

YOUR TRAVEL INSURANCE POLICY

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IMPORTANT FEATURES OF YOUR TRAVEL INSURANCE

Your attention is drawn to important features of Your travel insurance policy including:

INSURANCE POLICY

This contains full details of the cover provided plus the conditions and exclusions which apply.

You must read this insurance policy carefully.

CONDITIONS, EXCLUSIONS AND WARRANTIES

There are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole policy.

FRAUDULENT CLAIMS

The making of a fraudulent claim is a criminal offence.

PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time You lose them and not on a "new for old" replacement cost basis. Claims for sports equipment damaged whilst in use are not covered (except for **Ski Equipment** if You have paid the appropriate winter sports premium). Loss or damage of property not belonging to You is also not covered (except for certain hired **Ski Equipment** if You have paid the appropriate winter sports premium).

POLICY LIMITS

Each section of Your policy has a limit on the amount We will pay under that section. Some sections also include other specific limits, for example: for any one item or for **Valuables** in total. You are advised to check this policy document if You intend taking expensive items with You.

POLICY EXCESSES

Under most sections of the policy, claims will be subject to an **Excess**. This means that You will be responsible for paying the first part of the claim. The **Excess** will apply to each person claiming and to each incident and to each section of the policy under which a claim is made.

REASONABLE CARE

You need to take all reasonable care to protect Yourself and Your property, as You would if You were not insured.

COMPLAINTS

This insurance policy has in it a Complaints Procedure which tells You what steps You can take if You wish to make a complaint.

"COOLING OFF" PERIOD

We hope You are happy with the cover this policy provides. However, if after reading it, this insurance does not meet with Your requirements, please return it to the issuing agent within 14 days of receipt of Your policy and they will refund Your premium, provided You have not commenced Your Trip or made a claim.

SPORTS AND ACTIVITIES

The policy contains conditions and exclusions relating to dangerous activities, sports or pastimes where there is a risk of injury, or can be expected to aggravate an existing infirmity. Please see the list of **Sports and Activities**.

GOVERNING LAW

Your policy is governed by the law of England and Wales.

HEALTH/MEDICAL CONDITIONS

This policy does not cover any pre-existing medical conditions.

DISCLOSURE

You must tell Us if You know about anything which may affect Our decision to accept Your insurance (for example, if You are planning to take part in a dangerous activity while You are on holiday). If You are not sure whether to tell Us, let Us know anyway.

GEOGRAPHICAL LIMITS

Europe 1	Means Albania, Andorra, Austria, The Azores, Belarus, Belgium, Bosnia, Bulgaria, The Channel Islands, Corsica, Croatia, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Hungary, Iceland, Italy, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldavia, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Sweden, Tunisia, Ukraine, United Kingdom and the Vatican City.
Europe 2	Means Balearics, Canary Islands, Cyprus, Greece (including Greek islands), Malta, Spain, Switzerland and Turkey.
Worldwide, excluding USA and Canada	Means anywhere in the world except USA, Canada and the Caribbean
Worldwide, including USA and Canada	Means anywhere in the world

Please note:

No cover is provided under this policy for any Trip in, to, or through, Afghanistan, Cuba, Iran, Liberia, North Korea, Sudan or Syria.

No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where You have travelled to a specific country or to an area where, prior to Your Trip

commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

IMPORTANT NOTES

1. This policy is only available to residents of the **United Kingdom** (which includes the Isle of Man and the Channel Islands).
2. There will be no refund of premium if **You** cancel this policy more than 14 days after purchase i.e. outside the "cooling-off" period mentioned in "Other Important Conditions".
3. If **Your Money, Valuables** or any items of personal baggage, are lost or stolen, **You** must notify the local police within 24 hours of discovery and obtain a police report. Failure to do so may invalidate **Your** claim.
4. Insurance cannot be purchased once **Your Trip** has commenced.

AGE LIMITS

Single Trip Policies

85 at date of **Trip** departure

Annual Multi-Trip policies

75 at date of purchase

Winter Sports

64 at date of purchase

MAXIMUM PERIOD OF INSURANCE

Single Trip Policies

365 days

Annual Multi-trip Policies

Any number of **Trips** in the policy year but with a limit of 31 days per trip.

HCC INTERNATIONAL INSURANCE COMPANY PLC

A subsidiary of HCC Insurance Holdings, Inc., HCC International Insurance Company Plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Registered in England and Wales No. 01575839. Registered office: Walsingham House, 35 Seething Lane, London, EC3N 4AH. Financial Services Register number 202655.

These details can be checked on the Financial Services Register by visiting: www.fca.org.uk or contacting the Financial Conduct Authority on 0800 111 6768.

The Policy Wording sets out in full details of the cover provided and is only valid if attached to a **Schedule** showing the sums insured and limits of the insurance provided and detailing the premium, geographical area, period of cover and persons insured.

The policy covers all persons named on the **Schedule** for whom the premium has been paid. **You** must be a resident of the **United Kingdom**.

HEALTH AND PRE-EXISTING MEDICAL CONDITIONS

No claim arising directly or indirectly from any Pre-existing Medical Condition affecting any person travelling under this insurance will be covered. For the purposes of this insurance, **You** are considered to have a pre-existing medical condition if **You** answer "Yes" to any part of the following questions, which **You** were asked when **You** applied for insurance with **Us**:

Have You:

1. been prescribed medication, or received medical treatment in the last 12 months
2. attended a hospital or clinic as an out-patient or in-patient in the last two years
3. been currently put on a waiting list for treatment or investigation
4. been diagnosed by a medical practitioner as suffering from a terminal illness

Please note

1. **You** must be fit to undertake **Your** planned trip
2. **You** must not travel against medical advice or with the intention of obtaining medical treatment or consultation abroad.
3. **We** will not cover **You** for any pre-existing conditions.

NON-TRAVELLING RELATIVES

If **You** have a non-travelling **Close Relative** with a pre-existing medical condition who dies or falls seriously ill and as a result **You** wish to cancel or curtail **Your Trip**, **You** will be covered only if the **Close Relative's Medical Practitioner** states that at the time insurance was taken out he/she would not have foreseen such a serious deterioration in his or her patient's condition.

CHANGE IN YOUR STATE OF HEALTH

After taking out this policy **Your** state of health may deteriorate or **You** may develop a new medical condition. If this occurs before **You** travel **You** must tell **Us** by contacting **Your** issuing agent. **We** have the right to increase **Your** premiums or refuse to cover **You** on **Your Trip**.

WAITING LIST

If **You** are on a waiting list for treatment or investigation, **You** are not covered if **You** have to cancel or **Curtail Your Trip** because an appointment or treatment becomes urgently available.

RECIPROCAL HEALTH AGREEMENTS

European Union

If **You** are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland, **We** strongly recommend that **You** take a European Health Insurance Card (EHIC) with **You**. Application forms for this can be obtained from the Post Office and should be completed and validated before **You** travel. This will allow **You** to benefit from the reciprocal health arrangements, which exist within these countries. **You** should take reasonable steps to use these arrangements where possible.

If **We** agree to a claim for medical expenses which has been reduced by **You** using an EHIC **You** will not have to pay the **Excess** amount under the Medical Expenses Section. Where it is necessary for **You** to provide evidence of the medical costs incurred, this must show that the medical fee has been reduced by use of the EHIC.

For further information about the EHIC, please refer to the 'Health Advice For Travellers' booklet from the Post Office or visit the Department of Health website www.dh.gov.uk/travellers.

Australia and Non-European Economic Area (EEA) countries

When **You** are travelling to Australia and **You** have to go to hospital, **You** must enrol for treatment under the National Medicare Scheme. The UK has reciprocal healthcare agreements with other non-EEA countries and territories. Details can be found at www.nhs.uk/NHSEngland/

DEFINITIONS

The following words and expressions used in this policy shall mean as follows when they appear in bold type:

Bodily Injury

Accidental bodily injury caused solely and directly by external, violent and visible means.

Close Relative

Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

Curtail/Curtailment

Return early to **Your Home** after the commencement of the **Outward Journey**.

Excess

Shall mean the first amount of a claim that **You** must pay, expressed as a monetary amount or as a percentage of the loss.

Family

A single parent or two parents travelling together with their child or children (maximum of 3, all of whom must be under 18 years) for whom they are the legal guardians and who all reside together.

Geographical Area

The area or country shown on **Your Schedule** and for which the appropriate premium has been paid.

Golf Equipment

Golf clubs, golf balls, golf bag, non-motorised golf trolley and golf shoes.

Holiday Services

Means pre-booked, pre-paid elements of the **Trip** including car hire, airport parking and excursion tickets.

Home

Your permanent residence in the **United Kingdom**.

Loss of Limb

Total loss of use by physical severance at or above the wrist or ankle.

Loss of Sight

Shall mean total and permanent loss of sight without expectation of improvement:

in both eyes when **Your** name is added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or

in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Manual Work

Physical labour involving the use of tools or machinery or exposure to risk that could give rise to **Your** bodily injury or illness (nursing and bar-work are not considered to be manual work).

Medical Practitioner

Means a doctor or specialist who is legally qualified, licensed and registered to practice medicine under the laws of the country in which they practice other than:

You; a member of **Your** immediate family; or **Your** employee.

Money

Cash, postal and money orders and lift passes (in respect of winter sports trips where the appropriate premium has been paid), held by **You** for social, domestic and pleasure purposes.

Outward Journey

The initial journey in conjunction with **Your Trip** from **Your Home** in the **United Kingdom**.

Permanent Total Disablement

Disablement which prevents **You** from carrying out ANY occupation for a period of 12 months after an accident sustained during **Your Trip** and which is, at the end of that period, beyond reasonable hope of improvement.

Period of Insurance

The period of insurance for all sections except cancellation commences when **You** leave **Your Home** in the **United Kingdom** to start **Your Trip** and ends when **You** have returned to **Your Home** in the **United Kingdom**. If **Your** return is unavoidably delayed for an insured reason, cover will be extended free of charge until **You** are able to return but no later than 30 days unless agreed in writing by **Us**.

Period of Insurance under Cancellation

Cancellation commences when the premium has been paid and ends when **You** depart the **United Kingdom** on **Your Outbound Journey**.

If **You** have chosen an Annual Multi-trip Insurance the **Outward Journey** and return journey to **Your Home** in the **United Kingdom** must be pre-booked prior to the **Outward Journey** and take place during the start and end date of the insurance, shown in the **Schedule**. The total duration of any one **Trip** is limited to 31 days and any **Trip** exceeding this duration will not be covered in whole or in part. Any **Trip** within the **United Kingdom** must involve at least 2 nights pre-booked paid accommodation or involves a pre-booked flight.

Personal Possessions

Suitcases (or other luggage carriers) and their contents taken on **Your Trip** together with articles worn or carried by **You** for **Your** individual use during **Your Trip** (but excluding items mentioned in the exclusions).

Public Transport

Means an airline, train, bus, coach, or ferry services, operating to a published timetable on which **You** are a fare-paying passenger or a Tour Operator's own transport service, or taxi, to join **Your** booked travel itinerary.

Psychiatric Condition

A mental or addictive condition, including, but not limited to alcoholism, drug addiction, phobias, anxiety, depression, stress or eating disorder.

Redundancy

Redundancy of a person covered under this policy who is under 65 years of age who has been employed for two continuous years with the same employer at the time of being made redundant.

Schedule

The document showing details of the cover purchased which should be read in conjunction with this policy.

