

Direct2Insure is a trading name of Intermediated Services Limited
who are authorised and regulated by the Financial Conduct Authority
Financial Services Firm Reference No: 501719

Contents

Policy summary – travel insurance including Schedule of Benefits and Excesses	2-7
Policy Wording	7-15
Introduction	7-8
Definitions	8-10
General conditions applicable to the whole policy	10-11
Claims conditions	11-12
Important conditions relating to health	12
Online medical screening	12
What is not covered - applicable to all sections of the policy	13
Sports and activities covered	13-15
Emergency and medical service	15
Reciprocal health agreements with other countries	16
Section A – Cancellation or curtailment charges	16-18
Section B – Emergency medical and other expenses	18-20
Section C – Hospital benefit	20-21
Section D – Personal accident	21-22
Section E – Baggage	22-23
Section F – Personal money, passport and documents	24-25
Section G – Personal liability	25-26
Section H – Delayed departure	26-27
Section I – Missed departure	28-29
Section J – Catastrophe	29
Section K – Legal expenses and assistance	29-30
Section L – Withdrawal of services	30-31
Section M – Pet care	31
Section N1- N5 - Winter sports	31-35
Section O1 - O3 – Golf	35-38
Section P1 – P3 – Business money	38-41
Section P4 – Replacement employee	41-42
Making a complaint	42

Policy summary – DIRECT2INSURE Travel Insurance – Solid Forsakringsaktiebolag

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

This insurance is underwritten by Solid Forsakringsaktiebolag.

This insurance is provided by Direct2Insure a trading style of Intermediated Services Ltd, Financial Services Firm Reference No: 501719.

Company House No: 06902336

Where a heading is underlined in this policy summary full detail can be found in your policy wording under the same heading.

Type of insurance and cover

Travel insurance for single or annual multi trips – Please refer to your policy schedule for your selected cover.

There are two cover options, being Essential and Comprehensive - Your policy schedule will show which cover option you have selected.

Various optional covers may also be included – Your policy schedule will show if you selected these options.

Age eligibility

This policy is not available to anyone aged 71 or over if annual multi trip cover is selected. If you reach the age of 71 during the period of insurance, cover will continue until the next renewal date but not after that.

If single trip cover is selected, this policy is not available to anyone aged 71 or over.

Conditions

- It is essential that you refer to the important conditions relating to health in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy - Please refer to the policy wording for full details.

Significant features and benefits

- War risks, civil commotion and terrorism – cover for these events is provided under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident (unless caused by nuclear, chemical or biological attack) – Please see paragraph 1. in the What is not covered - applicable to all sections of the policy in the policy wording for full details.
- The table below shows the maximum benefits you can claim for each insured person (unless otherwise stated). There are two cover options, being Essential and Comprehensive - Your policy schedule will show which cover option you have selected.
- Some sections are optional and these are marked* - Your policy schedule will show if you selected any of these options.

Schedule of Benefits and Excesses					
Section	Essential	Excess	Comprehensive	Excess	
A	Cancellation or curtailment*	£1,000	£150 (£20 loss of deposit)	£2,000	£150 (£20 loss of deposit)
B	Emergency medical and other expenses	£10,000,000	£150	£10,000,000	£150
	Emergency dental treatment	Nil	Nil	£350	£150

Schedule of Benefits and Excesses					
Section		Essential	Excess	Comprehensive	Excess
	Additional accommodation and travelling costs	£1,000	Nil	£2000	Nil
	Funeral expenses abroad	£350	£150	£750	£150
	UK Prescriptions	Nil	Nil	£50	Nil
	UK Physiotherapy & Chiropractic	Nil	Nil	£ 300	Nil
C	Hospital benefit	Nil	Nil	£25***	Nil
***per complete 24 hours of inpatient treatment; maximum £100					
D	Personal accident				
	Permanent Total Disablement	Nil	Nil	£15,000	Nil
	Loss of one or more limbs, or total and irrecoverable Loss of Sight in one or both eyes	Nil	Nil	£15,000	Nil
	Death benefit (aged 18 – 65)	Nil	Nil	£7,500	Nil
	Death benefit (aged under 18, or age 66 and over)	Nil	Nil	£1,000	Nil
Section		Essential	Excess	Comprehensive	Excess
E	Baggage*	£1,000	£150	£1,500	£150
	Single article limit	£150	£150	£150	£150
	Total for all valuables (limited to £75 if Insured Person is under 18 years)	£150	£150	£150	£150
	Emergency replacement of baggage	Nil	Nil	£50 per day up to £200	Nil
F	Personal money*	£100	£150	£250	£150
	Cash Limit	£100	£150	£250	£150
	Cash Limit (aged under18)	£50	£150	£50	£150
	Passport & Travel documents (limited to £100 if Insured Person is under 18)	£100	Nil	£100	Nil
G	Personal liability	£1,000,000	£150	£2,000,000	£150
H	Delayed departure after 12 hours delay	Nil	Nil	£20 for first 12 hour period £10 for each additional 12 hour period up to £300	Nil
	Abandonment of trip after 12 hours delay	£1,000	£150 (£20 loss of deposit)	£2,000	£150 (£20 loss of deposit)
I	Missed departure on your outward journey	Nil	Nil	£750	£150

Schedule of Benefits and Excesses					
Section		Essential	Excess	Comprehensive	Excess
J	Catastrophe	Nil	Nil	£1,000	Nil
K	Legal expenses and assistance	Nil	Nil	£15,000	£150
L	Withdrawal of services	Nil	Nil	£500	Nil
M	Pet care	Nil	Nil	£15 per day up to £150	Nil
Winter Sports Cover*					
N1	Ski equipment	N/A	N/A	£500	£75
	Single article limit – Owned	N/A	N/A	£250	£75
	Single article limit – Hired	N/A	N/A	£250	£75
N2	Ski equipment hire	N/A	N/A	£25 per day up to £250	Nil
N3	Ski pack	N/A	N/A	£75 per day up to £300	£150
N4	Piste closure	N/A	N/A	£20 per day up to £200	Nil
N5	Avalanche closure	N/A	N/A	£20 per day up to £200	Nil
Golf Cover*					
O1	Golf equipment	N/A	N/A	£1,000	£75
	Single article limit	N/A	N/A	£500	£75
O2	Golf equipment hire	N/A	N/A	£20 per day up to £100	Nil
O3	Non refundable golf fees	N/A	N/A	£100	£75
Business Cover*					
P1	Business equipment	N/A	N/A	£1,000	£75
	Single article limit	N/A	N/A	£500	£75
	Computer equipment single article limit	N/A	N/A	£1,000	£75
	Samples limit	N/A	N/A	£500	Nil
	Delayed business equipment	N/A	N/A	£500	£75
	Emergency courier of essential business equipment	N/A	N/A	£100	£75
P2	Business equipment hire	N/A	N/A	£30 per day up to £300	Nil
P3	Business money	N/A	N/A	£500	£75
	Cash Limit	N/A	N/A	£250	£75
P4	Replacement employee	N/A	N/A	£1,000	£75

Significant or unusual limitations or what is not covered

- The standard excesses will be shown within your policy wording. Any increased excess or excess waiver will be shown on the policy schedule with any increased amount you have agreed to pay.
- Under annual multi trip policies there is no cover for trips over 17 days on Essential cover or 31 days on Comprehensive cover.
- Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing annual multi trip policy which fell due for renewal during the trip.

What is not covered applicable to all sections of the policy

- War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are not covered - Please see paragraphs 4, 5, and 6 in What is not covered - applicable to all sections of the policy in the policy wording.
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Wilful, self inflicted injury, suicide, drug use or solvent abuse.
- You drinking too much alcohol resulting in a claim.
- Unlawful actions and any criminal proceedings brought against you.
- Travel to a country, specific area or event which the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) has advised against all travel or all but essential travel.

What is not covered under Section A – Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

What is not covered under Section B – Emergency medical and other expenses

- Treatment or surgery which in the opinion of the Emergency Assistance Service, can wait until your return to your home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

What is not covered under Section C – Hospital benefit

- Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

What is not covered under Section E – Baggage

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded - See your policy wording for the full list.
- Business goods, samples or tools used in connection with your occupation.

What is not covered under Section F – Personal money, passport and documents

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

What is not covered under Section G – Personal liability

Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

What is not covered under Section H – Delayed departure

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.

What is not covered under Section I – Missed departure on your outward journey

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound leg of the trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

What is not covered under Section K – Legal expenses and assistance

- Any claim where in our opinion there is insufficient prospect of success in obtaining reasonable compensation.
- Legal costs and expenses incurred prior to our written acceptance of the case.

What is not covered under Section N – Winter sports cover

- Ski equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.
- A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section N1 – Ski equipment.

What is not covered under Section O – Golf cover

- Golf equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.
- A deduction for wear, tear and depreciation will be made on golf equipment – see table in Section O1 – Golf equipment.

What is not covered under Section P – Business cover

- Business equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.
- A deduction for wear, tear and depreciation will be made on business equipment – see table in Section P1 – Business equipment.
- Business money left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

Duration

If this policy is an annual multi trip policy it lasts for a period of 12 months after which it automatically expires, or it is for a single trip – Please refer to your policy schedule for your selected cover.

