street, Farren Court Cowfold West Sussex RH 13 8BP company registration: 08444204 authorized and regulated by the Financial Conduct Authority registration number 597536) under binding agreement with CBL Insurance Europe Limited 2nd Floor 13-17 Dawson Street Dublin 2 Ireland, company registration: 218234 who are authorized and regulated by the Financial Conduct Authority registration number 203120

Definitions which only apply to this Section:

Irrecoverable Loss – Deposits and charges paid by **You** for **Your Trip** which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the **Scheduled Airline** or another insurance company or a government agency or a travel agent or credit card company.

You, Your: Person (s) named on the Travel Insurance policy

Trip – **The Outward Journey** and **Return Journey** on a **Scheduled Airline** booked and paid for by **You**.

Scheduled Airline – An airline upon whom **Your Trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

Insolvency or Financial Failure – An event causing the cancellation of all or part of **Your Trip** happening after **You** purchased this insurance which results in the **Scheduled Airline** no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

What you are covered for:

We will indemnify **You** up to **£3,000** in total for each Insured Person named on the Invoice and Airline Ticket for:

1. Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline associated with **Your Trip** which was incurred before **Your** departure date if **You** have to cancel **Your Trip** or if **You** have already completed the outward journey;
2. The extra cost of a one way airfare of a standard no greater than the class of journey on the **Outward Journey** to allow **You** to complete the Return Journey of **Your Trip** (to your original departure country within the European Union) as a result of the **Insolvency or Financial Failure** of the **Scheduled Airline** on which **You** are booked to travel causing the flight (or flights) on which **Your Trip** depends that were subject to your **Advanced Booking** being discontinued and **You** not being offered from any other source any reasonable alternative flight or refund of charges **You** have already paid.

You may claim **only** under Scheduled Airline Failure Insurance **or** Cancellation / Curtailment, not both.

Special condition which apply:

You must obtain written confirmation from the liquidator that the third party supplier has become insolvent.

What is not covered:

1. Any expense following **Your** disinclination to travel or to continue with **Your Trip** or loss of enjoyment on **Your Trip**;
2. Any expense arising from circumstances which could reasonably have been anticipated at the time you booked **Your Trip**;
3. Any costs incurred by **You** which are recoverable or for which **You** receive or are expected to receive compensation;
4. Any form of travel delay or other temporary disruption to **Your Trip**;
5. Any loss sustained by **You** when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of Insolvency or Financial Failure (as defined herein) of the **Scheduled Airline** or other relevant company was announced;
6. Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
7. Any loss for which a third party is liable or which can be recovered by other legal means.
8. Anything mentioned in the General Exclusions unless specifically insured under this Section.

Your Scheduled Airline Failure Policy Cover:

This policy provides cover **ONLY** in the event that **You** cannot recover **Your** losses from any other source. In the event of a loss, **You** should first make **Your** claim against ATOL, **Your** credit or debit card provider under Section 75 of the Consumer Credit Act 1974 or against any other insurance policy which provides compensation for **Your loss**.

This policy will only make payments less the value of any compensation **You** have received from any other source.

Claims Procedure:

First, check **Your** Certificate and **Your** policy to make sure that what **You** are claiming for is covered. **You** must notify us in writing either by e-mail or at the address below of any occurrence which may give rise to a claim and should be advised as soon as reasonably practicable and in any event within 14 days.

For End Supplier Failure Insurance claims please e-mail claims@MGACS.com or write to:

MGA Cover Services Limited
Claims Department
Kemp House,
152 City Road,
London
EC1V 2NX

MGA Cover Services Limited will only accept claims submitted up to six months after the failure.

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

Please read the general conditions contained in this policy document and the relevant sections of **Your** policy for more information. We may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

Complaints Procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact

MGA Cover Services Limited,
Customer Services,
Kemp House,
152 City Road,
London
EC1V 2NX
Email: info@mgacs.com.

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

We will contact you within 14 days of receiving your complaint to inform you of what action we are taking. We will try to resolve the problem and give you an answer within four weeks. If it will take us longer than four weeks we will tell you when you can expect an answer.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service.

