

Your Travel Insurance Policy

Single Trip · Annual Multi-Trip

2020

Master Policy Number: RTBCA40017-03

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 and curtailment Loss of deposit	£1,500	£100 £25	£5,000	£50 £25
B	Emergency medical expenses abroad	£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 24hrs)	Nil	£500 (£25 per 24hrs)	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	£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 24hrs)	Nil
M	Scheduled airline failure	£1,500	£100	£2,000	£50
Cruise cover (You are only covered when travelling on a cruise if you have paid the appropriate additional premium)					
N	Missed port	£300 (£50 per port)	Nil	£300 (£50 per port)	Nil
O	Stateroom / Cabin confinement	£300 (£50 per 24hrs)	Nil	£300 (£50 per 24hrs)	Nil
P	Unused pre-booked excursions	£300	Nil	£300	Nil
Q	Itinerary change	£300 (£50 per change)	Nil	£300 (£50 per change)	Nil
R	Cruise connection	£1,500	Nil	£1,500	Nil
Winter Sports (Optional)					
S	Ski equipment	£500	£100	£500	£50
	Hired ski equipment	£250	£100	£250	£50
T	Ski equipment hire	£300 (£15 per 24hrs)	Nil	£300 (£15 per 24hrs)	Nil
U	Ski pack	£500	Nil	£500	Nil
	lost lift pass	£200	Nil	£200	Nil
V	Piste closure	£200 (£20 per 24hrs)	Nil	£200 (£20 per 24hrs)	Nil
W	Avalanche or landslide	£150 (£30 per 24hrs)	Nil	£150 (£30 per 24hrs)	Nil

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Policy summary

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 specially arranged and administered on behalf of TopDog Insurance by tifgroup, and is made up of a number of different sections offering different types of cover, and brought together to create this product for you. Unless otherwise stated this policy is underwritten and administered by tifgroup and insured by Union Reiseversicherung AG (URV).

URV are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority.

TopDog Insurance and tifgroup are trading names of Travel Insurance Facilities Plc, which is authorised and regulated by the Financial Conduct Authority FRN306537.

Type of insurance and cover

Travel insurance for Single Trips or Annual Multi-Trip – 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

All insured persons must be the following ages or under at the date of buying this insurance:

Single Trip policies – 85 years of age or under, but winter sports cover is restricted to those aged 70 years or under.

Annual Multi-Trip policies – 75 years of age or under, but winter sports cover is restricted to those aged 70 years or under.

All ages at the date of policy purchase and not date of trip departure.

Conditions

You are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed this in writing.

You are not going on a cruise unless you have paid the additional premium and received confirmation from us in writing.

It is essential that you refer to the 'Important conditions relating to health' section on page 5 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.

Your TopDog travel insurance policy is not a private medical insurance policy and does not cover private medical treatment, private hospital costs or other related expenses incurred unless these have been specifically agreed and authorised by the Medical Emergency Assistance Company.

This policy only provides cover in the event of an accident or sudden illness that requires emergency treatment. In the event of any medical treatment becoming necessary which results in a claim under this insurance, you will be expected to allow insurers or their representatives unrestricted reasonable access to your medical records and information.

There is no cover under Section B – Emergency medical expenses abroad and Section C – Hospital benefit for claims occurring in your home area.

You have agreed that this policy, schedule and any endorsements will only be available in English and shall be governed by and construed in accordance with the law of England and Wales.

All communication relating to this policy or any claims will be in English.

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

Please note: The European Health Insurance Card (EHIC) is not available to residents of Channel Islands or Isle of Man.

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 expenses abroad, 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 on pages 5-6 – 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 on pages 5-6 in the policy wording.

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

You drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.

Wilful, self inflicted injury (except where it is to save human life), 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 and curtailment 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 terminal condition.

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. If we cannot cover ALL 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).

You should also refer to the General exclusions on pages 5-6.

Returning early to your home area

We must agree for you to return to your home area (or your final country of a one-way trip) under Section B (Emergency medical expenses abroad) or Section A (Cancellation and curtailment). If we do not agree, we will not provide cover and may reduce the amount we pay you to return to your home area (or the final country of a one-way trip).

Pregnancy and childbirth

Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise:

Toxaemia, Gestational diabetes, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.

Excesses

Under most sections of this policy you have to pay the first part of any claim. This is called an excess. All excesses shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim. This amount is shown under each of the sections where it applies. Your excess may be increased to include existing medical conditions confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

Property claims

The Baggage section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear and depreciation will be deducted.

Exclusions under Section A – Cancellation and curtailment

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.

More than the proportionate cost of your trip and any claim against the policy where you have not insured for the full cost of your trip.

Exclusions under Section B – Emergency medical expenses abroad

Any medical expenses incurred in private facilities if we have confirmed that medically capable public facilities are available.

Treatment or surgery which, in the opinion of the tifgroup-assistance in conjunction with your treating doctor, 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.

The usage of drones. (See policy definition on page 3)

A deduction for wear, tear and depreciation will be made.

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 international 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 detention, 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.

Your scheduled airline is in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy

Exclusions under Sections S, T, U, V and W

A deduction for wear, tear and depreciation will be made.

Duration

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

Cancellation rights

We have a cancellation and refund policy, which you will find on pages 4-5.

