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Policy Summary

Quick Online Claims

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POLICY SUMMARY

Satisfaction Guarantee

Please read this Policy Summary and the Insurance Policy wording very carefully to ensure that it fulfils **YOUR** requirements and that **You** understand what it means and what **YOU ARE** and **YOU ARE NOT** covered for. If for any reason it does not, return it to **US** within 14 days of the date of issue or prior to travel (whichever is sooner) and **YOUR** premium will be refunded in full, provided that no claim has been made nor is pending

Schedule of Cover

SECTION SUMMARY OF COVER	Standard (up to)	Deluxe (up to)	Annual (up to)
A Cancellation or Curtailment	£750	£5000	£5000
Timeshare Cancellation	n/a	£5000	£5000
B Medical and Other Expenses	£2 million	£5 million	£5 million
UK only	£500	£1000	£1000
hospital confinement benefit	£200	£1000	£1000
per 24 hours	£10	£20	£20
C Personal Accident	£5000	£25000	£25000
death	£5000	£15000	£15000
D Travel Delay	£60	£100	£100
1st complete 8 hours	n/a	£10	£10
1st complete 12 hours	£10	n/a	n/a
additional 12 hour periods	£10	£20	£20
cancellation	£750	£5000	£5000
D Missed Departure	£500	£800	£800
E Personal Liability	£1 million	£2 million	£2 million
F Legal Expenses	n/a	£25000	£25000
G* Personal Possessions	£750	£2000	£2000
per item	£150	£250	£250
valuables in total	£150	£250	£250
delayed baggage	£50	£100	£100
golf equipment	n/a	£700	£700
G* Money & Travel Documents	£500	£500	£500
cash	£100	£200	£200
persons under 18 years	£100	£100	£100
L Disaster Recovery	n/a	£500	£500
M Mugging Benefit	n/a	£500	£500
M Hijack	n/a	£500	£500
O Withdrawal of Services	n/a	£250	£250
P Business Extension	n/a	n/a	£3000
document samples	n/a	n/a	£200

Wintersports (optional Extra)

Basic

H	Ski Cover - Ski Equipment			
	- Hired (if owned delayed/lost)	n/a	£100	£100
	- Owned	n/a	£400	£400
I	Ski pack	n/a	£400	£400

Advanced

J	Ski Cover Plus - Piste Closure	n/a	£300	£300
	- per day		£20	£20
K	Avalanche Closure	n/a	£150	£150

All sections of this policy are subject to a £50 (£60 Standard Cover) policy excess unless stated otherwise in the Terms, Conditions & Exclusions, with the exception of Section A - Loss of Deposit £15, Section B - Medical £75 (£100 for Standard Cover, £125 for Winter Sports), Section E - Personal Liability £250, Section F - Legal Expenses £250.

NO EXCESS - Sections C, D(A), J, K, L, M, N, O
* This section can be deleted for a 15% discount.

IMPORTANT NOTE

To help **You** choose the right cover and ensure any claim **You** may make can be efficiently handled, **We** offer the following advice and information, which should also help to make **Your trip** claim and trouble free. This brochure contains various types and levels of cover from which **You** can choose. Please read the **COVER AND PREMIUM CHOICES** and section **G - Personal Possessions, Money and Travel Documents** only to ensure **You** are choosing the right cover for **You, Your party** and **Your** type of trip.