Cancellation period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may do so by email to direct2insure@intermediatedservices.co.uk or by writing to

Intermediated Services Ltd, Digital House, Threshelfords Business Park, Inworth Road, Feering, Colchester, CO5 9SE providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents, no premium refund will be made. See General conditions applicable to the whole policy in the policy wording for full details.

Claim notification

To make a claim contact:

Intana
Sussex House
Perrymount Road
Haywards Heath
West Sussex RH16 1DN
Tel: 020 8865 3452
Email: mail@intana-assist.com

Making a complaint

Any complaint you may have about a claim should in the first instance be addressed to Intana at the contact details above.

If your complaint is about your policy in the first instance please contact Direct2Insure at Intermediated Services Ltd, Digital House, Threshelfords Business Park, Inworth Road, Feering, Colchester, CO5 9SE or email direct2insure@intermediatedservices.co.uk or call 0843 459 1697. Calls to 0843 numbers cost 7 ppm plus your network access charges.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of addresses and contact numbers can be found within the Making a complaint section of the policy wording.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Policy Wording

Introduction

This is your travel insurance policy. It contains details of what is covered, conditions and what is not covered, for each insured person and is the basis on which all claims will be settled. It is validated by the issue of the schedule which we recommend be attached to the policy.

In return for having accepted your premium we will in the event of bodily injury, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the period of insurance provide insurance in accordance with the operative sections of your policy as referred to in your schedule.

The schedule and any endorsements are all part of the policy. Your policy is evidence of the contract of insurance.

United Kingdom residents

This policy is only available to you if you are permanently resident in the United Kingdom and registered with a medical practitioner in the United Kingdom.

You must be in the United Kingdom at the time of purchasing this policy and before starting Your Trip.

The law which applies to this policy

You and we can choose the law which applies to this policy. We propose that English Law applies. Unless we and you agree otherwise English law will apply to this policy.

Age eligibility - Annual multi trip

This policy is not available to anyone aged 71 or over if annual multi trip cover is selected. If you are aged under 18 at date of issue of the policy you may travel independently provided you are accompanied by a responsible adult.

If you reach any of the ages mentioned above during the period of insurance, cover will continue until the next renewal date but not after that.

Age eligibility - Single trip

If single trip cover is selected, this policy is not available to anyone aged 71 or over.

Geographical areas

You will not be covered if you travel outside the area you have selected, as shown in your policy schedule.

Area 1: UK – England, Wales, Scotland, Northern Ireland and the Isle of Man

Area 2: Europe – All countries listed in UK above together with Channel Islands, all countries west of the Ural Mountains, Morocco, Tunisia, the Azores, Canary Islands, Madeira and Mediterranean islands (except Algeria, Egypt, Israel, Libya, Lebanon and Turkey which are covered under Area 4)

Area 3: Australia & New Zealand - (including up to 48 hours stop-over in Area 5)

Area 4: Worldwide - (including Algeria, Egypt, Israel, Libya, Lebanon and Turkey) but excluding Canada, the Caribbean and the USA.

Area 5: Worldwide - (including Canada, Caribbean and the USA)

Policy excess

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 each and every claim per incident claimed for, under each section by each insured person, unless you have paid the additional premium to waive the excess as stated in the schedule.

Helplines

Please carry this policy document with you in case of an emergency.

Policy information or advice

If you would like more information or if you feel the insurance may not meet your needs, email our customer services at direct2insure@intermediatedservices.co.uk or telephone **0843 459 1697** Calls to 0843 numbers cost 7 ppm plus your network access charges.

Insurer

The Insurer for this policy is:
Solid Forsakringsaktiebolag
Box 22068
250 22 Helsingborg, Sweden.
Corp ID No 516401-8482.

This policy is effected in England and is subject to the Laws of England and Wales. Solid Forsakringsaktiebolag is a Swedish based insurance company regulated by Finansinspektionen, the Financial Supervisory Authority Sweden (Institute Number: 22090) and passported into the Financial Conduct Authority (Financial Services Firm Reference Number: 401229). You can check this on the Financial Services Register by visiting the website <http://www.fsa.gov.uk/register/firmSearchForm.do> or by contacting the Financial Conduct Authority (FCA) on 0800 111 6768.

Data Protection Act Notice

To set up and administer your policy we will hold and use information about you supplied by you and by medical providers. We may send it in confidence for processing to other companies acting on our instructions including those located outside the European Economic Area.

Please note insurers exchange information with various databases to help check the information provided and prevent fraudulent claims.

Fraud prevention

To keep premiums low we do participate in a number of industry initiatives to prevent and detect

fraud. To help prevent crime we may:

1. Share information about you with other organisations and public bodies including the police.
2. Share information about you within the Solid Group and with other insurers.
3. Pass your details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where your details may be checked and updated.
4. Check your details with fraud prevention agencies and databases. If you give us false or inaccurate information and we suspect fraud, we may record this with fraud prevention agencies.
5. Search records held by fraud prevention & credit agencies to:
 - a) Help make decisions about credit services for you and members of your household.
 - b) Help make decisions on insurance policies and claims for you and members of your household.
 - c) Trace debtors, recover debt, prevent fraud and to manage your insurance policies.
 - d) Check your identity to prevent money laundering.
6. Undertake credit searches and additional fraud searches.

Definitions

These definitions apply throughout your policy booklet. Where we explain what a word means that word will appear highlighted in bold print and have the same meaning wherever it is used in the policy. We have listed the definitions alphabetically.

Baggage - means luggage, clothing, personal effects, **valuables** and other articles (but excluding **ski equipment, golf equipment, personal money** and documents of any kind) which belong to you (or for which you are legally responsible) which are worn, used or carried by you during any trip.

Business equipment - means items used by you in support of your business activity including office equipment which is portable by design including, but not restricted to, personal computers, PDA's and mobile telephones.

Business money - means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards, money cards and credit/debit or pre-pay charge cards all held for business purposes.

Business trip - means a Trip taken wholly or in part for business purposes but excluding manual work.

Bodily injury - means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Close business associate - means any person whose absence from business for one or more complete days at the same time as your absence prevents the proper continuation of that business.

Close relative - means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner or fiancé/fiancée.

Couple - means you and your close relative who lives with you in a domestic relationship at the same address as you.

Curtailment /Curtail/Curtailed - means either:
a) abandoning or cutting short the trip by direct early return to your home area, in which case claims will be calculated from the day you returned to your home area and based on the number of complete days of your trip you have not used, or

b) by attending a hospital outside your home area as an in-patient or being confined to your accommodation abroad due to compulsory quarantine or on the orders of a medical practitioner, in either case for a period in excess of 48 hours. Claims will be calculated from the day the ill/injured person was admitted to hospital or confined to your accommodation and based on the number of complete days for which you were hospitalised, quarantined or confined to your accommodation. Cover only applies to ill/injured persons.

Excess - means the first amount of each claim, per section, for each separate incident payable for each Insured Person.

Family cover - means up to two adults and any number of their children, step children or foster children aged under 18 at date of issue of the policy. The children are only insured when travelling with one or both of the insured adults, but under annual multi trip cover either adult and the children (accompanied by a responsible adult) are also insured to travel on their own.

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

Home - means your normal place of residence in the United Kingdom.

Home area - For residents of the United Kingdom excluding Channel Islands and the Isle of Man, your home area means the United Kingdom excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, your home area means either the particular Channel Island on which you live or the Isle of Man depending on where your home is.

Insured person - See definition of You/Your/Yourself/Insured person.

Medical condition - means any disease, illness or injury.

Medical practitioner - means a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to you or any person who you are travelling with.

One-way trip(s) - means a trip or journey made by you within the geographical areas shown in the schedule during the period of insurance, but with cover under this policy ceasing 12 hours after the time you first leave immigration control of the country in which your final destination is situated.

Package - means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

a) transport

b) accommodation

c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Period of insurance - means if annual multi trip cover is selected: the period of 12 months for which we have accepted the premium as stated in the schedule. During this period any trip not exceeding 17 days is covered under the Essential Schedule of Benefits and 31 days under the Comprehensive Schedule of Benefits, but limited to 17 days in total in each period of insurance for winter sports. Under these policies Section A - Cancellation cover will be operative from the date stated in the schedule or the time of booking any trip (whichever is the later date) and terminates on commencement of any trip.

- means if single trip cover is selected: the period of the trip and terminating upon its completion, but not in any case exceeding the period shown in the schedule. Under these policies Section A - Cancellation cover will be operative from the time you pay the premium.

For all other sections of the policy, whichever cover is selected, the insurance starts when you leave your home or for a business trip your place of business (whichever is the later) to start the trip and ends at the time of your return to your home or place of business (whichever is the earlier) on completion of the trip.

However any trip that had already begun when you purchased this insurance will not be covered, except where this policy replaces or you renew an existing annual multi trip policy which fell due for renewal during the trip.

