

Your Travel Insurance Policy

2016

Single Trip · Annual Multi Trip

Summary of cover

The table shows the maximum benefits you can claim and the policy excess applicable for each trip, for each insured person (unless otherwise stated). Some sections are optional - your policy schedule will show if you selected any of these options. Please refer to each individual section for any sub-limits that may apply.

Section	Cover	Standard		Premier	
		Up to	Policy excess	Up to	Policy excess
A	Cancellation, curtailment or trip interruption charges Loss of deposit	£1,500	£100 £25	£5,000	£50 £25
B	Emergency medical expenses	£10,000,000	£100	£10,000,000	£50
	Emergency dental treatment	£250	£100	£250	£50
	Burial or cremation	£2,500	£100	£2,500	£50
C	Hospital benefit	£500 (£25 per day)	Nil	£500 (£25 per day)	Nil
D	Personal accident				
	Accidental death	£5,000	Nil	£10,000	Nil
	Loss of limb or sight	£5,000	Nil	£10,000	Nil
	Permanent total disablement	£5,000	Nil	£10,000	Nil
E	Baggage	£1,000	£100	£1,500	£50
	Single article, pair or set	£200	£100	£200	£50
	Valuables in total	£300	£100	£300	£50
	Emergency replacement of baggage	No cover	n/a	£100	Nil
F	Personal money, passport and documents	£300	£100	£500	£50
	Cash	£200	£100	£200	£50
G	Personal liability (cover per policy)	£1,000,000	£100	£1,000,000	£50
H	Delayed departure	No cover	n/a	£300 (£20 for first 12hrs, £10 for each other 12hrs)	Nil
	Abandonment	No cover	n/a	£5,000	£50
I	Missed departure	No cover	n/a	£500	Nil
J	UK departure assistance and Missed UK connection	No cover	n/a	£500	Nil
K	Legal expenses and assistance	£5,000	Nil	£10,000	Nil
L	Hijack and kidnap	No cover	n/a	£5,000 (£50 per day)	Nil
M	Scheduled airline failure	£1,500	£100	£2,000	£50
Winter Sports (Optional)					
N	Ski equipment	£500	£100	£500	£50
	Hired ski equipment	£250	£100	£250	£50
O	Ski equipment hire	£300 (£15 per day)	Nil	£300 (£15 per day)	Nil
P	Ski pack	£500	Nil	£500	Nil
	lost lift pass	£200	Nil	£200	Nil
Q	Piste closure	£200 (£20 per day)	Nil	£200 (£20 per day)	Nil
R	Avalanche or landslide	£150 (£30 per day)	Nil	£150 (£30 per day)	Nil

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About our travel insurance services

Please find below the terms that apply for customers who are arranging their travel insurance through us with the insurer.

About us

Topdog Insurance, a division of Citybond Holdings Plc, 109 Elmers End Road, Beckenham, Kent, BR3 4SY, which is authorised and regulated by the Financial Conduct Authority (FCA) to transact general insurance business. Citybond's FCA Registration number is 312208. You can check this information by visiting the Financial Services Register at <https://register.fca.org.uk/> or by contacting their consumer helpline on 0300 500 8082.

Our travel insurance products & service

This travel insurance is suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation, losses to baggage or money, personal liability and similar expenses incurred from their travel.

We only offer travel insurance products from a single insurer. We do not give advice or make personal recommendations in connection with any travel insurance product. However, we will ask you questions in order to provide you with a quotation, leaving you to make your own decision as to how you wish to proceed and whether this product fulfils your specific insurance requirements.

Insurance premiums & fees

We collect and hold insurance premiums as agent of the insurer. When we provide you with a quotation, we will tell you about any fees which may apply in addition to the insurance premium. The fees shown are current at the time of printing but we do reserve the right to vary them if necessary.

We may charge the following fees:

- | | |
|---|-----------------|
| • Policy cancellation within 14 days | £5 per policy |
| • Information provision under the Data Protection Act | £10 per request |

Your duty of disclosure

It is important that you provide us and/or your insurers with any information likely to affect the assessment and acceptance of your travel insurance. Where we ask for information please make sure it is accurate and let us know if there are any changes on an on-going basis. Please ensure you read the terms and conditions carefully to ensure that you are aware of the information that we and/or insurers will require relating to the travel cover we are arranging for you. If you are in any doubt as to whether information is relevant then you should call and discuss it with us and/or your insurers.

If you have arranged a policy and you declare details of your change in health after the date you bought your policy we reserve the right to charge an additional premium to allow cover to continue, add further terms and conditions to your policy or exclude cover for claims arising from the change in health.

If we are not able to provide cover for the change in circumstances or if you do not wish to pay the additional premium which is necessary to allow cover to continue, you will be entitled to make a claim under Section A (Cancellation) for your irrecoverable travel and accommodation costs. Alternatively, you will be entitled to cancel your policy, in which case, we may refund a proportionate amount of your premium.

Complaints procedure

We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations, we are equally committed to dealing with any complaint in a thorough and professional manner.

If you wish to make a complaint about the sale of your policy, please contact us:

In writing, addressed to
Customer Care Manager, Topdog Insurance,
109 Elmers End Road, Beckenham, Kent BR3 4SY; or
By email to quality@topdoginsurance.co.uk

If you cannot settle your complaint with us, you will be entitled to refer it to the Financial Ombudsman Service.

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).

Your cancellation rights

If you wish to cancel your policy within 14 days of receipt of your policy documents, please contact us on info@topdoginsurance.co.uk or 0330 123 5611 for a refund 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 except at our discretion.

Policy summary

key facts

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording starting on page 3.

This insurance is underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Company Number: FCO21974. Branch Number BR008042. Trading under the name MAPFRE Asistencia. We (MAPFRE Asistencia) are authorised by the Dirección General de Seguros y Fondos de Pensiones and are subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Asistencia) has registered offices at 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

You can check this information on the Financial Services Register by visiting the website <https://register.fca.org.uk/> or by phoning 0300 500 8082.

Type of insurance and cover

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

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 76 years or over. If you reach the age of 76 years during the period of insurance, cover will continue until the next renewal date but not thereafter.

If optional winter sports cover is selected, this policy is not available to anyone aged 66 years or over.

All ages are at the date of application, not date of departure.

Conditions

It is essential that you refer to the 'Important conditions relating to health' section 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 should 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

All insured persons are covered to travel independently.

War risks, civil commotion and terrorism – cover for these events is only 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 'General exclusions – applicable to all sections of the policy' in the policy wording for full details.

Significant or unusual exclusions or limitations

The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the policy schedule.

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.

General exclusions applicable to all sections of the policy

A number of sports, activities and winter sports are excluded – Please see paragraphs 5, 6 and 7 in the General exclusions in the policy wording.

Climbing on or jumping from vehicles, buildings or balconies regardless of the height.

You drinking too much alcohol resulting in a claim.

Wilful, self inflicted injury, suicide, drug use or solvent abuse.

Unlawful actions or any criminal proceedings brought against you.

Travel to a country, specific area or event which the Foreign and Commonwealth Office (www.fco.gov.uk) or the World Health Organisation (www.who.int) has advised against all travel or all but essential travel (this does not apply to Section A – Cancellation, curtailment and trip interruption charges if the date the trip was booked or the policy was purchased before the date the advice was issued).

Health conditions

We will not pay claims if at the time of taking out this insurance and/or, for annual multi trip policies prior to the booking of any individual trip you;

- are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
- are travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
- have been told about a condition that will cause your death.

We will not pay claims if your medical condition changes between the date you bought the policy and the date you book each trip (if you have arranged an annual multi-trip policy) unless you tell Topdog Insurance about the change in your medical condition and they accept that change for cover.

Important limitations – Cancelling and cutting short your holiday

This policy will not cover any claims under Section A (Cancellation, curtailment or trip interruption) that result directly from any medical condition you knew about before the policy started or your trip was booked, and that affects:

- a close relative who is not travelling and is not insured under this policy;
- someone travelling with you who is not insured under this policy; or
- a person you plan to stay with on your trip.

They will not be covered if during the 90 days before this policy started or your trip was booked, they:

- needed surgery, inpatient treatment or hospital consultations;
- needed any treatment or prescribed medication; or
- were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic; or
- had been diagnosed with a terminal condition (that will cause their death).

You should also refer to the General exclusions on page 5.

Pregnancy and childbirth

You may decide to travel until you are quite late into your pregnancy. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements. You should check with them or any other mode of transport you propose to take before you book. Please make sure that your medical practitioner and midwife are aware of your travel plans, that there are no known complications and that you are not travelling against any medical advice. We have the right to request a medical certificate to confirm this.