Claim notification

To make a claim telephone 0333 999 2703.

Complaints procedure

Tell us what is wrong – please see page 15 on how to do this.

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** (Union Reiseversicherung AG UK) who will provide the services and benefits described in this policy.

TopDog Insurance sells travel insurance products underwritten by the insurer, explains features, limitation and exclusions of the policy, and provides services in relation to the issue, renewal or continuation of a 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, Channel Islands or British Forces Posted Overseas** 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, Channel Islands or British Forces Posted Overseas**.

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

Meet your insurers

This insurance is underwritten by tifgroup, a trading name of Travel Insurance Facilities Plc., and insured by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England and Wales. Company No. FC024381. Branch No. BRO06943. Union Reiseversicherung AG is a public body corporate with limited liability. Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany, Registered Number: HRB 137918.

Union Reiseversicherung AG is authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG is a member of the Financial Services Compensation Scheme. Travel Insurance Facilities Plc is authorised and regulated by the Financial Conduct Authority FRN306537.

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.

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.

BFPO

British Forces Posted Overseas.

Back country

Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.

Baggage

means luggage, clothing, personal affects and **valuables** (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.

Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Change in medical condition

You must tell TopDog if your health changes after **you** purchased **your** policy but before **you** travel if **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 waiting to receive treatment (including surgery, tests or investigations) or the results of tests or investigations.

Close business associate

means a business partner, director or employee of **your**s who has a close working relationship with **you**.

Close relative

Spouse or partner who **you** are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).

Complications of pregnancy and childbirth

Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst **you** are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise:

Toxaemia, Gestational diabetes, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

Please note **we** will not cover denial of boarding by **your** carrier so **you** should check that **you** will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking **your** **trip** you are aware that **you** are pregnant, that **you** ensure that **you** are able to have the required vaccinations for that **trip**, no cover will be provided for cancellation in the event that, after booking **you** discover travel is advised against, or **you** are unable to receive the appropriate and required vaccinations for that country.

Couple

You and **your** husband / wife / civil partner / spouse or partner who **you** are living with at the same address as **you**. Each **Insured person** is covered to travel independently.

Cruise

A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s, rivers or oceans that may include stops at various ports.

Curtailed/Curtail/Curtailed

means 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** based on the number of complete days of **your trip** **you** have not used.

Domestic flight

A flight where the departure and arrival takes place within **your home area**.

Drones

Un-manned aerial vehicle

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 for which **you** have paid the appropriate premium, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within **your home area** once **you** commence **your trip**, and during **your** return journey to **your home**.

You will be covered when travelling by recognised public transport between countries, but not if **you** are being paid to crew a private motor or sailing vessel or are travelling by private plane.

Please note: No cover is provided under Section B – Emergency medical expenses abroad and Section C – Hospital benefit within **your home area**.

United Kingdom: England, Scotland, Wales, 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.

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

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

Home

means **your** normal place of residence in the **United Kingdom, Channel Islands** or **BFPO**.

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.

For residents at a **BFPO** address, **your home area** is the country in which you are posted overseas. (Please note that for the purpose of this insurance each of these areas is defined as a separate area of residence).

International departure point

The airport, international rail terminal or port from which **you** depart from **your home area** to **your** destination, and from where **you** depart to begin the final part of **your journey home** at the end of **your trip**.

Manual work

Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground

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 two storeys 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 expenses abroad) 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.

Off-Piste

Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including **back country** or areas marked or prohibited from entry.

On-Piste

Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste'.

One-way trip

means a **trip** or journey made by **you** within the countries of the **geographical areas** but excluding **your home area**, 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 71 years of age upon payment of the appropriate premium.

Single Trip

means the period of the trip and terminating upon its completion or **your** return to **your home area** (whichever is earlier) but not in any case exceeding the period shown in the schedule.

- 31 days for each **insured person** up to and including 85 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 buses, coaches, **domestic flights** or trains that run to a published scheduled timetable.

Redundancy

Being an employee where **you** qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

Relevant information

A piece of important information that would increase the likelihood of a claim under **your** policy.

Repatriation

means the return of someone named on the policy to their **home**, a hospital, nursing home or funeral directors in their **home area**.

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.

Tifgroup-assistance

Provides the 24 hours/365 day medical repatriation and assistance services on behalf of Travel Insurance Facilities, UK branch of Union Reiseversicherung AG

Tifgroup-claims

Provides the claims services on behalf of Travel Insurance Facilities, UK branch of Union Reiseversicherung AG.

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.

Travelling companion

A person with whom **you** are travelling with and on the same booking, or with whom **you** have arranged to meet at **your trip** destination with the intention of spending a proportion of **your trip** with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.

Trip

means any holiday, business or pleasure **trip**, journey or pre-paid excursion made by **you** where **you** have made a booking such as, a flight or accommodation, 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.

Please note: No cover is provided under Section B – Emergency medical expenses abroad and Section C – Hospital benefit within **your home area**.

No cover when travelling on a **crruise** unless **you** have paid the additional premium and received confirmation from **us** in writing.

Unattended

means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your** possessions.

United Kingdom/UK

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

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

Union Reiseversicherung AG UK.

Winter sports

Skiing, snowboarding and ice skating.

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, Channel Islands** or **BFPO** 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 for Annual Multi-Trip policies, and 85 years for Single Trip policies.

