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SINGLE TRIP & ANNUAL MULTI-TRIP TRAVEL INSURANCE

Policy Wording for 2011-12

(certificate issued between 01 December 2011 to 30 November 2012

(for departure(s) up to 30 November 2013)

PLEASE read this Policy Wording booklet carefully and take it with you

IMPORTANT INFORMATION Policy Validation Procedure

**“ THIS INSURANCE IS ONLY VALID WHEN THE INSURANCE CERTIFICATE
IS ATTACHED AND SIGNED “**

Certificate No : **TSJ / 11B** - _____ (as shown on the certificate)

- I **acknowledge** receipt of this Policy document and attached Certificate with the Terms of Business , and **have read** this Policy Summary and Policy Wording. I also **agree** to make available to **ALL** other Insured persons for whom I have arranged Travel Insurance the Terms, Conditions and Exclusions of the Policy document and have **drawn** their attention to the Policy Summary.
- I have read the **Important Medical Conditions, Accepted Conditions, Important Medical Exclusions and Change in Your Circumstances** on **Pages 8 & 9** and the **General Exclusions Regarding All Sections** applying to this policy on **Page 11 & 12** regarding any **medical condition** suffered by me or any member of the travelling party and any person upon whose health the trip may depend. I am aware that I may request a separate Policy document for each Insured Person.

Principal Insured's Signature: _____

Date : _____

This Policy is only valid if purchased prior to your departure from the UK.

DATA PROTECTION

We take Our obligations under data protection seriously and seek to maintain Your privacy whilst handling Your insurance as quickly and effectively as possible. Your information will be held by Journeys Travel Insurance and the Insurer. The information will be used to obtain cover, manage Your Policy and handle any claim. To do this We may have to disclose it to other insurers, regulatory authorities, legal representatives and other agents We may use to provide services to Us. Some of these may be outside the European Economic Area. We may also collect sensitive information about You and Your party, which we need in order to provide and manage Your cover and claims. By purchasing cover You agree to Our use of this information for the purposes of this insurance. In order to prevent fraud, we may from time to time share Your information with other members of Our group of companies, other insurers and fraud prevention agencies and credit reference agencies. We will not hold the data for longer than is necessary for proper legal and commercial purposes.

For the purposes of accuracy and training all calls to Us may be monitored and/or recorded.

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GENERAL ENQUIRIES

For general enquiries regarding this Policy please telephone or write to:

JOURNEYS TRAVEL INSURANCE : Axiom House – 4th Floor, The Centre, Feltham, Middlesex, TW13 4AU; Tel: 0844 567 8628 • Fax 0844 567 8238 • www.journeystravel.co.uk

MEDICAL SCREENING: Journeys Medical Screening: Tel: 0844 567 8648 (Mon – Fri 09:00 – 17:30) • www.journeysmedical.co.uk

CLAIMS ENQUIRIES : Journeys Claims, Axiom House – 4th Floor, The Centre, Feltham, Middlesex, TW13 4AU , Tel: 0844 567 8698 (Mon – Fri 09:00 – 17:30) • Fax 0844 567 8638 • www.journeysclaims.co.uk

POLICY SUMMARY

Your travel insurance is provided by Journeys Travel Insurance (a trading name of PKC Associates Limited) and is authorised & regulated by the Financial Services Authority (FSA ref 312339). The FSA is the independent watchdog that regulates financial services. PKC Associates Limited permitted business is insurance mediation services.

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 the issuing agent 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.

IMPORTANT NOTES

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, on **Page 7** to ensure You are choosing the right cover for You, Your party and Your type of trip.

- **Complaints:** This Insurance Policy wording outlines how to make a complaint on **Page 7** which advises You what steps You can take if You wish to make a complaint should You be dissatisfied.
- **Conditions and Exclusions:** There are conditions and exclusions which apply to individual sections of the policy and general conditions & exclusion & warranties that apply to the whole Insurance Policy. In each Section we set out what You are and You are not covered for.
- **“Cooling Off” Period:** The Insurance Policy contains a “cooling off” period which allows You to return the Insurance Policy and Certificate **within 14 days** of the date of issue or prior to travel (whichever is sooner) and obtain a full refund if You have a justifiable reason to be dissatisfied with the cover provided.

- **Good Faith:** All Insured Persons should remember that good faith is an important part of insurance – please refer to the “Material Facts” note (below).
- **Hazardous Activities:** You may want to try a 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 **Pages 6 & 7**. 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? **No cover** for Standard policy.
- **Health:** The Insurance Policy wording contains conditions on **Pages 8 & 9** 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.
- **Insurance Policy Limits:** Most sections of the Insurance Policy wording have **overall** 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.
- **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.
- **Material Facts:** All the information You give us must be accurate. If it is not, this could affect your cover and premium, and we may be entitled to withdraw the cover or not pay a claim. If in doubt, please contact us on 0844 567 8628.
- **Policy Excesses:** Claims under most sections of the Insurance Policy will be subject to an excess of £50 (£60 Standard cover) for Section B, Medical Expenses is subject to an excess of £100 & £125 for age 66 & over (Standard Cover £150). Excess for Loss of Deposit is £20. Section E, Personal Liability and Section F, Legal Expenses are subject to an excess of £250. No excess for Sections C, D(A), H, I, J, K, M and P. Family and One Parent - maximum Excess on Family cover of £200 (Standard cover £250) in total per claim. Where there is an excess, You will be responsible for paying the first part of a claim. (Please note that you have the option of purchasing an Excess Waiver – please see the Cover and Premium Choice Section on **Page 7**)
- **Policy Renewal:** Only applicable for Annual Multi-Trip policy – You will receive a renewal notification email including a new Renewal Notification Form approximately one month prior to the expiry of the current Policy period.
- **Policy Wording Booklet:** Take this brochure away with You and keep it in a safe place – it contains a lot of vital information.
- **Property Claims:** These are settled on an indemnity basis – NOT on a “new for old” or replacement cost basis.
- **Reasonable Care:** You are required to take reasonable care to protect Yourself and Your property and to act as though You are not insured.
- **Reciprocal Health Agreement:** 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 10**.
- **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.

POLICY DEFINITIONS

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

- **ADVANCED BOOKING:** Any booking made at least 48 hours prior to the scheduled departure time from the UK as shown on Your ticket.
- **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.
- **CASH:** valid coins, bank or currency notes.
- **CHANGE IN HEALTH (AFFECTING YOU OR ANY PERSON UPON WHOSE HEALTH THE TRIP MAY DEPEND):** any changes in health, medical condition(s) or medication(s), any consultations with a GP, specialist, surgeon, hospital etc, or which is likely to affect whether a trip takes place. (Please see the Change in Your Circumstances on **Page 9**).
- **CLOSE RELATIVES:** Spouse, Parent, stepparent, parent-in-law, grandparent, legal guardian, stepchild, grandchild, brother, sister, brother/sister-in-law, son/daughter (including adopted and fostered), son/daughter-in-law, aunts and uncles, nephews and nieces 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.
- **CONSEQUENTIAL LOSSES:** losses that are not directly associated with the incident that caused you to claim, for example loss of earnings.
- **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 **GOUDA MEDICAL EMERGENCY CENTRE** in advance.
- **EXCESS:** The amount of money You will have to pay to contribute towards the cost of each claim per Insured Person under most sections of the Policy.
- **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.
- **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.
- **HAZARDOUS ACTIVITY:** (only applicable to Single trip for Deluxe cover and Annual Multi-trip policy) 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.
- **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.

- **INSURER:** is another term for Underwriter (please see We/Our/Us below).
- **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.
- **MOBILE TELEPHONES:** mobile telephones and accessories (such as battery chargers and internal memory cards), including, but not limited to, camera phones, internet phones, and any other device containing, or whose principle function, is as a telephone.
- **MONEY:** Personal money taken for private purposes comprising of valid coins, bank or currency notes (see also "Cash" above), 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.
- **MUGGING:** The violent and threatening attack necessitating Your medical treatment.
- **NUCLEAR, CHEMICAL, BIOLOGICAL TERRORISM ACT:** "a 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.
- **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 the UK.
- **PAIR OR SET:** A number of items of personal possessions that belong together or can be used together.
- **PERIOD OF INSURANCE:** Cancellation cover commences from the Date of Issue of the Insurance Policy 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 365 days (limited to 60 days for **66 years and over**). **Annual Multi-trip** limited to 45 days leisure or 91 days business per trip (limited to 31 days for leisure or business for **66 years or over**). 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. Where you are unable to return on your scheduled Return Journey, due to Medical reasons, Delayed Flights/Missed Departure, Disaster Recovery or Hijacking, the policy will automatically extend free of charge, until you have returned to Your home address in the UK (subject to the specific conditions and requirements of Sections A, B, D, H & J) as detailed in the Policy under those Sections.
- **PERSONAL BELONGING(S):** Item(s) usually carried by a traveller in a holdall or luggage for a proposed trip.
- **PUBLIC TRANSPORT:** The means of transport accessible to any member of the general public and which operates to a published timetable, or pre-booked taxis.
- **RENTAL VEHICLE:** A motor car rented under a contract (Vehicle Rental Agreement, as defined further below in this section), from a Vehicle Rental Company or Agency, who must be fully licensed with the relevant regulatory authority of the relevant Country, State or appropriate Local Authority.
- **RESIDENCY:** This Policy applies to person(s) who are legally residents in the UK for a minimum of 6 months and who are registered with a UK Registered General Practitioner.
- **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 the UK.
- **SEARCH AND RESCUE COSTS:** the costs of locating and rescuing an individual or individuals by means of a government organisation, authority or private company.
- **SKI PACK:** Pre-booked lift passes, hired winter sports equipment and winter sports school fees.
- **SPORTS EQUIPMENT:** Those articles which are usually used, worn, carried or held in the course of participating in a recognised sport.
- **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.
- **TERRORISM:** An act of Terrorism means an act including but not limited to the use of force or violence, by any 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.
- **UK UNITED KINGDOM:** of Great Britain and Northern Ireland; the Scilly Isles and the Isle of Man.
- **UK RESIDENT:** person(s) residents in the UK for a minimum of 6 months and who are registered with a UK Registered General Practitioner.
- **UNATTENDED:** unattended item(s) are those that you are not in the immediate location of, or cannot notice or immediately react to prevent their theft or damage.
- **UNDERWRITER:** is another term for Insurer (please see We/Our/Us below).
- **VALUABLES:** Jewellery, watches, gold or silver articles, antiques, binoculars, sunglasses, cameras, photographic and video equipment and associated equipment of any kind, computer hardware and software, electronic books, digital picture frames, navigation equipment, game consoles (Playstation, Gameboy, Nintendo etc) accessories and games, personal organisers, televisions, portable audio equipment (DVD, CD, mini-disc, and other digital media and associated devices and programs including all discs and tapes, musical instruments, sports and leisure equipment, furs and leather clothing.
- **VEHICLE RENTAL AGREEMENT:** a contract signed by You (or the lead named driver who must also be insured under, and named on, Your Travel Insurance Certificate), which states the Policy Excess for which You or the lead named driver will be

responsible.