- **Insurance Policy Wording:** This contains full details of the cover provided plus the conditions and exclusions which apply to it. **You MUST** read the Insurance Policy wording carefully.
- **Conditions and Exclusions:** There are conditions and exclusions which apply to individual sections and general conditions and exclusions and warranties that apply to the whole Insurance Policy. In each Section **we** set out what **YOU ARE** and **YOU ARE NOT** covered for.
- **Warranties are promises** **You** make to **Us** about the accuracy of information **You** provide to **Us** and give **Us** the right to treat the Policy as void if they are inaccurate, untruthful or misleading. This does not in any way reduce **Your** obligation to deal with **Us** in good faith at all times.
- **Health:** The Insurance Policy wording contains conditions on Page 4 relating to the health of the people travelling and/or other people upon whose well being the trip may depend. **You must** give **Us** full and accurate information, concerning any changes between buying **Your** cover and going away. Failure to do so may mean that **You** are not covered. This is not a private health scheme.
- **Property Claims:** These are settled on an indemnity basis - NOT on a "new for old" or replacement cost basis.
- **Insurance Policy Limits:** Most sections of the Insurance Policy wording have limits on the amount Underwriters will pay under that section. Some sections also include inner limits such as a maximum for any one item or for Valuables in total.
- **Policy Excesses:** Claims under most sections of the Insurance Policy will be subject to an excess. Where there is an excess, **You** will be responsible for paying the first part of a claim.
- **Reasonable Care:** **You** are required to take reasonable care to protect **Yourself** and **Your** property and to act as though **You** are not insured.
- **Complaints:** This Insurance Policy wording outlines how to make a complaint on Page 3 which advises **You** what steps **You** can take if **You** wish to make a complaint should **You** be dissatisfied.
- **"Cooling Off" Period:** The Insurance Policy contains a "cooling off" period which allows **You** to return the Insurance Policy and Certificate within 14 days and obtain a full refund if **You** have a justifiable reason to be dissatisfied with the cover provided.
- **Hazardous Activities:** **You** may want to try some new activity whilst away. This Insurance will only automatically cover **You** when **You** take part in certain specified hazardous activities subject to revised coverage as detailed on Page 2 and 3. Use **Your** common sense when choosing the provider of these activities - do they look safe and well run? Are they using proper safety equipment and using proper precautions?
- **EU Law** allows the parties to choose the law applicable to the contract. This contract will be subject to English Law unless otherwise agreed.
- **Pregnancy:** This Policy does not cover pregnancy where the Insured Person is expected to give birth before or within 10 weeks of the date of arrival home, except under Section A - Cancellation.

REMEMBER!

- Take this brochure away with **You** and keep it in a safe place - it contains a lot of vital information.
- Get **Your** Form EHIC for health treatment in the EU (from **Your** local Post Office) and its equivalent in Australia and New Zealand as detailed on Page 4.
- All the information **You** give **Us** MUST be accurate. If it is not, we may be entitled to withdraw the cover or not pay a claim. If in doubt, ask **Us**.
- For many claims **We** will require various reports and receipts - details are given in each Section. **You** MUST obtain these to enable **Us** to consider **Your** claim.
- To make the most of **Your** trip check the Foreign and Commonwealth Office website at www.fco.gov.uk/knowbeforeyougo as it contains useful travel advice.
- Read any information and advice in **Your** tour operator's brochure - they are often experts in how to have a trouble free stay.
- Respect the laws and culture of the country and people **You** are visiting - this can save **You** a lot of hassle.
- Only take and carry what money **You** need. Do not flaunt valuables like cameras and jewellery. Use hotel deposit boxes wherever possible and as required by Our Exclusions and Conditions.

POLICY DEFINITIONS

The following words or expressions carry the meaning shown below whenever they appear in bold print within this Policy Wording:

- **PERIOD OF INSURANCE** Cancellation cover commences from the Date of Issue of the Insurance Policy for single trip cover and date of commencement for Annual cover and expires upon commencement of the **Outward Journey** other than as provided for under Section D(A)2 Cancellation. The remaining covers apply for the period of a Single Trip up to a maximum of 120 days leisure. Annual Multi-trip limited to 45 days leisure or 91 days business per trip. Trip duration includes the direct **Outward Journey** and ends upon completion of the direct **Return Journey**, but in any event does not exceed the period of cover for which the premium has been paid. Section G in respect of Money is operative for a maximum period of 48 hours prior to the commencement of the **Outward Journey**, where collected for the purposes of the trip. All other sections are operative according to the **Outward** and **Return Journey** dates. **Winter Sports cover is optional, on payment of the appropriate additional premium.** On the Annual Policy, cover for Winter Sports is limited to 17 days per policy in any 12 month period.
- **WE/OUR/US** (for sections A-E & G-P inclusive) Europäische Reiseversicherung AG, Munich, Germany (ETI) ETI are authorised and regulated by BAFIN (Bundesanstalt für Finanzdienstleistungsaufsicht, www.bafin.de) approved by the Financial Services Authority (FSA, www.fsa.gov.uk) to undertake insurance business in the UK (For Section F) DAS Legal Expenses Insurance Company Limited
- **YOU/YOUR/YOUR PARTY** Any person named on the Insurance Policy who is eligible to be Insured and for whom the correct premium has been paid.
- **CURTAILMENT** Abandonment or cutting short of the planned trip by return to the **UK** after commencement of the **Outward Journey** and prior to the scheduled date of return.
- **CURTAILMENT CHARGES** The amount payable will be the unused proportion of **Your** irrecoverable pre-paid charges calculated from the date of **Your** return to the **UK**. All Curtailment claims will need authorisation from **EURO-ALARM** in advance.
- **CLOSE RELATIVES** Spouse, Parent, stepparent, parent-in-law, grandparent, stepchild, grandchild, brother, sister, brother/sister-in-law, son, daughter, son/daughter-in-law or fiancé(e), Common Law Partner being the person living with **You** as if husband or wife, including same sex partner, for at least six consecutive months.
- **BUSINESS ASSOCIATE** **Your** associate in the same employment as **You** who is a suitable replacement for **You** in the event **You** are unable to commence a trip or have to curtail it as certified by **Your** Senior Director or partner.
- **EXCESS** The amount of money **You** will have to pay to contribute towards the cost of each claim per Insured Person under each section of the Policy.
- **PERSONAL BELONGING(S)** Item(s) Usually carried by a traveller in a hold all or luggage for a proposed trip.
- **VALUABLES** Jewellery, watches, gold or silver articles, binoculars, sunglasses, cameras, photographic and video equipment and associated equipment of any kind, computer hardware and software, games consoles (Playstation, Gameboy, Nintendo etc) accessories and games, personal organisers, televisions, portable audio equipment (DVD, CD, mini-disc, MP3 players, i-Pods etc) including all discs and tapes, musical instruments, furs and leather clothing.
- **PAIR OR SET** A number of items of personal possessions that belong together or can be used together.
- **SPORTS EQUIPMENT** Those articles which are usually used, worn, carried or held in the course of participating in a recognised sport.
- **GOLF EQUIPMENT** Those articles which are usually carried or held in the course of participating in a game of golf but not including motorised trolleys, balls or tees.
- **SKI EQUIPMENT** Skis, bindings, ski sticks, ski boots, ski clothing and snowboards.
- **MONEY** Personal money taken for private purposes comprising of coins, bank or currency notes, postal or money orders, travellers cheques, travel tickets, hotel or other redeemable trip vouchers, ski lift passes (if additional premium paid for winter sports cover), passports, green card, driving licences and phonecards.
- **ADVANCED BOOKING** Any booking made at least 24 hours prior to the scheduled departure time from the **UK** as shown on **Your** ticket.
- **OUTWARD JOURNEY** The initial and/or first international Journey by motor transport, train, aircraft or watercraft undertaken in conjunction with the trip in respect of the **Outward Journey** from **Your** home address in the **UK**.
- **RETURN JOURNEY** The initial and/or first international Journey by motor transport, train, aircraft or watercraft undertaken in conjunction with the trip in respect of the **Return Journey** to **Your** home address in the **UK**.
- **PUBLIC TRANSPORT** The means of transport accessible to any member of the general public and which operates to a published timetable.
- **HAZARDOUS PURSUIT** Any pursuit or activity where it is recognised there is an increased risk of serious injury or can be reasonably expected to aggravate any existing infirmity (please contact **Us** if **You** are in any doubt with full details of the activity for Our consideration).
- **GEOGRAPHICAL AREA** The area or country to which **You** are booked to travel and for which the appropriate premium has been paid, and will involve **Your** return to the **UK** within the booked trip period.
- **UK United Kingdom** of Great Britain and Northern Ireland, The Isle of Man and Channel Islands.

- **RESIDENCY** This Policy applies to persons resident in the **UK** for a minimum of 6 months and who are registered with a General Practitioner.
- **STRIKE OR INDUSTRIAL ACTION** Any form of Industrial Action taken by workers which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.
- **MANUAL WORK** This constitutes work of a physical nature using tools or machinery, lifting heavy objects or working from heights in excess of 3.5 metres.
- **TIMESHARE CANCELLATION CHARGES** The management and exchange fees **You** have paid or for which **You** are legally liable PLUS up to 5% of the original purchase price of the contracted timeshare week(s) owned by **You** which are unused and are not recoverable from any other source in the event that **You** are unable to proceed with **Your** travel arrangements.
- **TIMESHARE CURTAILMENT CLAIM COST** The pro rata proportion of the management and exchange fees **You** have paid PLUS the pro rata proportion of 5% of the original purchase price of contracted timeshare week(s) for the number of scheduled nights not spent overseas.
- **MUGGING** The violent and threatening attack necessitating **Your** medical treatment.
- **HIJACK** The unlawful seizure or wrongful exercise of control of the aircraft or ship (or the crew thereof) in which **You** are travelling as a fare-paying passenger, (subject to General Exclusion 6 Page 5)
- **ACTS OF TERRORISM** An act of **Terrorism** means an act including but not limited to the use of force or violence, by any of person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) of government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- **NUCLEAR, CHEMICAL, BIOLOGICAL TERRORISM ACT** "Nuclear, Chemical, Biological Terrorism act" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous chemical agent and/or biological agent during the period of this insurance. "Chemical" agent shall mean any compound which when suitably disseminated produces incapacitating, damaging or lethal effects on people, animals, plants or material property. "Biological" agent shall mean any pathogenic (disease-producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.
- **WITHDRAWAL OF SERVICES** The withdrawal of all water or electrical facilities in **Your** trip accommodation or waiter/waitress service at meals or of kitchen services of such a nature that no food is served or room cleaning services provided.