Ski Equipment

Skis (including bindings), ski boots, ski poles and snowboards.

Ski Pack

Pre-booked lift passes, hired skis and boots and ski school fees.

Sports and Activities

Any pursuit or activity where it is recognised there is an increased risk of injury or accident or can be reasonably expected to aggravate any existing infirmity.

Strike or Industrial Action

Organised action taken by a group of workers which prevents the supply of goods and services on which **Your Trip** depends.

Terrorism

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

Trip

A holiday (and/or a business **Trip** if an additional premium is paid and option benefits cover 'Business Travel' is noted as 'insured' in the **Schedule**) if it commences during the **Period of Insurance**, starting from when **You** leave **Your Home** or place of work (in the **United Kingdom**) whichever occurs last and ending when **You** return to **Your Home** or place of work whichever occurs first.

Any **Trip** within the **United Kingdom** must involve at least 2 nights pre-booked paid accommodation or involves a pre-booked flight.

United Kingdom

England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man except under Geographical Limits where Channel Islands and the Isle of Man are considered to be part of Europe 1.

Unattended

Left away from **Your** person where **You** are not in a position to prevent unauthorised taking of **Your Personal Possessions** or **Money** or Passports, Tickets, Property and Documents (unless left in a locked room or locked safety deposit facility, or packed in a locked boot of a vehicle whilst **You** are travelling in it).

Utilisation of Nuclear, Chemical or Biological weapons of mass destruction

The use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of:

fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed; which is capable of causing incapacitating disablement or death amongst people or animals.

Valuables

Jewellery, articles made of gold silver or other precious metals, precious or semi-precious stones, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment including tapes, compact discs, cartridges, discs, MP3 or mini-disc players and any computer equipment including software, musical instruments, furs, or leather clothing (apart from footwear).

You/Your

Each Insured Person named in the **Schedule**.

We/Us/Our

HCC International Insurance Company plc.

UPGRADES

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

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

Excess Waiver

The **Excess** is reduced to nil when **You** have paid the premium for **Excess Waiver** except where stated.

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

You may upgrade **Your** travel insurance coverage by purchasing any of the following upgrades prior to commencement of **Your Trip** and dependant on the level of cover **You** have purchased.

Optional Winter Sports Cover

Your policy can be extended, subject to certain limitations, for Winter Sports cover. Please refer to the **Optional Winter Sports Cover** section in this policy for full details.

Optional Golf Cover

Your policy can be extended, subject to certain limitations, for Golf cover. Please refer to the **Optional Golf Cover** section in this policy for full details.

Optional Business Cover

Your policy can be extended, subject to certain limitations for Business Cover. Please refer to the **Optional Business Cover** section in this policy for full details.

Optional Sports and Activities Cover

Some Sports and Activities are automatically covered within the policy. **Your** policy can be extended, subject to certain limitations, to cover additional Sports & Activities. Please refer to the **Optional Sports & Activities** cover section in this policy for full details.

Optional Natural Catastrophe Cover

Your policy can be extended, subject to certain limitations for Natural Catastrophe Cover. Please refer to the **Optional Natural Catastrophe Cover** section in this policy for full details.

Optional Travel Dispute Professional Fee Cover

Your policy can be extended, subject to certain limitations for Travel Dispute Professional Fee Cover. Please refer to the **Optional Travel Dispute Professional Fee Cover** section in this policy for full details.

Optional Cruise Cover

Your policy can be extended, subject to certain limitations for Cruise Cover. Please refer to the **Optional Cruise Cover** section in this policy for full details.

Optional Wedding Cover

Your policy can be extended, subject to certain limitations for Wedding Cover. Please refer to the **Optional Wedding Cover** section in this policy for full details.

SPORTS AND ACTIVITIES

You are not covered for taking part in any sports or activities unless it is listed below. If **You** are going to take part in any activity which may be considered dangerous or hazardous that is not detailed below, please contact **Your** issuing agent who will contact **Us** to see if **We** can provide cover. Please note that under the Personal Liability section **You** will not be covered for liability caused directly or indirectly by **Your** owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any form of motorised leisure equipment, including jet skis and snowmobiles.

The following sporting activities when participated in for recreational purposes incidental to a **Trip** and not in organised competitions or in any professional capacity are not considered to be dangerous or hazardous and are not subject to the special provisions of the endorsement below:

Roller Skating, Basket Ball, Bowls, Snorkelling, Cricket, Cycling, Squash, Tennis, Volley Ball, Fishing, Water Polo, Golf, Racket Ball, Rambling, Badminton, Rounders, Football. Cover for the following activities that are considered to be hazardous are included for recreational purposes only and not for competitions or any professional activity subject to the following endorsement:

The exclusion of sports and activities in the General Exclusions is deleted only with respect to cover under Medical and Other Expenses Section and under Curtailment Section cover (but not Cancellation) for participation in the following sports and activities on a non-professional (amateur) and recreational basis provided that **You** ensure the activity is adequately supervised and that appropriate safety equipment (such as protective head wear, life jackets etc.) are worn at all times and **You** do not participate in such sports and activities for more than 90 days in any one **Period of Insurance**. The acceptable sports and activities list is:

Your Insurance automatically covers **You** for the following activities:

- Aerobics
- Archery
- Badminton
- Basketball
- Beach games
- Bowls
- Cricket
- Cycling (no tours) *No PL cover
- Fell walking, rambling and trekking (up to 2,000 metres altitude)
- Fishing
- Football
- Golf
- Ice-skating (rink only)
- Mountain Biking (excluding competition)
- Parascending (towed by boat) *No PL cover
- Racket Ball
- Rafting, canoeing and kayaking * No PL cover
- Rambling
- Roller skating
- Rounders
- Scuba diving (to 18 metres)
- Skateboarding

- Snooker, pool and billiards
- Snorkelling
- Squash
- Surfing * No PL cover
- Swimming (in pool or on inland waters or coastal waters within a 12-mile limit from land)
- Table tennis
- Tennis
- Volleyball
- Water Polo
- Water-skiing (only on inland waters or coastal waters within a 12-mile limit from land) * No PL cover
- Windsurfing (only on inland waters or coastal waters within a 12-mile limit from land) * No PL cover
- Yachting, boating, sailing and rowing (only on inland waters or coastal waters within a 12-mile limit from land) * No PL cover

When **You** have paid the appropriate additional premium for Scuba or skin diving at any depth the following endorsement applies:

SCUBA or skin diving to a maximum depth of 30 meters will be covered provided that **You** hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or **You** are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not solo/ cave/wreck diving, are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair **Your** fitness to dive.

The following sports and activities are examples of what are not covered by this insurance unless an additional premium has been paid and the **Schedule** shows the cover has been provided.

Category B

Provided **You** have paid the appropriate premium **You** will be covered for all of the activities listed in Category A plus the following sports and activities:

- Bungee Jump No PA cover
- Camel/Elephant Riding
- Deep Sea Fishing
- Dog Sledging
- Go Karting (Specific use)
- Gymnastics
- Hiking (between 2,000 and 6,000 metres altitude)
- Hockey
- Horse riding (no Polo, Hunting, Jumping or Racing)
- Hot Air Ballooning (non-UK organised)
- Hydro Zorbing
- Martial Arts (Training only)
- Motorcycling (over 50cc and under 250 cc - no racing) as a rider or passenger when wearing a helmet provided the rider holds an appropriate UK motorcycle licence to ride the motorcycle.
- Rafting, canoeing and kayaking (including white water up to grade 3) * No PL cover
- Rugby
- Safari (not involving use of firearms)
- Scuba Diving (up to 18 metres)
- Sea Canoeing
- Trekking (between 2,000 and 6,000 metres altitude)
- Triathlon – Road Bike

Category C

Provided **You** have paid the appropriate premium **You** will be covered for all of the activities listed in Category A and B plus the following sports and activities:

- Abseiling
- Paragliding
- Parasailing
- Parascending (over land)
- Rafting, canoeing and kayaking (including white water up to grade 4) * No PL cover
- Sail Boarding
- Sand Boarding
- Sand Yachting
- Skiing (Dry Slope)

Category D

Provided **You** have paid the appropriate premium **You** will be covered for all of the activities listed in Category A, B and C plus the following sports and activities:

- Animal Riding (other than camel and elephant riding)
- Canyoning
- Hang Gliding
- Horse Jumping (no Polo, Hunting)

- Ice Hockey
- Land Yachting
- Micro Lighting * No PL cover
- Motor Rallies
- Parachuting
- Rock Climbing
- Rock Scrambling
- Scuba Diving (between 18 and 30 metres) if BSAC, PADI, DIWA, SSI or SAA member
- Show Jumping (no Polo, Hunting)
- Sky Diving
- Triathlon – Ironman
- Wrestling
- Work Abroad (manual, ground level only, no machinery)

CANCELLATION

We will pay:

Up to the amount shown in the **Schedule** for the cost of unused travel and accommodation arrangements which **You** have paid, or **You** have contracted to pay, and which **You** have had to necessarily and unavoidably cancel before **You** commence **Your Trip** (including ski hire, ski school and lift passes where the appropriate winter sports premium has been paid), due to:

1. the death or disablement by **Bodily Injury**, illness or being subject to quarantine of (a) **You**, (b) any person **You** were intending to travel or stay with, (c) a **Close Relative of Yours** or (d) a **Close Business Associate of Yours**; or
2. **You** being called for jury service or as a witness in a Court of Law (but not as an expert witness or where **Your** employment would normally require **You** to attend court); or
3. **Your Redundancy**, provided that **We** are informed in writing immediately when notification of **Redundancy** is received and that you were working at your current place of employment for 2 years and that **You** were not aware of any impending **Redundancy** at the time this policy was issued; or
4. **Your Home** being made uninhabitable or **Your** place of business being made unusable, up to 14 days before the commencement of **Your Trip**, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, or the police requesting **Your** presence following burglary or attempted burglary at **Your Home** or place of business; or
5. **Your** passport, or the passport of any person **You** were intending to travel with being stolen during the 7 days before **Your** booked date of departure; or
6. **You**, a **Close Relative of Yours** or any person **You** intended to travel with, who is a member of the Armed Forces, emergency services, the nursing profession or a government employee and being ordered to return to duty.

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the **Schedule**;
2. if **You** do not obtain a medical certificate from a **Medical Practitioner**, confirming that cancellation of the **Trip** is medically necessary;
3. normal pregnancy, without any accompanying **Bodily Injury**, illness or complication. This section is designed to provide cover for unforeseen events, **Bodily Injuries** and illness and normal childbirth would not constitute an unforeseen event;
4. **You** not complying with the Health and Pre-Existing Medical Conditions on page 2.
5. any extra charges from the company **You** booked travel or accommodation with because of **Your** failure to notify them immediately it was found necessary to cancel;
6. prohibitive regulations by the Government of any country;
7. where a theft of a passport has not been reported to the relevant authority;
8. any circumstance that could reasonably be anticipated at the time **You** booked **Your Trip**;
9. **Your** disinclination to travel or continue **Your Trip** or any loss of enjoyment on **Your Trip**;
10. **Your** being self-employed or accepting voluntary redundancy;
11. anything mentioned in the General Exclusions.