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.

Multiple insured persons

You must get permission from any other person whose information **you** intend to provide on this policy before **you** provide it. In submitting any other person's details, **you** are confirming to **us** that **you** have their permission to do so and that they understand how their details will be used.

Each person is insured within their own right, any request to remove one of the named adults from a policy must be accompanied by written or verbal consent from the adult concerned.

Accurate & relevant information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information **you** give to **us** is not misleading. This applies both when **you** take the policy out and at any time during the policy period. If **you** do not do so, **we** reserve the right to void **your** policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel **your** policy following a misrepresentation or suspected fraud, **we** will give **you** seven days' notice of cancellation of the policy by recorded delivery to **you** at **your** last known address.

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. Failure to comply with **your** duty to minimize consequences of the loss shall entitle **us** to reduce payment of the claim proportionally, taking into account resulting damages and **your** culpability.

Cancellation

Automatic cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for Annual Multi-Trip 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

Should **you** wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, the following cancellation terms will be applied dependant on what type of policy **you** have purchased.

Single Trip policies - If **we** agree to refund, then **we** will refund 50% of the policy premium. If **you** have also paid an additional premium because of an existing medical condition, **we** will refund that portion in full.

Annual Multi-Trip policies - If **we** agree to a refund, then **we** will refund 1/12th of the total premium (including any additional premium charged for an existing medical condition) **you** have paid, for each full calendar month remaining on the policy from the date of cancellation.

We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to **you** at **your** last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of **our** staff or agents.

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

For all claims under Sections A-J and L-W

Please visit www.tifgroup.co.uk/services/claims/forms/ to download a claim form.

You can also email claims@tifgroup.co.uk or call us on 0333 999 2703.

Open 8am-8pm Weekdays, 9am-1pm Saturdays.

You can view our frequent questions and answers at www.tifgroup.co.uk/services/claims/faqs

To make a claim under Section K - Legal expenses please contact:

Pennington Manches LLP on 0345 241 1875

Open 8.30am - 7.00pm Weekdays

For all claims please quote Master Policy Number: RTBCA40017-03, and TopDog Insurance.

To submit a claim **you** must do the following:

- Produce **your** insurance validation documentation confirming **you** are insured before a claim is submitted;
- Give **us** full details, in writing, of any incident that may result in a claim under any section of the policy at the earliest possible time.
- Provide all necessary information and assistance **we** may require at **your** own expense (including, where necessary, medical certification and details of **your** National Health Number, or equivalent, and Private Health Insurance).
- Pass on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- Provide full details of any House Contents and All Risks Insurance policies **you** may have.
- Ensure that all claims are notified within 3 months of the incident occurring.
- Not abandon any property to **us** or the claims office.
- Not admit liability for any event or offering to make any payment without **our** prior written consent.

If **we** are required to do so, **we** can:

- Make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- Take over and deal with, in **your** name, the defence / settlement of any claim made under the policy.
- Subrogate against the responsible party and take proceedings in **your** name, but at **our** expense, to recover for **our** benefit the amount of any payment made under the policy.
- Obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or **curtailment** of the **trip**.
- Only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by **us**.
- Settle all claims under the law of the country that **you** live in within the **United Kingdom** or **Channel Islands** unless **we** agree otherwise with **you**.
- Submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the **United Kingdom** or **Channel Islands**.

Important conditions relating to health

These apply to Section A – Cancellation and curtailment, Section B – Emergency medical expenses abroad and Section C – Hospital benefit and Section D – Personal accident. It is very important that **you** read and understand the following.

1. **You** will not be covered for **medical conditions** if **you** have not told TopDog Insurance about them and they have not agreed to cover them in writing. **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 TopDog Insurance about the condition/s and they have agreed to cover them and confirmed this in writing.
2. If TopDog Insurance 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 claims arising from the **medical condition**.
3. **We** will not pay any claims if at the time of taking out this insurance or when booking a **trip** under an Annual Multi-Trip policy **you**:

- a. have any **medical conditions** for which in the past 2 years:
 - i **you** have had or are waiting for any consultations, investigations or follow-ups;
 - ii **you** are having or have had treatment or prescription medication;
 - iii **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 trips**;
- b. have **EVER** been diagnosed with or treated for any of the following:
 - Any type of Heart or Circulatory condition
 - Any type of Stroke, TIA (Transient Ischaemic Attack) or High Blood Pressure
 - A Brain Haemorrhage
 - Any type of Breathing Condition (such as Asthma)
 - Any type of Cancer (even if now in remission)
 - Any type of Diabetes
 - Any type of Irritable Bowel Disease
4. If **your** health changes after **you** purchased **your** policy but before **you** travel, **you** must tell TopDog Insurance 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 TopDog Insurance will then tell **you** if they can cover these **medical condition(s)** and if there is any additional premium to pay.If TopDog Insurance 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)**. **We** will cancel any applicable medical screening for this policy and **you** will receive a proportionate/partial refund (provided that **you** have not made a claim or are about to); or
- cancelling **your** policy and receiving a proportionate/partial refund (provided that **you** have not made a claim or are about to).

UNLESS

You have told TopDog Insurance about all **your** relevant **medical conditions** and they have accepted them in writing.