• **WE/OUR/US:** Journeys Travel Insurance are the claims handling agents appointed by, and acting on behalf of, **Goudse Schadeverzekeringen N.V.** who are the Insurers (or underwriters) of this Policy. Where we refer to "we/our/us" this is taken to represent Goudse Schadeverzekeringen N.V. (who is authorised and regulated by **De Nederlandsche Bank (D.N.B.)** , approved by the Financial Services Authority (FSA, www.fsa.gov.uk) to undertake travel insurance business in the UK. **Gouda Medical Emergency Center** is a division of Gouda International and is part of the Goudse Schadeverzekeringen N.V., based in Denmark.

• **WINTER SPORTS:** Sports and/or activities that take place in icy/snowy/mountainous/glacier conditions/areas, including, but not limited to, those show under our Hazardous Activity Lists (**Pages 6 & 7**).

• **WINTER SPORTS EQUIPMENT:** Equipment used, or specifically designed for, those sports and activities classified as "Winter Sports" (see above), including, but not limited to, skis, poles, ski boots and bindings, ski helmets and goggles, snowboards, snowboard boots and bindings, ice skates and ski/snowboarding/ice skating costumes/clothing.

• **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.

• **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, resident in the UK area, and at commencement of the Period of Insurance being not more than 69 years of age for Single Trip or Annual policies not more than 69 years of age.

SCHEDULE OF COVER

Sect.	Summary of Cover	Standard Cover-Sum Insured	Deluxe Cover-Sum Insured	Annual Cover-Sum Insured	Page(s) Ref.
A	Cancellation or Curtailment	£750	£5,000	£5,000	12 & 13
B	Medical Expenses & Repatriation	£ 2 million	£ 5 million	£5 million	13 & 14
	UK only	£500	£1,000	£1,000	13 & 14
	Hospital Benefit	Max £200 – £10 per day	Max £1000 – £20 per day	Max £1000 – £20 per day	13 & 14
C	Personal Accident :-	£5,000	£25,000	£25,000	14
	Death	£5,000	£15,000	£15,000	14
D	Travel Delay	Max £60 – £10 per12 hrs	Max £100 – £10 per12 hrs	Max £100 – £10 per12 hrs	14 & 15
D	Holiday Abandonment	Max £750 After 24 hrs delay	Max £5,000 After 24 hours delay	Max £5,000 After 24 hours delay	14 & 15
D	Missed Departure	£500	£800	£800	14 & 15
E	Personal Liability	£1 million	£2 million	£2 million	15
F	Legal Expenses	n/a	£25,000	£25,000	15,16 & 17
G	Personal Possessions :-	Total £750	Total £2,000	Total £2,000	17 & 18
	Single limit	£150	£250	£250	17 & 18
	Single limit (under 18)	£75	£75	£75	17 & 18
	Valuable limit	£150	£250	£250	17 & 18
	Valuable limit (under 18s)	£75	£75	£75	17 & 18
	Spectacles, contact lenses & prescription sunglasses	£150	£150	£150	17 & 18
	Sunglasses (non-prescription)	£100	£100	£100	17 & 18
	Alcohol and tobacco (in total)	£50	£50	£50	17 & 18
	Golf Equipment	n/a	£700	£700	17 & 18
	Delayed Baggage	After 12 hours - £50	After 12 hours - £100	After 12 hours - £100	17 & 18
G	Money & Travel Documents :-	Total £500	Total £500	Total £500	17 & 18
	Cash limit	£100	£200	£200	17 & 18
	Age under 18	£100	£100	£100	17 & 18
H	Disaster Recovery	n/a	£500	£500	18
I	Mugging Benefit	n/a	£500	£500	18
J	Hijack	n/a	£500	£500	18 & 19
K	Withdrawal of Services	n/a	£250	£250	19
L	Business Extension :-	n/a	n/a	£3,000	19
	documents samples	n/a	n/a	£200	19
M	Car Hire Excess Insurance	n/a	£2,500	£3,500	19 & 20
	(Optional) Winter sports				20
	Level 1 – Basic				20
N	Ski Equipment	n/a	£400	£400	20
O	Ski Pack	n/a	£400	£400	20
	Level 2 – Advanced (includes Level 1)				20
	Piste Closure	n/a	Max £300 £20 per day	Max £300 £20 per day	21
P					21
Q	Avalanche Closure	N/a	£150	£150	21

HAZARDOUS ACTIVITY (INCLUDING WINTER SPORTS) LISTINGS

• Please note if You have paid the additional premium for Advanced Winter Sports cover, then any sports listed under the Hazardous Activities List B, that are also classified as Winter Sports, do not require You to pay a further additional premium for the Hazardous Activities. However, if You wish to participate in Winter Sports and also doing other "NON-Winter Sport" activities shown under List B (eg Hot Air Ballooning, Ice Hockey , etc), then You MUST pay a further additional premium to cover Hazardous Activities.

• Occasional participation in the following activities and sports, on a recreational, non-competitive and non-professional 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. NO cover for Standard Policy.

• 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 N, O, P & Q of the Terms & Conditions . Those activities that are in **bold** are also classed as Winter Sports and therefore subject to the Winter Sports additional premium (List A: **Basic** Winter Sports, List B: **Advanced** Winter Sports – if you are **ONLY** doing the Winter Sports activities from List B, you do NOT also need to pay the additional premium for Hazardous Activities) – however if you wish to do a combination of non-Winter Sports activities, and Winter Sports activities from List B, you will need to pay BOTH the Advanced Winter Sports, and Hazardous Activities, additional premiums. 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.

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

List (A) - Activity or Sport subject to £150 Medical Excess (max age 65 yrs)

Abseiling *	Cricket	Lacrosse	Rounders	Surfing
Archery	Cycling	Marathon Running	Rowing	Tobogganing
Badminton	Deep Sea Fishing	Mountain Biking	Sailing (Inland/Coastal) *	Trekking/Hiking/Rambling (up to 1500m)
Baseball	Dinghy Sailing	Netball	Skateboarding	Volleyball
Basketball	Dry Skiing	Orienteering	Skiing – On-Piste	Water Polo
Canoe/Kayak (inland) excl. White Water	Football	Pony Trekking	Snorkelling	Water Skiing
Clay Pigeon Shooting	Golf **	Rollerblading	Squash	Windsurfing

* Excludes Personal Accident Benefit whilst participating in the activity

** Additional Premium required for equipment coverage

List (B) – Activity or Sport subject to payment of an additional premium, £250 Medical Excess and some Sections excluded – see below (max age 65 years)

Alpine Skiing	Field Hockey	Husky Dog Ride *	Reindeer Ride (can also be pulled by Horse) *	Snowboarding (Off-Piste and On-Piste)
American Football *	Glacier Skiing	Ice Hockey *	Rugby (Union/League) (UK organised tours only)	Street Hockey
Bungee Jumping *	Gliding *	Ice Skating	Safari (pre-booked) (UK organised tours ONLY)	Swimming with Dolphins *
Canoe/Kayak (coastal waters) excl. White Water	Go Karting, with full UK licence, with helmet, up to 125cc, £250 MEX XS, no LEX, PA & PLI *	Jet Skiing *	Sand dune excursion (4x4 off-roader) *	Trekking/Hiking/Rambling over 1500m *
Canyoning *	Gymnastics	Kite surfing *	Show Jumping *	Weight Lifting
Cross-Country Skiing / Langlauf / Nordic Skiing	Helicopter trip (not skiing and must be licensed public service)	Motor-Cycling, with full UK licence, with helmet. **	Scuba Diving to 9m (PADI Award/Instruction or equivalent).	White water Rafting *
Curling	High Diving (maximum height 10 meters)	Parascending (over water) **	Ski Racing *	Snow Mobiling, with full UK licence, with helmet, up to 800cc *
Elephant and Camel rides *	Horse Riding *	Polo	Skiing - Off-Piste (resort / areas)	

Fencing	Hot Air Ballooning *	Quad Biking **		
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* Excludes Personal Accident Benefit whilst participating in the activity

** Exclude Personal Liability ; Personal Accident & Legal Expenses plus £250 Excess for Medical Expenses claim cover unless otherwise agreed by Underwriters in writing.

List (C) – Activities or Sports that are excluded from the Cover provided by Your Policy:

Base Jumping	Hunting	Pot Holing	Ski Jumping
Boxing	Manual Labour / Manual Work	Rock Climbing	Sky Diving
Caving	Piloting	Shark Diving	Tombstoning

- If you wish to participate in one of the above activities, but do not meet the criteria specified above, or wish for additional cover (e.g. Personal Liability), please contact Us (contact details under General Enquiries on **Page 2**).
- If your intended activity is not listed above, please see a more detailed listing on our website (contact details under General Enquiries on **Page 2**).
- If you are unsure, please feel free to contact Us (contact details under General Enquiries on **Page 2**).

COVER AND PREMIUM CHOICE

• **Acts of Terrorism Cover** Acts of Terrorism Cover applies to section A - Cancellation and Curtailment, Section B - Medical and Other Expenses and Section G - Personal Possessions, Money & Travel Documents only. The consequences of either the threat or fear of Terrorism or a Nuclear, Chemical, Biological Act of Terrorism are not covered.

• **Annual Multi-Trip Cover** Available for persons up to 69 years Unlimited number of trips in any 12 month period, subject to at least 2 night's prearranged accommodation. The maximum duration of any individual trip is 45 days leisure or 91 days business (limited to 31 days for leisure or business for **66 years or over**).

• **Business Extension** (Annual Cover Only) Cover for Personnel Replacement and loss of Business Documents or Records.

• **Children Ages 13-17** years can be covered when travelling unaccompanied by the parent(s) / legal guardians but must be accompanied by a responsible adult with parental responsibility being in accordance with the Children Acts 1989 and any statutory amendment modification or re-enactment of it.

• **Couple Cover** Constitutes two adults (under 66 years) living together as if husband or wife, including same sex partner, for at least six consecutive months. No children are allowed on a couple policy.

• **Cruise Trips** - Cruising inclusive on Annual and Deluxe Cover No more than 30 days. Not available on Standard Cover.

• **Eligibility** Cover is only available to UK Residents (see "UK / United Kingdom" and "UK Residents" under the Definitions on **Pages 4 & 5**), for the whole duration of the booked trip (which must begin and end in the UK). Cover cannot be effected once the OUTWARD JOURNEY has commenced.

• **Excess** An excess (as stated in the Policy Summary) 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 Policy Summary where applicable.

Note: Excess Waiver not applicable to Hazardous Activities (see **Pages 6 & 7**)

• **Family Cover** Constitutes two adults or legal guardians (under 66 years) travelling with unlimited dependent children (including adopted and foster children, and grandchildren) plus two non-family children (Single Trip), under 18 years at departure, in full time education. Children under the age 3 MUST be accompanied by parents. Children must travel with one of the Insured adults.

• **One Parent Family** Cover When only one parent or legal guardian (under 66 years) travels with unlimited dependent children, under **18** years at departure date.