We provide cover under this policy if something unexpected happens. To be clear, we only provide cover under Sections 1, 2 and 3 of this policy, for unforeseen claims that arise from new complications of pregnancy and childbirth or those that we have been previously notified of and have agreed in writing to provide cover for.

Excesses

Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under. This amount is shown under each of the sections where it applies.

Property claims

We pay these claims based on the value of the items at the time you lose them, unless it says otherwise in your policy. (This means you will not get back all of the money you paid for the item.)

Exclusions under Section A – Cancellation, curtailment or trip interruption charges
Redundancy caused by misconduct, resignation, voluntary redundancy 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 give rise to a claim.

Exclusions under Section B – Emergency medical and other expenses

Treatment or surgery which, in the opinion of the Medical Assistance Helpline, 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.

Exclusions under Section C – Hospital benefit

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

Exclusions under Section E – Baggage

Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – *See your policy wording for the full list.*

Exclusions 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 agent's conditions.

Exclusions 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.

Exclusions under Section H – Delayed departure and abandonment

Strike, Industrial action, air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Claims arising directly from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section I – Missed departure

Strike, Industrial action or adverse weather conditions existing or being publicly announced or forecast 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 and return legs of the trip.

Claims arising directly from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section J – UK departure assistance and missed UK connection

Strike, Industrial action or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section L – Hijack and kidnap

Any claim arising out of any act(s) by you which would be considered an offence by a court of the United Kingdom if they had been committed in the United Kingdom.

Any claim where the detainment, internment, hijack or kidnap of you has not been reported to or investigated by the police or local authority.

Exclusions under Section M – Scheduled airline failure

Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip.

Any form of travel delay or other temporary disruption to your trip.

Exclusions under Sections N, M, O, P and R

A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section N – Ski equipment.

Duration

This is an annually renewable or short trip policy – *please refer to your policy schedule for your selected cover.*

Cancellation rights

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 by writing to the address shown in your schedule for a refund 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 in the policy wording for full details.

Claim notification

To make a claim telephone 0330 400 1416 or 0117 930 5279.

Complaints procedure

If you have a complaint about the sale of your policy, in the first instance, please write to: Customer Care Manager, Topdog Insurance, 109 Elmers End Road, Beckenham, Kent, BR3 4SY or

By email to quality@topdoginsurance.co.uk

If you have a complaint about a claim, in the first instance, please write to:

The Customer Relations Manager

TopDog Insurance Customer Relations Department

One Victoria Street,

Bristol Bridge,

Bristol,

BS1 6AA

Email: complaints@travelclaimsservices.com

If you are still not satisfied with the way we have handled your complaint, you may then take your complaint to the Financial Ombudsman Service who will investigate your complaint.

Insurance Division, The Financial Ombudsman Service, Exchange Tower, London, E14 9SR or

By phone 0300 123 9123 or email complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

The insurer is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Policy Wording

This contract of insurance is made between You and the Insurer who will provide the services and benefits described in this policy.

This is **your** travel insurance policy. It contains details of cover, conditions and exclusions relating to 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.

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom** and have been for the past six months prior to the date of issue, and are registered with a **medical practitioner in the United Kingdom**.

The Law applicable 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.

Policy excess

Please refer to the section under which the claim is being made for full details of the policy excess applicable.

Helplines

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

Details of the helplines can be found at the foot of each policy section and on the back page of the policy. If **you** would like more information or if **you** feel the insurance may not meet **your** needs, visit www.topdoginsurance.co.uk

MAPFRE Asistencia

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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**, and **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**.

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.

Business goods or equipment

means items used by **you** and which belong to **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Change in medical condition

You must tell us about any changes that take place between the date **you** bought **your** policy and the date **you** booked a trip. This includes:

- any new treatment or prescribed medication;
- any changes to treatment or prescribed medications, including changes in dosages; and
- any new sickness, condition, illness or injury which **you** needed to ask for medical advice.

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, partner or fiancé/fiancée.

Complications of pregnancy and childbirth

for the purpose of this policy, complications of pregnancy and childbirth shall only be deemed to include the following: toxæmia, gestational diabetes, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean section/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Couple

means **you** and **your close relative** who lives with **you** in a domestic relationship at the same address as **you**. Each **insured person** is covered to travel independently.

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 **you** were 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.

Departure point

means the international airport, train station or port where **your trip** to **your** destination begins and where the final part of **your trip** back to **your home** begins.

Family cover

means up to two adults and any number of their children, step children, foster children or grandchildren aged under 18. Each **insured person** is covered to travel independently.

Geographical area(s)

means the countries of the area (shown below) for which **you** have paid the appropriate premium, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) has advised against travel, as specified on **your** schedule.

United Kingdom: including Great Britain, Northern Ireland and the Isle of Man.

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

Australia & New Zealand: Mainland Australia, Tasmania, New Zealand and their dependencies.

Worldwide excluding USA, Canada & the Caribbean: Worldwide, excluding United States of America, Canada and all islands in the Caribbean Sea and the Bahamas.

Worldwide including USA, Canada & the Caribbean: All countries worldwide.

Home

means **your** normal place of residence in the **United Kingdom**.

Home area

for residents of the **United Kingdom** excluding the Isle of Man and Channel Islands, **your** home area means the **United Kingdom** excluding the Isle of Man and Channel Islands. For residents of the Isle of Man or Channel Islands, **your** home area means either the Channel Islands or the Isle of Man depending on where **your home** is. (Please note that for the purpose of this insurance each of these areas is defined as a separate area of residence).

Manual work

any manual labour which includes but not limited to:

- using, installing or maintaining equipment or machinery; or
- building or construction work.

We will provide cover for manual labour that is voluntary, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where **you** will not earn any money. In these situations, **you** will not be covered for work that involves installing, putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery. **You** will not be covered when **you** are working more than three metres above the ground, and cover for personal accident and personal liability is not included. If **you** injure **yourself** during voluntary work, the policy excess under Section B (Emergency Medical and other expenses) will be increased to £250.

Medical condition(s)

means any disease, illness or injury, including psychological conditions.

Medical practitioner

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

One-way trip

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

Period of insurance

Under these policies, Section A – Cancellation cover shall be operative from the time you pay the premium except for Annual multi-trip policies where cover shall be operative from the start date stated on the schedule or the time of booking the trip (whichever is the later) and terminates on commencement of any trip or expiry of the policy (whichever is the earlier).

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

Annual multi trip

means the period for which **we** have accepted the premium as stated in the schedule. During this period any **trip** not exceeding the number of days shown below is covered:

- 31 days for each **insured person** up to and including 75 years of age.
- Winter sports cover may be included up to 17 days during the period of insurance for each **insured person** aged up to and including 65 years of age upon payment of the appropriate premium.

Single trip

means the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the schedule.

- 31 days for each **insured person** up to and including 75 years of age.

Under these policies, Section A – Cancellation cover shall be operative from the time **you** pay the premium.

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, phone cards, 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.

Secure baggage area

means any of the following, as and where appropriate:

- The locked glove compartment, boot or luggage compartment of a motor vehicle
- 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
- The fixed storage units of a locked motorised or towed caravan
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Ski equipment

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

Stopover

means that if you purchase a policy for Worldwide excluding USA, Canada and the Caribbean you are able to stopover in any country detailed in the geographical area of Worldwide including USA, Canada and the Caribbean for a limited period (as shown below), applicable to both the outward and return journey:

The permitted stopover time is 24 hours.

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 (including cruises), 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** during the **period of insurance**.

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.

In addition any trip solely within **your home area** under annual multi trip cover 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, exclusions 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/UK

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

Valuables

means photographic, and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; televisions; portable video, audio and computer equipment (DVD, CD, mini-disc, MP3/4 players, iPods, iPads, computerised tablets, eBooks, Kindles etc) and all associated discs and accessories; spectacles; prescription sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; precious stones and articles made of or containing gold, silver or other precious metals.

Vermin

means rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

We/Us/Our/Insurer

MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

You/Your/Yourself/Insured Person(s)

mean each person travelling on a **trip** whose name appears on the policy schedule and for whom the appropriate premium has been paid, resident in the **United Kingdom** and has been for the past six months prior to the date of issue, and registered with a **medical practitioner** and at the date of application not being more than 75 years.

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 at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

Dual insurance

If, at the time of any incident which results in a valid 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).

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.

Cancellation

Automatic 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 the address shown in **your** schedule 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 give rise to a claim has occurred.

Cancellation outside the statutory period

You may cancel this policy at any time after the cancellation period by writing to the address shown in **your** schedule. If **you** cancel after the cancellation period no premium refund will be made.

Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of 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 at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. Claims

If **you** would like to make a claim please contact **us** at:

TopDog Insurance Claims Department

PO Box 5775

Southend-on-Sea

Essex

SS1 2JY

Phone: 0330 400 1416 or 0117 930 5279

Claims forms can be obtained from www.travelclaimsservices.com, or

email claims@travelclaimsservices.com to obtain a claim form.