You should contact TopDog Insurance 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.
5. **We** will not pay any claims if at the time of taking out this insurance or when booking a **trip** under an Annual Multi-Trip policy **you**:
 - a. Are receiving or waiting for tests, investigations or treatment for any condition or set of symptoms that have not been diagnosed;
 - b. have been given a terminal prognosis by a doctor;
 6. **We** will not pay any claims if at any time **you**:
 - a. 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**;
 - b. incur costs for medical treatment or consultation at any medical facility during **your trip** that you knew would be required before travelling;
 - c. are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment;
 - d. are not taking the recommended treatment or prescribed medication for a **medical condition** as directed by a **medical practitioner**;
 - e. travel against health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
 - f. choose not to adhere to medical advice given.

Please note - It is vital that **you** answer each question honestly and accurately, taking care not to make any misrepresentation of the facts, as inaccurate answers may result in **insurers** declining any claims costs that, as a result, may arise.

You should also refer to the General exclusions on pages 5-6.

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 expenses abroad, 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 71 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:
 - a. the **Winter Sports** specified in the list on page 6 and
 - b. any other **Winter Sports** shown as covered in **your** schedule for a period of no more than 17 days in total in each **period of insurance** under Annual Multi-Trip policies, and for the period of the **trip** under Single Trip policies.
6. **Cruise**
You travelling on a **cruise** unless **you** have paid the appropriate additional premium to include **cruise** cover, and this is confirmed in writing by **us**.
7. **Professional sports or entertaining**
Your participation in or practice of any professional sports or professional entertaining.
8. **Other sports or activities**
Your participation in or practice of any other sport or activity, **manual work** or racing unless:
 - a. specified in the list on page 6.
 - b. shown as covered in **your** schedule.

9. **Jumping from vehicles, buildings or balconies**
You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
10. **Unauthorised use of swimming pools**
The unauthorised use of a swimming pool outside the specified times of opening.
11. **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).
12. **Search and rescue**
Any search and rescue costs following a rescue.
13. **Excessive alcohol consumption**
Drinking enough alcohol that it seriously affects **your** decision making or that **you** suffer injury or illness from either long-term alcohol abuse or one off 'binge'.
14. **Suicide, drug use or solvent abuse**
Your 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).
15. **Unlawful action**
Your own unlawful action or any criminal proceedings against **you**.
16. **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.
17. **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 and curtailment).
18. **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 and curtailment if the date the **trip** was booked or the policy was purchased incurred before the date the advice was issued).
19. **Fit to Travel**
Where **you** or **your travelling companion** were not fit to undertake **your trip** as confirmed by **your**, or **your travelling companions medical practitioner** when booking **your trip** or purchasing this policy.
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.
21. **Motorised vehicles**
You travelling in/on a motorised vehicle for which **you** do not hold appropriate qualifications and license to drive/ride in **your home area**.
22. **Pillion Passenger**
You riding pillion where the rider does not hold appropriate qualifications and license to drive the vehicle in the country of use.
23. **Carrier refusal**
Your carriers refusal to allow **you** to travel for whatever reason.

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 two storeys above the ground or working with animals, and there is no cover under Section D – Personal accident and Section G – Personal liability.

Covered as standard without charge

No cover under Section D – Personal accident and 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)	bowls
administrative or clerical occupations	bungee jumping/swoop (within organisers guidelines)
aerobics	camel riding *
amateur athletics (track and field)	canoeing (up to grade 2 rivers) *
archaeological digging	clay pigeon shooting *
archery *	climbing (on climbing wall only)
assault course	cricket
badminton	croquet
banana boating	cross country running (non competitive)
bar/restaurant work *	curling
baseball	cycling (no racing)
basketball	deep sea fishing
beach games	driving any motorised vehicle (other than a Quad bike) for which you are licensed to drive in the United Kingdom (other
billiards/snooker/pool	
body boarding (boogie boarding)	

than in motor rallies or competitions) *
 elephant riding/trekking *
 falconry
 fell walking/running
 fencing
 fishing
 fishes
 flying as a fare paying passenger in a fully licensed passenger carrying aircraft
 football (amateur only and not main purpose of trip)
 fruit or vegetable picking (non-mechanical)
 glass bottom boats *
 gliding (under instruction) *
 go karting (within organisers guidelines) *
 golf
 handball
 horse riding with a helmet (excluding competitions, racing, jumping and hunting)*
 hot air ballooning (organised pleasure rides only) *
 hovercraft driving/passenger *
 ice skating (1 day maximum)
 indoor climbing (on climbing wall)
 jet boating (no racing) *
 jet skiing (no racing) *
 jogging
 karting (no racing) *
 kayaking (up to grade 2 rivers) *
 korfball
 marathon running (non professional)
 motor cycling (full licence held for cc of motorcycle, helmet must be worn) *
 mountain biking (no racing)
 netball
 octopus
 orienteering
 paint balling/war games (wearing eye protection) *
 parachuting (tandem only) *
 parasending (over water) *
 pony trekking
 power boating (no racing and non-competitive) *
 racket ball
 rambling
 refereeing (amateur only)
 ringos
 roller skating/blading/in line skating (wearing pads and helmets)
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 D – Personal accident and Section G – Personal liability for those sports or activities marked with *

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.

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	

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

Medical Assistance Helpline

What you should do if you need out-patient treatment or treatment for a minor injury or illness

Please be aware that this is a travel insurance policy and not private medical insurance, therefore you should always try to use public health facilities if they are available.