• **Premiums for Single Trip** Valid if issued between 01 December 2011 and 30 November 2012 for departures up to 30 November 2013.

• **Premiums for Annual Multi-Trip** Valid if issued between 01 December 2011 and 30 November 2012 for travel completed within 12 months of the commencement date of the Policy.

• **Senior Citizens** would not be eligible for the Standard cover for Single trip. Deluxe cover for persons between 66 to 69 years of age at departure date for Single trip and Annual Multi-Trip cover for persons between 66 to 69 is subject to additional premium.

• **Upgrades** 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 5** ; Annual Cover – see Schedule of Cover on **Page 5**; Winter sports – Basic or Advanced – see Schedule of Cover on **Page 5**; Excess Waiver – see Cover and Premium Choices on **Page 7**; Hazardous Activities – see Hazardous Activity Listings on **Pages 6 & 7** .

• **Winter Sports** For persons under 66 years. 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 and Annual Cover. Annual Cover limited to 17 days per policy.

• **UK Residents** Resident **legally** in the UK for a minimum of 6 months and who are registered with a General Practitioner.

• **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) *. (* NB: Both these sites can be checked on www.journeysttravel.co.uk)

NOTIFICATION OF CLAIMS

JOURNEYS CLAIMS : Axiom House - 4th Floor, The Centre, Feltham, Middlesex, TW13 4AU ; Telephone: 0844 567 8698 Fax: 0844 567 8638. Journeys Travel Insurance handles claims on behalf of its Insurer Principal(s)

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 **Journeys Travel Insurance**, who arranged the Policy for You.

a) If after taking this action You are still dissatisfied You may write to either:

The Manager, **Goudse Schadeverzekeringen N.V.**, PO Box 9, 2800 MA Gouda, The Netherlands, who underwrite this Policy.

b) If we have given You our final response and You remain dissatisfied, You have the rights to ask Financial Ombudsman to review Your case:

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.

IMPORTANT MEDICAL CONDITIONS, EXCLUSIONS AND CHANGES IN CIRCUMSTANCES

It is very important that you read and understand the following as it affects YOU and ALL other Insured Persons:

IMPORTANT MEDICAL CONDITIONS

1) Unless You have been given Our written agreement, we will not cover **PRE-EXISTING MEDICAL CONDITION(S)** (as defined below) directly or indirectly resulting from you or anyone in your travelling party or any non-travelling CLOSE RELATIVE or BUSINESS ASSOCIATE, on whose health your trip may depend, having ever suffered from, or been treated for, or diagnosed with, any of the following medical conditions before the issue of your policy:-

- a) a cardiovascular or heart related condition (heart attack, angina, chest pain, hypertension, and the like; or
- b) a lung or respiratory related condition (not including asthma, provided no hospital admissions or respiratory infections within the last 12 months; or
- c) a stroke, brain stroke or TIA (Transient Ischaemic Attack); or
- d) a psychological or psychiatric condition such as stress, anxiety, depression, dementia, eating disorder, malaise, fatigue (burn out syndrome); or
- e) an organ transplant or dialysis; or
- f) Insulin-Dependant Diabetes
- g) a terminal condition

2) You will not be covered for any claim arising from a medical condition of someone you were going to stay with, a relative, a business associate, a travelling companion, or anyone on whose health your trip may depend if you are aware of the medical condition at the time your policy was issued.

3) You will not be covered if you have a Medical condition that is ongoing; or from which you have suffered symptoms or required medical attention or treatment during the 24 months prior to the commencement of cover under this policy.

4) You will not be covered if you have a medical condition, if you are travelling against medical advice or for which medical advice should have been sought before commencing your journey.

5) You will not be covered if you know you will need medical treatment during your journey or you are travelling specifically to get medical treatment.

6) You will not be covered if you have a medical condition for which treatment is awaited as a hospital in-patient or have a medical condition that is under investigation when your policy was issued.

If any of the above points apply, You must tell us as soon as possible by contacting **Journeys Medical Screening** Helpline or log in to www.journeysmedical.co.uk , so that we can make an **assessment** of the medical information supplied. **If we agree** to cover your condition, our agreement will be advised in writing and further terms may apply.

ACCEPTED MEDICAL CONDITIONS (SUBJECT TO CRITERIA DETAILED BELOW)

Subject to you meeting the criteria stated in Points 1 to 6 above, AND any specific criteria stated below for each condition, you do not need to declare the following condition(s), provided: you have no other pre-existing conditions, you only have the ONE condition, you are not waitlisted for surgery, and not under investigation, and you have been discharged from any post-operative follow-ups:

- **Asthma:** provided no hospital admissions or respiratory infections within the last 12 months, must be controlled with no more than 2 medications (no Nebulizer or Home Oxygen) and must have been a non-smoker for the last 12 months.
- **Cancer:** providing you have not received treatment within the last 5 years.
- **Cataracts:** providing no operation within the last 6 months.
- **Non-Insulin Dependant Diabetes:** providing controlled by diet or one medication, or no hospital admissions or diabetic complications within the last 12 months.

- **Ear Grommets:** providing there has been no infection in the last 6 months.
- **Epilepsy:** providing the condition was diagnosed more than 6 months ago and has been stable and not required any medication change within the last 6 months.
- **Gastric Reflux:** providing it is not secondary to a Gastric Ulcer, and has been stable and not required any medication change within the last 6 months.
- **Glaucoma:** providing it has not been diagnosed within the last 6 months.
- **Gout:** providing the condition was diagnosed more than 6 months ago, and has been stable and not required any medication change within the last 6 months.
- **Hip Replacement:** providing surgery has not been performed within the last 6 months.
- **High Cholesterol:** providing you have no other diagnosed heart conditions.
- **HRT (Hormone Replacement Therapy):** providing you do not suffer with any other medical condition.
- **Underactive Thyroid (Hypothyroidism) OR Overactive Thyroid (Hyperthyroidism):** providing the condition has not been diagnosed within the last 6 months, and is not a consequence of any other medical condition.
- **Downs Syndrome:** providing no complications or associated conditions e.g. congenital heart disease, epilepsy or gastrointestinal abnormalities.
- **Benign Prostatic Enlargement:** providing it has not been diagnosed within the last 6 months.
- **Hysterectomy:** providing no malignancy.

PLEASE NOTE:

- If you do have one of the above conditions, but do not meet the criteria specified above, or under the Important Medical Conditions (points 1 to 7), please contact the Medical Screening Department (contact details below).
- If your condition is not listed above, please see a more detailed listing on our website (contact details below).
- If you are unsure, please feel free to contact The Medical Screening Department (contact details below).

For your own security and to register your call, you **MUST** obtain a Medical Screening **Endorsement number** to validate the Medical Screening upon completion. **Without** this your declaration shall not be valid.

Contact Journeys Travel Insurance - Medical Health Requirement Helpline during normal office hours, Monday to Friday, 09.00-17.30 **Tel: 0844 567 8648** or logging onto www.journeysmedical.co.uk.

IMPORTANT MEDICAL EXCLUSIONS

We will NOT cover:

- Where either **YOU** or a **CLOSE RELATIVE** are awaiting tests or treatment, or awaiting the results of tests or treatment, or have received a terminal prognosis.
- If **YOU** have any undiagnosed symptoms that may require treatment in the future (ie symptoms for which **YOU** are awaiting investigation/consultations, or awaiting results of investigations, and where the underlying cause has not been established)

In respect of all cover provided under SECTIONS A, B & C (Cancellation or Curtailment, Medical and Other Expenses and Personal Accident) we reserve the right:

1. At our discretion to require any person applying for cover to undergo Journeys Medical Screening
2. To vary the conditions or premium on which cover is offered.

CHANGE IN YOUR CIRCUMSTANCES - after you have purchased this Insurance

If after taking this insurance **You** become aware of any circumstances that may give rise to a claim such as changes in your health or that of a person on whom this insurance may depend whether travelling or not (e.g. close relative as defined in the Policy Definition) **You** must contact us and tell us about the **changes** as soon as reasonably possible and prior to any trip.

We may in light of such changed circumstances be unable to continue with the Insurance cover under sections A; B; and C of this policy. If this is not acceptable to you, **we will refund your Insurance Premium** in order to allow you the opportunity to source Insurance Cover elsewhere or **we will cover the costs incurred** to date in respect of Loss of Deposit charges or Cancellation Charges.

You must contact us promptly regarding the change and are responsible for any costs incurred in obtaining any medical reports required by us. In the event that you fail to contact us within **7 days** of the date of your change of circumstances **You** will be responsible for any increased costs incurred as a result of the delay in cancelling your trip. **We** will only pay the costs that would have applied had you cancelled your trip **within 7 days** of the date of change of circumstance giving rise to the claim.

For assistance if in any doubt, please contact Journeys Travel Insurance - Medical Screening Helpline during normal office hours, Monday to Friday, 09.00-17.30 - **Tel: 0844 567 8648** or logging onto www.journeysmedical.co.uk.

MEDICAL TREATMENT (OR EMERGENCY ASSISTANCE) IN ALL COUNTRIES

You must immediately notify [GOUDA MEDICAL EMERGENCY CENTRE](#) in the event of a Medical Emergency where **You** require (or are likely to require) Inpatient treatment, or if **Your** Outpatient costs exceed (or are likely to exceed) **£500**, or if **You** require to be repatriated or to Curtail Your trip. If **Your** treatment and expenses are **not authorised** by [GOUDA MEDICAL EMERGENCY CENTRE](#), **We** reserve the right not to pay **Your** claim.

CALL 24 HOUR [GOUDA MEDICAL EMERGENCY CENTRE](#) ON: TEL NO. **UK +44(0) 843 532 3800**

Be prepared to give:

- (a) Insurance Certificate number; (b) Name and address of issuing agent from whom it was purchased; (c) Dates of outward and return travel
- (d) Details of problem including name and address of patient and nature of illness/accident; (e) Names, telephone & fax numbers of hospital, attending qualified medical practitioner and usual GP **You must also obtain and keep receipts for all medical treatment** , **GOUDA MEDICAL EMERGENCY CENTRE** are there to help You 24 hours a day 365 days a year. **Do not** try to find Your own solution - they will solve Your problem in the most efficient, suitable and practical way.

MEDICAL TREATMENT IN AUSTRALIA AND NEW ZEALAND

Should You require medical treatment in Australia please note the reciprocal agreement may apply under the Medicare system for UK Nationals. Please ensure that You have Your passport with You and if treatment is required, this should be produced. Inpatient and outpatient treatment at a Public Hospital is then available either free of charge (Australia) or at minimal costs (New Zealand). Should You be admitted to hospital then immediate contact **MUST** be made with **GOUDA MEDICAL EMERGENCY CENTRE** and their authority obtained in respect of any treatment not available under the reciprocal agreement, before such treatment is provided.

(Please also see the note at the end of "EHIC And The Reciprocal Health Agreement In EU Countries" below.)

EHIC AND THE RECIPROCAL HEALTH AGREEMENT IN EU COUNTRIES

When travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland, wherever possible you must use medical facilities which entitle you to the benefits of any reciprocal health agreements, such as and its replacement, The European Health Insurance Card (EHIC). To take advantage of this you need to complete an application form, which can be obtained from your local Post Office or alternatively by calling 0845 606 2030, (NHS BSA helpline) or online from **www.ehic.org.uk**.