Hazardous Activity Listing 2009-2010

- Occasional participation in the following activities and sports, on a recreational and nonprofessional basis, can be covered (List (B) subject to additional premium) within the terms of the policy, subject to all recognised equipment and safety precautions being utilised.
- Certain activities may be subject to increased Medical Excess as indicated below or may have restrictions on the Personal Accident and/or Personal Liability cover during that activity.
- Winter Sports are ONLY covered upon payment of the appropriate additional premium within the wording of Section H, I, J & K of the Terms and Conditions.

List (A) - Activity or Sport subject to £100 Medical Excess (£150 for 60 to 65 yrs)

(some activities exclude Personal Accident Benefit, as marked with an asterisk)

Abseiling*	Dry Skiing	Rounders
Alpine Skiing	Deep-Sea-Fishing	Rowing
Archery	Football (Association)	Sailing (Inland/Coastal)*
Badminton	Go Carting	Skateboarding
Baseball	Ice Skating	Snorkelling
Basketball	Lacrosse	Squash
Canoe/Kayak (inland) excl. whitewater	Marathon Running (amateur)	Surfing
Clay Pigeon Shooting	Mountain Biking	Tobogganing
Cricket	Netball	Trekking/Hiking (up to 1500m)
Cycling (Non-competitive)	Nordic Skiing/ Cross country	Volleyball
Curling	Orienteering	Water Polo
Deep Sea Fishing (non-competitive)	Pony Trekking	Water Skiing
Dinghy Sailing	Rollerblading	Windsurfing

List (B) Activity or Sport subject to payment of an additional premium, £250 Medical Excess and some Sections excluded – see below (max age 65 yrs)
***Excludes Personal Accident Benefit whilst participating in the activity**

American Football*	High Diving (maximum height 10 metres)	Rugby (Union/League) (UK organised tours only)
BMX Riding	Horse Riding*	Safari (pre-booked) (UK organised tours ONLY)
Bungee Jumping*	Hot Air Ballooning*	Sand dune excursion (4x4 jeep)*
Canoe/Kayak (coastal waters) - excl. whitewater	Ice Hockey	Scuba Diving to 9m (PADI Award/Instruction or equivalent)*
Canyoning*	Jet Skiing*	Show Jumping*
Elephant and Camel rides*	Kite surfing*	Ski Racing (non-professional) *
Fencing	Motor-Cycling (Max: 125 c.c.)*	Snowboarding
Field Hockey	Off-Piste skiing (Resort Areas)	Snowmobiling (skidoo)*
Glacier Skiing	Parascending (over water)*	Street Hockey
Gliding*	Polo	Whitewater Rafting*
Gymnastics	Quad Biking*	Weight Lifting (Non-competitive)
Helicopter trip (not skiing and must be licensed public service)	Reindeer / Husky Dog Ride*	Swimming with Dolphins*

Those activities that are in bold are also classed as winter sports and therefore subject to the winter sports additional premium. Please ensure you are covered sufficiently for your trip and any activities you may be participating in, as claims relating to such an activity will not be paid without the relevant additional premium being paid. Please contact your issuing agent if you require further cover for your trip.

Please note that List (B) activities exclude Personal Liability & Legal Expenses cover unless otherwise agreed by Underwriters in writing.

For all other Sports and/or Activities that are not included above and that may be deemed hazardous, please contact Your Issuing Agent for authorisation to proceed, prior to participation.