FOR A NON-URGENT MEDICAL SITUATION

That is something **you** would normally see your GP or minor injuries unit for, so **you** don't need to attend a hospital but do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on foot?

We have teamed up with Medical Solutions UK Ltd, who offer UK registered doctors who give medical support and assessment over the phone and are able to prescribe globally. This means **you** can quickly access support with minor ailments without disrupting **your trip** too much. **You** can access this facility free of charge by calling +44 161 468 3797.

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

OPTIMAL CARE

In **our** experience access to the best doctors, diagnostics and optimal care, particularly in Europe but also across many destinations worldwide, is to be found within the regulated environment of state hospitals. Whilst they don't always look as nice as some private facilities, we have experience of good clinical outcomes without the risk of a patients' health being compromised by commercial interest, or immoral and dangerous practices such as extortion, detainment and withdrawal of treatment. If **you** would like to know more about **our** approach to best medical care overseas and repatriation planning, please visit **our** website <https://philosophies.tifgroup.co.uk/>

IN THE EVENT THAT YOU DO RECEIVE OUTPATIENT TREATMENT WHEN YOU ARE TRAVELLING:

in European Union Countries – if **you** present **yourself** at a public facility **you** should show your EHIC;

in Australia – **you** should enrol for Medicare, and have it accepted.

*Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and **your** standard policy deductible will be waived from any claim **you** may then make. If **you** are unable to use the EHIC, **you** will have to pay the medical facility and submit a claim when **you** get home, the policy deductible will then be applied.*

in Turkey, Cyprus, Egypt and Bulgaria, **we** utilise the services of Charge Care International who can arrange for the bill to be paid directly. **You** simply fill in a Charge Care form in the medical facility to confirm the nature of the treatment received and pay **your** policy deductible to the facility.

They will then send the remaining bill directly to Charge Care for payment. www.chargecare.net **everywhere else in the World** – if there is no suitable public facility that will treat **you** free of charge, **you** can pay the medical facility and retain all receipts so that **you** can make a claim when **you** get home.

Please note: If the costs are likely to exceed £500 or you are admitted to a hospital, you should then call us on +44 (0)333 003 7181

WHAT TO DO IF YOU HAVE A MEDICAL EMERGENCY WHEN YOU ARE AWAY

PLEASE NOTE:

This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private facilities if **we** have confirmed that medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0)333 003 7181

Whilst the actual medical care **you** receive is the hands of the local doctors attending **you**, **we** can obtain the medical information **we** need from them to establish what is wrong, as well as their treatment and discharge plans. **We** can support **you** in the event **you** are admitted to a facility that may not be suitable for **your** clinical needs or where there are concerns over practice. **We** will then advise on, and can put in place, suitable repatriation plans to get **you** home as soon as it is medically safe to do so. **We** will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to **your** individual needs and **your** recovery.

It is important that you are aware of the following:

Medical Treatment

- There is no cover for:
 - routine, non-emergency or elective treatment
 - or treatment that can wait until your return home.
- Our doctors are not treating you; they are not responsible or in control of the clinical care **you** are receiving in a medical facility.
- In some instances, **you** may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency rooms can be busy at certain times and so it is possible **you** may have to wait as **you** would in **your** local NHS hospital, unless **you** require critical care.
- Once **you** are discharged from hospital this does not always mean **you** are fit to fly home – For example, if **you** were in the UK and suffered the same injury/illness, then **you** would not consider flying out on holiday so soon after surgery/treatment/incident.

Repatriation (bringing you home)

- Coming home straight away is not always an option even if **you** are considered 'fit to fly' by the treating doctor.

- **We** have a medical team with experience of aviation medicine who will advise on both the timing and method of repatriation that is best suited to **your** individual needs and **your** recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if **your** health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

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 expenses abroad.

Please note: The European Health Insurance Card (EHIC) is not available to residents of the Channel Islands or Isle of Man.

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 **tifgroup-assistance** helpline for guidance.

If **you** are admitted to hospital, **you** must contact the **tifgroup-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.

There is no cover for any claims under Section B – Emergency medical expenses abroad and Section C – Hospital benefit within **your home area**.

Contact the tifgroup-assistance helpline on telephone number: +44 (0)333 003 7181.

Section A – Cancellation and curtailment

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 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:

- a. cancellation of the whole **trip** is necessary and unavoidable or
- b. cancellation of a pre-paid excursion booked in **your home area** up to £250 is necessary and unavoidable or
- c. the **trip** is curtailed or interrupted before completion as a result of any of the following events occurring:
 1. The death, **bodily injury**, illness, disease or **complications of pregnancy and childbirth** of:
 - a. **you**
 - b. any person with whom **you** are travelling or have arranged to travel with
 - c. any person whom **you** have arranged to stay with
 - d. **your close relative**
 - e. **your close business associate**.
 2. 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.
 3. 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.
 4. **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**.
 5. 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)).
 6. 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

1. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of the **tifgroup-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.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.

3. If **you** cancel the **trip** due to:

bodily injury, illness, disease, a new **medical condition** 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.