Please note that if you utilise this agreement, or any other worldwide reciprocal health arrangement, and this results in a reduction in your overall medical expenses, you will not have to pay any excess under the Medical & Other Expenses Section of Your Policy.

CLAIMS GUARANTEE

As an indication of Our confidence in the efficiency of Journeys Claims Department, We guarantee that if, having received **ALL** requested documentation at Our offices necessary to support Your claim, We do not assess your claim and forward correspondence to You within 10 working days, You are entitled to a compensation payment of £10 from Journeys Claims Department, and a Further payment of £10 for each subsequent 10 working day period that You do not receive Our response (up to a maximum payment of £50 in total).

WHAT TO DO IF AN INCIDENT HAPPENS AND YOU MIGHT WANT TO MAKE A CLAIM

Please follow the Conditions below, as We may not pay Your claim if You do not.

Please complete a Claim Form and forward it together with all supporting claims documents to Journeys Claims Department at the address given on **Page 2** of this Policy wording.

- You** will advise Us of any occurrence which may give rise to a claim under this Policy in writing **within 31 days** of the date of the incident and shall supply to Us all such accounts, documents and items as We may reasonably require at Your expense (for example medical reports, quotations, confirmation of relationships).
- You** will give Us notice in writing immediately You or Your legal representatives have knowledge of any impending prosecution, inquest or fatal inquiry in connection with any occurrence for which there may be liability under Section E of this Policy.
- You must inform the Police of all loss or theft of property within 24 hours of discovery and obtain a copy of the Police report in support of any claim under Sections G, L, M & N of this Policy.
- If personal possessions are lost or damaged whilst in the custody of the carrier (i.e. Airline, Railway, Shipping Company, Bus Company, etc), You must notify such carrier immediately and obtain a Property Irregularity Report. You must keep all receipts for the essential purchases that You make if Your property is temporarily lost by the carrier. Damaged items should be kept for inspection should this be required by Underwriters. You must obtain confirmation of the extent of the damage to Your property on Your return to the UK, and an estimate of the repair costs.
- You must inform Your issuing agents in writing immediately You become aware of ANY change of circumstances indicating a need to Cancel Your trip in accordance with Your trip's Booking Conditions.

CLAIMS – Our Rights

- No admission, offer, promise, payment or indemnity will be made or given by You or on Your behalf without Our written consent.
- We will be entitled to take over and conduct in Your name the defence or settlement of any claim or to prosecute in Your name to Our own benefit in respect of any claim for indemnity or damages or otherwise, and will have full discretion in the conduct of any proceedings or in the settlement of any claim, and You will give all such information and assistance as We may require.
- On occasion, in case of illness or injury We may approach Your regular GP to obtain a medical report, and We may at Our own expense arrange for You to be medically examined as often as required, or in the event of death, arrange a post-mortem examination of Your body.
- You will supply at Your own expense a Doctors certificate in the form required by Us in support of any claim under Sections A,

B, C & L of this Policy, You will supply (where required) at your own expense an affidavit confirming your relationship with a close relative (see Page 4) for claims under Sections A, B & C of this Policy, and also written confirmation from a retailer regarding extent of damage to items for claims under Sections G, L & N.

5. Any value of unused travel tickets or vouchers shall become the property of Underwriters in the event of a valid claim being made.
6. We retain all rights of salvage and subrogation, which means that We will take over Your rights of recovery against the person responsible for the claim and seek a contribution from Your household or other insurers where dual cover exists, in accordance with the Association of British Insurers Agreement and Our legal rights.

CONDITIONS APPLYING TO THE INSURANCE

You MUST validate this insurance by signing the Validation Procedure on the front cover of this Policy wording and confirming that **You** have read the Policy and especially the **Important Medical Conditions, Accepted Conditions, Important Medical Exclusions and Change in Your Circumstances on Pages 8 & 9** that affects this Insurance and agree to abide by all the terms, conditions, exclusions and limitations in the Policy.

1. **You** are not aware of any circumstances known at the time You purchased this Policy which could cause the Cancellation or Curtailment of Your trip.
2. **You** must at all times act in a reasonable manner to prevent or minimise a claim.
3. **You** will immediately advise Journeys Medical Screening on 0844 567 8648 of any change in Your state of health or that of any person whose health may affect Your travel arrangements which becomes apparent after the Date of Issue of Your Insurance and before the scheduled departure date of Your trip. We reserve the right to alter the terms of the insurance or withdraw ongoing cover, in the light of such changed circumstances which were not in existence at the time that You arranged Your Insurance. We will, subject to the terms, conditions and exclusions of the Policy, cover You under Section A in respect of trip deposits or charges which You have necessarily incurred up to the date that You advise Us.

Please see the Important Medical Conditions, Accepted Conditions, Important Medical Exclusions and Change in Your Circumstances on Pages 8 & 9 for full details.

4. **FRAUD:** If You or any person on Your behalf makes a misrepresentation, tells an untruth or conceals information to obtain this Policy or to make a claim under it, the Policy will be void. In order to combat fraudulent claims, please note that certain aspects of Your personal details and the claim will be stored in Our computer system and may subsequently be transferred to a centralised system.
5. **Specific** Conditions apply to certain sections of this Policy.
6. **All claims** arising under this Insurance shall be governed by the Law of England whose Courts alone shall have jurisdiction in any dispute arising hereunder.
7. **If You** submit a claim under this Policy for any item(s) and/or event(s) which may also be covered by another insurance Policy and/or credit card insurance, You must provide Us with the full details of that insurance Policy/Schedule. **(Please also see "GENERAL EXCLUSIONS REGARDING ALL SECTIONS OF THE POLICY", Point 4.)**

GENERAL EXCLUSIONS REGARDING ALL SECTIONS OF THE POLICY

We shall NOT be liable for:

1. Any claim by **You** or a Close Relative whilst suffering from any psychological or psychiatric disorder, anxiety, stress or depression.
2. Any claim by **You** or against You arising from or connected with any criminal or dishonest act committed by you whether in the UK or elsewhere.
3. Any costs which **You** would have had to pay even if the event giving rise to a claim had not happened.
4. Under Sections A, B, D, E, F, G, L, M, N, O, P & Q in respect of any claim where the event leading to the claim is insured by any other existing Policy or Policies, except in respect of any amount within the terms of this Policy but beyond that which is payable under such other Policy or Policies. (Please also refer to "CONDITIONS APPLYING TO THE INSURANCE", Point 7.)
5. Any loss or expense whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with war, invasion, acts of foreign enemies, hostilities or war like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurping power or an Act of Terrorism, but this exclusion shall not apply to losses under section A - Cancellation and Curtailment or section B - Medical and other Expenses Section G - Personal Possessions, Money & Travel Documents only unless such losses are caused by a Nuclear, Chemical, Biological Terrorism Act or the disturbances are in areas which are regarded by Us as War Risks and Civil Hazards Areas and/or in areas to which you are travelling against the advice of the Foreign and Commonwealth Office (FCO).
6. Any claim arising out of or increased by **Your** failure to follow any advice, or recommendations from the Foreign and Commonwealth Office and any advice against all or non-essential travel to a country or part of it.
7. Any Consequential losses (that are not directly associated with the incident that caused you to claim). For example, if **You** are medically unable to return on your scheduled Return Journey, and lose earnings, the medical incident may be covered under Section B - Medical & Other Expenses however the lost earnings are a consequence of this and are not covered as a result. Similarly, the theft of a bag might be covered under Section G – Personal Possessions, however replacement locks resulting from keys within the bag, are not covered. Similarly, financial losses, or potential financial losses (such as lost contracts, profit, interest or savings are not covered.
8. Damage to, or loss or destruction of any property or any loss or expense whatsoever arising from, or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to, by or arising from:
 - i. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

- ii. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.
9. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
 10. For the purpose of obtaining medical treatment abroad or Your intentional self-injury, suicide or attempted suicide or willful exposure to needless risk in any circumstances (except whilst in the act of saving or attempting to save a human life), or being under the influence and/or effects of intoxicating liquor or alcohol, drug or drugs (unless prescribed by a Registered Medical Practitioner but not for drug addiction) or substance or solvent abuse, venereal disease or sexually transmitted disease (whether contracted or passed on).
 11. Claims arising from flying or aerial activity of any kind (other than as a fare paying passenger in a fully licensed passenger carrying aircraft).
 12. Claims arising directly or indirectly from Your willful, malicious or unlawful acts or any failure on Your part to take reasonable steps to look after and protect Yourself or Your property against accident, loss or damage as if You were not insured.
 13. Claims not notified directly in writing to Us within 31 days of the expiry of this Insurance.
 14. Losses occurring outside the Period of Insurance.
 15. Claims arising directly or indirectly from bankruptcy or liquidation, including, but not limited to, that of any tour operator, travel agent, transportation company or accommodation supplier.
 16. Any liability, however arising, in respect of goods or services supplied by medical service providers, **GOUDA MEDICAL EMERGENCY CENTRE**, Underwriters or any person acting on their behalf.
 17. Any claims for one-way trips.
 18. Any claims, including any Winter Sports related claims, unless the appropriate premium has been paid.
 19. Any claim which is subject to a specific exclusion in any Section of the Policy and/or any claim in respect of which there has been a breach of any condition in the Policy.
 20. Any Search and Rescue costs charged to you by a government organisation, authority or private company for services related to searching and rescuing You (except the costs Medical evacuation from a Medical emergency whereby these costs are covered under Section B (Medical Expenses & Repatriation.))
 21. Any claim relating to, or arising from, air travel within 24 hours of scuba diving.

EXTENSION OF COVER

If You request any extension of the Period of Insurance after the commencement of travel You must advise Us of any circumstances which, at the time of the request, could reasonably be expected to cause a claim under this Policy. (Please note that in certain circumstances the Policy will automatically extend – please see the Period of Insurance note under Definitions on **Pages 3 & 4**).

SECTION A - Cancellation & Curtailment Charge

What each insured-person IS covered for:

All irrecoverable deposits and payments for unused travel and accommodation charges which You have paid or are contracted to pay before the trip departure date, for which You are necessarily required to Cancel or the Curtailment Charges if You Curtail (cut Your trip short).