You are required to register **your** claim with **us** within 31 days of returning from **your** trip. Any delay in submitting **your** claim to insurers may result in part or all of **your** claim not being accepted, and a written explanation of the delay will be required for **your** claim to be considered.

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 refuse any claim without **our** permission in writing.

You or **your** legal representatives must supply at **your** own expense all information, evidence, details of household insurance 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 subsequently recovered or if there is any salvage, then it will 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, user manual or bank or credit card statements.

2. 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.

3. Fraud

You must not act in a fraudulent manner.

If **you** or anyone acting for **you**

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- Make a statement in support of a claim knowing the statement to be false in any respect or
- Submit a document in support of a claim knowing the document to be forged or false in any respect or
- Make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance

Then

- we** shall not pay the claim
- we** shall not pay any other claim which has been or will be made under the policy
- we** may at **our** option declare the policy void
- we** shall be entitled to recover from **you** the amount of any claim already paid under the policy
- we** shall not make any return of premium
- we** may inform the Police of the circumstances.

Important conditions relating to health

Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident.

It is very important that **you** read and understand the following.

- You** will not be covered for **medical conditions** if **you** have not told **us** about them all when questioned or **we** have not agreed to cover them. **You** will also not be covered for anything that arises from, or is in any way related to, or has been triggered or caused by, a **medical condition**, unless **you** have told **us** about the condition/s and **we** have agreed to cover them.
- If **we** are unable to cover the **medical condition**, this will mean that **you** and any other person insured by **us** will not be covered for any directly related claims arising from the **medical condition**.
- If **your** health changes after **you** purchased **your** policy but before **you** travel, **you** must tell **us** about these changes if because of these **you** have:
 - changed **your** medication
 - seen a doctor and have seen or been referred to a consultant or specialist
 - been admitted to hospital for, or are waiting to receive treatment (including surgery, tests or investigations) or the results of tests and investigations

We will then tell **you** if **we** can cover these **medical condition(s)** and if there is any additional premium to pay.

If **we** cannot cover **your medical condition(s)**, or **you** do not want to pay the additional premium quoted, **we** will give **you** the choice of either:

- making a cancellation claim for any pre-booked **trips**; or
 - continuing the policy but without cover for **your medical condition(s)**; or
 - cancelling **your** policy and receiving a proportionate/partial refund (provided that **you** have not made a claim or are about to).
- We** will not pay any directly related claims if at the time of taking out this insurance or when booking a **trip** under an annual multi trip policy **you**:
 - have any **medical conditions** for which in the past 2 years:
 - you** have had or are waiting for any consultations, investigations or follow-ups;
 - you** are having or have had treatment or prescription medication;
 - you** are on a waiting list for, or knew **you** needed surgery, inpatient treatment or tests at a hospital or clinic at the date **you** bought the policy or the date **you** book **your trip**;
 - have **EVER** had treatment for cancer; or
 - have **EVER** been diagnosed with or treated for any of the following:
 - a heart attack, angina, chest pain(s), or any other heart condition
 - high blood pressure, blood clots, raised cholesterol, aneurysm or circulatory disease
 - any form of stroke, TIA (Transient Ischaemic Attack), or brain haemorrhage

UNLESS

You have told **us** about all **your** relevant **medical conditions** and **we** have accepted them in writing.

You should contact **us** at by calling **0330 123 5611** if:

- you** need to declare a **medical condition**;
 - you** are unsure whether a **medical condition** needs to be declared or not.
- We** will not pay any directly related claims if at the time of taking out this insurance or when booking a **trip** under an annual multi trip policy **you**:
 - Are receiving or waiting for tests, investigations or treatment for any condition or set of symptoms that have not been diagnosed;
 - have been given a terminal prognosis by a doctor;
 - We** will not pay any directly related claims if at any time **you**:
 - travel against the advice of a **medical practitioner** or where **you** would have been advised against travel if **you** had sought their advice before beginning **your trip**;
 - incur costs for medical treatment or consultation at any medical facility during **your trip** that **you** knew would be required before travelling;
 - are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment;
 - are not taking the recommended treatment or prescribed medication for a **medical condition** as directed by a **medical practitioner**;
 - travel against health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

Important limitations – Cancelling and cutting short your holiday

This policy will not cover any claims under Section A (Cancellation, curtailment or trip interruption) that result directly from any **medical condition you** knew about before the policy started or before the booking of any **trip**, and that affects:

- a **close relative** who is not travelling and is not insured under this policy;
- someone travelling with **you** who is not insured under this policy; or
- a person **you** plan to stay with on **your trip**;

if during the 90 days prior to taking out this insurance or when booking a **trip**, they:

- needed surgery, inpatient treatment or hospital consultations;
- needed any treatment or prescribed medication; or
- were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic; or
- had been diagnosed with a terminal condition (that will cause their death).

You should also refer to the General exclusions on page 5.

General exclusions applicable to all sections of the policy

We will not pay for claims arising directly 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 occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. Costs

Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to a hospital abroad due to an **insured person's** illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs unless **we** authorised these or they are part of a valid claim under Sections A, B or C.

5. Winter sports

Your participation in winter sports unless the appropriate winter sports premium has been paid, and **you** are under the age of 66 prior to the commencement of the **period of insurance** in which case cover will apply under those sections shown as covered for winter sports in **your** schedule for:

- the winter sports specified in the list on page 6 and
- 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.

6. Professional sports or entertaining

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

7. Other sports or activities

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

- specified in the list on page 6 or
- shown as covered in **your** schedule.

8. Jumping from vehicles, buildings or balconies

You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, 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.

9. Unauthorised use of swimming pools

The unauthorised use of a swimming pool outside the specified times of opening.

10. Tour operator & airline failure

Any claim that results from the tour operator, airline or any other company, firm or person not being able or not being willing to carry out any part of their obligation to **you** (unless **you** are entitled to reimbursement under Section M – Scheduled airline failure).

11. Search and rescue

Any search and rescue costs.

12. Alcohol abuse

You drinking too much alcohol, or any form of alcohol abuse including alcohol withdrawal, where it is reasonably foreseeable that such consumption could result in a serious 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.

13. Suicide, drug use or solvent abuse

You wilfully 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).

14. Unlawful action

Your own unlawful action or any criminal proceedings against **you**.

15. 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 for loss of earnings following **bodily injury**, illness or disease.

16. 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, **curtailment** or **trip** interruption charges).

17. Travelling against FCO or WHO advice

Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential travel (this does not apply to Section A – Cancellation, curtailment and trip interruption charges if the date the **trip** was booked or the policy was purchased before the date the advice was issued).

18. Fit to Travel

Where **you** were not fit to undertake **your trip** when booking your trip or purchasing this policy.

19. Costs covered elsewhere

Where there is another insurance policy covering the same risk.

20. Safety Precautions

Where **you** are not wearing a helmet whilst on a motorcycle, motor scooter or moped. Where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.

Sports and activities covered

Participation in the following activities is covered at no additional premium and without the need for prior declaration, when 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 other sports or activities not mentioned, please telephone the Topdog Insurance helpline on **0330 123 5611** as they may be able to offer cover for an additional premium. Details of those sports and activities for which **you** have purchased cover will be added to **your** policy schedule.

Cover for **manual work** will be provided where such work is solely in a voluntary capacity for a charity registered under the Charity Commission in England, and Wales, the Scottish charity regulator or the Department for Social Development in Northern Ireland, and where there is no financial gain. In such circumstances, there will be no cover for hands on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 metres above the ground or working with animals, and there is no cover under Sections D – Personal accident and G – Personal liability.