4. On the condition that **you** contact **tifgroup-assistance** first, and **tifgroup-assistance** 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.
5. **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**.
- Any claim if, at the time **your** policy starts or booking a **trip**, whichever was the later, any person on whom the **trip** depends, including the person with whom **you** are travelling or have arranged to travel, a person with whom **you** have arranged to reside temporarily, a **close relative**, friend or **close business associate**, had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
 - had been given a terminal prognosis, or been told that their condition was likely to get worse in the next 12 months.
- The cost of **your** unused original tickets where the **tifgroup-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**
- 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**;
- Your** failure to obtain the required ESTA, Visa, vaccinations or inoculations in time.
- Cancellation caused by the fear of an epidemic, pandemic, infection or allergic reaction
- Any resumption of **your trip** once it has been **curtailed**. There is no further cover once **you** have returned to **your home area**.
- Your curtailment** travel costs must be the same standard as that of **your** pre-booked return travel costs as part of **your** original **trip**.
- Anything mentioned in the General exclusions on pages 5-6.

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**, a copy of the 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.

Section B - Emergency medical expenses abroad (not Private Health Insurance)

Please be aware that this is a travel insurance policy and not private medical insurance, this means there is **no cover** for any medical expenses incurred in private facilities if **we** have confirmed that medically capable public facilities are available.

This section provides insurance for emergency medical costs not 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). This is not Private Medical Insurance.

Please note: The European Health Insurance Card (EHIC) is not available to residents of the **Channel Islands** or Isle of Man.

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 **you** 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**.
- In the event of **your** death:
 - outside **your home area**, the costs up to the maximum shown in the summary of cover for **your** burial in the country where **you** die; or
 - the reasonable costs of returning **your** body to **your home**; or
 - the costs up to the maximum shown in the summary of cover for **your** cremation plus reasonable costs of returning **your** ashes to **your home**;
 - within **your home area**, the reasonable additional costs of returning **your** ashes or body to **your home** up to a maximum of £750.

The reasonable costs of returning your body or ashes to your home are included within the amounts shown for Emergency medical expenses in the summary of cover.

- reasonable additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, all inclusive, bed and breakfast, self catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date.

This includes, with the prior authorisation of the **tifgroup-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 **tifgroup-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 **tifgroup-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 **tifgroup-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 **tifgroup-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 **tifgroup-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**.
- Additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- Any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment.
- Any claims arising in respect of:
 - Costs of telephone calls, other than:
 - calls to the **tifgroup-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 **tifgroup-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 **tifgroup-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**.

- f. 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.
 - g. Additional costs arising from single or private room accommodation.
 - h. Treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre unless agreed by the **tifgroup-assistance** helpline.
 - i. Any expenses incurred after **you** have returned to **your home area**.
 - j. Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the **Channel Islands** which are:
 - i. for private treatment or
 - ii. are funded by a reciprocal health agreement (RHA) between these countries and/or islands.
 - k. 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.
 - l. **Your** decision not to be repatriated after the date when, in the opinion of the **tifgroup-assistance** helpline, it is safe to do so.
 - m. 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**).
 - n. 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.
 - o. Costs of more than £500 which **we** have not agreed beforehand.
 - p. Where **you** do not comply with the treatment agreed by the treating doctor and the **tifgroup-assistance** helpline.
 - q. 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).
 - r. Repairs to or for artificial limbs or hearing aids.
 - s. Work involving the use of precious metals in any dental treatment.
 - t. The provision of dentures, crowns or veneers.
 - u. Additional flights which exceed the standard of that originally booked unless medically necessary and agreed with **tifgroup-assistance**.
7. Anything mentioned in the General exclusions on pages 5–6.

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 **tifgroup-assistance** helpline.

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

Section C – Hospital benefit

Please be aware that this is a travel insurance policy and not private medical insurance, this means there is **no cover** for any medical expenses incurred in private facilities if **we** have confirmed that medically capable public facilities are available.

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 shown in the summary of cover, in addition to any amount payable under Section B – Emergency medical expenses abroad. This payment is meant to help **you** pay for additional expenses such as newspapers, telephone calls, food and drink, visitors transport etc. 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 **tifgroup-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:
 - a. Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i. relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
 - ii. relating to treatment or services provided by a convalescent or nursing **home** or any rehabilitation centre.
 - iii. following **your** decision not to be repatriated after the date when, in the opinion of **tifgroup-assistance** in conjunction with **your** treating doctor it is safe to do so.
 - iv. Any extra costs for single/private accommodation in a hospital or nursing home.
- b. Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i. relating to any form of treatment or surgery which, in the opinion of the **tifgroup-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**.
 - ii. 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.
 - iii. 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**.
 - iv. Any extra costs for single/private accommodation in a hospital or nursing home.

2. Anything mentioned in the General exclusions on pages 5–6.

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.

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

- Pursuit of any business, trade, profession or occupation or the supply of good or services.
- Anything mentioned in the General exclusions on pages 5–6.

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.

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 suitcases)
 - 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 and/or purchase and/or purchase 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

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** (except claims under subsection 2. of What is covered).
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation. **You** must make any claims for delayed **baggage** to the airline within 21 days of getting it back.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless:
 - a. it is locked out of sight in a **secure baggage area** and;
 - 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.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, golf equipment, scuba diving equipment, **ski equipment**, and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss 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.
9. 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).
10. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
11. Anything mentioned in the General exclusions on pages 5–6.