We will provide this cover in the following necessary circumstances:

1. Your death, accidental bodily injury or illness, that of a Close Relative, or friend with whom You have arranged to travel or stay, or a Business Associate, certified by the relevant General Practitioner.
2. You or any person with whom You have arranged to travel or stay being subject to compulsory quarantine or being summoned for Jury Service or as a witness in a Court of Law during the Period of Insurance.
3. Your redundancy provided that You have been employed for 2 continuous years (and/or that you qualify for redundancy payment) with the same employer at the time of being made redundant and at the time of purchasing this Insurance, You had no reason to believe that You would be made redundant.
4. You being unexpectedly required for emergency and unavoidable duty as a member of the armed forces including the Territorial Army and Reservists, police, fire, nursing, ambulance or coastguard services as certified by Your Senior Officer or Manager. This cover is subject to **General Exclusion 5** and extends to holiday (or other additional cover purchased) cancellation or curtailment only.
5. Your private dwelling becoming uninhabitable following fire, storm or flood, or Your presence certified as being required by the Police following a burglary during the week immediately prior to Your departure.
6. Reasonable additional travelling expenses incurred by You in returning to the UK, where Your return is urgently necessitated by the death, serious illness or severe injury of Your Close Relative or a Business Associate, and the Curtailment is authorised by **GOUDA MEDICAL EMERGENCY CENTRE** subject to the **Important Medical Conditions, Accepted Conditions, Important Medical Exclusions and Change in Your Circumstances requirements on Pages 8 & 9**. If a trip is Curtailed through Your accident or illness, a doctor at the resort or nearest town must confirm that such Curtailment is medically necessary and is agreed by **GOUDA MEDICAL EMERGENCY CENTRE**.
7. Your pregnancy, subject to:

EITHER:

- You not being aware that You were pregnant the time Your Policy was issued, and Your trip was booked, **AND:**
- Your hospital and/or registered Medical Practitioner confirming that cancellation of Your trip is required (or that You are unable to travel) as a result of Your pregnancy, **AND:**
- That You cancel Your booked trip within 7 days of either finding out that You are pregnant, or within 7 days of the hospital and/or registered Medical Practitioner advising You to cancel.

OR:

- You developing a complication, bodily injury, illness or disease as a result of which Your hospital and/or registered Medical Practitioner advise that You must cancel Your trip, (or that You are unable to travel) as a result of the complication, bodily injury, illness or disease **AND** subject to You having been fit to travel whilst pregnant prior to the complication, bodily injury, illness, or disease.

What each insured-person IS NOT covered for:

1. Any expense due to You not wanting to travel or continue with Your trip or loss of enjoyment of Your trip.
2. Any expenses or losses arising from You not having the correct travel documents, passport, visa, inoculation certificate or any other document necessary for Your travel.
3. Any personal financial circumstances causing You to no longer be able or wish to travel.
4. Any expense arising from circumstances which could reasonably have been anticipated at the time You booked Your trip OR on the date the Insurance Policy was issued.
5. Any additional costs incurred as a result of Your failure to notify a Tour Operator, Travel Agent or conference organiser or provider of transport or accommodation immediately **from the moment** You are aware of the need to Cancel or Curtail the travel arrangements booked.
6. Government regulations (other than in respect of compulsory quarantine) or currency restriction or act, or omission or default of provider of transport or accommodation or of an Agent through whom the travel arrangements were made.
7. Any Excess shown in the Policy Summary (**Page 2 & 3**)
8. Anything excluded by the General Exclusion or any breach of the Conditions.
9. Your pregnancy, **UNLESS** you meet the specific criteria detailed under "What each insured-person IS covered for", Point 7, (**Page 12**)

SECTION B - Medical & Other Expenses

This section covers **You** for essential emergency medical treatment if You fall ill or are injured in an accident abroad, or, if medically appropriate, for You to be brought back to the UK for medical treatment. It is not a private health insurance scheme. Where you are unable to return on your scheduled Return Journey, due to Medical reasons, the policy will automatically extend free of charge, until you have returned to the UK (subject to the specific conditions and requirements of this Policy section).

- ALL INPATIENT COSTS UNDER THIS SECTION MUST BE AUTHORISED BY **GOUDA MEDICAL EMERGENCY CENTRE**
- **What each insured-person IS covered for:**
- If You are injured or suffer illness We will pay You or the medical provider concerned up to the amount stated in the Schedule of Cover for the following expenses:
 - **1.** Emergency Medical expenses including hospital charges, in-patient treatment authorised by **GOUDSE MEDICAL EMERGENCY CENTRE** and ambulance charges for conveyance to hospital.
 - **2.** Dental treatment is included only for the alleviation of sudden pain and does not apply to the provision of dentures, artificial teeth or work involving the use of precious material or any permanent fixtures and is limited to £200 in all.
 - **3.** Reasonable and necessary additional travelling expenses in returning to the UK and reasonable and necessary additional accommodation expenses, of similar cost to the pre-booked accommodation, beyond the number of days booked subject to agreement by **GOUDA MEDICAL EMERGENCY CENTRE**. (Maximum UK Sum Insured - see Schedule of Cover.)
 - **4.** The accommodation (room only) and reasonable travel expenses of one relative or friend (not necessarily an insured person) who is required to travel to or remain with or escort the Insured Person, subject to medical necessity and authorised by **GOUDA MEDICAL EMERGENCY CENTRE** (Maximum Sum Insured £1,000.)
 - **5.** A Hospital Benefit for the patient per complete 24 hours that You are an in-patient in hospital (see Schedule of Cover for benefit amount).
 - **6.** Your emergency repatriation in respect of the cost of return to the UK, where such return is certified as medically necessary and authorised and arranged by **GOUDA MEDICAL EMERGENCY CENTRE**.
 - **7.** The cost of returning Your body or ashes to Your home address in the UK.
 - **8.** The cost of Your burial abroad in the country where death occurs, up to £2,000.
- **What each insured-person IS NOT covered for:**
- 1. Any expenses which You incur in Your normal country of residence (other than 3 and 4 above for UK trips only).
- 2. Any in-patient or additional travelling expenses or single/private room accommodation or for the services of a chiropractor, chiropodist or osteopath or for non-medical costs, not specifically authorised by **GOUDA MEDICAL EMERGENCY CENTRE**.
- 3. Any expense which You incur more than 12 months after the occurrence of the injury or illness to which the claim refers.
- 4. Any form of cosmetic surgery or any expense which is not usual, reasonable or medically necessary for the medical services and/or the supply thereof.
- 5. Any expense for non-essential or ongoing treatment, or regular continuous treatment or costs, or where treatment can be reasonably delayed until Your return to the UK.
- 6. Any form of cardiac or organ transplant surgery unless authorised by **GOUDA MEDICAL EMERGENCY CENTRE** in advance of being performed.
- 7. Treatment for tropical diseases if You have not had the recommended or compulsory inoculations.
- 8. Any costs incurred after both the **GOUDA MEDICAL EMERGENCY CENTRE** doctor and the treating doctor consider You to be medically fit to return to the UK.
- 9. Provision of false limbs, wheelchairs, hearing aids, dentures or dental fixtures.
- 10. The cost of any elective treatment or surgery including exploratory tests, which are not directly related to the illness or injury which necessitated Your admittance to hospital.
- 11. Any expense which is covered by any reciprocal agreement, whether utilised or not.
- 12. Your pregnancy, **UNLESS:**
- **EITHER:**

- - You were not being aware that You were pregnant the time Your Policy was issued, and Your trip was booked, **AND:**
- Your hospital and/or registered Medical Practitioner confirm that cancellation of Your trip is required (or that You are unable to travel) as a result of Your pregnancy, **AND:**
- That You cancelled Your booked trip within 7 days of either finding out that You are pregnant, or within 7 days of the hospital and/or registered Medical Practitioner advising You to cancel.

OR:

- You develop a complication, bodily injury, illness or disease as a result of which Your hospital and/or registered Medical Practitioner advise that You must cancel Your trip, (or that You are unable to travel) as a result of the complication, bodily injury, illness or disease **AND** subject to You having been fit to travel whilst pregnant prior to the complication, bodily injury, illness, or disease.

13. Any excess shown in the Policy Summary .

14. Anything excluded by the General Exclusions or any breach of the Conditions.

SECTION C - Personal Accident

Please note that ALL benefits detailed below in relation to **Your** age, are based on Your age at the date of departure of Your Outward Journey.

What each insured-person IS covered for:

If **You** sustain bodily injury caused solely by accidental violent external and visible means and such bodily injury solely and directly results within 12 months in Your death or disablement, We will pay the amounts detailed in the Schedule of Cover relevant to the type of cover purchased, to You or Your legal representative in accordance with the following items:

1. Death.
2. Permanent Loss by physical severance of hand or foot at or above the wrist or ankle or the total and permanent loss of use of an entire hand or arm or of an entire foot or leg or total and irrecoverable loss of all sight in one or both eyes.
3. Permanent Total Disablement - **Your** permanent and absolute inability to work in any gainful capacity that lasts 12 months and at the end of that period is without hope of improvement as certified by a medical specialist appointed by Us.

Please note that:

1. If **You** are under 18 years of age the benefit under 1. above is limited to £2,500.
2. If **You** are aged 65 years*, 1. above is limited to £2,500 and no benefit will be payable under 2 or 3 above. (* or over)

What each insured-person IS NOT covered for:

1. Benefit payable under more than one of the items 1, 2 or 3 and on payment of a claim under any one of these items, all liability under this Section will cease insofar as **You** are concerned.
2. Pregnancy.
3. Anything excluded by the General Exclusions or any breach of the Conditions.

GENERAL EXCEPTIONS - SECTION A, B & C

What each insured-person IS NOT covered for:

- 1 Any claim where the Insured person(s) do not comply exactly with the Important Medical Conditions, Accepted Conditions, Important Medical Exclusions and Change in Your Circumstances that is applicable to this Policy, as stated on **Pages 8 & 9** of this policy wording
2. Trip arrangements made or undertaken where the Insured Person or Close Relative:
 - (a) is awaiting tests or treatment or awaiting the results of tests or treatment, or
 - (b) has received a terminal prognosis, or
 - (c) is travelling for the purpose of obtaining medical treatment abroad or whilst travelling against advice of a Registered Medical Practitioner in relation to the diagnosis or instability of any medical condition
3. Driving or being a passenger of a motorcycle, motor scooter or mechanically assisted cycle exceeding 125cc in engine capacity during the period of the trip.
4. **You** driving or riding on or in any vehicle with no roof (other than convertible motor cars) or off road (so long as that activity is covered and correct premium has been paid), without wearing a crash helmet (even if not legally required by local law).
5. **You** engaging in Manual Work during the period of the trip, or any Hazardous Activity not listed on **Pages 6 & 7**, unless agreed and endorsed by Us.
6. Failure of a provider to supply any part of a booked trip.
7. Anything excluded by the General Exclusions or any breach of the Conditions.

SECTION D - (A) Travel Delay & (B) Missed Departure

Where you are unable to return on your scheduled Return Journey, due to Delayed Flights or Missed Departure, the policy will automatically extend free of charge, until you have returned to the UK at the earliest possibility (subject to the specific conditions and requirements of this Policy section).

What each insured-person IS covered for:

(A). Travel Delay

If as a direct result of a strike, adverse weather conditions or the mechanical breakdown of the Public Transport, which has been the subject of Advance Booking by You, occurring after the date of commencement of cover and resulting in the international arrival time of the Outward/Return Journey taking place more than a set number of hours (See Schedule of Cover, **Page 5**) after the arrival time appearing on Your ticket or booking invoice, then We will pay You as shown below:

1. **Delay Benefit (A)** set payment dependent on the number of hours delayed- See Schedule of Cover, **Page 5**.
2. **Cancellation** If You elect to Cancel the trip prior to the commencement of the Outward Journey after a delay exceeding 24 hours We will pay You in respect of irrecoverable travel or accommodation deposits or charges paid or contracted to be paid under Section A.