The period of insurance is automatically extended for the period of the delay in the event that your

return to your home area is unavoidably delayed due to an event insured by this policy.

Personal money - means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

Public transport - means any publicly licensed aircraft, sea vessel, train, coach or bus on which you are booked or had planned to travel.

Schedule of benefits - means the details of cover as outlined in page 2, 3 and 4 of this document.

Secure baggage area - means any of the following, as and where appropriate:

- a) The locked dashboard, boot or luggage compartment of a motor vehicle
- b) The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- c) The fixed storage units of a locked motorised or towed caravan
- d) A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Single parent cover - means one adult and any number of his or her children, step children or foster children aged under 18 at date of issue of the policy. The children are only insured when travelling with the insured adult, but under annual multi trip cover the adult and children (accompanied by a responsible adult) are also insured to travel on their own.

Ski equipment - means skis (including bindings), ski boots, ski poles and snowboards.

Sports equipment - means specialist equipment belonging to you used specifically for a particular sport of leisure pursuit.

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

Trip - means any holiday, business or pleasure trip or journey made by you within the geographical areas shown in the schedule which begins and ends in your home area or place of business during the period of insurance, and including one-way trips. However any trip that had already begun when you purchased this insurance will not be covered, except where this policy replaces or you renew an existing annual multi trip policy which fell due for renewal during the trip.

If annual multi trip cover is selected any trip not

exceeding 17 days on Essential cover or 31 days on Comprehensive cover is covered, but limited to 17 days in total in each period of insurance for winter sports. If any trip exceeds 17 days on Essential cover or 31 days on Comprehensive cover. There is absolutely no cover under this policy for that trip (not even for the first 17 or 31 days of the trip), unless you have contacted us and we have agreed in writing to provide cover.

In addition, any trip solely within your home area is only covered where you have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, What is not covered and conditions contained in this policy applying to each trip.

Unattended - means when you are not in full view of and not in a position to prevent unauthorised interference with your property or vehicle.

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

Valuables - means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment (including mobile phones, MP3/4 players, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

We/Us/Our - means Solid Forsakringsaktiebolag, Box 22068, 250 22 Helsingborg, Sweden.

You/Your/Yourself/Insured person means each person travelling on a trip whose name appears in the policy schedule.

General conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of your policy.

If you do not comply we may cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

1. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share (not applicable to Section D – Personal accident).

2. Duty to take reasonable care not to make a misrepresentation

Please take reasonable care to answer all our questions honestly and to the best of your knowledge. If you don't answer our questions correctly, your policy may be cancelled, or your claims rejected or not fully paid.

3. Reasonable precautions

At all times you must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard your property from loss or damage and to recover property lost or stolen.

4. Cancellation

Statutory cancellation rights You may cancel this policy within 14 days of receipt of the policy documents (new business) and for annual policies the renewal date (the cancellation period) by writing to Direct2Insure at Intermediated

Services Ltd at the address shown below during the cancellation period. Any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred.

Direct2Insure at Intermediated Services Ltd
Digital House, Threshelfords Business Park
Inworth Road, Feering, Colchester, CO5 9SE

Direct2insure@intermediatedservices.co.uk

Cancellation outside the statutory period

You may cancel this policy at any time after the cancellation period by writing to Direct2Insure at Intermediated Services Ltd at the above address. If you cancel after the cancellation period no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to your last known address. No refund of premium will be made.

Non payment of premiums

We can cancel the policy immediately by sending you written notice if you do not pay the premium.

Claims conditions

You must comply with the following conditions to have the full protection of **your** policy.

If you do not comply we may cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment. *You must contact us by phone if you want to make a claim using the relevant number given below, depending on the type of claim:*

1. Claims - All claims: you must contact:

Intana Tel: 0208 865 3452

For medical assistance and/or repatriation claims:

In the event of any illness, injury, accident or hospitalisation which requires:
Inpatient or Outpatient treatment anywhere in the world, you must contact:

Intana

Tel: +44 (0) 208 865 3453

Fax: +44 (0) 1992 708721

Email: medicalops2@intana-assist.com

The claim notification must be made within 31 days or as soon as possible after that following any bodily injury, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.

You must also tell us if you are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to us as soon as possible. You or anyone acting on your behalf must not negotiate, admit or repudiate (refuse) any claim without our permission in writing and cooperate fully with us in our investigations into the circumstance of your claim.

You or your legal representatives must supply at your own expense, all information, evidence, details of household insurance, proof of ownership and medical certificates as required by us. You should refer to the section under which you are claiming for further details of the evidence that we need to deal with your claim.

We reserve the right to require you to undergo an independent medical examination at our expense.

We may also request and will pay for a post mortem examination.

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

We may refuse to reimburse you for any property which you cannot provide proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.

3. Transferring of rights

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.

4. Fraud

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

- a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way; or
- b) Make a statement in support of a claim knowing the statement to be false in any way; or
- c) Submit a document in support of a claim knowing the document to be forged or false in any way; or
- d) Make a claim for any loss or damage caused by your wilful act or with your connivance

Then

- a) we will not pay the claim

b) we will not pay any other claim which has been or will be made under the policy

c) we may make the policy void from the date of the fraudulent act

d) we will be entitled to recover from you the amount of any claim already paid under the policy

e) we will not refund any premium

f) we may inform the police of the circumstances.

Important conditions relating to health

You must comply with the following conditions to have the full protection of your policy.

If you do not comply we may cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

You will NOT be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident for any trip where at the time of taking out or renewing this insurance you:

a) are waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or

b) had received a terminal prognosis; or

c) travel against the advice of a medical practitioner or where you would have been if you had sought their advice before beginning your trip; or

d) know you will need treatment or consultation at any medical facility during your trip; or

e) are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment; or

f) are aware of a medical condition but for which you have not had a diagnosis; or

g) travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

At the time of taking out or renewing this insurance you will need to use Medical Screening in the following circumstances:

If you are travelling outside your home area you should use Medical Screening if you:

i) need to declare a medical condition (other than where you have only one of the following No Screen Conditions):

- Asthma (requiring no hospital admissions and no supplementary oxygen);

- Diabetes (if well controlled and no associated conditions);

- High blood pressure/hypertension;

- High cholesterol.

ii) are unsure whether a medical condition needs to be declared or not;

iii) answer YES to any of the following questions:

a) Within the last 2 years, have you, for ANY medical condition, been treated as a hospital inpatient or been referred to, or in the care of, a specialist consultant?

b) Have you been treated for:

- a breathing condition (including asthma, but only where you have required hospital admission or supplementary oxygen);

- a heart related condition (including angina);

- a renal/kidney or liver related condition;

- a circulatory condition (other than high blood pressure/hypertension AND high cholesterol);

within the last 5 years?

c) Have you been diagnosed or treated for a malignant condition (e.g. cancer) within the last 5 years?

Additionally, if you have an annual multi trip policy:

You must contact Direct2Insure at

Intermediated Services Ltd

email: direct2insure@intermediatedservices.co.uk

if you are travelling outside your home area and, if at any time:

i) You develop a new medical condition after your policy was issued;

ii) Your existing medical condition changes after your policy was issued.

We will tell You if the change in Your health will affect Your insurance and if cover can continue for further Trips You wish to book.

Medical screening is available online at

www.direct2insure.co.uk or by calling

Direct2Insure on 0843 459 1697 Calls to 0843 numbers cost 7 ppm plus your network access charges.

Medical Screening

You will need to complete the straightforward medical screening process with simple questions about your medical conditions, medication, trips to your medical practitioner, and other related matters.

If, as a result of **your** answers, **our** criteria of assessment may impose special terms, such as an additional premium, this will be advised to **you** immediately in the online quote and will form part of the policy and conditions will be shown. The policy will be emailed to you with confirmation of purchase.

Should **you** decide not to pay the additional premium all **medical conditions** will not be covered. Any additional **medical conditions** not declared to us will not be covered.

You should also refer to What is not covered – applicable to all sections of the policy.

What is not covered - applicable to all sections of the policy

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

1. War risks, civil commotion and terrorism

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.

2. Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

3. Sonic bangs

Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. Winter sports

Your participation in winter sports unless the appropriate winter sports premium has been paid, then cover will apply under those sections shown as covered for winter sports in your schedule for:

- a) the winter sports specified in the list on page 11 and
- b) any other winter sports shown as covered in your schedule for a period of no more than 17 days in total in each period of insurance under annual multi trip policies and for the period of the trip under single trip policies.

5. Professional sports or entertaining

Your participation in or practice of any professional sports or professional entertaining.

6. Other sports or activities

Your participation in or practice of any other sport or activity, manual work, driving any motorised vehicle or racing unless:

Sports and activities covered

The following lists detail the sports and activities that this policy will cover without charge when you are participating on a recreational and non professional basis during any trip. Any involvement in these sports and/or activities is subject to your compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads). If you are participating in any

a) specified in the list on pages 10 and 11 or

b) shown as covered in your schedule.

7. Suicide, drug use or solvent abuse

Your willfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner, but not for the treatment of drug addiction) and putting yourself at needless risk (except in an attempt to save human life).