CURTAILMENT

We will pay:

Up to the amount shown in the **Schedule** for:

1. the value of that portion of **Your** travel and/or accommodation arrangements paid for before **Your Trip** commenced and which are unused as well as ski hire, ski school and lift passes (if the appropriate

winter sports premium has been paid) if **You** have to **Curtail Your Trip** and return to **Your Home** earlier than planned due to:

- a) the death, severe **Bodily Injury** or serious illness of:
 - **You** or any person **You** are travelling with;
 - **Your Close Relative** resident in the **United Kingdom**;
 - **Your Close Business Associate** resident in the **United Kingdom**;
- b) **Your Home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **Your** presence following burglary or attempted burglary at **Your Home** or place of business;
- c) **You** being unable to continue **Your** booked **Trip**, due to loss or theft of **Your** passport, or that of any person **You** are travelling with;

The amount paid by **Us** in settlement of the claim will be based on an appropriate pro-rata proportion of the total travel and accommodation costs;

2. reasonable additional travelling expenses incurred by **You** to return to **Your Home** (including Economy Class travel) earlier than planned for a reason stated in cover (1) of this section;
3. **You**, a **Close Relative of Yours** or any person **You** intended to travel with, who is a member of the Armed Forces, emergency services or a government employee and being ordered to return to duty.

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the **Schedule**;
2. if **You** do not obtain a medical certificate from a **Medical Practitioner**, confirming that cancellation of the **Trip** is medically necessary;
3. normal pregnancy, without any accompanying **Bodily Injury**, illness or complication. This section is designed to provide cover for unforeseen events, **Bodily Injuries** and illness and normal childbirth would not constitute an unforeseen event;
4. **You** not complying with the Health and Pre-Existing Medical Conditions on page 2.
5. Any extra charges from the company **You** booked travel or accommodation with because of **Your** failure to notify them immediately it was found necessary to cancel;
6. prohibitive regulations by the Government of any country;
7. where a theft of a passport has not been reported to the relevant authority;
8. any circumstance that could reasonably be anticipated at the time **You** booked **Your Trip**;
9. **Your** disinclination to travel or continue **Your Trip** or any loss of enjoyment on **Your Trip**;
10. anything mentioned in the General Exclusions.

MEDICAL & REPATRIATION EXPENSES

We will pay:

Up to the amount shown in the **Schedule** if during **Your Trip** **You** became ill or sustained a **Bodily Injury** for costs incurred outside the **United Kingdom** that have been authorised by the emergency assistance company:

1. for emergency medical and surgical treatment. Claims for dental treatment cover the relief of pain only and are limited to the amount shown in the **Schedule**;
2. for reasonable and necessary additional accommodation (room only) and travelling expenses, including those of one relative or friend if **You** have to be accompanied **Home** on medical advice or if **You** are a child and require an escort **Home**;
3. for conveyance of the body or ashes to the **United Kingdom** (but excluding the cost of burial or cremation); or for local funeral expenses abroad limited to £1,500;
4. for loss of Medication - up to a maximum of £300 for the necessary and reasonable cost of replacing essential medication lost or stolen during **Your Trip**.

NOTE

All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.

If **You** become ill or sustain a **Bodily Injury** **We** have the right to bring **You** back **Home**, if the emergency assistance company doctor states that **You** can safely travel **Home**. If **You** refuse to return **Home**, **We** have the right to stop covering **Your** expenses.

This section does not apply to **Trips** within the **United Kingdom**.

Before a claim for emergency expenses can be submitted under this section, **You** must contact the emergency assistance company.

If **You** are taken into hospital or **You** think that **You** may have to come **Home** early (be repatriated) or extend **Your Trip** because of illness or a **Bodily Injury**, the emergency assistance company must be told immediately.

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the **Schedule**;
2. any sums which can be recovered by **You** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;

3. normal pregnancy, without any accompanying, **Bodily Injury**, illness or complication. This section is designed to provide cover for unforeseen events, **Bodily Injuries** and illness and normal childbirth would not constitute an unforeseen event;
4. **You** not complying with the Health and Pre-Existing Medical Conditions on page 2;
5. any expenses incurred for illness, **Bodily Injury** or treatment required in consequence of:
 - a) surgery or medical treatment which in the opinion of the attending doctor and the emergency assistance company doctor can be reasonably delayed until **You** return to **the United Kingdom**;
 - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**;
6. preventative treatment which can be delayed until **You** return to **the United Kingdom**;
7. **You** not obtaining a written certificate of fitness and ability to travel and endure the **Trip** where **You** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **Your Trip**;
8. claims that are not confirmed as medically necessary by the attending doctor or the emergency assistance company;
9. the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or **Bodily Injury** which necessitated **Your** admittance into hospital;
10. any additional hospital costs arising from single or private room accommodation unless medically necessary;
11. expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication;
12. costs that arise over 12 months after a claim was first notified;
13. For costs which exceed £500 which we have not authorised beforehand;
14. anything mentioned in the General Exclusions.

HOSPITAL BENEFIT

We will pay:

Up to the amount shown in the **Schedule** should **You** suffer a **Bodily Injury** or illness during the **Period of Insurance**, for each full 24 hours that **You** spend as an inpatient in a hospital outside the **United Kingdom**.

We will not pay for claims arising directly or indirectly from:

1. Any claim which comes from pregnancy or childbirth unless a qualified medical practitioner confirms that the claim comes from complications of pregnancy or childbirth.

PERSONAL EFFECTS & BAGGAGE

We will pay:

1. Personal Baggage

Up to the amount shown in the **Schedule** for the intrinsic value or cost of repair of any of **Your** own **Personal Possessions** (not hired, loaned or entrusted to **You**) which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **We** will pay for all **Valuables** in total, for any single article, pair and/or set of articles, for all prescription spectacles will be limited to the amounts shown in the **Schedule**.

NOTE

In the event of a claim for a pair or set of articles **We** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

2. Delayed Baggage

Up to the amount shown in the **Schedule** for the cost of buying replacement necessities if **Your** own **Personal Possessions** are delayed in reaching **You** on **Your Outward Journey** for at least 12 hours and **You** have a written report from the carrier (i.e. airline, shipping company etc). Receipts will be necessary in the event of a claim.

NOTE

Any amount **We** pay **You** under item 2 (Delayed Baggage) will be deducted from **Your** claim if **Your Personal Possessions** proves to be permanently lost.

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the **Schedule** (not applicable to Delayed Baggage claims);
2. **You** not exercising reasonable care for the safety and supervision of **Your Personal Possessions**;
3. loss, destruction, damage or theft of any items left **Unattended** in a public place, or a place to which members of the general public have access;
4. the loss, damage or delay in transit of **Your Personal Possession**, and **You** do not:
 - a) notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) within 7 days of discovery of damage or loss;
5. loss, destruction, damage or theft:

- a) from confiscation or detention by customs or other officials or authorities;
- b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, telephones, computers/games consoles (including handheld consoles) and/or accessories, televisions, sports gear whilst in use (other than **Ski Equipment** for winter sports **Trips** where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products, satellite navigation systems (GPS) and or/accessories, Personal Digital Assistants (PDA's and/or accessories);
- c) due to wear and tear, denting or scratching, moth or vermin;
- d) of **Valuables** left as checked-in baggage;
6. mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;
7. **Valuables** stolen from an **Unattended** vehicle;
8. **Personal Possessions** stolen from:
 - a) an **Unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and it is covered so as not to be visible from outside the vehicle, and unless there is evidence of forcible and violent entry;
 - b) an **Unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
9. any shortages due to error, omission or depreciation in value;
10. any property more specifically insured or recoverable under any other source;
11. the cost of replacement locks;
12. anything mentioned in the General Exclusions.

PET CARE

We will pay:

Up to the amount shown in the **Schedule** for each full 24 hour period that **You** are delayed. This payment will cover extra kennel or cattery fees if the start of **Your** original return journey (by aircraft, sea vessel or cross channel train) is delayed because of circumstances that **You** cannot control.

We will not pay for claims arising directly or indirectly from:

1. any kennel or cattery fees **You** pay outside the **United Kingdom**, as a result of quarantine regulations.

Special conditions which apply to this section

Under this policy **You** must:

1. have checked in for **Your Trip** at or before the recommended time;
2. get a written statement from the appropriate transport company or authority confirming the reason for the delay
3. and how long it lasted;
4. be aware that any amount **We** pay under this section only applies to pet cats or dogs that **You** own; and
5. get a written statement from the appropriate kennel or cattery confirming any extra charges that **You** have to pay.

MONEY AND CASH

We will pay:

Up to the amount shown in the **Schedule** if **Your** own **Money** is lost or stolen whilst being carried on **Your** person or left in a locked safety deposit box (or equivalent facility).

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the **Schedule**;
2. **You** not exercising reasonable care for the safety and supervision of **Your** property;
3. loss, destruction, damage or theft of **Your Money** left **Unattended** in a public place, or a place to which members of the general public have access;
4. **Money** stolen from:
 - a) an **Unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and it is covered so as not to be visible from outside the vehicle, and unless there is evidence of forcible and violent entry;
 - b) an **Unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
5. any shortages due to error, omission or depreciation in value;
6. anything mentioned in the General Exclusions.

LOSS OF PASSPORT

We will pay:

Up to the amount shown in the **Schedule** for:

1. the reasonable costs in obtaining a replacement passport (or travel document) to enable **You** to return to the **United Kingdom** following the accidental loss or theft of **Your** Passport whilst outside the **United Kingdom**;
2. the irrecoverable costs of travel tickets, green card, petrol coupons, driving licence or phone cards following accidental loss or theft.

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the **Schedule**;
2. loss due to delay, detention, confiscation, requisition or damage by Customs or other Officials or Authorities;
3. loss or theft unless:
 - a) **You** have reported the loss or theft to the nearest Police authority within 24 hours of discovery; and
 - b) **You** have obtained a written Police report;
4. loss of or theft from an **Unattended** vehicle at any time;
5. anything mentioned in the General Exclusions.

MUGGING

We will pay:

Up to the amount shown in the **Schedule** for each complete 24 hour period and in total if **You** are hospitalised during **Your Trip** because of **Bodily Injuries** sustained during a mugging or similar violent and unprovoked attack.

We will not pay for claims arising directly or indirectly unless:

1. **You** can provide a report from the local police to confirm the incident;
2. the emergency assistance company were contacted as soon as possible after **Your** admission to hospital;
3. **You** can provide medical evidence from the treating doctor to confirm the injuries and treatment given.

TRAVEL DELAY

This section does not apply to **Trips** within the **United Kingdom**.

We will pay either:

1. the sum insured shown in the **Schedule** if the international departure of the **Public Transport** on which **You** are booked to travel is delayed by at least 12 hours; or
2. up to the amount under the cancellation section of this policy shown in the **Schedule** (after deduction of the **Excess** shown in the **Schedule** if **You** abandon the **Trip** (on the **Outward Journey** only) after the first full 12 hours due to the delay of **Your** outward flight, sea crossing, coach or train departure from the **United Kingdom** beyond the booked departure time as a result of:
 - a) **Strike or Industrial Action** provided that when this policy was taken out, there was no reasonable expectation that the **Trip** would be delayed);
 - b) adverse weather conditions;
 - c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the **Schedule** (applicable to 2 above, Abandonment claims only);
2. **You** not checking in for the flight, sea crossing, coach or train departure before the intended departure time;
3. **You** not obtaining written confirmation from the airline, shipping, coach or train company stating the duration and the cause of the delay;
4. any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
5. anything mentioned in the General Exclusions.

NOTE

This section applies for delays only at the final international departure point from and to the **United Kingdom**.

MISSED DEPARTURE

This section does not apply to **Trips** within the **United Kingdom**.