(B). Missed Departure:

If You miss Your booked departure due to the vehicle in which You are travelling having an accident or breaking down, or being delayed by exceptional and unforeseeable traffic conditions or if the public transport You use does not run to its timetable whilst You are on Your direct Journey to the point of international departure immediately prior to commencement of the Outward Journey from the UK, or commencement of the Return Journey to the UK, We will pay You up to the limit stated in the Schedule of Cover for reasonable additional travel charges which You have to pay to get to Your journey destination or back to the UK.

Provided that:

1. Any payment We make in respect of D(A)1. above will be deducted from any subsequent payment made under D(A)2.
2. In respect of D(A) above You must check in according to the itinerary provided by the Tour Operator or carrier, and obtain written confirmation of the delay from such Tour Operator or carrier.
3. You must produce independent evidence from a relevant official authority in writing to support any claim.
4. Our limit of liability under D(A)2 will not exceed the amount stated in the Schedule of Cover for Section A.
5. In respect of D(B) above You must take all reasonable steps to arrive at the departure point at or before the recommended time and take reasonable account of traffic conditions to ensure You arrive on time. If no recommended times are shown or published, we recommend as per the Directgov website advice (http://www.direct.gov.uk/en/TravelAndTransport/Publictransport/AirtravelintheUK/DG_078169) which is 3 hours (long-haul and international flights), 2 hours (European flights) and 1.5 hours (domestic flights).
6. Any car being used has been maintained to a satisfactory standard.

What each insured-person IS NOT covered for:

1. Any claim caused by a strike or other circumstances if it had started or been announced before You purchased this Insurance.
2. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in and country.
3. Any Excess detailed in the Policy Summary for D(B) alone.
4. Anything excluded by the General Exclusion or any breach of the conditions.

SECTION E – Personal Liability**What each insured-person IS covered for:**

All sums up to the amount stated in the Schedule of Cover for which You are legally liable in a personal capacity to pay in respect of accidents happening during the Period of Insurance resulting in :

1. The death or bodily injury to any person not being a member of your family or travelling party.
2. Damage to property : (a) Not belonging to You or (b) In the charge of or under the control of You or a member of your family or travelling party

The cover provided by this Section extends to cover costs and expenses recoverable by any claimant, provided they were incurred before the date (if any) on which We paid or offered to pay either the full amount of the claim or the total amount recoverable, in respect of any one occurrence, and also the costs and expenses incurred by You with Our written consent. In the event of Your death Your personal representative will receive the benefit of the cover granted by this Section.

Condition: You must immediately send Us any form of writ, summons, letter of claim or other legal document You receive in respect of any claim against You.

What each insured-person IS NOT covered for:**Claims arising:**

1. Directly or indirectly out of the ownership, possession or use of any motor vehicle or any mechanically or electrically propelled aircrafts, vehicles, caravans, trailers, watercraft other than manually propelled craft.
Please note: that if **You** hire a car or motorcycle whilst on **Your** trip **You** must ensure **You** obtain proper cover through the hire company, as this is not covered under this Policy (for coverage of Car Hire Excesses, please see Section M – Car Hire Excess Insurance).
- 2 From damage or injury caused by an animal(s) belonging to or in Your care or Your custody or control.
3. Directly or indirectly out of or incidental to Your Business, trade or profession.
4. Out of actions between persons on the same Policy or a direct travelling companion.
5. Directly or indirectly out of Your ownership or use of any land or buildings.
6. Out of any liability assumed under a contract unless such liability would have attached in any event in the absence of such contract.
7. From any willful, malicious or unlawful act or the possession or use of any firearms or other offensive weapon.
8. Any incident where liability is admitted by You without Our prior consent.
9. Any Excess shown in the Policy Summary.
10. Anything excluded by the General Exclusions or any breach of the Conditions.

SECTION F - Legal Expenses (See Schedule of Cover – Subject to correct premium paid)

This part of the Policy sets out the cover we provide in total, per Insured Journey to an Insured Person in relation to Costs and Expenses.

DEFINITIONS APPLICABLE TO THIS SECTION

Representative the lawyer or other suitably qualified person, who has been appointed by us to act for the insured person in accordance with the terms of this section.

Costs and Expenses

- a) Legal Costs – all reasonable and necessary costs chargeable by the representative on a standard basis.
- b) Opponents' costs – we will also pay the costs incurred by opponents in civil cases if an insured person has been ordered to pay them,

or pays them with our agreement.

Date of occurrence – the date of the event which may lead to a claim. If there is more than one event arising at different times from the same cause, the date of occurrence is the date of the first of these events.

WHAT IS COVERED

We agree to provide the insurance in this section, as long as:

- 1) a) The date of occurrence of the insured incident is during the period of insurance; and
 - b) Any legal proceedings will be dealt with by a court, or other body which we agree to; and
 - c) For civil claims, it is always more likely than not that an insured person will recover damages (or obtain any other legal remedy which we have agreed to) or make a successful defence.
- 2) For all insured incidents, we will help in appealing or defending an appeal as long as the insured person tells us within the time limits allowed that they want us to appeal. Before we pay the costs and expenses for appeals, we must agree that it is always more likely than not that the appeal will be successful.
- 3) We will only pay the legal costs charged by a representative appointed by us.
- 4) The most we will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £25,000. If the aggregate limit is reached this amount will be allocated in proportion to our liability to each insured person.

INSURED INCIDENT - Bodily Injury

We will pay reasonable costs and expenses to pursue an insured person's legal rights in a claim against a party who causes the death of, or bodily injury to, the insured person occurring outside the **United Kingdom and the Channel Islands** to recover damages or compensation.

WHAT IS NOT COVERED UNDER BODILY INJURY

A claim relating to:

- 1) Any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident; or
- 2) Defending an insured person's legal rights, but defending a counterclaim is covered.

WHAT IS NOT COVERED BY THIS SECTION

- 1) A claim reported to us more than 180 days after the insured person should have known about the insured incident;
- 2) An incident or matter arising before the start of this section;
- 3) Costs and expenses incurred before our written acceptance of a claim;
- 4) Fines, penalties, compensation or damages which an insured person is ordered to pay by a court or other authority;
- 5) A legal action that an insured person takes which we or the representative have not agreed to, or where an insured person does anything that hinders us or the representative.
- 6) A claim relating to written or verbal remarks which damage an insured person's reputation;
- 7) A dispute with us or **Our associates** not otherwise dealt with under Condition 6;
- 8) An application for judicial review;
- 9) Any costs and expenses that are incurred where we agree a contingency fee arrangement with the representative;
- 10) Any claim against us, our agent, tour operator or travel agent.

Conditions which apply to Section F

1) a) We can take over and conduct in the name of an insured person, any claim or legal proceeding at any time. We can negotiate any claim on behalf of an insured person.

b) The insured person is free to choose a representative (by sending us a suitably qualified person's name and address) if:

- i) We agree to start court proceedings and it becomes necessary for a lawyer to represent the interests of an insured person in those proceedings; or
- ii) There is a conflict of interest.

We may choose not to accept the insured person's choice, but only in exceptional circumstances. If there is a disagreement over the choice of representative in these circumstances, the insured person may choose another suitably qualified person.

c) In all circumstance except those in 1 b) previously, we are free to choose a representative.

d) Any representative will be appointed by us to represent an insured person according to our standard terms of appointment.

The representative must co-operate fully with us at all times.

e) We will have direct contact with the representative.

f) An insured person must co-operate fully with us and the representative and must keep us up to date with the progress of the claim.

g) An insured person must give the representative any instructions that we require.

2) a) An insured person must tell us if anyone offers to settle a claim.

b) If an insured person does not accept a reasonable offer to settle a claim, we may refuse to pay further costs and expenses.

c) We may decide to pay the insured person the amount of damages that the insured person is claiming, or which is being claimed against them, instead of starting or continuing legal proceedings.

3) a) An insured person must tell the representative to have costs and expenses taxed, assessed or audited, if we ask for this.

b) An insured person must take every step to recover costs and expenses that we have to pay, and must pay us any costs and expenses that are recovered.

4) If the representative refuses to continue acting for an insured person or if an insured person dismisses the representative, the cover we provide will end at once, unless we agree to appoint another representative.

5) If an insured person settles a claim or withdraws it without our agreement, or does not give suitable instructions to a representative, the cover we provide will end at once and we will be entitled to reclaim any costs and expenses we have paid.

6) If we and an insured person disagree about the choice of representative, or about the handling of a claim, we and the insured person can choose another suitable qualified person to decide the matter. We and the insured person must both agree to the choice of this person in writing. Failing this, we will ask the president of a relevant national law society to choose a suitably qualified person. All costs of resolving the disagreement must be paid by the party whose argument is rejected.

7) We may, at our discretion, require the insured person to obtain, at their expense, an opinion from a lawyer, accountant or other suitably qualified person chosen by the insured person and us, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that an insured person will recover damages (or obtain any other legal remedy that we have agreed to) or make a successful defence, we will pay the cost of obtaining the opinion.

8) We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.

SECTION G - Personal Possessions, Money & Travel Documents

Note - This is an indemnity Policy, and NOT a "New for Old" replacement cost basis Policy. We will pay up to the limit shown on the Schedule of Cover based on the intrinsic value of the goods at the time of the loss or damage for the following:

What each insured person IS covered for:

1. After making a deduction for wear, tear and loss of value, We will pay for the loss, theft of or damage to property owned by You.
2. If Your baggage is delayed or lost on the Outward Journey for more than 12 hours, We will pay up to £50 (Standard cover – up to £25) for that 1st 12 hours you are without your baggage, in order for You to buy essential items, then up to the overall limit stated in the Schedule of Cover, afterwards, in order for You to buy essential items that are still required. You must get written confirmation of the length of the delay and keep all receipts for items purchased. We will deduct any payment We make for delayed baggage from the amount of any claim if the baggage is permanently lost.
3. If your Valuables are lost, stolen or damaged whilst in the custody of the carrier, providing they have been placed in your checked-in baggage at the insistence of the carrier as a security measure and this is confirmed in writing by them, We will pay up to the amount stated in the Schedule of Cover for Valuables.
4. Loss or theft of cash, travellers cheques, if You can give Us evidence that You owned them, and evidence of their value (for persons under 18 years the limit on the loss of cash is reduced see Schedule of Cover).
5. Replacement of passport, visa(s), travel coupons, travel tickets or green cards if lost or stolen.
6. Golf Equipment (subject to appropriate premium paid) is covered up to £700 in total (single item limit still applies). If You are temporarily deprived of Your Golf Equipment on the Outward Journey for more than 24 hours from the time of arrival due to the delay or misdirection of delivery We will pay £20 for each complete 24 hours delay up to a maximum of £200 towards the hire of alternative Golf Equipment.