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 or 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 and/or purchase for items lost, stolen or damaged and for all items of clothing and toiletries replaced if **your baggage** is temporarily lost in transit for more than 12 hours.

Proof of ownership and/or purchase consisting of till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance validation certificates.

Repair report where applicable.

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

Section F – Personal money, passport and documents

What is covered

1. **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/or 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:

- a. Up to the amount shown in the summary of cover for bank notes, currency notes and coins
 - b. £50 for bank notes currency notes and coins, if **you** are under the age of 18.
2. **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

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 of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money** or passports are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider, **you** must report (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.
3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report 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:
 - 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 to **us** if **you** are going to make a claim under this policy.
4. **You** must provide proof of ownership and/or purchase 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

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 **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.
3. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Air Miles or Avios points), unless evidence of specific monetary value can be provided.
7. Any missed travel or accommodation arrangements as a result of your passport being lost or stolen.
8. The cost of a new passport upon your return to **your home area**.
9. Anything mentioned in the General exclusions on pages 5–6.

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 and/or purchase 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.

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 **travelling companion**, a **close relative**, anyone in **your**, or **your travelling companions** 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 and/or purchase, 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 on pages 5–6.

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.

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 from **your home area** and is only applicable if **you** have travelled there and checked-in. If **you** have not travelled to **your international departure point** **you** will not be covered from **your home area** 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:

- strike or
- industrial action or
- adverse weather conditions or
- 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

- 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

- 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, technical fault 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

- You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
- 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.
- 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.

Full details are available at https://europa.eu/youreurope/citizens/travel/passenger-rights/air/index_en.html

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** under subsection 2. of What is covered.
- Claims arising directly 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**, whichever is the later.
 - 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.
 - Volcanic eruptions and/or volcanic ash clouds.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Any claim that results from **you** missing a connection.
- Anything mentioned in the General exclusions on pages 5-6.

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.

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:

- the failure of other **public transport** or
- an accident to or breakdown of the vehicle in which **you** are travelling or

- 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
- 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 to the **United Kingdom** for onward transportation, then this cover only applies to the outward and inward journey from the **Channel Islands**.

Special conditions relating to claims

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

What is not covered

- Claims arising directly 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**, whichever is the later.
 - An accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
 - Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - 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.
 - Volcanic eruptions and/or volcanic ash clouds.
- Additional expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
- Anything mentioned in the General exclusions on pages 5-6.

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.

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, suspension, failure or alteration of **public transport**, or breakdown or accident immobilising the private vehicle in which **you** are travelling, **we** will:

- provide assistance to enable **you** to continue **your** journey to the **United Kingdom international departure point**
- where necessary, reimburse **you** for alternative transport or local emergency services, including the towing of **your** vehicle to the nearest garage.
- If **your** air or sea travel is delayed on **your** departure from **Channel Islands** or Isle of Man which causes **you** to miss **your** pre-booked and pre-paid travel from the **United Kingdom International Departure Point**, **we** will provide assistance to enable **you** to continue **your** journey.

On your return to the United Kingdom

- 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 **public transport** **we** will:
 - assist **you** to reach **home** from the point where **you** transfer from the main international air, sea, coach or rail carrier.
 - 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.
- 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, suspension, failure or alteration of **your** planned internal travel connection by **public transport**, **we** will:
 - 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.
- If **your** main international air, sea, coach or rail carrier is delayed on its return to the **United Kingdom** which causes **you** to miss **your** pre-booked and pre-paid travel back to the **Channel Islands** or Isle of Man **we** will:
 - reimburse **you** for necessary alternative transport to get **you** back to **your home area** and the cost of overnight accommodation if there are no available transport methods until the following day.

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**, whichever is the later.
2. Claims due to **you** allowing insufficient time (recommended at least 2 hours in advance for travel within Europe, and 3 hours for long haul travel) to complete **your** journey to the **international 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 **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 on pages 5-6.

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.

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 plus 30 minutes free telephone advice 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** ask that legal proceedings in the USA or Canada follow the contingency fee system operating in North America.
2. **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.
3. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
4. **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.
5. **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**.
6. **We** may include a claim for **our** legal costs and other related expenses.
7. **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 **tifgroup-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 on pages 5-6.

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.

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 and curtailment 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 detention, 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 on pages 5-6.

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.

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, financial bonds and guarantees provided by the **scheduled airline**, another insurance company, a government agency, 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 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. 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. **Your scheduled airline** being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out **your** policy.
3. **You** being able to obtain a refund from any other source, where **your scheduled airline** is bonded or insured elsewhere or where **you** have paid for the flight by credit card and can claim a refund from the credit card provider, even if the payment is insufficient to meet **your** claim.
4. Any expense following **your** disinclination to travel or to continue with **your trip** or loss of enjoyment on **your trip**.
5. Any expense arising from circumstances which could reasonably have been anticipated at the time **you** booked **your trip**.
6. Any form of travel delay or other temporary disruption to **your trip**.
7. 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.
8. 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.
9. Anything mentioned in the General exclusions on pages 5-6.

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.



Please Note: You are not covered to travel on a **cruise** unless **you** have paid the relevant additional premium and have received confirmation from **us** in writing.

Sections N, O, P, Q and R – Cruise cover

By paying the additional premium to include cruise cover, sections N-R, are in addition to your main policy and any optional extensions you may have included.