8. Alcohol abuse

You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties and/or judgement resulting in a claim. We do not expect you to avoid alcohol on your trips or holidays, but we will not cover any claims arising because you have drunk so much alcohol that your judgement is seriously affected and you need to make a claim as a result.

9. Jumping from vehicles, buildings or balconies

You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless your life is in danger or you are attempting to save human life.

10. Unlawful action

Your own unlawful action or any criminal proceedings against you.

11. Additional loss or expense

Any other loss, damage or additional expense following on from the event for which you are claiming, unless we provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury, illness or disease.

12. Armed Forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or curtailment charges).

13. Travelling against FCO advice

Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or regulatory authority in a country to/from which you are travelling has advised against all, or all but essential travel

other sports or activities not mentioned, please email us at direct2insure@intermediatedservices.co.uk as we may be able to offer cover for an additional premium. Details of those sports and activities which you have purchased cover for will be added to your policy schedule. No cover under Section G – Personal liability for those sports or activities marked with *

Covered as standard without charge

abseiling (within organisers guidelines)	metres above sea level)	racket ball
*administrative, clerical or professional occupations	fencing	rambling
aerobics	fishing	refereeing (amateur only)
amateur athletics (track and field)	fives	ringos
archaeological digging	flying as a fare paying passenger in a fully licensed passenger carrying aircraft	roller skating/blading/in line skating (wearing pads and helmets)
archery	flying fox (cable car)	rounders
assault course	football (amateur only and not main purpose of trip)	rowing (no racing)
badminton	frisbee/ultimate frisbee including competitions	running (non-competitive and not a marathon of any type)
banana boating	*glass bottom boats/bubbles	safari trekking/tracking in the bush (must be organised tour)
baseball	*go karting (within organisers guidelines)	*sailing/yachting (if qualified or accompanied by a qualified person and no racing)
basketball	golf	sand boarding/surfing/skiing
battle re-enactment	handball	sand dune surfing/skiing
beach games	hitchhiking (organised groups of adults only)	*sand yachting (no racing)
billiards/snooker/pool	horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)	scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone or involved in cave diving)
blade skating	hot air ballooning (organised pleasure rides only)	*shooting/small bore target/rifle range shooting (within organisers guidelines)
body boarding (boogie boarding)	*hovercraft driving/passenger hurling (amateur only and not main purpose of trip)	skateboarding (wearing pads and helmets)
bowls	indoor climbing (on climbing wall)	snorkelling
* camel riding	indoor skating/skateboarding (wearing pads and helmets)	softball
canoeing (up to grade 2 rivers)	* jet boating (no racing)	spear fishing (without tanks)
*carer	jogging	*speed sailing (no racing)
*caring for children (au pair/nanny)	*jousting	squash
* clay pigeon shooting	*karting (wearing a helmet and no racing)	*students working as counselors or university exchanges for practical course work (non manual)
climbing (on climbing wall only)	kayaking (up to grade 2 rivers)	surfing
*coaching only (no playing or involvement in sport or activity)	korfball	swimming
cricket	mountain biking (wearing a helmet and no racing)	swimming with dolphins
croquet	netball	swimming/bathing with elephants
cross country running (non competitive)	octopush	Sydney harbour bridge (organised and walking across clipped onto a safety line)
curling	orienteeing	table tennis
cycling (wearing a helmet and no racing)	* paint balling/war games (wearing eye protection)	*tall ship crewing (no racing)
dancing (including instruction)	passenger sledge	ten pin bowling
deep sea fishing	pedalos	tennis
* driving motorised vehicles (excluding Quad bikes) for which you are licenced to drive in the United Kingdom (other than in races, motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter	pony trekking (wearing a helmet)	trampolining
elephant riding/trekking	*power boating (no racing and non-competitive)	
endurance activities (up to 2,500 metres above sea level)		
falconry		
fell walking/running (up to 2,500		

tree canopy walking	water polo	helmets to be worn)
trekking/hiking/walking up to 2,500 metres above sea level	water skiing/water ski jumping	zip lining/trekking (safety harness must be worn)
tug of war	whale watching	zorbing/hydro zorbing/sphering
volleyball	wicker basket tobogganing	
wake boarding	wind surfing/sailboarding	
	wind tunnel flying (pads and	

Covered if the appropriate winter sports premium has been paid

No cover under Section G – Personal liability for those sports or activities marked with *

airboarding	kick sledging	snow blading
big foot skiing	ski – blading	snow boarding on piste**
blade skating	ski boarding	snow boarding - off piste with a guide**
dry slope skiing	ski run walking	snow carving (using non powered hand tools only and not working above 3 metres from the ground)
glacier skiing/walking	skiing on piste**	snow shoe walking
husky dog sledding (organised, non-competitive and with experienced local driver)	alpine	snow tubing
*ice go karting (within organisers guidelines)	skiing – mono	winter walking (using crampons and ice picks only)
ice skating	skiing - off piste with a guide**	
*ice windsurfing	sledging/tobogganing on snow	
	* sledging/sleigh riding as a passenger (pulled by horse or reindeer)	

** A piste is a recognised and marked ski run within the resort boundaries.

Emergency and medical service

You must contact the Emergency Assistance Service in the event of an illness or accident which may lead to outpatient or in-patient hospital treatment or before any arrangements are made for repatriation; or in the event of curtailment necessitating your early return home. The service operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation (returning you to your home area) and authorisation of medical expenses. If this is not possible because the condition requires emergency treatment you must contact the Emergency Assistance Service as soon as possible.

Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should you be injured in an accident or fall ill. The Emergency Assistance Service will also arrange transport home when this is considered to be medically necessary or when you are told about the illness or death of a close relative or a close business associate at home.

Payment for medical treatment abroad

If you are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses, covered by the policy, to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for you as soon as possible. Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service. The emergency assistance service provided for you by this insurance is operated by Intana. In the event of any illness, injury, accident or hospitalisation which requires Inpatient or Outpatient treatment anywhere in the world, you must contact:

Intana

Tel: +44 (0) 208 865 3453 Fax: +44 (0) 1992 708721 Email: medicalops2@intana-assist.com

INSTRUCTIONS TO CLINICS FOR OUTPATIENT TREATMENT:

If you require outpatient treatment you must provide a copy of your policy schedule to the treating doctor / clinic at the time of treatment so that they can contact Intana to obtain authorisation for your treatment, in line with your policy wording. You are responsible for any policy excess and this should be paid by you at the time of treatment.

Instructions to Doctors/Clinics:

In order to have your invoices paid quickly, please send your invoice together with a copy of the policy schedule (clearly showing the policy number and names) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to medicalops2@intana-assist.com.

You must include your bank account details, IBAN no's and / or Swift code for payment to be processed electronically.

Fax: +44 (0) 1992 708721

E-mail: medicalops2@intana-assist.com

Tel: +44 (0) 208 865 3453

Reciprocal health agreements with other countries

EU, EEA or Switzerland

If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC). You can apply for an EHIC either online at www.ehic.org.uk or by telephoning 0845 606 2030. Calls to 0843 numbers cost 7 ppm plus your network access charges. This will entitle you to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland.

If we agree to pay for a medical expense which has been reduced because you have used either a European Health Insurance Card or private health insurance, we will not deduct the excess under Section B - Emergency medical and other expenses.

Australia

If you need medical treatment in Australia you must enrol with a local MEDICARE office. You do not need to enrol when you arrive, but you must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.medicareaustralia.gov.au, or by emailing medicareaustralia@medicareaustralia.gov.au. Alternatively please call the Emergency Assistance Service for guidance.

If you are admitted to hospital you must contact the Emergency Assistance Service as soon as possible and get their authorisation for any treatment not available under MEDICARE.

New Zealand

United Kingdom citizens on a short term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing medical condition or a new condition arises, then a medical practitioner must agree in each case that prompt treatment is necessary, if treatment is to be provided under the reciprocal agreement. You will also need to show your UK passport.

You will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.

Contact the Emergency Assistance Service on telephone number: +44 (0) 208 865 3453

Section A – Cancellation or curtailment charges

What is covered

We will pay you up to the amount shown in the schedule of benefits for your proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges (including excursions up to £250) which you have paid or are contracted to pay, together with your proportion only of any reasonable additional travel expenses incurred if

- a) cancellation of the trip is necessary and unavoidable or
- b) the trip is curtailed before completion as a result of any of the following events:

1. The death, bodily injury, illness, disease, or complications arising as a direct result of pregnancy of:
 - a) you
 - b) any person who you are travelling or have arranged to travel with
 - c) any person who you have arranged to stay with
 - d) your close relative
 - e) your close business associate.
2. You or any person who you are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.
3. Redundancy of you or any person who you are travelling or have arranged to travel with (which qualifies for payment under current United Kingdom redundancy payment legislation, and at the time of booking the trip there was no reason to believe anyone would be made redundant).
4. You or any person who you are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have your/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation or curtailment could not reasonably have been expected at the time when you purchased this insurance or at the time of booking any trip.

5. The Police or other authorities requesting you to stay at or return to your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, alicious people or theft.