What each insured-person IS NOT covered for:

1. Any claim where We believe that You have not acted as if uninsured and not exercised proper and reasonable diligence in ensuring the safety and security of Your Personal Belongings, Baggage and Money.
2. Any item loaned or hired to You or given to You for custody or safe keeping.
3. More than the amount stated in the Schedule of Cover for Valuables, whether jointly owned or not or any single article, pair or set of any kind, whether jointly owned or not.
4. More than £150 for prescription spectacles and prescription sunglasses, and contact lenses, corneal lenses and £100 for non-prescription sunglasses, subject to Single Article Limits stated in the Schedule of Cover.
5. More than £50.00 in total for any quantity of cigarettes, alcohol and/or tobacco or any combination of them, per policy.
6. Claims for damaged items where You do not keep the items, thus preventing Us from inspecting the items if so required. Any such items will become Our property upon finalisation of the claim.
7. Loss or theft or damage to dentures, hearing aids, prosthetic limbs, crutches and wheelchairs (unless purchased or owned by You), mobile telephones and accessories, and equipment samples or merchandise or property used in connection with Your Business or trade, entrance or admission tickets or documents of any kind, vehicles or accessories, pedal cycles, sculptures. Musical instruments whilst in the custody of any person other than You, pictures or paintings, Sports Equipment whilst in use, boats and/or ancillary equipment including windsurfing equipment and sailboards, surf boards, caravan awnings.
8. Damage to or breakage of glass or bottles and the consequences thereof or to china, perishable goods or other articles of a brittle or fragile nature.
9. The electrical or mechanical breakdown of any insured item.
10. Loss or damage arising from wear and tear, depreciation or deterioration, any process of cleaning, repairing or restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown or derangement, or by leakage of powder or fluid from containers carried in Your baggage. Damage to items such as suitcases, leather jackets, overcoats where the items are still usable (for example can still hold luggage, or are still waterproof).
11. Loss or damage to property shipped as freight or sent by post.
12. Loss or damage to loaned or rented property or items, except when covered under Section L - Business Extension applies.
13. Loss due to delay, detention, confiscation, requisition or damage by Customs or other Officials or Authorities.
14. Loss or theft unless You have reported the loss or theft to the nearest Police authority within 24 hours of discovery and have obtained a written Police report.
15. Loss or damage of property whilst in the custody of the carrier such as an airline unless You report matter to them within 12 hours and obtain a Property Irregularity Report.
16. Loss or theft of property from an unattended motor vehicle (by forced and/or violent entry), unless the items are Non Valuable and are stored in a locked boot or glove compartment and the loss or theft is confirmed by a police report, hire car company or motor insurers report, where relevant and the loss or theft occurs **during** the hours of 9.00am and 9.00pm only.

17. Theft of or damage to property left unattended other than as stated in 16 above or unless in Your securely locked trip accommodation AND there is evidence of forced entry verified by a Police report.
18. Loss or theft or damage to Valuables whilst in a suitcase, holdall, bag or similar receptacle outside Your immediate control unless it is held in a safety deposit box or safe, or is at the insistence of the carrier and confirmed in writing by them.
19. Loss or theft of Cash which is not carried on Your person (unless it is held in a safety deposit box or safe).
20. Loss or theft of travellers cheques if You have failed to comply with any conditions or requirements imposed by the issuer or where the issuer provides a replacement service.
21. Claims for property more specifically insured elsewhere.
22. Claims for loss of or damage to jewellery whilst at or in a water activity area (considered to be the sea, beach, river, lake, swimming pool or waterpark), or whilst participating in any of the Hazardous Activities (see **Pages 6 & 7**), other than wedding rings.
23. Shortages on Money due to error or omission or fluctuation in exchange rates.
24. Telephone calls and/or travelling costs other than those necessarily incurred in obtaining a replacement passport.
25. Any losses for items exceeding the value of £75 the purchase price of which cannot be substantiated (for example with a receipt or bank statement); the overall limit for all such items being £300 in total.
26. Any claim for household goods or home contents, not considered by Us to be a Personal belonging (see **Pages 3, 4 & 5**, Policy Definitions).
27. Any excess as stated in the Policy Summary.
28. Anything excluded by the General Exclusions or any breach of the Conditions.
29. Samples, merchandise or property used in connection with your business or trade, entrance or admission tickets or documents of any kind, except when cover under Section L – Business Extension applies.

SECTION H - Disaster Recovery (Deluxe and Annual Cover only)

(See Schedule of Cover - subject to correct premium paid.)

Where you are unable to return on your scheduled Return Journey, due to a Disaster Recovery as specified above, the policy will automatically extend free of charge, until you have returned to the UK at the earliest possibility (subject to the specific conditions and requirements of this Policy section).

What each insured-person IS covered for:

Up to the limit stated in the Schedule of Cover should You be forced to move from Your pre-booked and pre-paid accommodation as a result of avalanche, fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, tsunami, volcanic activity, medical epidemic which is confirmed in writing by local or national authority, for irrecoverable travel or accommodation costs necessarily incurred to continue with Your trip, or if the trip cannot be continued, for Your return to the UK.

What each insured-person IS NOT covered for:

1. Any expenses following Your disinclination to travel or continue with Your trip when official directives from local or national authority state it is acceptable to do so.
2. Any costs or expenses payable by or recoverable from the Tour Operator, airline, hotel or other providers of services.
3. Anything excluded by the General Exclusions or any breach of the Conditions.

SECTION I - Mugging Benefit (Deluxe and Annual Cover only)

(See Schedule of Cover - subject to correct premium paid.)

What each insured-person IS covered for:

If You sustain actual bodily injury as a result of a Mugging attack during the Period of Insurance resulting in medical treatment necessitating inpatient admission to an overseas hospital, We will pay You a benefit of £50 per complete 24 hours You are hospitalised up to a maximum stated in the Schedule of Cover, subject to the incident being reported to the Police within 24 hours and a Police report being obtained.

What each insured-person IS NOT covered for:

1. This benefit if a claim has been made under **Section B.5**.
2. Any claim arising from You being under the influence of intoxicating liquor or of a drug or drugs (unless prescribed by a Registered Medical Practitioner) or substance or solvent abuse.
3. Your intentional self-injury or Your willful exposure or Your deliberate or negligent acts.
4. Anything excluded by the General Exclusions or any breach of the Conditions.

SECTION J - Hijack (Deluxe and Annual Cover only)

(See Schedule of Cover - subject to correct premium paid.)

Where you are unable to return on your scheduled Return Journey, due to Hijacking, the policy will automatically extend free of charge, until you have returned to the UK at the earliest possibility (subject to the specific conditions and requirements of this Policy section).

What each insured-person IS covered for:

If You are prevented from reaching Your scheduled destination(s) as a result of Hijack of the aircraft or ship in which You are travelling, We will pay You £50 for the first full 24 hours of delay and £50 for each subsequent full 24 hours up to the maximum stated in the Schedule of Cover.

Provided that:

1. Compensation is payable only if no claim is made under Section A.
2. You must produce a report from the relevant official authority.
3. Subject to **General Exclusion 6 Page 11**.
4. None of the General Exclusions or any breach of the Conditions excludes or invalidates the claim.

SECTION K - Withdrawal Of Service (Deluxe and Annual Cover only)

(See Schedule of Cover - subject to correct premium paid.)

What each insured-person IS covered for:

A payment of £15 per complete 24 hours if You suffer Withdrawal of Service continuously for at least 60 hours during Your trip up to the maximum stated in the Schedule of Cover.

What each insured-person IS NOT covered for:

No benefit is payable:

1. Where cover commences within 4 weeks of the departure date of Your trip.
2. or a strike or industrial action existing on the date of the Insurance was purchased.
3. For withdrawn services which were not part of Your pre-paid package deal.
4. Unless supported by written confirmation from the Tour Operator or hotel to substantiate Your claim.
5. If anything in the claim is excluded by the General Exclusions or any breach of the Conditions.

SECTION L - Business Extension (Annual Cover only)

(See Schedule of Cover - subject to correct premium paid.)

What each insured-person IS covered for:

1. Personnel Replacement

Reasonable and necessary return travel and accommodation expenses, up to the limit shown on the Schedule of Cover, incurred for a Business Associate to travel to Your place of Business overseas to attend to Your planned, essential and unavoidable Business duties, if in the event of Your injury or illness, a doctor certifies that You are unable to attend.

2. Business Documents and Records

To indemnify You up to £200 in all in respect of the cost of replacing or restoring Business documents, records and samples, being the property or responsibility of the Insured Person following loss or damage during the Period of Travel.

What each insured-person IS NOT covered for:

1. Any exclusion as detailed on **Pages 17 & 18** that is also applicable to Section G Personal Possessions, Money & Travel Documents, except when cover under Section L - Business Extension applies.
2. Any excess as stated in the Schedule of Cover.
3. Anything excluded by the General Exclusions or any breach of the Conditions.

SECTION M – Car Hire Excess Insurance (Deluxe and Annual Cover only)

(See Schedule of Cover - subject to correct premium paid.)

What each insured-person IS covered for:

The cost of the Policy Excess charged by the Car Hire Insurance taken out with the Rental Vehicle company, in the event of a claim resulting from the following: damage to the insured Rental Vehicle due to fire, vandalism, theft or loss, and including damage to the windows, tyres, roof and undercarriage of the insured Rental Vehicle, and towing costs relating to the loss or damage, or loss of use of the insured Rental Vehicle.

What each insured-person IS NOT covered for:

1. Any claim where You have not met the terms and conditions of the Vehicle Rental Agreement.
2. Any claim where You are not in direct control of the insured Rental Vehicle.
3. Any claim where You do not possess a full UK driving licence.
4. Any claim where You are driving where unfit to do so, or against any medical advice, or where you are taking medication that advises against driving.
4. Any specialist or non-standard Rental Vehicle, such as a sports car, high-performance car or classic car.
5. Any non-licensed vehicle, and any vehicle not considered to be (and not licensed as) a passenger motor car, including but not limited to motor homes, commercial vehicles, mini-buses, trailers and caravans, and any vehicle with more than 9 seats.
6. The use of the Rental Vehicle for anything other than recreational or business use as a passenger car, such as competitions, rallies or trails.
7. Damage or loss of the contents of the vehicle that do not belong to You (such as any property installed and owned by the Rental company, car manuals and accessories such as first aid and tool kits).
8. The use of the Rental Vehicle whilst not on a Public Highway, or recognised official public Road Traffic Area.
9. Your incorrect usage of the Rental Vehicle, such as filling the fuel tank with the incorrect fuel type.
9. Any other vehicles other than the Rental Vehicle.

10. Loss or damage to the Rental Vehicle arising from wear and tear, depreciation or deterioration, any process of cleaning, repairing or restoring, atmospheric or climatic conditions, moth or vermin.
11. Any expenses incurred other than the specific charge for the Policy Excess under the Car Hire Insurance under the terms and conditions of the Vehicle Rental Agreement, resulting from damage or loss to the insured Rental Vehicle as described under "What each insured-person IS covered for:" above.
12. Any Vehicle Rental Agreement that has commenced prior to the issue of this Policy.
12. Any claims exceeding the Policy Limits stated under the Schedule of Cover.
13. Anything excluded by the General Exclusions or any breach of the Conditions.