Covered as standard without charge

No cover under Section G – Personal liability for those sports or activities marked with *, all other terms and conditions of the policy will apply.

abseiling (within organiser's guidelines)	jet boating (no racing) *
administrative or clerical occupations	jet skiing (no racing) *
aerobics	jogging
amateur athletics (track and field)	karting (no racing)
archaeological digging	kayaking (up to grade 2 rivers)
archery	korfball
assault course	marathon running (non professional)
badminton	motor cycling (full UK licence held) *
banana boating	mountain biking (no racing)
bar/restaurant work *	netball
baseball	octopush
basketball	orienteeing
beach games	paint balling/war games (wearing eye protection) *
billiards/snooker/pool	parachuting (tandem only)
body boarding (boogie boarding)	parascending (over water)
bowls	pony trekking
bungee jumping/swoop (within organisers guidelines)	power boating (no racing and non-competitive) *
camel riding *	racket ball
canoeing (up to grade 2 rivers)	rambling
clay pigeon shooting *	refereeing (amateur only)
climbing (on climbing wall only)	ringos
cricket	roller skating/blading/in line skating (wearing pads and helmets)
croquet	rounders
cross country running (non competitive)	rowing (no racing)
curling	running (non-competitive and not marathon)
cycling (no racing)	safari trekking (must be organised tour)
deep sea fishing	sailing/yachting (if qualified or accompanied by a qualified person and no racing) *
driving any motorised vehicle (other than a Quad bike) for which you are licensed to drive in the United Kingdom (other than in motor rallies or competitions) *	sand boarding / surfing /skiing
elephant riding/trekking *	scuba diving up to depth of 30 metres (if PADI or equivalent qualified or accompanied by qualified instructor and not diving alone)
falconry	small bore target shooting / rifle range shooting (within organisers guidelines) *
fell walking/running	skateboarding
fencing	sledging (not on snow)
fishing	snorkelling
fives	softball
flying as a fare paying passenger in a fully licensed passenger carrying aircraft	spear fishing (without tanks)
football (amateur only and not main purpose of trip)	speed sailing (no racing) *
fruit or vegetable picking (non-mechanical)	squash
glass bottom boats *	students working as counsellors or university exchanges for practical course work (not manual work)
gliding (under instruction) *	surfing
go karting (within organisers guidelines) *	swimming
golf	swimming with dolphins / elephants
handball	Sydney harbour bridge (walking across clipped onto safety line)
horse riding with a helmet (excluding competitions, racing, jumping and hunting)*	table tennis
hot air ballooning (organised pleasure rides only)	tall ship crewing (no racing) *
hovercraft driving/passenger *	ten pin bowling
hurling (amateur only and not main purpose of trip)	tennis
ice skating (1 day maximum)	trampolining
indoor climbing (on climbing wall)	

tree canopy walking

trekking/hiking/endurance activities up to 3,000 metres above sea level

tug of war

volleyball

wake boarding

water polo

water skiing/water ski jumping

Lapland – If travelling to Lapland for no more than 2 nights, participation in the following activities are covered without the additional winter sports premium being required: husky dog sledding (organised, non-competitive with local driver) and sledging/sleigh riding as a passenger (pulled by horse or reindeer)*.

Winter sports – Payment of the optional winter sports additional premium is required to extend all sections of **your** policy to include winter sports activities as detailed in the winter sports cover section.

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	skiing – mono
big foot skiing	skiing – off piste but within the resort boundaries‡
blade skating	sledging/tobogganing
cross country/nordic skiing	sledging/sleigh riding as a passenger (pulled by horse or reindeer)*
dry slope skiing	snow blading
glacier skiing/walking	snow boarding on piste‡
husky dog sledding (organised, non-competitive with local driver)	snow boarding – off piste but within the resort boundaries‡
ice go karting (within organisers guidelines)*	snow mobiling (skidoo)*
ice skating (for more than 1 day)	snow shoe walking
ice windsurfing*	snow tubing
kick sledging	tobogganing
ski – blading	training/racing (ski school)
ski boarding	winter walking (using crampons and ice picks only)
skiing on piste‡	
skiing – alpine	

You are **not** covered when engaging in organised competitions (other than as part of ski school instruction) or when skiing/snow boarding against local authoritative warning or advice.

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

Medical Assistance Helpline

Need medical help abroad? Call us first on +44 (0)203 362 2446

For emergencies: if **you** are taken by ambulance to hospital following an emergency call, **you** or a travelling companion should call **us** as soon as possible once **you** have been admitted to hospital.

For non-emergencies: if **you** need a GP, or need to go to A&E or a clinic, **Call Us First**, before **you** try to locate help, so **we** can guide **you** to the safest and most appropriate source of treatment.

If **you** are unfortunate enough to need medical help whilst abroad please **Call Us First** on the Medical Assistance Helpline

+44 (0)203 362 2446

Our highly experienced multi-lingual team are available to talk 24 hours a day, to advise **you** or **your** travelling companion of what steps to take. Their aim will always be to establish the best treatment available to **you** in the country **you** are visiting.

Our first steps will always be to...

- Confirm that **you're** in a place of safety;
- Establish the best local treatment available to **you**; and
- Consider **your** health and best interests;
- Make sure that the necessary medical fees are guaranteed.

Important note: it may affect **your** claim if **you, your** travelling companion or a doctor/nurse does not contact **us** on the number above. **We** do not cover any costs over £500 where prior agreement regarding treatment has not been obtained from the Medical Assistance Helpline.

Our highly experienced multi-lingual team of in-house doctors, nurses and experienced case managers will advise **you, your** travelling companion, and/or **your** treating doctor, of what steps to take.

We understand how important it is to have someone who...

- **You** can contact at any time of the day or night
- **You** can trust has the medical expertise to guide **you** to the right course of treatment
- Has an in-depth understanding of how and when to transfer sick and injured patients back home
- Will speak to **you** in a language **you** can understand.

Our team is focused on trying to take some of the worry out of what can be an incredibly stressful situation so we'll keep **your** key contacts updated on **your** progress for **you** and if need be, we'll fly a doctor or nurse out, with specialist repatriation equipment, to accompany **you home**.

We actively monitor the capabilities of medical facilities throughout the world and use this knowledge to determine whether **you** need to be transferred to a different facility. Once **we** are satisfied that **you** are getting the appropriate treatment, **we** will agree a treatment plan with **your** treating doctor and **you**. If **you** cannot be discharged in time to continue **your trip** as planned, **we** will make arrangements to bring **you home** at the appropriate time.

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 an European Health Insurance Card (EHIC) by completing an application form via www.ehic.org.uk. **You** can also apply by telephoning the EHIC application line on 0300 330 1350. This will entitle **you** to benefit from the reciprocal 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 policy excess under Section B – Emergency medical and other expenses.

Australia

If **you** need medical treatment in **Australia**, **you** should enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** should 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. Alternatively, please call the Medical Assistance Helpline for guidance.

If **you** are admitted to hospital, **you** must contact the Medical Assistance Helpline as soon as possible and get their authorisation in respect of any treatment NOT available under MEDICARE.

A note to all insured people, doctors and hospitals

This is not a private medical insurance. If **you** need any medical treatment, **you** must tell us immediately or **we** may not guarantee medical expenses. If **you** need any medical treatment, **you** must allow us or our representatives to see all of **your** medical records and information.

Contact the Medical Assistance Helpline on telephone number: +44 (0)203 362 2446.

Section A – Cancellation, curtailment and trip interruption charges

What is covered

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

- cancellation of the **trip** is necessary and unavoidable or
 - the **trip** is curtailed or interrupted before completion
- as a result of any of the following events occurring:
- The death, **bodily injury**, illness, disease or **complications of pregnancy and childbirth** of:
 - you**
 - any person with whom **you** are travelling or have arranged to travel with
 - any person whom **you** have arranged to stay with
 - your close relative**
 - your close business associate**.
 - Compulsory quarantine, jury service attendance or being called as a witness (but not as an expert witness) at a Court of Law of **you** or any person who **you** are travelling with or have arranged to travel with.
 - Redundancy (provided employment has been on a continuous full time basis with the same employer for at least 24 months and qualifies for payment under current redundancy payment legislation and, at the time of booking the **trip** or purchasing this policy, there was no reason to believe anyone would be made redundant) of **you** or any person who **you** are travelling with, or have arranged to travel with.
 - You** or any person who **you** are travelling with, 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 such 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**.
 - A government directive prohibiting all travel to, or recommending evacuation from, the country or area **you** were planning to visit or were staying in, as a result of natural disasters (such as earthquakes, fires, tsunamis, landslides, floods, hurricanes or epidemic(s) / pandemic(s)).
 - 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, tsunami, avalanche, hurricane, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

Special conditions relating to claims

- You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of the Medical Assistance Helpline 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.
- 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.
- If **you** cancel the **trip** due to:

bodily injury, illness, disease, mental or nervous disorder 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.
- On the condition that **you** contact **us** first, and that **we** make all the travel arrangements, **we** will pay necessary additional travelling costs incurred in returning **you home** in the event **you** have a valid **curtailment** claim. If the situation permits, and the period of **your** original booked **trip** has not expired, **we** will also pay necessary additional travel costs in transporting **you** back to the location abroad. Travel by air will be limited to one economy/tourist class ticket for each **insured person**.

- We** will only consider the unused expenses of a person who has taken out insurance cover with Topdog Insurance. For example, if **you** are travelling with someone who is not insured, **we** only pay **your** proportion of costs, not theirs.