Special conditions relating to claims

1. You must get (at your own expense) a medical certificate from a medical practitioner and the prior approval of the Emergency Assistance Service to confirm the necessity to return home, prior to curtailment of the trip due to death, bodily injury, illness, disease or complications arising as a direct result of pregnancy.
2. 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.
3. If you cancel the trip due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that you are suffering from you must provide (at your own expense) a medical certificate from either a registered mental health professional if you are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field or
 - b) any other bodily injury, illness, disease or complications arising as a direct result of pregnancy, you must provide (at your own expense) a medical certificate from a medical practitioner

stating that this necessarily and reasonably prevented you from travelling. We need the medical certificate completed as soon as you find out it is necessary to cancel the trip, as any delay in seeing a medical practitioner could mean that your symptoms are no longer present. If you cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate your claim.

What is not covered

1. The excess as shown in the schedule of benefits, unless you have purchased the excess waiver and this is shown on your schedule.
2. The cost of your unused original tickets where the Emergency Assistance Service or we have arranged and paid for you to come home following curtailment of the trip. If however you have not purchased a return ticket, we reserve the right to deduct the cost of an economy flight from any additional costs we have incurred which are medically necessary to repatriate you to your home.
3. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
4. Any claims arising directly or indirectly from:
 - a) Your misconduct or misconduct by any person who you are travelling with or have arranged to travel with leading to dismissal, your/their resignation, voluntary redundancy, you/their entering into a compromise agreement, or where you/they had received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
 - b) Circumstances known to you before you purchased this insurance or at the time of booking any trip which could reasonably have been expected to lead to cancellation or curtailment of the trip.
5. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
6. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by you, as part of your involvement in such schemes is not covered.
7. Anything mentioned in What is not covered applicable to all sections of the policy.

You should also refer to the Important conditions relating to health.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A medical certificate from the treating medical practitioner (or in the case of stress, anxiety, depression

or any other mental or nervous disorder, either a registered mental health professional if you are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for you to cancel or curtail the trip.

- In the case of death causing cancellation or curtailment of the trip, the original death certificate.
- Booking confirmation together with a cancellation invoice from your travel agent, tour operator or provider of transport/accommodation.
- In the case of curtailment claims, written details from your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
- Your unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine, a letter from the relevant authority or the treating medical practitioner.
- In the case of jury service or witness attendance, the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to your home a report from the Police or relevant authority.
- Any other relevant information relating to your claim under this section that we may ask you for.

**To make a claim under this section please call:
For curtailment claims +44 (0) 208 865 3453 or other claims 0208 865 3452**

Section B – Emergency medical and other expenses

What is covered

We will pay you up to the limit shown in the schedule of benefits for the following expenses which are necessarily incurred during a trip as a result of you suffering unforeseen bodily injury, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of your home area.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) incurred outside of your home area.
3. Costs of telephone calls:
 - a) to the Emergency Assistance Service notifying and dealing with the problem for which you are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers you telephoned
 - b) incurred by you when you receive calls on your mobile phone from the Emergency Assistance Service for which you are able to provide receipts or other reasonable evidence to show the cost of the calls.
4. The cost of taxi fares for your travel to or from hospital relating to your admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for you by the hospital.
5. If you die:
 - a) outside your home area the reasonable additional cost of funeral expenses abroad plus the reasonable cost of returning your ashes to your home, or the additional costs of returning your body to your home
 - b) within your home area the reasonable additional cost of returning your ashes or body to your home.
6. Reasonable additional transport and/or accommodation expenses incurred, up to the standard of your original booking (for example full or half board, all inclusive, bed and breakfast, self catering or room only), if it is medically necessary for you to stay beyond your scheduled return date.

This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or close relative to stay with you or travel to you from the United Kingdom or escort you. Also additional travel expenses to return you to your home or a suitable hospital nearby if you cannot use the return ticket.

7. With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate you to your home if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.
8. With the prior authorisation of the Emergency Assistance Service, the additional costs incurred fulfilling UK prescriptions and utilising UK physiotherapy and chiropractic care resulting from a claim payable under point 1 above.

Special conditions relating to claims

1. You must tell the Emergency Assistance Service as soon as possible of any bodily injury, illness or disease which necessitates your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.
2. If you suffer bodily injury, illness or disease we reserve the right to move you from one hospital to another and/or arrange for your repatriation to the United Kingdom at any time during the trip. We will do this, if in the opinion of the Emergency Assistance Service or us (based on information provided by the medical practitioner in attendance), you can be moved safely and / or travel safely to your home area or a suitable hospital nearby to continue treatment.
3. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until your return to your home area. Our decisions regarding the treatment or surgery that we will pay for (including repatriation to your home area) will be based on this. If you do not accept our decisions and do not want to be repatriated, then we will cancel all cover under your policy and refuse to deal with claims for any further treatment and/or your repatriation to your home area.

What is not covered

1. The excess as shown in the schedule of benefits, unless you have purchased the excess waiver and this is shown on Your schedule.
2. Normal pregnancy, without any accompanying bodily injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
3. The cost of your unused original tickets where the Emergency Assistance Service or we have arranged and paid for you to return to your home, if you cannot use the return ticket. If however you have not purchased a return ticket, we reserve the right to deduct the cost of an economy flight from any additional costs we have incurred which are medically necessary to repatriate you to your home.
4. Any claims arising directly or indirectly for:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the bodily injury or illness which necessitated your admittance into hospital.
 - b) Any expenses which are not usual, reasonable or customary to treat your bodily injury, illness or disease.
 - c) Any form of treatment or surgery which in the opinion of the Emergency Assistance Service or us (based on information provided by the medical practitioner in attendance), can be delayed reasonably until your return to your home area.
 - d) Expenses incurred in obtaining or replacing medication, which you know you will need at the time of departure or which will have to be continued outside of your home area. Where possible and with the agreement of your medical practitioner, you should always travel with plenty of extra medication in case of travel delays.
 - e) Additional costs arising from single or private room accommodation.

- f) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
- g) Any costs incurred by you to visit another person in hospital.
- h) Any expenses incurred after you have returned to your home area.
- i) Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
 - i. for private treatment, or
 - ii. are funded by, or are recoverable from the Health Authority in your home area, or
 - iii. are funded by a reciprocal health agreement (RHA) between these countries and/or islands.
- j) Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
- k) Any expenses incurred after the date on which we exercise our rights under this section to move you from one hospital to another and/or arrange for your repatriation but you decide not to be moved or repatriated.

5. Anything mentioned in What is not covered applicable to all sections of the policy.

You should also refer to the Important conditions relating to health.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Emergency Assistance Service.
- Any other relevant information relating to your claim under this section that we may ask you for.

**To make a claim under this section please call:
For medical assistance and/or repatriation claims + 44 (0) 208 865 3453
or other claims 0208 865 3452**

Section C – Hospital benefit

What is covered

We will pay you up to the limit shown in the schedule of benefits for every complete 24 hours you have to stay in hospital as an in-patient or are confined to your accommodation due to your compulsory quarantine or on the orders of a medical practitioner outside your home area as a result of bodily injury, illness or disease you sustain.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. This payment is meant to help you pay for additional expenses such as taxi fares and phone calls incurred by your visitors during your stay in hospital.

Special conditions relating to claims

1. You must tell the Emergency Assistance Service as soon as possible of any bodily injury, illness or disease which necessitates your admittance to hospital as an in-patient, compulsory quarantine or confinement to your accommodation on the orders of a medical practitioner.

What is not covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to your accommodation:

i) relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury, illness or disease which necessitated your admittance into hospital.

ii) relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.

iii) following your decision not to be repatriated after the date, when in the opinion of the Emergency Assistance Service it is safe to do so.

b) Hospitalisation, compulsory quarantine or confinement to your accommodation:

i) relating to any form of treatment or surgery which in the opinion of the Emergency Assistance Service or us (based on information provided by the medical practitioner in attendance), can be delayed reasonably until your return to your home area.

ii) as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken NHS the recommended medication.

iii) occurring in England, Scotland, Wales, Northern Ireland, the Isle of Man or Channel Islands and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by a reciprocal health agreement (RHA) between these countries and/or islands, or are funded by or recoverable from the Health Authority in your home area.

2. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- Confirmation in writing from the hospital, relevant authority or the treating medical practitioner of the dates when you were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to your accommodation.

- Any other relevant information relating to your claim under this section that we may ask you for.