You may contact the Financial Ombudsman Service at:
The Financial Ombudsman Service,
Exchange Tower
Harbour Exchange Square,
London.
E14 9SR
Tel: 0845 080 1800

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

SECTION D – OPTIONAL GADGET COVER UPGRADE

CERTIFICATE OF INSURANCE – TERMS AND CONDITIONS

You can only purchase this upgrade if You are resident in the United Kingdom. If You have purchased Standard, Premier or Super cover and have purchased a Single Trip policy, Gadget cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 90 days.

If You have purchased Standard, Premier or Super cover and have Purchased an Annual Multi-trip policy, You are covered when taking part in Trips for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium. Please note that the Excess Waiver upgrade ONLY relates to the travel policy. This cannot be applied to the Gadget insurance upgrade.

This Gadget Insurance is arranged by Alpha Underwriting with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

The administrator is Rock Insurance Services Limited. They will help You with any questions You may have and help You with any changes You need to make to Your insurance. Please also contact them if any details in Your insurance schedule are incorrect and they will arrange for a corrected insurance schedule to be issued to You. You can contact them at: Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ, 0800 091 2832, admin@gadgetbuddy.com.

CERTIFICATION OF COVER

Your Certificate combined with Your insurance schedule certifies that insurance has been effected between You and Us. In return for payment of the premium We agree to insure You in accordance with the terms and conditions contained in and endorsed on these documents.

INTRODUCTION

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

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

WHERE AND WHEN COVER APPLIES

Period of this Certificate

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

Operative time and geographical area

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

DEFINITIONS

The following words shall have the meanings given below wherever they appear in bold:

Accessories: Any item that You may attach or connect to Your Electronic Equipment (for example a phone charger).

Accidental Damage: The unintentional and unforeseen failure, breakage or destruction of Your Electronic Equipment, with visible evidence of an external force being applied and which results in the Electronic Equipment being unusable.

Breakdown: The failure of any electrical or mechanical component in Your Electronic Equipment due to a sudden and unforeseen fault, which causes Your Electronic Equipment to stop working in the way the manufacturer intended and which requires repair or replacement before the Electronic Equipment can be used again.

Commencement Date: The date Your cover begins with Us, as detailed in Your policy schedule.

Cosmetic Damage: Any damage which is non-structural, including but not limited to scratches, dents and marks, which does not affect the usage of the Electronic Equipment.

Electronic Equipment: The item or items purchased and owned by You, as new and in full working order, from a VAT registered company and for which You hold Proof of Purchase, and that is insured by Us as detailed in Your policy schedule.

End date: The date that all cover under Your policy will cease being the date on Your schedule or the date You return Home.

Excess: The amount You will be required to pay towards each claim You make under this policy.

Holiday: A journey which commences when You leave Your Home for an overseas destination and ends when You return Home. This must not exceed the maximum duration for an individual trip as shown on Your policy schedule.

Home: Your usual place of residence in the UK, Channel Islands or Isle of Man.

Immediate Family: Your husband, wife, civil partner, partner, children or parents, who permanently live in Your Home.

Period of Insurance: The period of time between the Commencement Date and the End date which is shown on Your policy schedule and that the policy will be in force for. Cover under this policy only applies when You are on Your Holiday.

Proof of Purchase: An original receipt and any other documentation required to prove Your Electronic Equipment was purchased from a UK VAT registered company and that it is owned by You - including the date of purchase, make and model of Your Electronic Equipment, where applicable.

Replacement Item(s): An identical item of Electronic Equipment of the same age and condition, or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original item of Electronic Equipment. Replacement Items will only be delivered to a UK address of Your choice You will need to arrange onward shipment to Your destination choice.

Terrorism: Any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft: The unlawful taking of Your Electronic Equipment against Your will by another party, with the intent to permanently deprive You of that property, or burglary by forcible and violent entry, or the removal of Your Electronic Equipment by forcible and violent means against Your person.