We will pay:

Up to the amount shown in the **Schedule** for necessary and reasonable travel and accommodation expenses required to reach **Your** booked destination, if:

1. the vehicle **You** are travelling in to reach **Your** international departure point breaks down or is involved in an accident; or
2. the **Public Transport** **You** are using to reach **Your** international departure point is delayed, resulting in **You** arriving too late to commence **Your** booked **Trip**.

We will not pay for claims arising directly or indirectly from:

1. **You** not allowing sufficient time for **Your** journey to the airport or port to catch the booked flight or sailing;
2. the **Public Transport** provider's failure unless **You** get a letter from the provider confirming that the service did not run on time;
3. the accident or breakdown of **Your** car unless **You** get confirmation of the delay from the authority who went to the accident or breakdown affecting the car **You** were travelling in;
4. any delay caused by a riot, civil commotion, **Strike or Industrial Action** which began or was announced before the start date of **Your** policy and the date **Your** travel tickets or confirmation of booking were issued;
5. anything mentioned in the General Exclusions.

PERSONAL ACCIDENT

We will pay:

Up to the amount shown in the **Schedule** for the following benefits, if **You** suffer a **Bodily Injury** during **Your Trip** which, within 12 months after the date of that accident, is the sole cause of **Your** death or disability:

1. Death;
2. **Loss of Limb**, total and permanent **Loss of Sight** in one or both eyes;
3. **Permanent Total Disablement**;
4. (for persons under 16 or over 75 at the time of the accident the death benefit will be limited to funeral expenses up to £1,500 and there will be no cover for **Permanent Total Disablement**).

We will not pay for any claims for death, loss or disablement caused directly or indirectly by:

1. **Your** sickness, disease, physical or mental condition that is gradually getting worse;
2. a **Bodily Injury** which existed prior to the commencement of the **Trip**;
3. pregnancy;
4. any claims under this section not notified to **Us** within 12 months of the date of the accident;
5. anything mentioned in the General Exclusions.

PERSONAL LIABILITY

We will pay:

Up to the sum insured shown in the **Schedule** (inclusive of legal costs and expenses) if **You** become legally liable to pay damages in respect of:

1. Accidental bodily injury, including death, illness and disease to a person; and/or
2. Accidental loss of or damage to material property (property that is both material and tangible); arising during the **Trip**, **We** will indemnify **You** for all such damages in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause.

We will not pay for claims arising directly or indirectly from:

1. **We** will not be liable for the **Excess** as shown in the **Schedule**;
2. **We** will not be liable for anything mentioned in the General Exclusions;
3. **We** will not pay any liability for:
 - a) bodily injury, illness or disease of any person who is **Your Close Relative**, a travelling companion, or under a contract of employment, service or apprenticeship with **You** when the bodily injury, illness or disease arises out of and in the course of their employment to **You**;
 - b) loss or damage to property belonging to or held in trust by or in the custody or control of **You** other than temporary accommodation occupied by **You** in the course of the **Trip**;
 - c) bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by **You** or on behalf of **You** of: aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns);
 - d) bodily injury caused directly or indirectly in connection with the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity;
 - e) fraudulent, dishonest or criminal acts of **You** or any person authorised by **You**;
 - f) any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named;
 - g) any claim assumed by **You** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement;
 - h) punitive or exemplary damages.

Specific Conditions

1. **You** or **Your** legal representatives will give **Us** written notice immediately

- if **You** have received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section.
- No admission, offer, promise, payment or indemnity shall be made by or on behalf of **You** without **Our** prior written consent.
 - Every claim notice, letter, writ or process or other document served on **You** shall be forwarded to **Us** immediately upon receipt.
 - We** shall be entitled to take over and conduct in **Your** name the defence or settlement of any claim or to prosecute in **Your** name for **Our** own benefit any claim for indemnity or damages against all other parties or persons.
 - We** may at any time pay **You** in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made **We** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

LEGAL EXPENSES

We will pay:

If **You** suffer an incident that results in bodily injury, death or illness caused by a third party during the journey, **We** will indemnify **You** for legal expenses incurred in pursuit of a claim for damages or compensation against the third party up to the sum insured stated in the **Schedule** for any one **Trip**.

Specific Definitions

Legal Expenses shall mean:

- Fees, expenses and other disbursements reasonably incurred (as determined by **Our** legal counsel) by a **Legal Representative** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused **Your** bodily injury, death or illness.
- Fees, expenses and other disbursements reasonably incurred (as determined by **Our** legal counsel) by a **Legal Representative** in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.
- Costs that **You** are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal Representative shall mean a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **Us** to act on **Your** behalf.

We will not pay for claims arising directly or indirectly from:

- We** will not be liable for the **Excess** as shown in the **Schedule**;
- We** will not be liable for anything mentioned in the General Exclusions;
- We** will not pay any liability for:
 - any claim reported to **Us** more than 12 months after the beginning of the incident which led to the claim;
 - Legal Expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **You**;
 - Legal Expenses** incurred before receiving **Our** prior written approval, unless such costs would have been incurred subsequently to **Our** approval;
 - Legal Expenses** incurred in connection with any criminal or wilful act committed by **You**;
 - Legal Expenses** incurred for any claim or legal proceedings brought against:
 - a travel agent, tour operator, carrier, insurer or their agent; or
 - Us**, **You**, or any company or person involved in arranging this policy;
 - finances, compensation or other penalties imposed by a court or other authority;
 - Legal Expenses** incurred after **You** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **You** not accepting an offer from **Us** to settle a claim;
 - Legal Expenses** which **We** consider to be unreasonable or excessive or unreasonably incurred (as determined by **Our** legal counsel);
 - actions between individuals named on the **Schedule**;
 - Legal Expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

Specific Conditions

- Written consent must be obtained from **Us** prior to incurring **Legal Expenses**. This consent will be given if **You** can satisfy **Us** that:
 - there are reasonable (as determined by **Our** legal counsel) grounds for pursuing or defending the claim or legal proceedings; and
 - it is reasonable (as determined by **Our** legal counsel) for **Legal Expenses** to be provided in a particular case.

The decision to grant consent will take into account the opinion of **Your Legal Representative** as well as that of **Our** own advisers. **We** may request, at **Your** own expense, an opinion of counsel as to the merits

of the claim or legal proceedings. If the claim is admitted, **Your** costs in obtaining this opinion will be covered by this Policy.

- All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
- If **You** are successful in any action, any **Legal Expenses** provided by **Us** will be reimbursed to **Us**.
- We** may at **Our** discretion assume control at any time of any claim or legal proceedings in **Your** name for damages and or compensation from a third party.
- We** may at **Our** discretion offer to settle a claim with **You** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.
- We** may at **Our** discretion offer to settle a counter-claim against **You** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

HIJACK AND KIDNAP

We will pay:

Up to the sum insured shown in the **Schedule** for each complete day that **You** are forcibly or illegally detained as the result of a hi-jack or kidnap which starts during the **Period of Insurance**.

We will not pay for claims arising directly or indirectly from:

- Any claim relating to payment of ransom monies and the like.
- Any claim arising out of any act(s) by **You** that would be considered an offence by a court of the **United Kingdom** if committed in the **United Kingdom**.
- Where the detainment, internment, hijack or kidnap is for a period of less than 10 days.
- Any claim not substantiated by a police report confirming the length and exact nature of the incident.
- Any claim if **You** or **Your Close Relative** or **Close Business Associate** or a travelling companion have engaged in activities that could be expected to increase the risk of hijack or kidnap.

Specific Conditions

- You** have not engaged in any political or other activity that would prejudice this Insurance.
- You** have no **Close Relative** or **Close Business Associate** that could be expected to expose **You** to the risk of hijack or kidnap.
- All visas and official travel permits are obtained and valid.

NATURAL CATASTROPHE COVER

This cover is only provided if **You** have paid the premium required.

TABLE OF COVER

	Cover Section	Maximum Sum insured per person
1	Natural Catastrophe	
	a. Cancellation	Up to £1,500
	b. Additional expenses	Up to £150 per day up to a maximum £1,500
	c. Replacement accommodation	Up to £150 per day up to a maximum £1,500
	d. Travel Delay	£25 per 12 hours up to a maximum of £250

For the purpose of this section only:

Natural Catastrophe

Means an event caused by the following forces of nature that has a catastrophic consequence: fire, flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm which is unforeseen and unknown at the time **You** purchased this insurance.

We will pay:

If any part of **Your** outward, onward or return journeys are delayed, cancelled, cut short or extended as a result of a **Natural Catastrophe**, **We** will provide cover up to the amount shown below as follows:

- cancellation costs-up to the amount shown in the Table of Cover for any non-refundable unused travel and accommodation and which **You** have paid or are contracted to pay if the **Public Transport** on which **You** are booked to travel is cancelled and **You** are unable to use **Your** travel, accommodation or pre booked excursions;
- additional expenses-up to the amounts shown in the Table of Cover for any reasonable additional accommodation (room only) costs and transport expenses necessarily incurred, by **You** up to the standard of **Your** original booking, in reaching **Your** booked destination at any stage of **Your Trip**, including **Your** return **Home**, if:
 - the **Public Transport** on which **You** are booked to travel is delayed for more than 24 hours and no reasonable alternative is offered by the transport company to allow **You** to reach **Your** destination; or

- b) the **Public Transport** on which **You** are booked to travel is cancelled and an alternative is not provided to **You** within 24 hours or, in the case of connecting transport, not provided within a timeframe that allows **You** to continue with **Your** original itinerary.
3. replacement Accommodation - up to the amounts shown in the Table of Cover for reimbursement of additional accommodation (room only) costs due to circumstances outside of **Your** control;
4. travel Delay - up to the amounts shown in the Table of Cover if the public transport on which **You** are booked to travel is delayed or cancelled at any international departure point from or to the **UK**, provided **You** have checked in at the airport or, if **You** have checked in online, **You** have already travelled to the airport, and eventually continue with the **Trip**. This benefit is provided to assist with miscellaneous expenses that **You** incur when delayed at the airport such as food, drink and telephone expenses.

PLEASE NOTE THAT IF YOU RECOVER YOUR COSTS FOR ANY PRE-BOOKED ELEMENTS OF YOUR ORIGINAL ITINERARY, WE WILL THEN ONLY CONSIDER COVER FOR THE DIFFERENCE IN VALUE OF ANY ADDITIONAL COSTS THAT YOU INCUR DURING THOSE ORIGINAL TRIP DATES. This condition does not apply to costs that **You** incur after **Your** original **Trip** end date where **You** have to extend **Your Trip** for any of the covered reasons identified under sub-sections a) to d) of the Table of Cover.

Special note regarding claims arising from volcanic ash clouds:

We will consider claims arising from volcanic ash clouds produced by volcanic eruptions that would usually be excluded under point 4 below, subject to those claims occurring more than 28 days after the start date of this insurance or of **You** booking the **Trip**, whichever is later.