Section D – Personal accident

Special definitions relating to this section (which are shown in italics)

Loss of limb - means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight - means total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes, if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

What is covered

We will pay one of the benefits as shown in the schedule of benefits if you sustain bodily injury which shall solely and independently of any other cause, result within two years in your death, loss of limb, loss of sight or permanent total disablement

Special conditions relating to claims

1. Our medical practitioner may examine you as often as they consider necessary if you make a claim.

Provisions

1. Benefit is not payable to you:
 - a) Under more than one of the items shown in the Schedule of benefits under this section.
 - b) Under permanent total disablement until 24 continuous calendar months after the date you sustain bodily injury.
 - c) If you were already disabled before the bodily injury occurred or already has a condition which is gradually getting worse, we may reduce our payment. Any reduced payment will be based on our medical assessment of the difference between:

- i. the disability after the bodily injury; and
 - ii. the extent to which the disability is affected by the disability or condition before the bodily injury occurred.
2. The death benefit will be paid to the deceased insured person's estate. What is not covered
 1. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- In the event of death, the original death certificate.
- A medical certificate or report in relation to claims for loss of limb, loss of sight or permanent total disablement.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section E – Baggage (only operative if indicated in the schedule)

What is covered

1. We will pay you up to the amount as shown in the schedule of benefits for the accidental loss of, theft of or damage to baggage. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or we may replace, reinstate or repair the lost or damaged baggage.

The maximum we will pay you for the following items is:

- a) for any one article, pair or set of articles is as shown in the schedule of benefits.
 - b) for the total for all valuables is as shown in the schedule of benefits
2. We will also pay you up to the amount as shown in the schedule of benefits for the emergency replacement of clothing, medication and toiletries if your baggage is temporarily lost in transit during the outward journey and not returned to you within 8 hours, as long as we receive written confirmation from the carrier, confirming the number of hours the baggage was delayed.

If the loss is permanent we will deduct the amount paid from the final amount to be paid under this section.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at your own expense) a written report of the loss, theft or attempted theft of all baggage.
2. If baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report details of the loss, theft or damage to them in writing and get (at your own expense) written confirmation.
3. If baggage is lost, stolen or damaged whilst in the care of an airline you must:
 - a) get a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) keep all travel tickets and tags for submission if you are going to make a claim under this policy.
4. You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.

What is not covered

1. The excess as shown in the schedule of benefits, unless you have purchased the Excess waiver and this is shown on Your schedule. (except claims under subsection 2 of What is covered).
2. Loss, theft of or damage to valuables left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
3. Loss, theft of or damage to baggage contained in an unattended vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a secure baggage area and
 - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, ski equipment, golf equipment and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business equipment, business goods, samples, tools of trade and other items used in connection with your business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt, proof of ownership or valuations for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if your baggage is temporarily lost in transit for more than 12 hours.
- A letter from the carrier confirming the number of hours your baggage was delayed for.
- Repair report where applicable.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section F – Personal money (only operative if indicated in the schedule)

What is covered

We will pay you up to the amount as shown in the schedule of benefits for the accidental loss of, theft of or damage to personal money and documents (including the unused portion of passports, visas and driving licences). We will also cover foreign currency during the 72 hours immediately before your departure on the outward journey.

The maximum we will pay for the following items is:

- a) for bank notes, currency notes and coins is as shown under the cash limit in the schedule of benefits.
- b) for bank notes, currency notes and coins, if you are under the age of 18 is as shown under the cash limit in the schedule of benefits.
- c) for all other personal money and documents (including the cost of the emergency replacement or temporary passport or visa) is as shown under the schedule of benefits.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at your own expense) a written report of the loss, theft or attempted theft of all personal money, passports or documents.
2. If personal money or passports are lost, stolen or damaged while in the care of a hotel or your accommodation provider you must report details of the loss, theft or damage to them in writing and get (at your own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report details of the loss, theft or damage to them in writing and get (at your own expense) written confirmation.
4. If documents are lost, stolen or damaged whilst in the care of an airline you must:
 - a) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - b) keep all travel tickets and tags for submission to us if you are going to make a claim under this policy.
5. You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.

What is not covered

1. The excess as shown in the schedule of benefits, unless you have purchased the excess waiver and this is shown on your schedule.
2. Loss, theft of or damage to personal money or your passport or visa if left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
3. Loss, theft of or damage to travellers' cheques if you have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
7. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Original receipts, proof of ownership or valuations for items lost, stolen or damaged.
- Receipts or bills or proof of purchase for any transport and accommodation expenses claimed for.
- Receipt for all currency and travellers cheques transactions.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section G – Personal liability

What is covered

We will pay you up to the amount as shown in the schedule of benefits (including legal costs and expenses) against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

1. Bodily injury, death, illness or disease to any person who is not in your employment or who is not a close relative or persons residing with you but not paying for their accommodation.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, a close relative and/or anyone in your employment other than any temporary holiday accommodation occupied (but not owned) by you.

Special conditions relating to claims

1. You must give us written notice of any incident, which may result in a claim as soon as possible.
2. You must send us every court claim form, summons, letter of claim or other document as soon as you receive it.
3. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our permission in writing.
4. We will be entitled to take over and carry out in your name the defence of any claims for compensation or damages or otherwise against any third party. We will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and you will give us all necessary information and assistance which we may require.
5. If you die, your legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. The excess as shown in the schedule of benefits in relation to any temporary holiday accommodation occupied by you unless you have purchased the excess waiver and this is shown on your schedule.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by you under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
 - d) The transmission of any contagious or infectious disease or virus.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- Full details in writing of any incident.
- Any court claim form, summons, letter of claim or other document must be sent to us as soon as you receive it.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section H – Delayed departure

What is covered

If the public transport on which you are booked to travel:

1. is delayed at the final departure point from or to the United Kingdom (but not including delays to any subsequent outbound or return connecting public transport) for at least 12 hours from the scheduled time of departure,
or
2. is cancelled before or after the scheduled time of departure as a result of any of the following events:
 - a) strike or
 - b) industrial action or
 - c) adverse weather conditions or
 - d) mechanical breakdown of or a technical fault occurring in the public transport on which you are booked to travel

We will pay you:

1. up to the amount as shown in the schedule of benefits for the first completed 12 hours delay and as shown in the schedule of benefits for each full 12 hours delay after that, up to a maximum as shown in the schedule of benefits (which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay) provided you eventually travel, or
2. up to the amount as shown in the schedule of benefits for your proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges which you have paid or are contracted to pay, if:
 - a) after a delay of at least 12 hours, or
 - b) following cancellation, no suitable alternative public transport is provided within 12 hours of the scheduled time of departure

you choose to cancel your trip before departure from the United Kingdom.

You can only claim under subsection 1. or 2. above for the same event, not both.

You can only claim under one of either Section H – Delayed departure or Section I – Missed departure for the same event, not both.

Special conditions relating to claims

1. You must check in according to the itinerary given to you unless your tour operator has requested you not to travel to the airport.
2. You must get written confirmation (at your own expense) from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of your check in times and details of any alternative transport offered.
3. You must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider and seek financial compensation, assistance or a refund of your ticket from them in accordance with such terms and/or (where applicable) your rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights.
4. Where applicable you must get (at your own expense) written confirmation from the public transport operator (or their handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by you will not be provided and the reason for this.

What is not covered

1. The excess as shown in the schedule of benefits, unless you have purchased the excess waiver and this is shown on your schedule.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.
 - c) Any delays to any subsequent outbound or return connecting public transport following your departure from the final departure point from or to the United Kingdom.
 - d) Volcanic eruptions and/or volcanic ash clouds.
3. For subsection 2. only of What is covered:
 - a) The cost of Air Passenger Duty (APD) whether irrecoverable or not.
 - b) Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
 - c) Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by you, as part of your involvement in such schemes is not covered.
 - d) Any costs incurred by you which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which you receive or are expected to receive compensation or reimbursement.
 - e) Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
 - f) Any costs incurred by you which are recoverable from your credit/debit card provider or for which you receive or are expected to receive compensation or re-imbusement.
 - g) Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.
 - h) Any cost if your trip was booked as part of a package holiday.
4. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- Full details of the travel itinerary supplied to you.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of your check in time.
- In the case of cancellation claims, your booking confirmation together with written details from your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
- Your unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Written confirmation from the provider of transport/accommodation that compensation, assistance or reimbursement of any costs, charges and expenses incurred by you will not be provided and the reason for this.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section I – Missed departure on your outward journey

What is covered

We will pay you up to the amount as shown in the schedule of benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination if you fail to arrive at the departure point in time to board the public transport on which you are booked to travel on for the initial international outbound leg of the trip as a result of:

1. the failure of other public transport or
2. an accident to or breakdown of the vehicle in which you are travelling or
3. an accident or breakdown happening ahead of you on a public road which causes an unexpected delay to the vehicle in which you are travelling or
4. strike, industrial action or adverse weather conditions.

If the same expenses are also covered under Section H – Delayed departure you can only claim under one section for the same event, not both.

Special conditions relating to claims

1. You must allow enough time for the public transport or other transport to arrive on schedule and to deliver you to the departure point.

What is not covered

1. The excess as shown in the schedule of benefits, unless you have purchased the excess waiver and this is shown on your schedule.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
 - b) An accident to or breakdown of the vehicle in which you are travelling when a repairers report or other evidence is not provided.
 - c) Breakdown of any vehicle owned by you which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.
 - e) Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound leg of the trip.
 - f) Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered).
 - g) Trips solely within the United Kingdom.
3. Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A letter from the public transport provider detailing the reasons for failure.
- A letter from the relevant public transport provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.