UK: England, Scotland, Wales and Northern Ireland.

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

Unauthorised Calls, Texts or Data Use: Any calls, texts or data use made from Your Electronic Equipment after the time that it was stolen, to the time that it was blacklisted by Your airtime provider.

We, Us, Our, Insurer: UK General Insurance Ltd on behalf of Ageas Insurance Limited.

You, Your: The insured person, who owns the specified Electronic Equipment as stated on Your policy schedule.

What is covered:

In return for Your premium payment We will insure Your Electronic Equipment for the Period of Insurance as stated on Your policy schedule, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by Us. Please read Your policy carefully to ensure You understand the cover We are providing You and that You comply with Our terms and conditions.

BASIS OF COVER

A. Accidental Damage

We will pay up to the amount shown in the Schedule of Benefits for the costs of repairing Your Electronic Equipment as a result of Accidental Damage. If We are unable to economically repair Your Electronic Equipment then, at Our discretion, a Replacement Item will be provided by Us.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for Accidental Damage caused by:

- deliberate damage or neglect of the Electronic Equipment;
- failure on Your part to follow the manufacturer's instructions;
- inspection, maintenance, routine servicing or cleaning.

B. Theft

We will pay up to the amount shown in the Schedule of Benefits to replace Your Electronic Equipment with a Replacement Item if it is stolen. Where only part or parts of Your Electronic Equipment have been stolen, We will only replace for that part or parts.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for Theft:

- where the Theft has occurred from any motor vehicle where You or someone acting on Your behalf is not in the vehicle, unless the Electronic Equipment has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated;

2. from any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was used to gain entry or exit;
3. where the Electronic Equipment has been removed from Your control or the control of a member of Your Immediate Family unless it was concealed either on or about Your person or on or about the person of a member of Your Immediate Family and has not been left Unattended and force and or violence has been used or threatened against You or that person;
4. where the Electronic Equipment has been left Unattended when it is away from Your Home;
5. where all precautions have not been taken.
6. If You do not report the theft of Your Electronic Equipment to the Police within 48 hours of discovering it and do not obtain a written police report.

C. Breakdown

If a Breakdown of Your Electronic Equipment occurs outside of the manufacturer's guarantee or warranty period We will pay up to the amount shown in the Schedule of Benefits for the repair costs. If We are unable to economically repair Your Electronic Equipment then, at Our discretion, a Replacement Item will be provided by Us.

We will not pay for any Breakdown claims excluded under the "What is Not Covered" section.

D. Liquid Damage

We will pay up to the amount shown in the Schedule of Benefits to repair or provide a Replacement Item for Your Electronic Equipment if it is damaged as a result of accidentally coming into contact with any liquid.

We will not pay for any liquid damage claims excluded under the "What is Not Covered" section.

E. Unauthorised Calls, Texts or Data Use

Where Your item of Electronic Equipment is a device where You are charged for Unauthorised Calls, Texts or Data Use and it is lost or stolen, We will refund the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by Your airtime provider. This is subject to You providing an itemised bill. The maximum We will pay for any one occurrence is £100.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for:

1. any Unauthorised Calls, Texts or Data Use where the Theft has not been reported to Your airtime provider within 12 hours of the Theft occurring.

REPLACEMENT CONDITION

Where We are able to provide a replacement, this is not on a 'new for old' basis. Cover is limited to one replacement per Period of Insurance per item, up to the amount specified in Your policy schedule. If Your Electronic Equipment cannot be replaced with an identical item of Electronic Equipment of the same age and condition, We will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original item of Electronic Equipment subject to the following depreciation scale:

- 10% over two years old and less than three years old
- 20% over three years old and less than four years old
- 30% over four years old and less than five years old
- 40% over five years old and less than six years old.