Cover and Premium Choices

- **Eligibility** Cover is only available for the whole duration of the booked trip. Cover cannot be effected once the **OUTWARD JOURNEY** has commenced. To be eligible for this insurance you must be under 66 years of age at departure for Single Trip cover and at date of issue for Annual cover.
- **Upgrades and Discount** This insurance contains different levels of cover, some of which do not apply unless **YOU** have paid the appropriate additional premium. Please read the wording and make sure the cover **YOU** buy reflects **YOUR** requirements.
- On payment of an additional premium when **YOU** buy **YOUR** travel insurance **YOU** may upgrade **YOUR** policy cover to include any of the following additional cover.
 - **Deluxe Cover** – see Schedule of Cover on Page 1.
 - **Annual Cover** – see Schedule of Cover on Page 1 and below.
 - **Wintersports** – Basic or Advanced – see Schedule of Cover on Page 1.
 - **Excess Waiver** – see Cover and Premium Choices this page.
 - **Hazardous Activities** – see Hazardous Activity Listing on Page 2 & 3.
- **Discount** Personal Possessions, Money & Travel Documents (section G). If you do not need cover for your personal possessions, money and travel documents while you are travelling, you can choose to delete section G for 15% discount.
- **Premiums for Single Trip** Valid if issued between 1 May 2009 and 30 April 2010 for departures up to 30 April 2011.
- **Premiums for Annual Multi-Trip** Valid if issued between 1 May 2009 and 30 April 2010 for travel completed within 12 months of the commencement date of the Policy.
- **Annual Multi-Trip Cover** Unlimited number of trips in any 12 month period, subject to at least 1 night's pre-arranged accommodation. The maximum duration 45 days for leisure (holiday) and 91 days for Business trips.
- **Family Cover** Constitutes two adults under 66 years of age travelling with unlimited dependent children plus two non-family children (Single Trip), under 18 years at departure, with the maximum excess on Family Cover of £150 (£100 for Deluxe & Annual) in total per claim where the standard excess of £60 (£50 for Deluxe & Annual) would otherwise apply.

- **One Parent Family Cover** When only one parent under 61 years of age travels with unlimited dependent children, under 18 years at departure date.
- **Winter Sports** Please note that cover is available for Winter Sports activities, (winter sports are not covered under any section of the policy, unless you pay the additional premium to include this cover.) including skiing, snow boarding and off-piste skiing (on recognised routes or with a qualified guide) and includes Piste Closure and Avalanche Cover on Deluxe Cover subject to the appropriate level of premium being paid, (please contact us). Not available on Standard Cover. Available on Annual Policy, limited to 17 days cover per trip.
- **Cruising & Trips** for longer than 30 days Cruising inclusive on Annual Cover but not available on Standard Cover. All trips lasting more than 30 days are subject to an additional premium (please contact us).
- **Business Extension** (Annual Cover Only) Cover for Personnel Replacement and loss of Business Documents or Records.
- **Excess** An excess (as stated in the Schedule of Cover) will be automatically deducted for each and every claim per person per Section where applicable.
- **Excess Waiver** You can choose to pay an additional premium which deletes all excesses as stated in the Schedule of Cover, where applicable.
Note: Excess Waiver not applicable to Hazardous Activity (see Page 2 and 3)
- **UK Residents** Persons under 66 yrs, resident in the UK for minimum of 6 months and who are registered with a General Practitioner.
- **Acts of Terrorism Cover** applies to section A - Cancellation and Curtailment, section B - Medical and Other Expenses and section G - Personal Possessions, Money and Travel Documents only. The consequences of either the threat or fear of **Terrorism** or a **Nuclear, Chemical, Biological Act of Terrorism** are not covered.
- **War Risks and Civil Hazards Areas** This policy does not cover any loss, claim or expense incurred whilst **you** are in any area regarded by **Us** as War Risks and Civil Hazards Areas* or areas to which **you** have travelled against the advice of the Foreign and Commonwealth Office (FCO)*.

*Both these sites can be checked on www.journeystravel.co.uk

Notification of Claims

All claims under section Sections A to E and G to P inclusive - Enquiries:

JOURNEYS CLAIMS

Axiom House - 4th Floor, The Centre, Feltham, Middlesex, TW13 4AU

Telephone **0870 054 0158** Fax **0870 054 0157**

www.journeysclaims.co.uk

Journeys Travel Insurance handles claims on behalf of it's Insurer Principal(s)

For claims under Section F - Legal Expenses - Enquiries:

DAS Legal Expenses Insurers Company Limited

DAS House

Quayside

Temple Back

Bristol, BS1 6NH

How to complain

Our aim is at all times to provide a first class service. However, there may be occasions when **You** feel that this objective has not been achieved. Should **You** have any complaint regarding this Insurance, please write to the Managing Director of **Insuremore Travel Insurance**, who arranged the Policy for **You**. If after taking this action **You** are still dissatisfied **You** may write to either:

For complaints regarding Sections A to E and G to P inclusive

The Manager,

ETI International Travel Protection (ETI), Albany House, 1st Floor

14 The Bishopric, Horsham, West Sussex, RH12 1QN

For claims under Section F - Legal Expenses - Enquiries:

DAS Legal Expenses Insurers Company Limited

DAS House

Quayside

Temple Back

Bristol, BS1 6NH

**The Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall, London E14 9SR.**

Please note that the Financial Ombudsman will not consider **Your** complaint until You have first written to the Insurer and received their final decision.