What is not covered

- The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
- The cost of **your** unused original tickets where the Medical Assistance Helpline 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**.
- Any costs relating to airport taxes, air passenger duty, airport charges, service charges, facility charges, user fees or security charges or airport departure duty (whether irrecoverable or not).
- Any claims arising directly from:
 - Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**
 - 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**.
- Travel tickets paid for using any airline mileage or supermarket reward scheme, for example Air Miles or Avios points, unless evidence of specific monetary value can be provided.
- Accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.
- The cost of going back to the original destination to finish **your** trip and the costs of more accommodation there.
- The provider (for example, an airline, hotel, ferry company and so on) not providing any part of the trip **you** have booked, (this could be a service or transport) unless the event is covered by this policy. If this happens, **you** should claim against the provider.
- Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a **medical practitioner** as necessary due to **complications of pregnancy and childbirth**;
- Anything mentioned in the General exclusions.

You should also refer to the Important conditions relating to health on page 5.

Please remember

We will work out claims for cutting short **your** holiday from the day **you** return to **your** home area (or **your** final country if **you** are on a one-way trip), or from the day **you** have to go into hospital as an inpatient to the day **you** are discharged. **Your** claim will only be based on the number of full days **you** have not used.

Claims evidence

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

A medical certificate from the treating **medical practitioner** 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 showing 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 the claim that **we** may ask **you** for.

To make a claim under this section, please call:

Medical assistance whilst overseas +44 (0)203 362 2446
or other claims when you have returned home 0330 400 1416 or 0330 400 1416

Section B – Emergency medical and other expenses

What is covered

We will pay **you** up to the amount shown in the summary of cover for the following expenses which are necessarily incurred within 12 months of the incident as a result of **your** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

- Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
- Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the amount shown in the summary of cover **you** incurred outside of **your home area**.
- If **you** die:
 - outside **your home area**, the reasonable additional cost of burial or cremation expenses abroad up to a maximum of the amount shown in the summary of cover plus the reasonable cost of returning **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**
 - within **your home area**, the reasonable additional cost of returning **your** ashes or body to **your home** up to a maximum of £750.
- reasonable additional transport (economy class) 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 Medical Assistance Helpline, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from **your home area** or escort **you**, and additional travel expenses to return **you** to **your home area** or a suitable hospital nearby if **you** cannot use the return ticket.

- With the prior authorisation of the Medical Assistance Helpline, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home area** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the Medical Assistance Helpline agree otherwise. When travelling in **your home area**, if **you** are hospitalised 50 miles or more from **home**, either through sudden illness or accident, **we** will arrange and pay for **your** transfer to a suitable hospital near **your home** when it becomes medically feasible.

Special conditions relating to claims

- You** must give notice as soon as possible to the Medical Assistance Helpline 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.
- If **you** suffer **bodily injury**, illness or disease, **we** reserve the right to move **you** from one hospital to another and arrange for **your** repatriation to **your home area** at any time during the **trip**. **We** will do this if, in the opinion of the Medical Assistance Helpline 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.

What is not covered

- The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**. In the event of any **bodily injury** occurring as a result of **manual work** involving voluntary labour, the policy excess under this section will be increased to £250, unless you have arranged Platinum cover.
- 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.
- The cost of **your** unused original tickets where the Medical Assistance Helpline 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**.
- Any claims arising directly in respect of:
 - Costs of telephone calls, other than:
 - calls to the Medical Assistance Helpline 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
 - any costs incurred by **you** when **you** receive calls on **your** mobile from the Medical Assistance Helpline for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - The cost of taxi fares, other than those for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital. However, any costs incurred by **you** to visit another person or by another person visiting **you** in hospital are not covered.
 - The cost of treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or illness which necessitated **your** admittance into hospital.
 - Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
 - Any form of treatment or surgery which in the opinion of the Medical Assistance Helpline or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - 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.
 - Additional costs arising from single or private room accommodation.
 - Treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre unless agreed by the Medical Assistance Helpline.
 - Any expenses incurred after **you** have returned to **your home area**, unless **you** are travelling in **your home area** for 2 or more consecutive nights in pre-booked accommodation on an annual multi trip policy.
 - Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
 - for private treatment or
 - are funded by a reciprocal health agreement (RHA) between these countries and/or islands.
 - Expenses incurred as a result of a tropical or other disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication
 - Your** decision not to be repatriated after the date when, in the opinion of the Medical Assistance Helpline, it is safe to do so.
 - Any extra costs after the time when, in **our** medical advisor's opinion, **you** are fit to return to **your** home area (or **your** final country if **you** are on a one-way trip).
 - Any medical treatment that **you** receive after **you** have refused the offer of returning to **your** home area, when, in the opinion of **our** medical advisors, **you** are fit to travel.
 - Costs of more than £500 which **we** have not agreed beforehand.
 - Where **you** do not comply with the treatment agreed by the treating doctor and the Medical Assistance Helpline.
 - Any costs which are covered under a reciprocal health agreement between the government of the UK and that of **your** country of loss including costs covered by the European Health Insurance Card (EHIC).
- Anything mentioned in the General exclusions.

You should also refer to the Important conditions relating to health on page 5.

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 for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Medical Assistance Helpline.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call:

**Medical assistance whilst overseas +44 (0)203 362 2446
or other claims when you have returned home 0330 400 1416 or
0117 930 5279**

Section C – Hospital benefit

What is covered

We will pay **you** the amount shown in the summary of cover 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 **you** or **your** visitors during **your** stay in hospital.

Special conditions relating to claims

- You** must give notice as soon as possible to the Medical Assistance Helpline 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

- Any claims arising directly from:
 - Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - 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.
 - relating to treatment or services provided by a convalescent or nursing **home** or any rehabilitation centre.
 - following **your** decision not to be repatriated after the date when, in the opinion of the Medical Assistance Helpline, it is safe to do so.
 - Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - relating to any form of treatment or surgery which, in the opinion of the Medical Assistance Helpline or **us** (based on information provided by the **medical practitioner** in attendance) can be delayed reasonably until **your** return to **your home area**.
 - as a result of a tropical or other disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
 - occurring in England, Scotland, Wales, Northern Ireland, the Isle of Man or the 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**.
- Anything mentioned in the General exclusions.

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 on which **you** were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.

Any other relevant information relating to the claim that **we** may ask **you** for.

**To make a claim under this section, please call: 0330 400 1416
or 0117 930 5279**

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:

- in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- 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 up to the amount shown in the summary of cover, if during **your** trip **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.

Please note – Claims from an **insured person** under 18 years of age or over 65 years of age will be limited to £1,000.

Special conditions relating to claims

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

Provisions

- Benefit is not payable to **you**:
 - Under more than one of the covers as outlined in the summary of cover.
 - For Permanent total disablement until one year after the date **you** sustain **bodily injury**.
 - For Permanent total disablement if **you** are able or may be able to carry out any relevant occupation.

What is not covered

- Anything mentioned in the General exclusions.

Claims evidence

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

In the event of accidental death, the original death certificate.

A medical certificate or report relating to claims for loss of limb, loss of sight or permanent total disablement.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0330 400 1416 or 0117 930 5279

Section E – Baggage

What is covered

- We** will pay **you** up to the amount shown in the summary of cover for the accidental loss of, theft of or damage to **baggage**. The amount payable will be less a deduction for wear, tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **baggage**.

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

- Up to the amount shown in the summary of cover for any one article, pair or set of articles (for example, a set of golf clubs)
 - Up to the amount shown in the summary of cover for the total for all **valuables**.
 - Up to the amount shown in the summary of cover for **business goods or equipment** owned by **you** but not hired, loaned or entrusted to **you**.
- We** will also pay **you** up to the amount shown in the summary of cover 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 12 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

- 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**.
- 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 to them, in writing, details of the loss, theft or damage and get written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - get a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
- You** must provide proof of ownership for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the Claims evidence for examples of what **we** will accept as proof.

What is not covered

- The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person** (except claims under subsection 2. of What is covered).
- 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. **You** must make any claims for delayed baggage to the airline within 21 days of getting it back.
- Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless:
 - it is locked out of sight in a **secure baggage area** and;
 - forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment**, and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- 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.

- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- 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.
- Mobile phones and mobile phone accessories, prepaid minutes **you** have not used, mobile rental charges or prepayments (for example, a contract phone with free minutes and text messages).
- Anything mentioned in the General exclusions.

Claims that result from **you** losing **your** baggage or it being damaged or delayed while being held by an airline, should be made to the airline first. Any money **you** get under this policy will be reduced by the amount of compensation **you** receive from the airline for the same event.

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.

Proof of ownership 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.

Proof of ownership consists of receipts for the items claimed or if receipts cannot be provided alternative forms of proof, such as bank statements, guarantees, instruction manuals, insurance valuation certificates or photographs will suffice.