What is not covered:

1. Repairs or any other costs for:
 - a) cleaning, inspection, routine servicing or maintenance;
 - b) Loss or damage arising from a manufacturer's defect or recall of the Electronic Equipment;
 - c) replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - d) any repairs carried out without prior authorisation from Us;
 - e) wear and tear to the Electronic Equipment and/or gradual deterioration of performance;
 - f) Cosmetic Damage.
2. Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
3. Any claim made, or any event causing the need for a claim to be made, which occurred prior to the Commencement Date of the Period of Insurance.
4. Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of Your policy, or since it was added to Your policy, as verified by Your airtime provider.
5. Any claim arising whilst You are not on Holiday.
6. Any repair or replacement if a SIM card registered to You was not in the insured mobile phone or Electronic Equipment at the time of the Accidental Damage, Theft, Breakdown, or liquid damage.
7. Any expense incurred arising from not being able to use the Electronic Equipment, or any costs other than the repair or replacement costs of the Electronic Equipment.
8. Accidental Damage, Theft, Breakdown or liquid damage to Accessories of any kind.
9. Any Breakdown arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, Accessories or associated equipment to correctly recognise and process any calendar date or time.

10. Reconnection costs or subscription fees of any kind.
11. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
12. Items purchased from an on-line auction site.
13. Any costs for loss or damage to information or data or software contained in or stored on the Electronic Equipment whether arising as a result of a claim paid by this insurance or otherwise.
14. Any other costs that arise directly or indirectly from the event which led to Your claim unless specifically stated in this policy.
15. Liability of whatsoever nature arising from ownership or use of the Electronic Equipment, including any illness or injury resulting from it.
16. Value Added Tax (VAT) where You are registered with HM Revenue & Customs for VAT.
17. Claims arising from Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
18. Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
19. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
20. Claims for any Electronic Equipment used in connection with Your profession or trade.
21. Any Electronic Equipment more specifically insured elsewhere.
22. Any claim if You are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. You can check the FCO travel advice at www.fco.gov.uk.

POLICY CONDITIONS AND LIMITATIONS

1. Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single Period of Insurance. Cover is limited to one replacement per Period of Insurance per item, up to the amount specified in Your policy schedule.
2. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which Your main residence is situated.
3. This insurance only covers Electronic Equipment purchased in the UK, the Isle of Man and the Channel Islands. Cover includes the use of the Electronic Equipment for the period and destination shown on Your schedule. Any repairs or replacements must be carried out in the UK by repairers or retailers approved by Us.
4. The Electronic Equipment must be less than 6 years old (except for laptops which must be less than 15 months old) at the Commencement Date of the insurance, with valid Proof of Purchase. All items must have been purchased as new from a VAT registered company and must be in full working order at the Commencement Date of this policy.
5. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to: take care to supply accurate and complete answers to all the questions We or Rock Insurance Services may ask as part of Your application for cover under the policy; to make sure that all information supplied as part of Your application for cover is true and correct and; to tell Us of any changes to the answers You have given as soon as possible. Failure to provide answers in line with the requirement of the act may mean that Your policy is invalid and that it does not operate in the event of a claim.
6. You must provide Us with any receipts, Proof of Purchase or documents to support Your claim as requested. All Proof of Purchase must include the make and model of the Electronic Equipment and must be in Your name. If We do not receive the documents We have requested from You or if any documents submitted by You are not acceptable to Us, it may delay Your claim or We may decline to pay Your claim.
7. You must take all precautions to prevent any damage to Your Electronic Equipment.
8. If Electronic Equipment is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company, etc.), You must notify such carrier immediately and obtain a copy of their report.
9. We will process Your claim under the terms and conditions of this insurance based on the first reason notified to Us for the claim. Please note that it may be necessary for Us to contact Your Airtime Provider in order to validate Your claim.
10. This cover is limited to one replacement per insured item per Period of Insurance.
11. Cover for Your Electronic Equipment applies to You as the person who purchased the policy and Your Immediate Family.
12. The benefits of this policy cannot be transferred to someone else or to any other Electronic Equipment without Our written permission.