We will not pay for claims arising directly or indirectly from:

- the **Excess** shown in the **Schedule** of cover & limits per Insured Person;
- travel tickets paid for using any airline mileage reward scheme or other reward points scheme;
- accommodation costs paid for using any timeshare, holiday property bond or other reward points scheme;
- any circumstance existing or being publicly announced on or before the date **You** purchased this insurance or at the time of booking any **Trip**, whichever is later, or, if **You** are cutting short **Your Trip** under sub-section 2b, before **You** had started **Your Trip**;
- any costs incurred by **You** which are recoverable from a tour operator, **Public Transport** operator, accommodation provider, **Holiday Services** provider or any other source, or for which **You** receive or are expected to receive compensation or other assistance;
- any accommodation costs, charges and other expenses where the **Public Transport** operator has offered reasonable alternative travel arrangements or accommodation;
- any costs for normal day to day living such as food and drink;
- anything covered under the main travel insurance **Policy** being purchased with this cover;
- any travel or accommodation expenses **You** would normally incur;
- any costs if **You** have made **Your** own arrangements as the result of which less than a 24 hour delay has been incurred;
- any costs if **You** do not take the first available means of transport to get to **Your** destination or **Home** or any unreasonable or unnecessary costs to get **You** to **Your** destination or **Home**;
- any claims arising from the losses directly arising from the insolvency or financial failure of a tour operator, **Public Transport** provider or holiday services provider;
- any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
 - act of **Terrorism**; or
 - nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
 - war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
 - seizure or illegal occupation; or
 - confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives **You** of the use or value of **Your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
 - discharge of pollutants or contaminants (other than from **Natural Catastrophes** as defined under the **Policy** definitions above), which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of

- which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
- g) chemical or biological release or exposure of any kind (other than from **Natural Catastrophes** as defined under the **Policy** definitions above); or
- h) threat or hoax, in the absence of physical damage due to an act of **Terrorism**; or
- i) any action taken in controlling, preventing, suppressing or in any way relating to any act of **Terrorism**; or
- j) prohibitive regulations by the government of any country;
- k) any claims arising directly or indirectly from **You** travelling against Foreign Office advice.

Special conditions relating to claims

- If **You** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **You** find out it is necessary to cancel the **Trip**, the amount **We** will pay will be limited to the cancellation charges that would have otherwise applied;
- You** must obtain (at **Your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local police or other relevant authority that **You** could not use **Your** pre-booked accommodation and the reason for this;
- You** must give notice as soon as possible to **Us** of any circumstances making it necessary for **You** to return **Home** and before any arrangements are made for **Your** repatriation;
- You** must obtain (at **Your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered;
- You** must comply with the terms of contract of the **Public Transport** operator and seek financial compensation, assistance or a refund of **Your** ticket and any other expenses from them in accordance with such terms and/or (where applicable) **Your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

WINTER SPORTS

This section of cover is only applicable if the appropriate winter sports premium has been paid.

If **You** have an Annual Multi-trip Policy and have paid for Winter Sports Cover, this policy will cover **You** for up to 21 days in each **Period of Insurance**.

If **You** have a Single Trip Policy and have paid for Winter Sports Cover, this policy will cover **You** for the whole **Period of Insurance**.

Both Single Trip and Annual Multi-trip policies are extended to include:-

- Bob Sleighing
- Cross Country Skiing
- Curling
- Dog Sledging
- Dry Slope Skiing
- Heli Skiing
- Lugging
- Skiing
- Skiing, Big Foot
- Sledging
- Snow Boarding
- Snow Kiting
- Snow Mobiling
- Snow Shoeing
- Tobogganing

On-piste snowboarding, skiing, snow-cat skiing, mono-skiing and ski bobbing are included. Also included is Off-piste skiing and snowboarding but only if **You** are accompanied by a qualified instructor or guide.

We will pay:

1. SKI EQUIPMENT

Up to the amount shown in the **Schedule** for the value or repair of **Your** own **Ski Equipment** (after making proper allowance for wear and tear and depreciation) or hired **Ski Equipment**, if they are lost, stolen or damaged during **Your Trip**, limited to the amount shown in the **Schedule** for any one item.

Please note:

Claims for owned **Ski Equipment** will only be calculated as follows:

- | | |
|-----------------------|-----------------------|
| • Up to 12 months old | 85% of purchase price |
| • Up to 24 months old | 65% of purchase price |
| • Up to 36 months old | 45% of purchase price |
| • Up to 48 months old | 30% of purchase price |
| • Up to 60 months old | 20% of purchase price |
| • Over 60 months old | Nil |

2. SKI HIRE

Up to the amount shown in the **Schedule** per day for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss, theft or damage of **Your** own **Ski Equipment** during the **Period of Insurance**.

3. DELAYED SKI EQUIPMENT

Up to the amount shown in the **Schedule** towards the cost of hiring replacement **Ski Equipment** necessities, if **Your** own ski equipment is delayed in reaching **You** on **Your Outward Journey** for at least 12 hours and **You** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the **Schedule** (except for Benefits Ski Hire and Delayed Ski Equipment above);
2. **You** not exercising reasonable care for the safety and supervision of **Your** own or **Your** hired ski equipment;
3. **You** not obtaining a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **Your** own or **Your** hired **Ski Equipment**;
4. **Your** own or **Your** hired **Ski Equipment** which is lost, damaged or delayed in transit, if **You** do not:
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline);
 - b) follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **You** are unable to obtain one immediately;
5. loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
6. **Your** own or **Your** hired **Ski Equipment** stolen from:
 - a) an **Unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **You**), and there is evidence of forcible and violent entry;
 - b) an **Unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
7. Any winter sports equipment that is lost or damaged by people it was not designed for;
8. anything mentioned in the General Exclusions.

4. SKI PACK

This section of cover is only applicable if the appropriate winter sports premium has been paid.

We will pay:

Up to the amount shown in the **Schedule**, in all for the unused portion of **Your Ski Pack** costs paid for or contracted to be paid for before **Your trip** commenced, where **You** do not **Curtail** the **Trip**, but are certified by a **Medical Practitioner** in the resort as being unable to ski and unable to use the **Ski Pack** facilities because of serious injury or illness occurring during the **Trip** and where there is confirmation that no refund is available for the unused items.

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the **Schedule**;
2. claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending **Medical Practitioner** abroad confirming that **You** are unable to ski and unable to use the **Ski Pack** facilities;
3. anything mentioned under the **We will only pay claims arising directly or indirectly from** of Medical & Repatriation Expenses Section;
4. anything mentioned under the General Exclusions.

5. PISTE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

Cover is only available under this Section between 1st December to 30th April, if there is a lack of snow in **Your** resort and it closes, which prevent **You** from skiing

We will pay:

1. the amount shown in the **Schedule** per day towards the costs **You** have to pay to travel to another resort; or
2. the amount shown in the **Schedule** for each full day **You** are unable to ski, if **Your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked **Period of Insurance** of **Your Trip**.

We will not pay for claims arising directly or indirectly from:

1. claims where **You** have not obtained confirmation of resort closure from the local representative;
2. claims where not all skiing facilities are totally closed;

3. claims where the lack of snow conditions are known or are public knowledge at the time of effecting insurance;
4. anything mentioned in the General Exclusions.

6. DELAY DUE TO AVALANCHE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

We will pay:

1. **You** up to the Sum Insured shown in the Schedule of Benefits for additional travel and accommodation expenses necessarily incurred in the event that the outward or return journey of **Your Trip** is delayed more than 12 hours as a direct result of an avalanche or severe weather conditions.

We will not pay for claims arising directly or indirectly from:

1. any claim if the tour operator pays for **Your** extra travel and accommodation costs.
2. any claim where the resort that **You** are staying is below 1,000 metres above sea level.
3. any Claim arising within the **United Kingdom**.
4. anything mentioned in the General Exclusions.

GOLF COVER

This section of cover is only applicable if **You** have paid the appropriate premium and is noted in Your Schedule.

We will pay:

1. For Loss of **Golf Equipment**:
Up to the amount shown in the **Schedule**, for the value of repair of **Your** own **Golf Equipment** (after making proper allowance for wear and tear and depreciation) or hired **Golf Equipment**, if they are lost, stolen or damaged during **Your Trip**, for any single article limited to the amount shown in the **Schedule**.
2. Hire of **Golf Equipment**:
Up to the amount shown in the **Schedule**, for the reasonable cost of hiring replacement **Golf Equipment** as a result of the accidental loss, theft or damage of **Your** own **Golf Equipment** during the **Period of Insurance**.

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the **Schedule**;
2. if **You** do not exercise reasonable care for the safety and supervision of **Your** own or **Your** hired **Golf Equipment**;
3. where **You** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **Your** own or **Your** hired **Golf Equipment**;
4. where **Your** own or **Your** hired **Golf Equipment** are lost, damaged or delayed in transit if **You** do not;
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **You** are unable to obtain one immediately;
5. loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
6. **Your** own or **Your** hired **Golf Equipment** being stolen from:
 - a) an **Unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **You**), and there is evidence of forcible and violent entry;
 - b) an **Unattended** vehicle (other than motor caravans) left for any period between the hours of 9 pm and 9 am;
7. anything mentioned in the Conditions and General Exclusions.

LOSS OF GREEN FEES

This section of cover is only applicable if the appropriate golf extension premium has been paid.

We will pay:

Up to £75 per day, up to the amount shown in the **Schedule**, in total for the unused portion of **Your** Green Fees costs paid for or contract to be paid for before **Your Trip** commenced, where **You** do not **Curtail** the **Trip**, but are certified by a **Medical Practitioner** as being unable to golf and use the golf facilities because of serious injury or illness occurring during the **Trip** and where there is confirmation that no refund is available for the unused Green Fees.

We will not pay for claims arising directly or indirectly from:

1. claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending **Medical Practitioner** abroad confirming that **You** are unable to golf and unable to use the golf facilities;
2. anything mentioned under **We** will not pay for claims arising directly or indirectly from the Medical & Repatriation Expenses Section;

- anything mentioned under the General Exclusions.

HOLE IN ONE

This section of cover is only applicable if the appropriate golf extension premium has been paid.

We will pay:

Up to the amount shown in the **Schedule**, if **You** complete a hole in one stroke gross (i.e. exclusive of handicap) during any organised game on any golf course.

NOTE

This benefit will only be payable once in any game.

We will not pay for claims arising directly or indirectly from:

- where **You** do not produce written confirmation from the secretary of the club, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed;
- anything mentioned under the General Exclusions.

BUSINESS EQUIPMENT

This section of cover is only applicable if **You** have paid the appropriate premium and is noted in **Your Schedule**.

1. Business Equipment

We will pay:

for the loss, theft or damage of **Your** business equipment suffered during the **Period of Insurance**.

2. Business Equipment Hire

We will pay:

£50 per day up to the maximum amount shown in the **Schedule** for the reasonable cost of hiring replacement business equipment if during the **Period of Insurance** the business equipment held by **You** for business reasons is lost, stolen or damaged.

3. Business Money

We will pay:

You up to the amount shown in the **Schedule** for the following business items that **You** are responsible for:

- Bank notes
- Coins
- Traveller's Cheques
- Travel Tickets
- Green Card
- Admission Tickets

If Business Money is collected from a bank for use during a **Trip** it will be covered for a period of 72 hours prior to the start of a **Trip** and shall continue for the same period after returning from the **Trip** or until deposited at a bank whichever occurs first.

We will not pay for claims arising directly or indirectly from:

- any loss, theft or damage during **Your** outward or return journey if **You** do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If **You** cannot report the loss, theft or damage to the airline straight away, **You** must do so in writing within 7 days;
- any loss and/or theft not reported to the police within 24 hours of discovery, and a police statement obtained;
- any loss, theft or damage whilst left unattended unless **You** have kept them in locked accommodation, a safe or a safety deposit box;
- equipment or Money left in a vehicle overnight;
- any loss, theft or damage to mobile phones (including Pocket PC's, BlackBerrys, iPhone, PDA's and the like), loose precious stones, securities, deeds, bonds, stamps or documents of any kind;
- loss, theft, or damage of equipment and Money whilst in the custody of the carrier;
- the **Excess** as shown on **Your Schedule**;
- more than the value of the part of a pair or set which is lost, stolen or damaged;
- anything mentioned in the **General Exclusions**.