Repair report where applicable.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0330 400 1416 or 0117 930 5279

Section F – Personal money, passport and documents

What is covered

- We** will pay **you** up to the amount shown in the summary of cover for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences and the cost of the emergency replacement or temporary passport or visa). **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:

- Up to the amount shown in the summary of cover for bank notes, currency notes and coins
 - £50 for bank notes currency notes and coins, if **you** are under the age of 18.
- We** will pay **you** up to the amount shown in the summary of cover for reasonable additional travel and accommodation expenses incurred necessarily outside **your home area** to obtain a replacement of **your** passport or visa which has been lost or stolen outside **your home area**.

Special conditions relating to claims

- 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 of the loss, theft or attempted theft of all **personal money**, passports or documents.
- If **personal money** or passports are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider, **you** must report (at **your** own expense) to them, in writing, details of the loss, theft or damage and get written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
- 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 to them, in writing, details of the loss, theft or damage and obtain written confirmation. If documents are lost, stolen or damaged whilst in the care of an airline **you** must:
 - get a Property Irregularity Report from the airline.
 - 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).
 - keep all travel tickets and tags for submission to **us** if **you** are going to make a claim under this policy.
- You** must provide proof of ownership for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the Claims evidence for examples of what **we** will accept as proof.

What is not covered

- The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
- Loss, theft of or damage to **personal money** or **your** passport or visa 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.
- 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.
- 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 Air Miles or Avios points), unless evidence of specific monetary value can be provided.
7. Anything mentioned in the General exclusions.

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 of 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.

Proof of ownership should take the form of currency exchange receipts, cash withdrawal slips or bank statements.

Receipts or bills for any transport and accommodation expenses claimed for.

Receipt for all currency and travellers' cheques transactions.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0330 400 1416 or 0117 930 5279

Section G – Personal liability

What is covered

We will pay up to the amount shown in the summary of cover (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 in respect of 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 not a person living in **your home**
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**, anyone in **your** employment or anyone living in **your home** 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 give rise to a claim as soon as possible.
2. **You** must send **us** every writ, 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** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall 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 policy excess as shown in the summary of cover for each and every claim arising from the same incident claimed for under this section relating to any temporary holiday accommodation occupied by **you**.
2. Compensation or legal costs arising directly 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 communicable disease or virus.
3. Anything mentioned in the General exclusions.

Claims evidence

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

Full details in writing of any incident.

Any writ, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0330 400 1416 or 0117 930 5279

Section H – Delayed departure and abandonment

You are entitled to claim for either delayed departure or abandoning **your** holiday, but not for both.

The benefit provided under 1. below is intended to provide compensation if **you** are delayed at **your** point of departure and is only applicable if **you** have travelled there and checked-in. If **you** have not travelled to **your** departure point **you** will not be covered even if **you** have checked-in online.

What is covered

If departure of the **public transport** on which **you** are booked to travel is delayed at the final **departure point** from or to **your home area** for at least 12 hours from the scheduled time of departure due to:

- 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**:

Delayed departure

1. Up to the amount shown in the summary of cover (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually travel, or

Abandoning your trip

2. Up to the amount shown in the summary of cover for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay if, after a delay of at least 12 hours, **you** choose to cancel **your trip** before departure from **your home area**.

If **you** have to abandon **your** outward trip where the delay has been caused by a strike or industrial action, poor weather conditions or a mechanical breakdown, **we** will pay for **your** unused travel and accommodation expenses, including any local prepaid excursions, tours or activities, up to the amount shown in the table of benefits after any amount that **you** can get back is taken off.

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

Please note: If **you** are a Channel Islands resident travelling outside the **United Kingdom**, then this cover only applies to the outward and inward journey from the **United Kingdom**.

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 number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider.

You should make claims that result from abandoning **your** holiday and happen as a result of the circumstances described in the EU travel directives to the airline first. **We** will pay any money under this policy after the amount of compensation **you** receive from the airline for the same event is taken off.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person** under subsection 2. of What is covered.
2. Claims arising directly from:
 - a. Strike or industrial action or air traffic control delay or adverse weather conditions existing or being publicly announced or forecast 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. Volcanic eruptions and/or volcanic ash clouds.
3. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
4. Any claim that results from **you** missing a connecting flight.
5. Anything mentioned in the General exclusions.

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 abandonment claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation showing 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.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0330 400 1416 or 0117 930 5279

Section I – Missed departure

What is covered

We will pay **you** up to the amount shown in the summary of cover for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to **your home area** if **you** fail to arrive at the international **departure point** in time to board the **public transport** on which **you** are booked to travel on the initial international journey 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.

You may claim only under one of either Section I – Missed departure or, Section H – Delayed departure for the same event.

Please Note: If **you** are a Channel Islands resident travelling outside the **United Kingdom** then this cover only applies to the outward and inward journey from and to the **United Kingdom**.

Special conditions relating to claims

1. If **you** make a claim caused by any delay happening on a public road, **you** must get written confirmation or other evidence (at **your** own expense) from the Police, emergency breakdown services or authority who went to the accident or breakdown of the location, reason for and duration of the delay.
2. **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. Claims arising directly from:
 - a. Strike or industrial action or air traffic control delay or adverse weather conditions existing or being publicly announced or forecast 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. Volcanic eruptions and/or volcanic ash clouds.
2. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
3. Anything mentioned in the General exclusions.

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 Police or emergency breakdown services confirming the location, reason for and duration of the delay on a public road if appropriate.

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 for any transport, accommodation or other costs, charges or expenses claimed for.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0330 400 1416 or 0117 930 5279

Section J – UK departure assistance and Missed UK connection

What is covered

We will pay **you** up to the amount shown in the summary of cover to meet the additional costs incurred should **you** be delayed or miss **your** connection as follows:

On your outward journey from the United Kingdom

If, after leaving **your home**, **you** are delayed during **your** internal/connecting journey to the airport, port, coach or rail terminal, as a result of disruption, cancellation, delay, **curtailment**, suspension, failure or alteration of **public transport**, or breakdown or accident immobilising the private vehicle in which **you** are travelling, **we** will:

1. provide assistance to enable **you** to continue **your** journey to the **United Kingdom** international **departure point**
2. where necessary, reimburse **you** for alternative transport or emergency local help, including the towing of **your** vehicle to the nearest garage.

On your return to the United Kingdom

1. If **your** main international air, sea, coach or rail carrier is delayed and **you** miss **your** pre-booked and pre-paid **United Kingdom** internal travel connection by scheduled **public transport** **we** will:
 - a. assist **you** to reach **home** from the point where **you** transfer from the main international air, sea, coach or rail carrier.
 - b. liaise with the onward transport provider to advise of **your** late arrival and will, if necessary, reimburse **you** for alternative travel arrangements to enable **you** to get **home** within a reasonable time.
2. Should **you** arrive at the **United Kingdom** transfer point on time but **you** are unable to continue **home** as planned due to the disruption, cancellation, delay, **curtailment**, suspension, failure or alteration of **your** planned internal travel connection by scheduled **public transport**; **we** will:
 - a. reimburse **you** for necessary alternative transport, local emergency assistance, recovery of the private vehicle and the passengers to **home** or overnight accommodation if no alternative transport is available until the following day or whilst awaiting repairs to the private vehicle.

Special conditions relating to claims

1. If **you** suffer delays, **you** must obtain written confirmation (at **your** own expense) from the carrier (or their handling agents) stating the period and reason for delay.
2. If the private vehicle in which **you** are travelling or intending to travel is immobilised by

breakdown or accident, then **you** will be responsible for authorising repairs and for meeting any costs other than for 1 hour's roadside assistance and towing charges to the nearest garage.

3. **You** must take every reasonable step to commence and complete the journey to the **United Kingdom** international **departure point** on time.

What is not covered

1. Claims arising from strike or industrial action or air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date **you** purchased this insurance or at the time of booking any **trip**.
2. Claims due to **you** allowing insufficient time to complete **your** journey to the **departure point**.
3. Withdrawal from service (temporary or otherwise) of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any claim to the transport operator involved.
4. Additional costs where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
5. Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
6. Immobilisation or loss of any vehicle **you** have taken abroad on **your trip**.
7. Anything mentioned in the General exclusions.

Claims evidence

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

A letter from the carriers (or their handling agents) confirming the period of delay and the reason for the delay.

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: 0330 400 1416 or 0117 930 5279

Section K – Legal expenses and assistance

What is covered

We will pay up to the amount shown in the summary of cover 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 £10,000 for Standard cover, and £20,000 for Premier cover.

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** will decide the point at which **your** legal case cannot usefully be pursued further. After that, no further claims can be made against **us**.
5. **We** may include a claim for **our** legal costs and other related expenses.
6. **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

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**, the Medical Assistance Helpline 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 based directly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where, in **our** opinion, the estimated amount of compensation payment is less than £1,000 for each **insured person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. The costs of any Appeal.
11. Claims by **you** other than in **your** private capacity.
12. Anything mentioned in the General exclusions.