WINTER SPORTS COVER (Optional on Deluxe and Annual Cover only)

(Optional Extra Cover (Winter Sports) - subject to correct premium paid.)

Please note if You have paid the additional premium for Advanced Winter Sports cover, then any sports listed under the Hazardous Activities List B, that are also classified as Winter Sports, do not require You to pay a further additional premium for the Hazardous Activities. However, if You wish to participate in Winter Sports and also doing other "NON-Winter Sport" activities shown under List B (eg Hot Air Ballooning, Ice Hockey , etc), then You MUST pay a further additional premium to cover Hazardous Activities.

SECTION N - Ski Equipment (Optional on Deluxe and Annual Cover only)

(Optional Extra Cover (Winter Sports) - subject to correct premium paid.)

1. Loss or theft of or damage to Ski Equipment belonging to You up to the amount stated in the Schedule of Cover, (no single article or set of articles being insured for more than £150), subject to You keeping Your damaged equipment for Our inspection following Your return to the UK.
 2. If You are temporarily deprived of Your Ski Equipment on the Outward Journey for a period of more than 12 hours from the time of arrival at the trip destination due to delay or misdirection in delivery, We will pay £10 for each complete 12 hours delay up to a maximum of £100 for the hire of alternative equipment. You must keep all hire receipts, tags and baggage labels and in the event of delay or misdirection in delivery of Your Ski Equipment and You must obtain a Property Irregularity Report from Your airline or other carrier confirming the length of delay.
 3. If You are deprived of Your own Ski Equipment following loss or theft of or damage, We will pay for the necessary hire of replacement Ski Equipment up to the amount stated in the Schedule of Cover.
- Please note that We calculate how much We pay You for Your own Ski Equipment based on a depreciation-in-value rate of 20% per year.

What each insured-person IS NOT covered for:

1. Any exclusion as detailed on **Pages 17 & 18** that is also applicable to Section G Personal Possessions, Money & Travel Documents, except when cover under Section L - Business Extension applies.
2. Any excess as stated in the Schedule of Cover.
3. Anything excluded by the General Exclusions or any breach of the Conditions.

SECTION O - Ski Pack (Optional on Deluxe and Annual Cover only)

(Optional Extra Cover (Winter Sports) - subject to correct premium paid.)

What each insured-person IS covered for:

1. We will pay You up to the amount stated in the Schedule of Cover for the proportional amounts of irrecoverable pre-paid charges You have paid or contracted to pay before the trip departure date for Ski Equipment hire, lift passes and ski school costs, and cannot recover, if during the period of Your trip You are prevented from skiing for more than 48 hours following Your bodily injury or illness sustained during the period of Your trip. You must submit to Us a medical certificate from a qualified Medical Practitioner in the resort area in support of Your claim.

EXCLUSIONS APPLYING TO SECTIONS N & O

What each insured-person IS NOT covered for:

1. Any Claim where We feel that You have not acted as if uninsured and exercised proper and reasonable diligence in ensuring the safety and security of Your Ski Equipment or hired Ski Equipment.
2. Claims for damaged Ski Equipment where You do not keep the items, so that they can be sent to Us at Your expense.
3. Loss or theft unless You have reported the loss or theft to the nearest Police authority within 24 hours of discovery and have obtained a written Police report.
4. Loss or damage to Ski Equipment whilst in the custody of the carrier such as an airline unless You report the matter to them and obtain a Property Irregularity Report.
5. Loss or theft of Ski Equipment from an unattended motor vehicle unless from a locked boot or Ski storage holder or glove compartment and occurs between the hours of 9 a.m and 9 p.m.
6. Theft of property left unattended other than whilst in Your securely locked trip accommodation AND there is evidence of forced entry verified by a Police report or from a secure area designated for the storage of Ski Equipment.
7. Any excess as stated in the Schedule of Cover.
8. Anything excluded by the General Exclusions or any breach of the Conditions.

SECTION P - Piste Closure (Optional on Deluxe and Annual Cover only)

(Optional Extra Cover (Winter Sports Advanced) - subject to correct premium paid.)

What each insured-person IS covered for:

1. In the event of adverse snow conditions which result in total closure of all skiing facilities in Your resort We will pay You up to £20 per day to pay for transportation costs to the nearest available resort where there are adequate snow conditions OR compensation of £20 per day in the event there is no suitable alternative resort, up to the maximum shown in the Schedule of Cover. You MUST obtain a written report confirming the piste closure from the resort authorities.

What each insured-person IS NOT covered for:

1. No benefit is payable if You are able to obtain compensation from any other source.
2. Any payment for Piste Closure outside the period 14 December to 14 April in any Period of Insurance.
3. Compensation if the resort area booked by You does not have any skiing facilities above 1600 metres.
4. Anything excluded by the General Exclusions or any breach of the Conditions.

SECTION Q - Avalanche Cover (Optional on Deluxe and Annual Cover only)

(Optional Extra Cover (Winter Sports Advanced) - subject to correct premium paid.)

What each insured-person IS covered for:

Up to £150 for reasonable additional travel and accommodation expenses (room only) if Your Outward or Return Journey is delayed beyond the scheduled arrival time, as a direct result of an avalanche and this causes You to miss Your booked flight, train or sea crossing.

What each insured person IS NOT covered for:

1. Compensation which You can get from the company providing accommodation, Your tour operator or anywhere else.
2. Compensation unless You get a letter from the relevant authority or Your tour operator confirming the event.
3. Anything excluded by the General Exclusions or any breach of the Conditions.

USEFUL ADVICE

BEFORE YOU TRAVEL:

- Check the Foreign and Commonwealth Office's (FCO) travel advice, which can be viewed online at www.fco.gov.uk or telephone them on 0845 850 2829, **or see the link on our website, also check the War and Risk Zones link on our website, for the Insurers latest travel advice.**
- Check that the cover in Your Travel Insurance Policy is appropriate for You (and any medical conditions You may have) and any activities You wish to participate in.
- It is important to respect local laws, customs and traditions in the country You are travelling to – often these are different to those in the UK. Your Travel Agent, or a guidebook or on-line information may be able to provide further information for You.
- Always ensure you have all necessary travel documentation (such as valid passports, and any visas You require), as well as ensuring You have had all necessary vaccinations within the necessary time required before travelling, and whether you need to take extra health precautions (please see www.dh.gov.uk/en/publichealth for details).
- To ensure You are protected in the event of bankruptcy of Your Travel Agent or Transport Provider, they must be members of the Association of British Travel Agents (ABTA) or the Air Travel Organisers' Licensing scheme (ATOL) – their websites are <http://www.abta.com/home> and <http://www.caa.co.uk/default.aspx?catid=27> respectively.
- Take copies of all Your personal and travel documentation (such as Your passport, Insurance Certificate and Policy Wording, flight details and travel itinerary) and leave those copies with family and friends – please also ensure You advise Your family and friends where you are travelling to, and will be staying, what you are planning to do, and provide them with contact details where possible (such as hotel telephone numbers, and e-mail addresses).
- Ensure You have enough money for Your trip including some emergency funds, such as travellers' cheques and Sterling or US Dollar currency.

WHILST ON YOUR TRIP

- Check the water quality (with your Tour Operator, guidebook, on-line advice etc) and if advised, ensure you only drink bottled water or boil any water or use purification tablets prior to drinking.
- Check all food is freshly and hygienically prepared and thoroughly cooked in a clean facility.
- Ensure You take adequate measures to protect Yourself from the Sun's rays and use protection as advised / required.
- If you need to contact the police (for loss or theft), please do so (and obtain a report) within 24 hours – or if returning to the UK, please report to the nearest UK police upon Your return Home.
- Keep all receipts and documents for any additional costs you incur for which you may need to claim.

USEFUL CONTACT DETAILS

- **FCO Travel Advice:** 0845 850 2829, which can be viewed online at www.fco.gov.uk or telephone them on 0845 850 2829, or see the link on our website, also check the War and Risk Zones link on our website, for the Insurers latest travel advice.
- **Passport Advice:** telephone 0300 222 0000
- **Airline / Tour Operator Claims:** European Commission Mobility & Transport: website: http://ec.europa.eu/transport/passengers/air/air_en.htm

(Depending on where you are, the British Consulate / British Embassy may be able to provide information, advice or assistance – please check their numbers with your Travel Agent / Tour Operator/Representative or local facilities.)

CLAIMS AGAINST THE AIRLINE AND/OR TOUR OPERATOR

Please note that in ADDITION to the cover provided by Our Policy, you may ALSO be entitled to claim from the airline or tour operator, in the following circumstances:

AIRLINES

Under the new European Union (EU) Travel Directive, you may be entitled to claim for compensation from the airline, should any of the following occur:

- **You are not permitted to board your flight, or your flight is cancelled:**

If, having checked-in for your flight on time, you are not permitted to board due to there being too many passengers for the number of seats available on the aircraft, or should your flight be cancelled, then the airline operating the flight is required to offer you financial compensation.

- **There are delays to your flight:**

If your flight is delayed for 2 hours or longer, the airline is required to offer you meals, refreshments, hotel accommodation and communication facilities. If your flight is delayed for more than 5 hours, the airline is also required to offer to refund your air fare. (Please note that should your flight be delayed for 12 hours, you MAY be entitled to claim Section D (A) - Travel Delay under Our Policy – please see **Pages 14 & 15** *.)

- **Your baggage is delayed, lost or damaged:**

- If your checked-in baggage is delayed by the airline (or their baggage handlers), you must submit a claim to the airline within 21 days of you receiving your baggage.

- If your checked-in baggage is damaged or lost by the airline (if they are an EU airline), you must submit a claim to them within 7 days.

(Please note that you may also be entitled to claim for the above, under Section G – Personal Possessions – please see **Pages 17 & 18** *.)

(* **Please note that under the “General Exclusions Regarding All Sections of The Policy” (on Page 11), “4.** Under Sections A, B, D, E, F, G, L, M, N, O, P & Q in respect of any claim where the event leading to the claim is insured by any other existing Policy or Policies, except in respect of any amount within the terms of this Policy but beyond that which is payable under such other Policy or Policies.”)

- **You are injured or die in an accident:**

- Should you be injured in an accident whilst on a flight (with an EU airline), you can submit a claim for damages from the airline.

- Should you die as a result of these injuries, your family may submit a claim for damages from the airline on your behalf.

(Please note that you may also be entitled to claim for the above, under Section C – Personal Accident – please see **Page 14**)

(TOUR OPERATORS)

Should you not receive the services you have booked:

If the Tour Operator fails to provide the services you have booked in advance, such as flights or a part of your pre-booked package holiday, you may submit a claim for damages from the Tour Operator.

FOR FURTHER INFORMATION:

Please note that any such claims AGAINST the airline and/or tour operator are NOT handled by ourselves, and you should refer to or contact the European Commission Mobility & Transport on the following website, for further information:

http://ec.europa.eu/transport/passengers/air/air_en.htm

Notes :