- Your unused travel tickets.
- Receipts or bills or proof of purchase for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section J – Catastrophe

What is covered

We will pay you up to the amount as shown in the schedule of benefits for reasonable additional accommodation and transport costs incurred up to the standard of your original booking, if you need to move to other accommodation at any point during the trip as a result of fire, flood, earthquake, volcanic eruption, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning you cannot use your booked accommodation.

If the same costs are also covered under Section A – Cancellation or curtailment charges you can only claim for these under one section for the same event.

Special conditions relating to claims

1. You must get (at your own expense) written confirmation from the provider of the accommodation, the local Police or relevant authority that you could not use your accommodation and the reason for this.

What is not covered

1. Any costs incurred by you which are recoverable from the travel agent, tour operator or the providers of the accommodation or for which you receive or are expected to receive compensation or reimbursement.
2. Any costs for normal day to day living such as food and drink which you would have expected to pay during your trip.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- Written confirmation from the company providing the accommodation, the local Police or relevant authority that you could not use your accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section K – Legal expenses and assistance

What is covered

We will pay up to the amount as shown in the schedule of benefits for legal costs to pursue a civil action for compensation, against someone else who causes you bodily injury, illness or death.

Where there are two or more insured persons insured by this policy, then the maximum amount we will pay for all such claims shall not exceed double the amount shown in the schedule of benefits.

Special conditions relating to claims

1. We shall have complete control over the legal case through agents we **nominate, by appointing** agents of our choice on your behalf with the expertise to pursue your claim.
2. You must follow our agent's advice and provide any information and assistance required within a reasonable timescale.
3. You must advise us of any offers of settlement made by the negligent third party and you must not accept any such offer without our permission.

4. We may include a claim for our legal costs and other related expenses.
5. We may, at our own expense, take proceedings in your name to recover compensation from any third party for any legal costs incurred under this policy. You must give us any assistance we require from you and any amount recovered shall belong to us.

What is not covered

1. The excess as shown in the schedule of benefits, unless you have purchased the excess waiver and this is shown on your schedule.

We shall not be liable for:

1. Any claim where in our opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, us or our agents, Intana or their agents, someone you were travelling with, a person related to you, or another insured person.
3. Legal costs and expenses incurred prior to our written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
6. Legal costs and expenses incurred if an action is brought in more than one country.
7. Any claim where in our opinion the estimated amount of compensation payment is less than £1,000 for each insured person.
8. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
9. The costs of any Appeal.
10. Claims by you other than in your private capacity.
11. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- Relevant documentation and evidence to support your claim, including photographic evidence.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section L – Withdrawal of services

What is covered

We will pay you up to the amount as shown in the schedule of benefits for every complete period of 24 hours your pre-booked hotel completely withdraws the following services due to strike or industrial action:

1. Water or electrical facilities, or
2. Swimming pool facilities, or
3. Kitchen services to the extent that no food is available, or
4. Chambermaid facilities.

Special conditions relating to claims

1. You must get (at your own expense) written confirmation from the hotel management that you could not use your accommodation, the exact length and the reason for this.

What is not covered

1. Claims arising directly or indirectly from strike or industrial action which was advised or known to you at the time this policy was purchased.
2. Claims for services which were not available prior to any strike or industrial action.
3. Claims where the hotel or tour company have made alternative arrangements.
4. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- Relevant documentation and evidence to support your claim, including photographic evidence.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section M – Pet care

What is covered

We will pay you up to the amount as shown in the schedule of benefits for every complete 24 hours that you are delayed if your domestic dog(s)/cat(s) are in a kennel/cattery during your trip and your return to your home has been delayed due to your bodily injury, illness or disease.

Special conditions relating to claims

1. You must get (at your own expense) written confirmation from the appropriate kennel or cattery confirming the amount of additional fees that you have had to pay together with the dates for which these were payable.

What is not covered

1. Claims arising from your bodily injury, illness or disease that is not covered under Section B – Emergency medical and other expenses.
2. Any claim where your pet's stay does not exceed the pre-booked period of accommodation.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Sections N1, N2, N3, N4 and N5 – Winter sports (only operative if indicated in the schedule)

Cover for sections N1, N2, N3, N4 and N5 only operates:-

1. Under single trip policies - if the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.
2. Under annual multi trip policies - for a period no more than 17 days in total in each period of insurance, providing the appropriate winter sports section is shown as operative in the schedule.

Section N1 – Ski equipment (only operative if indicated in the schedule)

What is covered

We will pay you up to the amount as shown in the schedule of benefits for the accidental loss of, theft of or damage to your own ski equipment, or up to the amount as shown in the schedule of benefits for hired ski equipment. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value - calculated from the table below), or we may replace, reinstate or repair the lost or damaged ski equipment.

Age of ski equipment Amount payable

Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum we will pay for any one article, pair or set of articles is the amount payable calculated from the table above or the single article limit as shown in the schedule of benefits whichever is the less.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at your own expense) of the loss, theft or attempted theft of all ski equipment.
2. If ski equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report details of the loss, theft or damage to them in writing and get (at your own expense) written confirmation.
3. If ski equipment is lost, stolen or damaged whilst in the care of an airline you must:
 - a) get a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy)
 - c) keep all travel tickets and tags for submission if you are going to make a claim under this policy.
4. You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.

What is not covered

1. The excess as shown in the schedule of benefits, unless you have purchased the excess waiver and this is shown on your schedule.
2. Loss, theft of or damage to ski equipment contained in or stolen from an unattended vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a secure baggage area and
 - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
4. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.

- An original receipt or proof of ownership for items lost, stolen or damaged.
- Repair report where applicable.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section N2 – Ski equipment hire (only operative if indicated in the schedule)

What is covered

We will pay you up to the amount as shown in the schedule of benefits for the reasonable cost of hiring replacement ski equipment as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 12 hours of your own ski equipment.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at your own expense) a written report of the loss, theft or attempted theft of your own ski equipment.
2. If ski equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report details of the loss, theft or damage to them in writing and get (at your own expense) written confirmation.
3. If ski equipment is lost, stolen or damaged whilst in the care of an airline you must:
 - a) get a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - c) keep all travel tickets and tags for submission if you are going to make a claim under this policy.
4. You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.

What is not covered

1. Loss, theft of or damage to ski equipment contained in an unattended vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a secure baggage area and
 - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss of value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from your tour operator's representative, hotel or accommodation provider where

appropriate.

- All travel tickets and tags for submission.
- An original receipt, proof of ownership or valuations for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement ski equipment.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section N3 – Ski pack (only operative if indicated in the schedule)

What is covered

We will pay you:

- a) Up to the amount as shown in the schedule of benefits for the unused portion of your ski pack (ski school fees, lift passes and hired ski equipment) following your bodily injury, illness or disease.
- b) Up to the amount as shown in the schedule of benefits for the unused portion of your lift pass if you lose it.

Special conditions relating to claims

1. You must provide (at your own expense) written confirmation to us from a medical practitioner that the bodily injury, illness or disease prevented you from using your ski pack.

What is not covered

1. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A medical certificate from the treating medical practitioner explaining why you were unable to use your ski pack.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section N4 – Piste closure (only operative if indicated in the schedule)

What is covered

We will pay you up to the amount as shown in the schedule of benefits for transport costs necessarily incurred by you, to travel to and from an alternative site if either lack of or excess of snow, or an avalanche results in the skiing facilities (excluding cross-country skiing) in your resort being closed and it is not possible to ski. The cover only applies:

- a) To the resort which you have pre-booked for a period more than 12 hours and for as long as these conditions continue at the resort, but not more than the pre-booked period of your trip and
- b) To trips taken outside the United Kingdom during the published ski season for your resort.

Special conditions relating to claims

1. You must get (at your own expense) written confirmation from the relevant authority, ski lift operator or your tour operator's representative of the number of days skiing facilities were closed in your resort and the reason for the closure.

What is not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to you.
2. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A letter from the relevant authority, ski lift operator or your tour operator’s representative of the number of days skiing facilities were closed in your resort and the reason for the closure.
- Receipts or bills for any transport costs claimed for.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section N5 – Avalanche closure (only operative if indicated in the schedule)

What is covered

We will pay you up to the amount as shown in the schedule of benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your booked resort or returning home if you are delayed for more than 12 hours by avalanche. The cover only applies to trips taken outside the United Kingdom during the published ski season for your resort.

Special conditions relating to claims

1. You must get (at your own expense) written confirmation from the relevant authority or your tour operator’s representative confirming the event.

What is not covered

1. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A letter from the relevant authority or your tour operator’s representative confirming details of the avalanche, landslide or severe weather conditions that caused the delay and the period of delay.
- Receipts or bills for any accommodation and travel expenses claimed for.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Sections O1, O2 and O3 – Golf cover (only operative if indicated in the schedule)

Cover for sections O1, O2 and O3 only operates:-

1. Under single and annual multi trip policies - if the appropriate Golf cover section is shown as operative in the schedule and the appropriate additional premium has been paid.