Conditions

- You** must keep any damaged property so that **We** can inspect it. When **We** make a payment for that property, it will then belong to **Us**.
- If **You** purchase a comparable replacement for a lost or damaged article, **We** shall pay for the replacement cost, providing that such article was less than 3 years old at the time and that evidence of the original purchase is provided.
- All Exclusions and Conditions from the Personal Effects & Baggage section will apply to this section.

WEDDING COVER

This cover is provided only if **You** have paid the premium required.

We will pay:

- up to the limit shown in the **Schedule** of Cover Loss or theft of or damage to:
 - each wedding ring taken, sent in advance or purchased during **Your Trip**;
 - Your** wedding gifts taken, sent in advance or purchased during **Your Trip**;
 - Your** wedding attire taken, sent in advance or purchased during **Your Trip**;
 - Your** wedding photographs or video recording within 14 days of **Your** wedding and whilst **You** are still on **Your Trip**.
- reasonable additional costs of hiring a professional photographer or video recording professional up to the limit shown in the **Schedule** of Cover, if the professional originally booked to take photographs or video recording is unable to attend **Your** wedding due to illness, injury or unforeseen transport problems.

We will not pay for claims arising directly or indirectly from:

- the excess shown in the Schedule of cover and limits for each insured person and for each incident.
- any loss or theft NOT reported to the nearest police authority with 48 hours of discovering it's occurrence, and **You** obtain a written police report for
- damage to **Your** rings, gifts, attire, photographs, video and Baggage caused deliberately.
- loss of, theft of or damage to:
 - rings, gifts, attire, photographs or video while in the custody of an airline, rail company, shipping line, bus or coach company, hotel or their agents unless **You** obtain a written report from them (known as a Property Irregularity Report).
 - valuables not carried in **Your** hand luggage (i.e. carried on or about **Your** person) while in transit.
 - rings, gifts, attire, photographs or video in an unattended motor vehicle unless securely closed and locked with the items placed out of sight in a locked boot, luggage area or compartment and there is evidence of forcible or violent entry.
 - rings, gifts, attire, photographs or video in **Your** accommodation unless the accommodation has been securely locked or items locked in a safe or safety deposit box, where this is reasonably practicable.
 - rings, gifts, attire, photographs or video left unattended in a place to which the public has or may obtain access.
 - items shipped as freight or under a bill of lading.
 - films, tapes, cassettes, cartridges or discs other than for their value as unused material unless purchased pre-recorded.
- any loss or damage caused by the process of cleaning, repairing or by restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown.
- any loss due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.
- anything mentioned in the General Exclusions.

Specific Conditions

You will need to:

- report theft or loss to the Police within 48 hours of discovery and ask them for a written Police report;
- if appropriate, report the theft or loss to **Your** courier or hotel/apartment manager and ask for a written report;
- send **Us** **Your** original trip booking invoice(s) and travel documents showing the dates and times of travel;
- Send **Us** all original receipts, vouchers or other suitable evidence of hire/purchase/ownership/value for lost, stolen or damaged items;
- for loss or damage in transit claims:
 - ask the airline, rail company, shipping line or their handling agent for a 'Property Irregularity Report' form or similar before leaving the baggage reclaim area.
- for all damage claims:
 - send **Us** an estimate to repair the damage;
 - keep damaged items as **We** may want to inspect them.

TRAVEL DISPUTE

This cover is provided only if **You** have paid the premium required.

We will pay:

Upon payment of the policy **Excess** **We** will indemnify **You** in accordance with **Our Standard Professional Fees** and where requested by **You** any other **Insured Person** up to the **Limit of Indemnity** subject to the terms,

conditions and exclusions of this policy, against **Professional Fees** arising from an insured Incident within the **Territorial Limits** where **You** notify **Us** within 30 days of returning from the **Trip** which is subject to the dispute and which may give rise to any claim under this policy.

Pursuing a breach of contract claim arising from a contract (which must be evidenced and recorded in writing) entered into by or on **Your** behalf for the purposes of undertaking a **Trip** in order to seek compensation and or implementation of the contract from the following:-

- c) **Your** tour operator or **Trip** company;
- d) **Your** travel agent;
- e) a car hire company with whom **You** have pre-booked a vehicle;
- f) an airline, ferry, train, cruise liner or coach operator;
- g) a hotelier or property owner.

Subject to the cause of action arising within the **Territorial Limits** and where **Legal Proceedings** are able to be brought in a **United Kingdom** or European Union (EU) Country's Court jurisdiction.

We will not pay for claims arising directly or indirectly from:

1. any matter where the value of the goods or services in dispute or the total instalments due at the time of making the claim is less than £150;
2. an **Event** not reported to the **Insurer** within 30 days of returning from the **Trip** subject to the dispute;
3. **Professional Fees** and expenses which a Court of Criminal Jurisdiction orders to be paid;
4. actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
5. the **Insured Person's** travelling expenses, subsistence allowances or compensation for absence from work;
6. any claim where the **Event** arises from incidents which have occurred or services and the like which have been provided prior to the first inception date of this insurance.

Specific conditions

This insurance does not cover:-

1. **Professional Fees** incurred: -
 - a) before in respect of any insured incident where the **Event** commenced prior to the inception of the insurance.
 - b) Before **Our** written acceptance of a claim;
 - c) before **Our** approval or beyond those for which **We** have given **Our** approval;
 - d) where **You** fail to give proper instructions in due time to **Us** or to the **Authorised Representative**;
 - e) where **You** are responsible for anything which in **Our** reasonable opinion prejudices **Your** case;
 - f) if **You** withdraw instructions from the **Authorised Representative**, fail to respond to the **Authorised Representative**, withdraw from the **Legal Proceedings** or the **Authorised Representative** refuses to continue to act for **You**;
 - g) in respect of the amount in excess of **Our Standard Professional Fees** where **You** have elected to use an **Authorised Representative** of **Your** own choice;
 - h) that exceed the maximum amount recoverable from that respective Court in relation to matters that fall within Small Claims Court limit;
 - i) where **You** decide that **You** no longer wish to pursue **Your** claim as a result of disinclination. All costs incurred up until this stage will become **Your** responsibility.
2. the pursuit of any claim if **We** consider it is unlikely a reasonable settlement will be obtained or where the likely settlement amount is disproportionate;
3. compared with the time and expense incurred;
4. claims which are conducted by **You** in a manner different from the advice or proper instructions of the **Authorised Representative**;
5. appeals unless **You** notify **Us** in writing of **Your** wish to appeal at least six working days before the deadline for giving notice of appeal expires, and **We** consider the appeal to have a reasonable chance of success;
6. any **Professional Fees** and expenses that could have been recovered under any other insurance except beyond the amount which would be payable under such insurance had this Policy not been effected;
7. damages, fines or other penalties **You** are ordered to pay by a Court tribunal or arbitrator;
8. claims arising from an insured incident arising from **Your** deliberate act, omission or misrepresentation;
9. Claims arising from:-
 - a) ionising, radiations or contamination by radioactivity from irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b) any radioactive toxic explosive or other hazardous properties of any nuclear assembly or component thereof;
 - c) war, Terrorism or any like or any associated risk;

- d) seepage pollution or contamination of any kind;
- e) pressure waves caused by aircraft or other aerial devices;
- f) any dispute relating to written or verbal remarks which damage **Your** reputation;

10. any **Professional Fees** relating to **Your** alleged dishonesty, criminal act, or violent behaviour;
11. **Professional Fees** arising directly or indirectly from computer software except operating systems and packaged software that have not been tailored by the supplier to **Your** own requirements;
12. **Legal Proceedings** outside the European Union (EU) and proceedings in constitutional international or supranational courts or tribunals including the European Court of Justice and the Commission and Court of Human Rights;
13. a dispute which relates to any compensation or amount payable under a contract of insurance;
14. a dispute with **Us** not dealt with under the Arbitration Condition;
15. any dispute relating to patents, copyrights, trade or service marks registered designs passing off intellectual property trade secrets or confidential information;
16. an application for judicial review;
17. any claim involving medical or clinical negligence, or pharmaceutical or any related claims (including but not limited to tobacco products);
18. any claim arising from stress or a stress related condition;
19. disputes between an **Insured Person** and their Family or a matrimonial or co-habitation dispute;
20. fees payable to the **Authorised Representative** that exceed the maximum amount recoverable from the respective Court where the dispute falls within the limits of a Small Claims Court;
21. any matter arising from or relating to any business or trading activity or venture for gain undertaken by an **Insured Person** including but not limited to any personal guarantee and investment in unlisted companies;
22. **Legal Proceedings** between an **Insured Person** and a central or local government authority;
23. any matter in respect of which an **Insured Person** is entitled to Legal Aid;
24. any claims made or considered against **Us** or **Authorised Representative** used to handle any claim;
25. any claims relating to cosmetic treatment, surgery or tanning.

Definitions specific to this section

Authorised Representative

A solicitor, counsel, claims handler or mediator, or other appropriately qualified person appointed and approved by **Us** under the terms and conditions of this Policy to represent **Your** or an **Insured Person's** interests.

Event

The initial **Event** act or omission which sets off a natural and continuous sequence of **Events** that subsequently gives rise to a claim for indemnity against **Us**.

Insured Person

The persons named within the Policy **Schedule** attached to this policy.

Legal Proceedings

When formal **Legal Proceedings** are issued against an opponent in a Court of Law.

Professional Fees

Legal fees and costs reasonably and properly incurred by the **Authorised Representative**, with **Our** prior written authority including costs incurred by another party for which **You** are made liable by Court Order, or may pay with **Our** consent in pursuit of a civil claim in the **Territorial Limits** arising from an insured incident.

In the **Event** that the matter falls within the limits of a Small Claims Court, the maximum amount payable to the **Authorised Representative** shall be limited to the maximum amount recoverable from that respective Court.

Standard Professional Fees

The level of **Professional Fees** that would normally be incurred by **Us** in either handling this matter using **Our** own **Claims Specialists** or a nominated **Authorised Representative** of **Our** choice.

Territorial Limits

Worldwide but only where **Legal Proceedings** can be brought in a **United Kingdom** or European Union (EU) country's Court Jurisdiction.

Time of Occurrence

When the **Event** occurred or commenced whichever is the earlier.

Specific claims conditions applicable to this section

You must tell **Us** in writing within 30 days of returning from the respective **Trip** about any matter, which could result in a claim being made under this Policy, and must obtain in writing **Our** consent to incur **Professional Fees**.

We will give such consent if **You** can satisfy **Us** that there are sufficient prospects of success in pursuing **Your** claim and that it is reasonable for **Professional Fees** to be paid and **You** have paid the **Excess**.

We may require **You** at **Your** expense to obtain the opinion of an expert or counsel on the merits of a claim or **Legal Proceedings**. If **We** subsequently agree to accept the claim, the costs of such opinion will be covered.

If after receiving a claim or during the course of a claim **We** decide that:

1. **Your** prospects of success are insufficient; or
2. It would be better for **You** to take a different course of action; or
3. **We** cannot agree to the claim.

We will write to **You** giving **Our** reasons and **We** will not then be bound to pay any further **Professional Fees** for this claim.