HOW TO CLAIM

You must:

1. Notify TrinityM Ltd as soon as possible after any incident likely to result in a claim under this insurance. TrinityM Ltd PO Box 568, Tonbridge TN9 9LT. Telephone 02077 851 702. E-mail Gadget.claims@trinitym.co.uk;
2. Report the Theft of Your mobile phone within 12 hours of discovery of the occurrence of the Theft, to Your airtime provider and instruct them to blacklist Your handset;
3. Report the Theft of Your Electronic Equipment to the police within 24 hours of discovery and obtain a crime reference number in relation to the Theft of the item.
4. If We replace Your Electronic Equipment the ownership of the damaged or lost item is transferred to Us once You have received the Replacement Item We have supplied. If the Electronic Equipment You have claimed for is returned or found You must notify Us and send it to Us if We ask You to do so.

Before Your claim can be approved, You must pay the Excess. The Excess for a laptop, iPhone, smart phone or tablet is £50; for all other items, please refer to the Excess in the Schedule of Benefits.

If the above terms are not adhered to, then Your claim may not be paid or paid in full.

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the Insurer.

CANCELLATION

This insurance is designed to cover most circumstances but You should be aware that not all eventualities are insured. Please read this document carefully. If You find the insurance does not meet Your requirements, please return this policy and proof of premium to the selling agent within 14 days of receipt but before the Holiday departure date. Provided no claim has been made, Your premium will be refunded in full.

Thereafter You may cancel the insurance cover at any time by informing Rock Insurance Services Limited however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING YOURSELF HEARD

We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens We want to hear about it so We can try to put things right. If You have cause for complaint it is important You know We are committed to providing You with an exceptional level of service and customer care.

Complaints regarding the sale of the policy:

Please contact Rock Insurance Service who arranged the Insurance on Your behalf. If Your complaint about the sale of Your policy cannot be resolved by the end of the next working day, Rock Insurance Service will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk.

Complaints regarding claims:

Please contact:

TrinityM Ltd

PO Box 568

Tonbridge

TN9 9LT.

Telephone 02077 851 702.

E-mail Gadget.claims@trinitym.co.uk.

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 05815A

If Your complaint about Your claim cannot be resolved by the end of the next working day, TrinityM will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service Exchange Tower

Harbour Exchange Square

London

E14 9GE

Tel: 0800 023 4567

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

IMPORTANT NOTICE TO CUSTOMERS

If You or anyone acting on Your behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and You will forfeit all rights under the policy. In these circumstances, We reserve the right to retain the premium You have paid and to recover any sums We have paid by way of benefit under the policy. We may also pass Your details to the police. The terms and conditions of this insurance policy do not affect Your statutory rights relating to faulty or mis-described goods. For further information about Your statutory rights, please contact Your local authority Trading Standards Department or the Citizens Advice Bureau.