Section O1 – Golf equipment (only operative if indicated in the schedule)

What is covered

We will pay you up to the amount as shown in the schedule of benefits for the accidental loss of, theft of or damage to your golf equipment. The amount payable in the event of a total loss, will be the value at today’s prices less a deduction for wear, tear and depreciation (loss of value - calculated from the table below), or we may replace, reinstate or repair the lost or damaged golf equipment.

Age of golf equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum we will pay for any one article, pair or set of articles is the amount payable calculated from the table above or the single article limit as shown in the schedule of benefits whichever is the less.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at your own expense) of

the loss, theft or attempted theft of all golf equipment.

2. If golf equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report details of the loss, theft or damage to them in writing and get (at your own expense) written confirmation.
3. If golf equipment is lost, stolen or damaged whilst in the care of an airline you must:
 - a) get a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy)
 - c) keep all travel tickets and tags for submission if you are going to make a claim under this policy.
4. You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.

What is not covered

1. The excess as shown in the schedule of benefits, unless you have purchased the excess waiver and this is shown on your schedule.
2. Loss, theft of or damage to golf equipment contained in or stolen from an unattended vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a secure baggage area and
 - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
4. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt or proof of ownership for items lost, stolen or damaged.
- Repair report where applicable.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section O2 – Golf equipment hire (only operative if indicated in the schedule)

What is covered

We will pay you up to the amount as shown in the schedule of benefits for the reasonable cost of hiring replacement golf equipment as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 12 hours of your own golf equipment.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at your own expense) a written report of the loss, theft or attempted theft of your own golf equipment.
2. If golf equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report details of the loss, theft or damage to them in writing and get (at your own expense) written confirmation.
3. If golf equipment is lost, stolen or damaged whilst in the care of an airline you must:
 - a) get a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - c) keep all travel tickets and tags for submission if you are going to make a claim under this policy.
4. You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.

What is not covered

1. Loss, theft of or damage to golf equipment contained in or stolen from an unattended vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a secure baggage area and
 - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt, proof of ownership or valuations for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement golf equipment.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section O3 – Non refundable golf fees (only operative if indicated in the schedule)

What is covered

We will pay you up to the amount as shown in the schedule of benefits for the proportionate value of any non-refundable, pre-paid green fees, golf equipment hire or tuition fee necessarily unused due to the following:

- a) Bodily Injury or illness of an Insured Person; or
- b) loss or theft of your documentation which prevents your participation in the pre-paid golfing activity.

Special conditions relating to claims

- 1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at your own expense) a written report of the loss, theft or attempted theft of your own golf equipment.
- 2. You must provide (at your own expense) written confirmation to us from a medical practitioner that the bodily injury or illness prevented you from playing golf.

What is not covered

- 1. Anything mentioned in What is not covered applicable to all sections of the policy.

To make a claim under this section please call 0208 865 3452

Sections P1, P2, P3 and P4 – Business cover (only operative if indicated in the schedule)

Cover for sections P1, P2, P3 and P4 only operates:-

- 1. Under single and annual multi trip policies - if the appropriate Business cover section is shown as operative in the schedule and the appropriate additional premium has been paid.

Section P1 – Business equipment (only operative if indicated in the schedule)

What is covered

- 1. We will pay you up to the amount as shown in the schedule of benefits for the accidental loss of, theft of or damage to your business equipment. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value - calculated from the table below), or we may replace, reinstate or repair the lost or damaged business equipment.

Age of business equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum we will pay for the following items is:

- a) For any one article, pair or set of articles is the amount payable calculated from the table above or the single article limit as shown in the schedule of benefits whichever is the less.
- b) For computer equipment is the amount payable calculated from the table above or the single article limit as shown in the schedule of benefits whichever is the less.
- c) For business equipment is the amount payable calculated from the table above or the single article limit as shown in the schedule of benefits whichever is the less.
- d) For Business samples is the amount payable calculated from the table above or the single article limit as shown in the schedule of benefits whichever is the less.
- 2. We will pay you up to the amount as shown in the schedule of benefits for:
 - a) emergency courier expenses you have incurred, in obtaining business equipment, which is

essential to your intended business itinerary.

b) the purchase of essential items, if your business equipment is delayed or lost in transit on your outward journey for more than 12 hours.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at your own expense) of the loss, theft or attempted theft of all business equipment.
2. If business equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report details of the loss, theft or damage to them in writing and get (at your own expense) written confirmation.
3. If business equipment is lost, stolen or damaged whilst in the care of an airline you must:
 - a) get a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy)
 - c) keep all travel tickets and tags for submission if you are going to make a claim under this policy.
4. You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.

What is not covered

1. The excess as shown in the schedule of benefits, unless you have purchased the excess waiver and this is shown on your schedule.
2. Loss, theft of or damage to business equipment left unattended at any time (including in a vehicle) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
4. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt or proof of ownership for items lost, stolen or damaged.
- Repair report where applicable.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section P2 – Business equipment hire (only operative if indicated in the schedule)

What is covered

We will pay you up to the amount as shown in the schedule of benefits for each 24 hour period, for the cost of necessary hire of business equipment following:

- a) loss or damage of your business equipment or;
- b) the temporary loss in transit during the outward journey for at least 12 hours of your business equipment.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at your own expense) a written report of the loss, theft or attempted theft of your own business equipment.
2. If business equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report details of the loss, theft or damage to them in writing and get (at your own expense) written confirmation.
3. If business equipment is lost, stolen or damaged whilst in the care of an airline you must:
 - a) get a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - c) keep all travel tickets and tags for submission if you are going to make a claim under this policy.
4. You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.

What is not covered

1. Loss, theft or damage to business equipment left unattended at any time (including in a vehicle) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt or proof of ownership for items lost, stolen or damaged.
- Repair report where applicable.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section P3 – Business money (only operative if indicated in the schedule)

What is covered

We will pay you up to the amount as shown in the schedule of benefits for the accidental loss of, theft of or damage to business money.

The maximum we will pay for the following items is:

- a) for bank notes, currency notes and coins is as shown under the cash limit in the schedule of benefits.
- b) for all other business money is as shown under the schedule of benefits.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at your own expense) a written report of the loss, theft or attempted theft of all business money.
2. You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.
3. If business money is lost, stolen or damaged while deposited in a hotel safe or safety deposit box you must report to the hotel, in writing, details of the loss, theft or damage and obtain (at your own expense) a written report.

What is not covered

1. The excess as shown in the schedule of benefits, unless you have purchased the excess waiver and this is shown on your schedule.
2. Loss, theft of or damage to business money if left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
3. Loss, theft of or damage to travellers' cheques if you have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
7. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Original receipts, proof of ownership or valuations for items lost, stolen or damaged.
- Receipt for all currency and travellers cheques transactions.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Section P4 – Replacement employee (only operative if indicated in the schedule)

What is covered

We will pay you up to the amount as shown in the schedule of benefits reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take your place on a pre-arranged business trip in the event that:

- a) You die. b) You are unable to make the business trip due to you being hospitalised or totally disabled as confirmed in writing by a medical practitioner.
 c) Your close relative or close business associate in the UK dies, is seriously injured or falls seriously ill.

Special conditions relating to claims

1. You must provide (at your own expense) written confirmation to us from a medical practitioner that the bodily injury, illness or disease prevented you from participating in your business trip.

What is not covered

1. Loss or damage arising out of you engaging in manual work.
2. Any financial loss, costs or expenses incurred from the interruption of your business
3. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A medical certificate from the treating medical practitioner explaining why you were unable to participate in your business trip.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0208 865 3452

Making a complaint

Solid Forsakringsaktiebolag aims to provide the highest standard of service to every customer. If our service does not meet your expectations, we want to hear about it so we can try to put things right.

All complaints we receive are taken seriously. The following will help us understand your concerns and give you a fair response.

Making your complaint

If your complaint relates to a claim on your policy, please contact Intana by mail, telephone or email at;

The Complaints Officer
 Intana
 Sussex House
 Perrymount Road
 Haywards Heath
 West Sussex RH16 1DN

Telephone 020 8865 3452
 email leisureteam@intana-assist.com

If your complaint relates to your policy, please contact Direct2Insure at Intermediated Services Ltd by mail or email at;

Direct2Insure
 C/O Intermediated Services Ltd
 Digital House, Threshelfords Business Park
 Inworth Road, Feering, Colchester, CO5 9SE

Telephone 0843 459 1697. Calls to 0843 numbers cost 7 ppm plus your network access charges.
 Email direct2insure@intermediatedservices.co.uk

When you make contact please provide the following information:

- Your name, address and postcode, telephone number and e-mail address (if you have one)
- Your policy and/or claim number, and the type of policy you hold
- The reason for your complaint

Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting material.

Beyond your insurer

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS).

it to the Financial Ombudsman Service at the address given below.

The Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square
London, E14 9SR

The FOS is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action. If we cannot resolve your complaint you may refer

Tel: **0300 123 9123** or **0800 023 4567**
 Fax: 020 7964 1001
 Email : complaint.info@financial-ombudsman.org.uk

Our promise to you

We will:

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.

- Keep you informed of progress.
- Do everything possible to resolve your complaint.
- Use the information from complaints to continuously improve our service.