We may limit any **Professional Fees** that **We** will pay under the policy in the pursuit continued pursuit or defence of any claim:

1. If **We** consider it is unlikely a reasonable settlement will be obtained; or
2. Where the likely settlement amount is disproportionate to the time and expense necessary to achieve a settlement;
3. **We** consider that it is unlikely that **You** will recover the sums due and or awarded to **You**.

Alternatively **We** may at **Our** option pay to **You** the amount in dispute which shall be deemed to represent full and final settlement under this policy.

Representation

We will take over and conduct in **Your** name the prosecution, pursuit, or settlement of any claim. The **Authorised Representative** nominated and appointed by **Us** will act on **Your** behalf and **You** must accept **Our** nomination.

If **Legal Proceedings** have been agreed by **Us**, **You** may nominate **Your** own **Authorised Representative** whose name and address **You** must submit to **Us**. In selecting **Your Authorised Representative** **You** shall have regard to the common law duty to minimise the cost for **Your** claim. Any dispute arising from this shall be referred to Arbitration in accordance with the Conditions of this policy.

Where **You** have elected to use **Your** own nominated **Authorised Representative** **You** will be responsible for any **Professional Fees** in excess of **Our** Standard **Professional Fees**.

Conduct of Claim

1. **You** shall at all times co-operate with **Us** and give to **Us** and the **Authorised Representative** evidence, documents and information of all material developments and shall attend upon the **Authorised Representative** when so requested at **Your** own expense.
2. **We** shall have direct access at all times to and shall be entitled to obtain from the **Authorised Representative** any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and **You** shall give any instructions to the **Authorised Representative** which may be required for this purpose. **You** or **Your Authorised Representative** shall notify **Us** immediately in writing of any offer or payment into Court made with a view to settlement and **You** must secure **Our** written agreement before accepting or declining any such offer.
3. **We** will not be bound by any promise or undertaking given by **You** to the **Authorised Representative** or by either of **You** to any Court, witness, expert or other person without **Our** agreement.

CRUISE COVER

This cover is only provided if **You** have paid the premium required.

MISSED PORT DEPARTURE

We will pay:

Up to the amount shown in the table of benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining **Your** cruise ship journey at the next docking port if **You** fail to arrive at the international departure point in time to board the ship on which **You** are booked to travel on the initial international journey of **Your Trip** as a result of:

1. the failure of scheduled public transport;
2. an accident to or breakdown of the vehicle in which you are travelling;
3. an accident or breakdown occurring ahead of **You** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **You** are travelling; or
4. Strike, industrial action or adverse weather conditions.

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the **Schedule** of cover & limits per Insured Person;
2. Claims arising directly or indirectly from:
 - a) strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You** or the date **Your Trip** was booked whichever is the later;
 - b) an accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report is not provided;

c) breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturer's instructions; or

d) 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 such regulatory body in a country to/from which **You** are travelling.

3. additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements;
4. Additional expenses where **Your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **You** are travelling independently and not part of an integrated cruise package;
5. anything mentioned in the General Exclusions.

Special conditions relating to claims

Under this policy **You** must:

1. In the event of a claim arising from any delay arising from traffic congestion obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. Allow sufficient time for the scheduled **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

CABIN CONFINEMENT

We will pay:

Up to the amount shown in the table of benefits for each 24 hour period that **You** are confined by the ships medical officer to your cabin for medical reasons during the period of the **Trip**.

We will not pay for claims arising directly or indirectly from:

1. any confinement to **Your** cabin which has not been confirmed in writing by the ships medical officer.
2. anything mentioned in the General Exclusions.

ITINERARY CHANGE

We will pay:

Up to the amount shown in the table of benefits for each missed port in the event of cancellation of a scheduled port visit due to adverse weather or timetable restrictions. This must be confirmed by the cruise operator in writing confirming the reason for the missed port.

We will not pay for claims arising directly or indirectly from:

1. claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased;
2. **Your** failure to attend the excursion as per **Your** itinerary;
3. claims arising from when **Your** ship cannot put people ashore due to a scheduled tender operation failure;
4. anything mentioned in the General Exclusions.

UNUSED EXCURSIONS

We will pay:

Up to the amount shown in the table of benefits for the cost of pre-booked excursions, which **You** were unable to use as a direct result of being confined to **Your** own cabin due to an accident or illness which is covered under section - Medical & Repatriation Expenses.

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the **Schedule** of cover & limits per **Insured Person**;
2. anything mentioned in the General Exclusions.

CRUISE INTERRUPTION

We will pay:

Up to the amount shown in the table of benefits for additional travel expenses incurred to reach the next port in order to re-join the cruise, following **Your** temporary illness requiring hospital treatment on dry land.

We will not pay for claims arising directly or indirectly from:

1. the **Excess** shown in the schedule of cover & limits per Insured Person;
2. claims where less than 25% of the trip duration remains;
3. any claim arising directly or indirectly from a known pre-existing medical condition affecting you unless **You** have declared all pre-existing medical conditions to **Us** and **We** have written to **You** accepting them for insurance;
4. anything mentioned in the General Exclusions.

Special Conditions

Under this policy **You** must:

1. Prior to arranging any additional travel, contact **Us** so that we can approve and assist with any travel arrangements. **You** must also obtain a medical

certificate from the **Medical Practitioner** in attendance to confirm the details of **Your** unforeseen illness or injury;

- If, at the time of requesting **Our** assistance in the event of an interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to **Your** unforeseen illness or injury, **We** will make all necessary arrangements at **Your** cost and arrange appropriate reimbursement as soon as the claim has been validated.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

- No payment will be made under the following sections without appropriate medical certification:
 - Cancellation
 - Curtailement
 - Medical & Repatriation Expenses
 - Hospital Benefit
 - Personal Accident
 - Personal Liability
 - Legal Expenses
 - Winter Sports
 - Golf Cover
- If **We** require any medical certificates, information, evidence and receipts, these must be obtained by **You** at **Your** expense.
- In the event of a claim, if **We** require a medical examination **You** must agree to this and in the event of death **We** are entitled to a post mortem examination, both at **Our** expense.
- You** must take all reasonable steps to recover any lost or stolen article.
- If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
- The original **Schedule** must be produced before any claim is paid.
- You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **Us**.
- We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party.
- We** may at any time pay to **You** **Our** full liability under the policy after which no further payments will be made in any respect.
- It is a condition of this insurance that **You** have advised **Us** of anything that may affect **Our** decision to accept **Your** insurance, failure to do so may invalidate this insurance leaving **You** with no right to make a claim.
- If at the time of making a claim there is any other policy covering the same risk **We** are entitled to contact that insurer for a contribution.
- A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
- Unless specifically agreed to the contrary this insurance shall be subject to English law.
- If **You** are unable to complete the **Trip** within the number of days shown on the **Schedule**, due to:
 - death, injury or illness to **You** or any person travelling with **You**; or
 - a delay of or an interruption of public transport services. **We** will extend **Your** policy, without charge, for the additional days necessary for **You** to complete the **Trip**. Cover will automatically be extended day by day up to a maximum of 30 days after the expiry of the **Period of Insurance** as stated on **Your Schedule**, when the return is necessarily delayed, as a result of the ill health of **You**, provided the emergency assistance company has been notified; or through the failure of **Public Transport**.
- No sum payable under this Policy shall carry interest.
- In no case shall **Our** liability in respect of **You** exceed the largest sum insured stated in **Your Schedule**.
- Our** liability to make any payment under this policy shall be conditional upon **Your** observance of all terms, provisions, conditions and endorsements of this policy. Where **You** do not comply with any obligation to act in a certain way specified in this policy, this may prejudice **Your** position to recover under any claim. It is a fundamental condition that **You** shall at all times comply with all terms and conditions of this policy that require **You** to act or not act in a particular way as specified. Failure to comply will result in **You** forfeiting **Your** right to the policy cover.
- You** must take all reasonable steps to avoid or minimise any loss or damage likely to give rise to a claim under this policy.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

We will not pay anything directly or indirectly caused by:

- Your** suicide, deliberately injuring **Yourself**, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse, self-exposure to needless danger (unless **You** are trying to save someone's life);
- air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
- air travel within 24 hours of scuba diving;

- bankruptcy/liquidation of any tour operator, travel agent or transportation company;
- consequential loss of any kind. For example loss of earnings due to being unable to return to work following injury or illness or cost of replacement lock if keys are lost;
- loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to, by or arising from:
 - ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
 - the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
 - pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- loss or damage arising from:
 - war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;
 - any act of **Terrorism** not involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
 - this exclusion will not apply to Personal Accident Section or Medical Emergency Expenses Section provided **You**, having suffered an injury or illness has not participated in or conspired in such activities,
 - provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of **Terrorism** or series of acts of **Terrorism** occurring within a 72 hour period is £2,500,000 in the aggregate.
- any act of **Terrorism** involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
 - An act of **Terrorism** means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;
- You** riding on a motorcycle, quad bike or any mechanically assisted cycle with an engine capacity in **excess** of 250cc and in any event if **You** fail to wear a crash helmet or have not paid the appropriate additional premium;
- You** driving a motor vehicle or riding a motorcycle, quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;
- mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing (unless the appropriate additional premium has been paid); professional or organised sports, , racing, speed or endurance tests, scuba diving to a depth greater than 9 metres, or 30 metres if the appropriate premium has been paid, scuba diving without a qualified instructor, or dangerous pursuits; **Your Manual Work** (unless the appropriate additional premium has been paid); taking part in dangerous expeditions or the crewing of a vessel outside European waters (unless the appropriate additional premium has been paid);
- Winter sports of any kind (unless the appropriate premium has been paid). Even if the appropriate Winter sports premium has been paid, the following activities will remain excluded: ski jumping, ice hockey, the use of skeletons ; ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events;
- any payment which **You** would normally have made during **Your** travels, if nothing had gone wrong;
- the failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Personal Accident Section, Medical Emergency Expenses Section);
- Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel;
- Any liability, loss, cost or expense arising out of, resulting from, caused or contributed to any virus that is declared to be an outbreak or epidemic by the World Health Organisation or any Government or ruling body of a country that the outbreak or epidemic has occurred in;
- the closure of UK or international airspace temporarily or otherwise on the orders or recommendation of the Civil Aviation Authority or similar body in any Country;
- a journey in, to or through the following countries: Afghanistan, Cuba, Liberia, North Korea, Iran, Syria or Sudan;
- Claims arising from **Your** wilful, malicious or unlawful acts;
- You** being exposed to the **Utilisation of Nuclear, Chemical or Biological Weapons of Mass Destruction**;
- You** taking part in a criminal act;
- a pre-existing medical condition not declared to and accepted by **Us** in writing;
- a complication of pregnancy and childbirth if the same complication had occurred in a previous pregnancy;
- You** driving, or in charge of a vehicle where **Your** blood/urine alcohol level

is above the legal limit stated in the laws of the country where the incident occurs;

25. **Psychiatric Conditions;**
26. any claim arising directly or indirectly from to **Your** health or anyone's good health on which **Your Trip** depends that **You** knew about before **Your Trip** commenced unless We have agreed in writing;
27. Any disinclination to travel.

WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY

MEDICAL EMERGENCIES AND RETURNING EARLY TO THE UNITED KINGDOM

If **You** have an emergency during **Your Trip** and require medical treatment while outside the **United Kingdom**, or if **Your** journey is cut short (**Curtailment**) or **You** have to return early to the **United Kingdom** **You** must phone **Healix Assistance** as soon as possible, and quote **Your** Policy number.