DATA PROTECTION

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

SUMMARY OF COVER AND BENEFITS

	Standard		Premier		Super	
	Benefit	Excess	Benefit	Excess	Benefit	Excess
Pre Travel Policy						
Cancellation Cover	£1,000	£150	£10,000	Nil	£10,000	Nil
Including No Quibble Cancellation Guarantee	N/A	Nil	£25	Nil	£25	Nil
Departure Delay						
First 12 hours	£30	Nil	£30	Nil	£30	Nil
Each further 12 hours	£30	Nil	£30	Nil	£30	Nil
Up to a maximum of	£300	Nil	£300	Nil	£300	Nil
Missed Departure	£500	Nil	£1,000	Nil	£1,000	Nil
Abandonment	£1,000	Nil	£10,000	Nil	£10,000	Nil
Missed Connection	£250	Nil	£500	Nil	£500	Nil
Personal Possessions	£1,000	£150	£2,000	Nil	£2,000	Nil
Valuable Limit	£200	£150	£500	Nil	£500	Nil
Single Article Limit	£200	£150	£500	Nil	£500	Nil
Possessions delayed over 12 hours	£200	Nil	£250	Nil	£250	Nil
Personal Money and Travel Documents	£200	£150	£500	Nil	£500	Nil
Cash Limit	£200	£150	£200	Nil	£200	Nil
Cash Limit if under 16 years old	£50	£150	£50	Nil	£50	Nil
Emergency Medical Expenses	£10,000,000	£150	£10,000,000	Nil	£10,000,000	Nil
State Hospital Benefit per day	£10	Nil	£10	Nil	£10	Nil
State Hospital Benefit in total	£500	Nil	£1,000	Nil	£1,000	Nil
Curtailment	£1,000	£150	£10,000	Nil	£10,000	Nil
Personal Liability	£1,000,000 per policy	£150	£2,000,000 per policy	Nil	£2,000,000 per policy	Nil
Personal Accident						
Death*	£10,000	Nil	£25,000	Nil	£25,000	Nil
Permanent Loss of Sight or Limb	£10,000	Nil	£25,000	Nil	£25,000	Nil
Permanent Total Disablement*	£10,000	Nil	£25,000	Nil	£25,000	Nil
*payment reduced if aged under 16 or over 64 to:	£2,000	Nil	£2,000	Nil	£2,000	Nil
Legal Advice and Expenses	£10,000 per policy	£150	£25,000 per policy	Nil	£25,000 per policy	Nil
Catastrophe	N/A	Nil	£500	Nil	£500	Nil
Hijack						
First 12 hours	N/A	Nil	£50	Nil	£50	Nil
Each further 12 hours	N/A	Nil	£50	Nil	£50	Nil
Up to a maximum of	N/A	Nil	£500	Nil	£500	Nil
Special Sports and Activities Cover						
a) Search and Rescue	£750	Nil	£750	Nil	£750	Nil
b) Sports Gear and Activity Equipment	£500	Nil	£500	Nil	£500	Nil
Winter Sports Cover	Optional		Optional		Included	
Skis, Ski Equipment and Ski Pass						
Skis and Ski Equipment	£500	£150	£500	Nil	£500	Nil
Ski Pass	£300	£150	£300	Nil	£300	Nil
Skis and Ski Equipment Delay						
Each 24 hours	£25	Nil	£25	Nil	£25	Nil
Up to a maximum of	£300	Nil	£300	Nil	£300	Nil
Piste Closure						
Each 12 hours	£25	Nil	£25	Nil	£25	Nil
Up to a maximum of	£300	Nil	£300	Nil	£300	Nil
Avalanche and Landslide						
Each 12 hours	£35	Nil	£35	Nil	£35	Nil
Up to a maximum of	£150	Nil	£150	Nil	£150	Nil
Golf Cover	Optional		Optional		Included	
Golf Equipment	N/A	N/A	£750	Nil	£750	Nil
Golf Equipment Hire						
Each 24 hours	N/A	N/A	£30	Nil	£30	Nil
Up to a maximum of	N/A	N/A	£300	Nil	£300	Nil
Non Refundable Golfing Fees						
Each 24 hours	N/A	N/A	£75	Nil	£75	Nil
Up to a maximum of	N/A	N/A	£300	Nil	£300	Nil
Business Cover	Optional		Optional		Included	
Business Equipment	N/A	N/A	£2,000	Nil	£2,000	Nil
Single Article Limit	N/A	N/A	£500	Nil	£500	Nil
Samples	N/A	N/A	£500	Nil	£500	Nil
Delay after 24 hours	N/A	N/A	£500	Nil	£500	Nil
Business Equipment Hire						
Each 24 hours	N/A	N/A	£150	Nil	£150	Nil
Up to a maximum of	N/A	N/A	£750	Nil	£750	Nil
Business Money	N/A	N/A	£1,000	Nil	£1,000	Nil
Cash Limit	N/A	N/A	£500	Nil	£500	Nil
Scheduled Airline Failure	£5,000	Nil	£5,000	Nil	£5,000	Nil
Gadget Cover	Optional		Optional		Optional	
Level 1	£1,000	£50	£1,000	£50	£1,000	£50
Level 2	£2,000	£50	£2,000	£50	£2,000	£50
Level 3	£3,000	£50	£3,000	£50	£3,000	£50