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 the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0330 400 1416 or 0117 930 5279

Section L – Hijack and kidnap

What is covered

If **you** are prevented from reaching **your** scheduled destination as a result of hijack or kidnap of the aircraft or ship in which **you** are travelling, **we** will pay **you** up to the amount shown in the summary of cover. This benefit is only payable if no claim is made under Section A – Cancellation, curtailment or trip interruption charges or Section H – Delayed departure.

Special conditions relating to claims

1. Claims will not be accepted for hijack or kidnap that have directly resulted from the activities of an **insured person**.
2. **You** have no family or business connections that have directly led to a claim under this section.
3. All **your** visas and documents are in order.
4. **You** must report any hijack or kidnap to the police as soon as possible upon **your** release and provide **us**, within 30 days of returning from the **trip**, with a police report confirming that **you** were unlawfully detained and the dates of such detention.

What is not covered

1. Any claim relating to payment of ransom monies.
2. Any claim arising out of any act(s) by **you** which would be considered an offence by a court of the **United Kingdom** if they had been committed in the **United Kingdom**.
3. Any claim where the detainment, internment, hijack or kidnap of **you** has not been reported to or investigated by the police or local authority.
4. Anything mentioned in General exclusions.

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 confirming that **you** were unlawfully detained and the dates of such detention.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0330 400 1416 or 0117 930 5279

Section M – Scheduled airline failure

The following definitions apply specifically to this section:

Irrecoverable loss

Deposits and charges paid by **you** for **your trip** which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the **scheduled airline** or another insurance company or a government agency or a travel agent or credit card company.

Trip

The outward journey and return journey on a **scheduled airline** booked and paid for by **you**.

Scheduled airline

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

Insolvency or financial failure

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

What is covered

We will pay up to the amount shown in the summary of cover for the **irrecoverable loss** of:

1. unused flight ticket charges paid for a **scheduled airline** flight associated with **your trip** that are not refundable and which were incurred before **your** departure date if **you** have to cancel **your trip** or if **you** have already completed the outward journey;
2. the extra cost of a one way airfare of a standard no greater than the class of journey on the outward journey to allow **you** to complete the return journey of **your trip** as a result of the **insolvency or financial failure** of the airline on which **you** are booked to travel causing the flight (or flights) on which **your trip** depends that were subject to advanced booking being discontinued and **you** not being offered from any other source any reasonable alternative flight or refund of charges **you** have already paid.

What is not covered

1. Any expense following **your** disinclination to travel or to continue with **your trip** or loss of enjoyment on **your trip**.
2. Any expense arising from circumstances which could reasonably have been anticipated at the time **you** booked **your trip**.
3. Any form of travel delay or other temporary disruption to **your trip**.
4. Any loss sustained by **you** when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of **insolvency or financial failure** (as defined herein) of the **scheduled airline** or other relevant company was announced.

5. Any loss sustained in respect of Charter flight tickets associated with a package holiday and/or other flight tickets not on a **scheduled airline** as defined.
6. Anything mentioned in the General exclusions.

Claims evidence

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

Full details of the travel itinerary supplied to **you**.

Your unused travel tickets.

Receipts or bills for any transport costs claimed for.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0330 400 1416 or 0117 930 5279

Sections N, O, P, Q and R – Winter sports

Only operative if indicated in the schedule

Cover for Sections N, O, P, Q and R only operates:-

1. 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**, if the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.

Section N – Ski equipment

Only operative if indicated in the schedule

What is covered

We will pay **you** up to the amount shown in the summary of cover for the accidental loss of, theft of or damage to **your** own **ski equipment**, or for hired **ski equipment**. The amount payable will be less a deduction for wear tear and depreciation (loss of value – calculated from the table below), or **we** may at **our** option 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 £250.

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 to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. 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.
3. **You** must provide proof of ownership for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the Claims conditions for examples of what **we** will accept as proof.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
2. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle unless:
 - a. it is locked out of sight in a **secure baggage area**
 - b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such 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), deterioration, atmospheric or climatic conditions, moth, **vermin**, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
5. Winter sports equipment **you** left unattended in a public place, unless the claim is about skis, poles or snowboards, and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm
6. Anything mentioned in the General exclusions.

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.

Proof of ownership for items lost, stolen or damaged.

Repair report where applicable.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0330 400 1416 or 0117 930 5279

Section O – Ski equipment hire

Only operative if indicated in the schedule

What is covered

We will pay **you** up to the amount shown in the summary of cover 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 24 hours of **your** own **ski equipment**.

Special conditions relating to claims

- 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 of the loss, theft or attempted theft of **your** own **ski equipment**.
- 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 to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline, **you** must:
 - get a Property Irregularity Report from the airline.
 - 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).
 - keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
- You** must provide proof of ownership for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the Claims conditions for examples of what **we** will accept as proof.

What is not covered

- Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle unless:
 - it is locked out of sight in a **secure baggage area**
 - forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, **vermin**, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in the General exclusions.

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.

Proof of ownership 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 the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0330 400 1416 or 0117 930 5279

Section P – Ski pack

Only operative if indicated in the schedule

What is covered

We will pay **you**:

- Up to the amount shown in the summary of cover for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your** **bodily injury**, illness or disease.

- Up to the amount shown in the summary of cover for the unused portion of **your** lift pass if **you** lose it.

Special conditions relating to claims

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

What is not covered

- Anything mentioned in the General exclusions.

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 the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0330 400 1416 or 0117 930 5279

Section Q – Piste closure

Only operative if indicated in the schedule

What is covered

We will pay **you** up to the amount shown in the summary of cover 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:

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

If no alternative sites are available, **we** will instead pay **you** compensation of up to the amount shown in the summary of cover.

Special conditions relating to claims

- 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 that skiing facilities were closed in **your** resort and the reason for the closure.

What is not covered

- Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
- Anything mentioned in the General exclusions.

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 that 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 the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0330 400 1416 or 0117 930 5279

Section R – Avalanche or landslide cover

Only operative if indicated in the schedule

What is covered

We will pay **you** the amount shown in the summary of cover for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** booked resort or returning **home** if **you** are delayed by avalanche or landslide. The cover only applies to trips taken outside **your** home area during the published ski season for **your** resort.

Special conditions relating to claims

- 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

- Anything mentioned in the General exclusions.

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 or landslide 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 the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0330 400 1416 or 0117 930 5279

Data Protection Act 1998 Notice

Introduction

Please make sure that **you** read and understand this Data Protection notice as it explains to **you** what **we** will do with the information that **you** give **us** in respect of this travel insurance policy. If **you** apply for **our** products and/or services it is highly likely that **we** will need both personal and sensitive data about **yourself** and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise.

You should show this notice to any other person covered under **your** insurance policy. If **your** application includes other individuals **you** should obtain their consent to **us** using their personal information as described in this notice before **you** give their information to **us**.

When **we** use the terms '**we**', '**our**' or '**us**' in this Data Protection notice, **we** mean both Citybond Holdings Plc and MAPFRE Asistencia.

The ways in which **we** use the personal information **you** give to **us** are described below. **Your** insurance policy is made available to **you** by Citybond Holdings Plc and MAPFRE Asistencia.

We will sometimes use the personal information **you** give to **us** for different purposes than Citybond Holdings Plc.

The Data Controllers

Citybond Holdings Plc and MAPFRE Asistencia are the Data Controllers of all information collected and processed in the context of the insurance policy.

Protection And Uses Of Your Personal Data

The security of **your** personal information is very important to **us**. All personal information that **you** supply to **us** either in respect of **yourself** or other individuals in connection with **our** products and/or services will be treated in confidence by **us** and will be used by **us** for the purpose of providing and administering **our** products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if **you** complete an application form for **our** products and/or services **you** will be giving **your** consent to such information being processed by **us** (which may include other companies within the Citybond and MAPFRE Asistencia) or **our** agents. **We** may collect **your** personal information from third parties where this is necessary in order to provide insurance services to **you**.

We may analyse the personal information **you** provide in combination with any other information that **we** lawfully hold or receive for the purposes of reviewing, tailoring and improving **our** products and services. **We** may also engage the services of third parties to perform any such analysis on **our** behalf, however in doing so **we** will ensure that all such activities are carried out in compliance with the applicable data protection legislation.

In order to protect **your** privacy, **we** will anonymise any information **we** analyse as far as possible.

Your personal and sensitive data may also be shared with the underwriter of **our** insurance products. It may be necessary to pass **your** personal and sensitive data to other companies for processing on **our** behalf, or to organisations with which **we** work to provide the benefits under **your** policy (for example, to a hospital which is responsible for any treatment **you** receive through **your** policy). Some of these companies or organisations may be based outside Europe in countries which may not have the laws to protect **your** personal data, but in all cases **we** will ensure that it is kept securely and only used for the purposes described in this notice.