If You have a medical or non-medical emergency, please call 00 44 (0) 343 658 0326

These lines are open 24 hours a day.

Healix Assistance will provide immediate help if **You** are ill or injured outside the **United Kingdom**. They provide a 24-hour emergency service 365 days a year.

When contacting the above **You** will need to quote **Your** Policy Number, the name of **Your** agent, **Your** name, address, telephone number and confirm that **You** are insured with **HCC International Insurance Company plc**.

CLAIMS PROCEDURE

When something happens which is likely to give rise to a claim under this policy, **You** must notify Claims Settlement Agencies in writing as soon reasonably possible after it happens and, in any case, within 28 days from the date of return to the **United Kingdom**. Such notice shall include full details of the event.

You should contact Claims Settlement Agencies
Telephone: 01702 553 443
Email: info@csal.co.uk

Claims Cooperation

You shall provide assistance and co-operate with **Us** or **Our** representatives in obtaining any other records **We** or they feel necessary to evaluate the incident or claim. If **You** do not co-operate with **Us** and/or **Our** investigation of the claim, **We** shall not be liable to pay any claim.

Access to additional materials

You shall provide **Us**, or designated representatives, all information, documentation, medical information that **We** or they may reasonably require during the term of this policy, or until all claims have been resolved, whichever is later.

Right to medical records and medical examination

Following notification of a claim, **You** shall provide, when asked, all authorisations necessary to obtain **Your** medical records. **We** have the right to have **You** examined by a physician or vocational expert of **Our** choice, and at **Our** expense, when and as often as **We** may reasonably request.

COMPLAINTS PROCEDURE

We are dedicated to providing **You** with a high quality service and want to ensure that this is maintained at all times. If **You** feel that **We** or another party connected with this Policy have not offered a first class service please write and tell them and they will do their best to resolve the problem.

Claims

In respect of any questions or concerns about the handling of a claim **You** should put **Your** question or concern to:
Claims Settlement Agencies
308-314 London Road
Hadleigh
Benfleet
Essex
SS7 2DD
Telephone: 01702 553 443
Email: info@csal.co.uk

Sales

If **Your** complaint is about the way this Policy was sold, **You** should refer to **Your** insurance broker who sold this Policy, their details should be available on correspondence they have sent **You**.

Administration

If **Your** complaint is about the way the Policy is administered **You** should put **Your** question or concern to:
Alpha Underwriting Limited

13 Harforde Court
John Tate Road
Foxholes Business Park
Hertford
SG13 7NW
Telephone: 01992 877 129

You will be contacted within five days of receiving **Your** complaint to inform **You** of what action is being taking. **We** will try to resolve the problem and give **You** an answer within four weeks. If it will take longer than four weeks **We** will tell **You** when **You** can expect an answer.

If **You** have not been given an answer within eight weeks **We** will tell **You** how **You** can take **Your** complaint to the Financial Ombudsman Service for review. This complaints procedure does not affect any legal right **You** have to take action.

Once **You** have received **Your** final response from **Us**, and if **You** are still not satisfied **You** can contact the Financial Ombudsman Service:

Financial Ombudsman Service

Exchange Tower, Harbour Exchange Square, London, E14 9SR

Phone: 0800 023 4567 (free for people phoning from a "fixed line", i.e. a landline at home) or 0300 123 9123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

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

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. **You** and/or an **Insured Person** may be entitled to compensation from the Scheme if **We** are unable to meet **Our** obligations to **You** and/or an **Insured Person** under this contract. If **You** and/or an **Insured Person** are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 Botolph Street, London, EC3A 7QU) by phone on 0800 678 1100 or 020 7741 4100 and on their website at www.fcs.org.uk.

DATA PROTECTION ACT 1998

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

You may have the right of access to, and correction of, information that is held about **You**. Please contact **Our** Compliance Office at HCC International Insurance Company plc, Walsingham House, 35 Seething Lane, London, EC3N 4AH to exercise either of these rights.

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

We agree to adhere to the provisions of the Data Protection Act 1998 and all successor legislation during the term of the policy.

SECTION B - SCHEDULED AIRLINE FAILURE

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

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

Definitions which only apply to this Section:

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

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

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

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

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

What you are covered for:

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

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

Special condition which apply:

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

What is not covered:

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

Your Scheduled Airline Failure Policy Cover:

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

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

Claims Procedure:

First, check **Your** Certificate and **Your** policy to make sure that what **You** are claiming for is covered.

For all claims please e-mail claims@MGACS.com or call 020 3 540 4422

We will send **You** the appropriate claim form by email (or post if you prefer). This claim form will have a "check list" of documents and evidence we will need to process **Your** claim.

Once **You** return this form to us we will allocate a claim number and send **You** notice of this by SMS & Email (please keep watch on your spam / junk folders) and give **You** an estimate of when we will be back in touch.

You may return **Your** claim form and evidence by email but **You** should not destroy the originals in case we need them.

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

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

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

TRAVEL INSURANCE SUMMARY OF COVER

Cover (per person unless otherwise shown)	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
1. Cancellation	£1,250	£150	£2,500	£100	£5,000	£50
2. Curtailment	£1,250	£150	£2,500	£100	£5,000	£50
3. Medical & Repatriation Expenses	£15,000,000	£150	£15,000,000	£100	£15,000,000	£50
- Dental Expenses	£75	£150	£100	£100	£200	£50
4. Hospital Benefit	£25 per day up to £250	Nil	£35 per day up to £350	Nil	£45 per day up to £450	Nil
5. Personal Effects & Baggage	£2,000	£150	£2,000	£100	£2,000	£50
- Single Article Limit	£150	£150	£200	£100	£400	£50
- Valuables Limit	£150	£150	£200	£100	£400	£50
- Delayed Baggage	£10 per 12 hours up to £100	Nil	£25 per 12 hours up to £250	Nil	£50 per 12 hours up to £500	Nil
- Loss of Travel Documents	£300	£150	£400	£100	£500	£50
6. Pet Care	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
7. Money & Cash	£400	£150	£500	£100	£500	£50
- Cash Limit	£200	£150	£250	£100	£250	£50
8. Mugging	N/A	N/A	N/A	N/A	£1,000	Nil
9. Travel Delay	£15 per 12 hours up to £150	Nil	£15 per 12 hours up to £150	Nil	£20 per 12 hours up to £200	Nil
10. Missed Departure	£150	£150	£150	£100	£500	£50
11. Personal Accident						
- Permanent Total Disablement	£10,000	Nil	£25,000	Nil	£25,000	Nil
- Loss of Limb(s)/Eye(s)	£10,000	Nil	£25,000	Nil	£25,000	Nil
- Death	£10,000	Nil	£25,000	Nil	£25,000	Nil
- Death <18/>75	£2,500	Nil	£2,500	Nil	£3,500	Nil
12. Personal Liability	£1,000,000 per policy	£150	£1,000,000 per policy	£100	£2,000,000 per policy	£50
13. Additional Accommodation Expenses	£500	£150	£750	£100	£1,000	£50
14. Legal Expenses	£7,500	£150	£10,000	£100	£25,000	£50
15. Hijack & Kidnap	N/A	N/A	N/A	N/A	£100 per day up to £1,000	Nil
16. Optional Natural Catastrophe Cover						
- Cancellation	£1,500	£150	£1,500	£100	£1,500	£50
- Additional Expenses	£150 per day max £1,500	£150	£150 per day max £1,500	£100	£150 per day max £1,500	£50
- Replacement Accommodation	£150 per day max £1,500	£150	£150 per day max £1,500	£100	£150 per day max £1,500	£50
- Travel Delay	£25 per 12 hours up to £250	Nil	£25 per 12 hours up to £250	Nil	£25 per 12 hours up to £250	Nil
17. Optional Winter Sports Cover						
- Ski Equipment - Owned	£750	£150	£1,000	£100	£1,250	£50
- Single Article Limit	£250	£150	£350	£100	£500	£50
- Ski Equipment - Hired	£250	£150	£500	£100	£500	£50
- Single Article Limit	£250	£150	£300	£100	£300	£50
- Ski Hire	£25 per day up to £250	Nil	£30 per day up to £300	Nil	£40 per day up to £400	Nil
- Ski Pack	£25 per day up to £250	Nil	£30 per day up to £300	Nil	£40 per day up to £400	Nil
- Piste Closure	£20 per day up to £200	Nil	£40 per day up to £400	Nil	£40 per day up to £400	Nil
- Delay Due to Avalanche	£100	Nil	£250	Nil	£450	Nil
18. Optional Golf Cover						
- Loss of Golf Equipment	£1,500	£150	£1,500	£100	£1,500	£50
- Single Article Limit	£250	£150	£250	£100	£250	£50
- Golf Equipment Hire	£20 per day up to £200	Nil	£20 per day up to £200	Nil	£20 per day up to £200	Nil
- Loss of Green Fees	£75 per day up to £300	Nil	£75 per day up to £300	Nil	£75 per day up to £300	Nil
- Hole in One	£50	Nil	£50	Nil	£50	Nil
19. Optional Business Cover						
- Business Equipment	£1,000	£150	£1,000	£100	£1,000	£50
- Single Article Limit	£500	£150	£500	£100	£500	£50
- Computer Equipment single and total item limit	£1,500	£150	£1,500	£100	£1,500	£50
- Samples	£500	Nil	£500	Nil	£500	Nil
- Delayed Business Equipment	£200	Nil	£200	Nil	£200	Nil
- Emergency courier of essential business equipment	£200	Nil	£200	Nil	£200	Nil
- Business Equipment Hire	£50 per day up to £500	Nil	£50 per day up to £500	Nil	£50 per day up to £500	Nil
- Business Money	£1,000	£150	£1,000	£100	£1,000	£50
- Cash Limit	£500	£150	£500	£100	£500	£50
- Additional Personal Accident	Normal benefit x2	Nil	Normal benefit x2	Nil	Normal benefit x2	Nil
20. Optional Wedding Cover						
- Wedding Rings	£250	£150	£250	£100	£250	£50
- Wedding Gifts	£1,000	£150	£1,000	£100	£1,000	£50
- Wedding Attire	£1,000	£150	£1,000	£100	£1,000	£50
- Wedding Photographs or Video	£750	£150	£750	£100	£750	£50
21. Optional Travel Dispute Professional Fee Cover	£25,000	£150	£25,000	£100	£25,000	£50
22. Optional Cruise Cover						
- Missed Port Departure	£1,000	Nil	£1,000	Nil	£1,000	Nil
- Cabin Confinement	£1,000	Nil	£1,000	Nil	£1,000	Nil
- Itinerary Change	£150 per port	Nil	£150 per port	Nil	£150 per port	Nil
- Unused Excursions	£500	£150	£500	£100	£500	£50
- Cruise Interruption	£1,000	£150	£1,000	£100	£1,000	£50
- Emergency Air Evacuation	Necessary Costs	£150	Necessary Costs	£100	Necessary Costs	£50

SECTION B - SCHEDULED AIRLINE FAILURE SUMMARY OF BENEFITS

Cover (per person unless otherwise shown)	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
1. Scheduled Airline Failure Cover	Nil	Nil	Nil	Nil	£3,000	Nil

Certain sections of your policy carry an excess (unless additional premium has been paid), that is the amount of any claim that you have to pay yourself. Policy excesses are applied under each section of the policy separately.