Inaccurate Data

If **you** believe that **we** are holding inaccurate information about **you** in relation to **your** insurance policy, please contact **us** and **we** will be happy to correct any errors.

Telephone Calls

Please note that for **your** and **our** mutual protection telephone calls to **us** may be monitored and/or recorded for the purposes of:

- establishing facts relevant to **our** business;
- checking that **we** comply with laws, regulations and self-regulatory procedures;
- checking and/or demonstrating the standards that **we** should be meeting, for example, for quality control and staff training purposes;
- preventing or detecting crime;
- investigating or detecting the unauthorised use of **our** systems, to secure **our** system and to ensure the effective operation of **our** systems.

Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the Police, loss adjustors and other third parties that **we** engage to investigate claims;
- Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this. **We**, and other organisations involved in the administration of **your** policy, may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
 - Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity;
 - Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **we** access or contribute to.

[When **we** investigate claims, **we** may conduct searches of publicly accessible information about **you** available on the internet, including using sources such as search engines and social media].

Customer Satisfaction Surveys

We aim to continuously improve the services **we** offer to **our** customers. Occasionally **we** carry out customer satisfaction surveys which may be for **our** own benefit or for more general interest, and **we** may need to collect further information about **you** in connection with them. Surveys will usually be carried out by **us** but in some circumstances **we** will use an external firm. **Your** participation in such a survey is entirely optional but **your** help and feedback would be appreciated.

Contact Us

If **you** have any questions about the way in which **we** use **your** personal information, please contact the Customer Helpline or **our** Data Protection Officer.

Complaints procedure

Making yourself heard

We are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. If this happens, **we** want to hear about it so that **we** can try to put things right.

If you have a complaint about the sale of your policy

In the first instance, please write to:

Customer Care Manager
Topdog Insurance
109 Elmers End Road
Beckenham
Kent
BR3 4SY or
By email to quality@topdoginsurance.co.uk

If you have a complaint about a claim

In the first instance, please write to:

The Customer Relations Manager
TopDog Insurance Customer Relations Department
One Victoria Street,
Bristol Bridge,
Bristol,
BS1 6AA
E.mail: complaints@travelclaimsservices.com

If **you** are still not satisfied with the way **we** have handled **your** complaint, **you** may then take **your** complaint to the Financial Ombudsman Service who will investigate **your** complaint.

Insurance Division
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone: 0300 123 9123
E-mail: complaint.info@financial-ombudsman.org.uk

Complaints about non-insured events and your travel arrangements must be referred to your travel organiser.

Help for you to plan your trip abroad

All information can be freely obtained by visiting the Foreign and Commonwealth Office website.

Before you go

- Check our travel advice pages for the country you are visiting. Sign up for email alerts and you'll get the latest updates for that country
- Follow @FCOtravel on Twitter to get the latest travel updates and advice
- Find out where the nearest embassy will be – check their website to find out what services they offer and their opening times
- Don't travel without insurance – make sure it covers you for any activities you are likely to undertake including extreme or water sports
- If you're travelling within the European Economic Area you can get a free European Health Insurance Card for free or reduced emergency care – you still need full travel insurance though!
- You can call 112 to contact the emergency services in any EU country
- Research the health risk on the NHS travel health information page as soon as possible before travelling, and if necessary visit your GP or a travel clinic
- If you have a pre-existing medical condition, make sure you take enough medical supplies for the duration of your visit and any unexpected delays. Medical supplies may be subject to supply constraints in some countries and in remote areas
- Make sure you've got correct visas for the country you are visiting and that your passport is valid
- All first time adult passport applicants must now attend an interview to verify their identity. It now takes up to six weeks to get a first passport. For more information please read our passports information
- For certain countries your passport must be valid for 6 months after the date you travel – check the entry requirements before you go
- Make a note of your passport number and consider taking a photocopy with you and/or storing it online using a secure data storage site
- Make sure you fill in the emergency contact details in your passport. This will make it much easier for us to contact someone if necessary
- Tell family and friends where you are going and leave them your contact details, insurance policy details and your itinerary and/or store them online using a secure data storage site
- Make sure you have enough money to cover emergencies and any unexpected delays. Consider taking more than one means of payment with you (cash, debit card, credit card)
- Find out if travellers cheques are appropriate for your destination and keep a separate record of their numbers
- Invest in a good travel guide to help you plan your trip
- If you're going to be driving abroad, make sure your licence is current and valid and be aware of the driving laws in the country you are visiting
- Check the HM Revenue & Customs Travel website for information on duty-free allowances, banned goods etc

When you are away

- Think about what you are doing at all times and trust your instincts – don't take risks that you wouldn't at home
- Don't openly display valuables such as mobile phones or digital cameras and consider using a padlock on suitcases or backpacks
- Find out about local customs and dress, behave accordingly and obey local laws – there may be serious penalties for breaking a law that might seem trivial at home
- Be careful when taking photographs, videos or using binoculars. Such activities may be misunderstood, especially near military installations
- Consider taking your mobile with you or renting one while you're away. Store useful numbers such as the local police and the nearest embassy or consulate
- Check with your service provider to make sure your phone works abroad
- Respect the environment – don't buy wildlife souvenirs, conserve resources

like water and don't drop litter

- Check import regulations for food and plants before you attempt to bring them back to the UK

Getting married abroad

Contact the local authorities in the country where you want to get married or enter into a civil partnership to find out what you need to do.

Your marriage or civil partnership should be recognised in the UK if you follow the correct process according to local law.

You might be asked to get certain documents from the UK government if you're a British national.

Visit www.gov.uk/browse/citizenship/citizenship to find out:

- Which documents you can get
- How to apply for them

Financial protection for holidays

If your travel provider goes bankrupt when you're abroad on holiday you need to know you won't get stranded without a refund. Fortunately there are several associations that exist to help protect and support you – we've explained how below.

Book your foreign holiday through a reputable travel company

Good travel agents and tour operators will give you security through:

- An Air Travel Organisers Licence (ATOL)
- Membership with an approved body such as ABTA; the Association of Bonded Travel Organisers Trust (ABTOT); the Association of Independent Tour Operators (AITO); Bonded Coach Holidays (BCH); or the Federation of Tour Operators (FTO)
- A suitable insurance policy
- A protection scheme or trust fund for any payments you make in advance

Many of the travel arrangements provided by these kinds of companies are protected in case of the financial failure of the travel company. You should, however, always ask your travel company if financial protection applies to your travel arrangements. If it doesn't, the company may be able to offer suitable insurance to cover you.

If you have booked a 'package' holiday (usually a combination of transport and accommodation) in the UK then you will be protected by the Package Travel Regulations, which give consumers special protection where things go wrong or circumstances change in the period after the booking has been made.

Air Travel Organiser's Licensing

ATOL is a consumer protection scheme for air holidays and flight, managed by the Civil Aviation Authority (CAA).

How ATOL protects you

The scheme protects you from losing money or being stranded abroad when a travel firm goes out of business.

All travel firms that sell air holidays and flights in the UK must hold an ATOL, which is only issued after a firm has met the CAA's criteria. Licensed travel firms must also contribute to a financial protection fund managed by the Air Travel Trust (ATT). In the event of an ATOL travel firm's failure, the CAA uses the fund to ensure people abroad are able to finish their holidays and fly home, while those unable to travel are able to receive a refund. ATOL is the only scheme for flights and air holidays sold by travel firms in the UK.

How you can get ATOL protection

When you make a holiday booking, make sure the travel firm has a licence; firms are required to display their ATOL licence number on websites and in brochures, and when you book, the ATOL holder or their agent must give you an ATOL Certificate confirming you are ATOL protected immediately when you pay any money (even a deposit) for an air holiday or flight. This should include the name of the licensed firm you've booked with, their ATOL number and details of what's protected. You should take these documents with you when you travel.

You will not be protected by ATOL if you:

- Just buy a scheduled flight and receive an airline ticket or other airline confirmation within 24 hours of payment
- You book direct and pay an airline direct

The ATOL website has more information about the ATOL scheme and you check whether your travel firm is licensed. For further details please visit www.caa.co.uk

In a medical emergency

- first check that the circumstances are covered by this policy
- then having done this telephone the Medical Assistance Helpline stating your name and policy number

Important telephone numbers	
Medical assistance abroad	+44 (0)203 362 2446
To make a claim	0330 400 1416 or 0117 930 5279
Customer services	0330 123 5611

Valid for policies issued between 1st January 2016 and 31st December 2016, for all departures up to 31st December 2017.

Policy arranged by



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