Section N – Missed Port

This section is only in force if you have paid the appropriate additional premium to include cruise cover, and this is confirmed in writing by us.

What is covered

1. In the event of the cancellation of a scheduled port visit due to adverse weather or timetable restrictions, as confirmed by the tour/cruise operator in writing, **we** will compensate **you** up to the amount in the summary of cover for each missed port, provided always that **you** obtain in writing from the carrier a statement confirming the reason for the missed port.

What is not covered

- 1) Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time the insurance was purchased or the **trip** was booked;
- 2) **Your** failure to attend the excursion as per **your** original itinerary;
- 3) Claims arising from when **your** ship cannot put people ashore due to a scheduled tender operation failure;
- 4) Claims where a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator;
- 5) Anything mentioned in the General exclusions on pages 5-6.

Section O – Stateroom/Cabin confinement

This section is only in force if you have paid the appropriate additional premium to include cruise cover, and this is confirmed in writing by us.

What is covered

We will pay **you** the amounts shown in the summary of cover for each complete 24 hour period that **you** are confined by the ship's medical officer to **your** cabin for medical reasons during **your** cruise.

What is not covered

- 1) Any confinement to **your** cabin which has not been confirmed in writing by the ship's medical officer;
- 2) Claims made under Section C – Hospital benefit for the same loss;
- 3) Anything mentioned in the General exclusions on pages 5-6.

Section P – Unused pre-booked excursions

This section is only in force if you have paid the appropriate additional premium to include cruise cover, and this is confirmed in writing by us.

What is covered

Up to the amounts shown in the summary of cover, for the cost of excursions pre-booked in **your** home area, which **you** were unable to use as a direct result of being a hospital in-patient due to an accident or illness which is covered under Section B – Emergency medical expenses abroad of this policy.

What is not covered

- 1) Claims where the **tifgroup-assistance** helpline has not been contacted and a recommended hospital has been appointed.
- 2) Anything mentioned in the General exclusions on pages 5-6.

Section Q – Itinerary changes

This section is only in force if you have paid the appropriate additional premium to include cruise cover, and this is confirmed in writing by us.

What is covered

In the event of a change in the itinerary of the **cruise** due to adverse weather or timetable restrictions, as confirmed by the tour/cruise operator in writing, **we** will compensate **you** up to the amount in the summary of cover for each change in the itinerary, provided always that **you** obtain in writing from the carrier a statement confirming the reason for the change in itinerary.

What is not covered

- 1) Claims arising from a change in itinerary caused by strike or industrial action if the strike or industrial action was notified at the time the insurance was purchased or the **trip** was booked, whichever is the later;
- 2) **Your** failure to attend any excursion as per **your** original itinerary;
- 3) Claims arising from when **your** ship cannot put people ashore due to a scheduled tender operation failure;
- 4) Claims where a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator;
- 5) Anything mentioned in the General exclusions on pages 5-6.

Section R – Cruise connection

This section is only in force if you have paid the appropriate additional premium to include cruise cover, and this is confirmed in writing by us.

What is covered

Up to the amounts shown in the summary of cover, for reasonable and additional onward travel expenses and room only accommodation costs, necessarily incurred in reaching the next available embarkation point in time to board the original cruise ship on which **you** are booked to travel, or **your** failure to disembark **your** cruise ship at the original disembarkation place in time to reach **your** international departure point as a result of:

- 1) The failure of any **public transport**;
- 2) The failure of **your** booked **cruise** ship;
- 3) Strike, industrial action or adverse weather conditions.

What is not covered:

- 1) Strike or industrial action or air traffic control delay that existed or was publicly announced at the date of **you** purchasing this insurance or at the time the **trip** was booked, whichever is the later;
- 2) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority of any similar body in any country;
- 3) Additional expenses where the scheduled **public transport** operator has offered you reasonable alternative travel arrangements;
- 4) Any delay caused by the quarantine on a cruise ship that **you** were booked to travel on;
- 5) Anything mentioned in the General exclusions.

Special condition relating to claims

1. **You** must allow sufficient time (**we** recommend at least 2 hours in advance for travel within Europe, and 3 hours for long haul travel) for the scheduled **public transport, cruise** ship or other transport to arrive on schedule and to deliver **you** to **your** embarkation point or international **departure point**.

Sections S, T, U, V and W – Winter Sports

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

Cover for Sections S, T, U, V and W 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 S – Ski equipment

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy 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), or **we** may at **our** option replace, reinstate or repair the lost or damaged **ski equipment**.

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 and/or purchase 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. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
7. Anything mentioned in the General exclusions on pages 5–6.

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 and/or purchase for items lost, stolen or damaged.

Repair report where applicable.

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

Section T – Ski equipment hire

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy 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

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 of the loss, theft or attempted theft of **your** own **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider, **you** must report 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 and/or purchase 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. 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.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, **vermin**, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the General exclusions on pages 5–6.

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 and/or purchase 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.

Section U – Ski pack

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay **you**:

- a. 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.
- b. 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

1. **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

1. Anything mentioned in the General exclusions on pages 5–6.

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.

Section V – Piste closure

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy 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:

- a. 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
- b. 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

1. **You** are skiing north of the earths equator between 1st January and 30th April, or south of the earths equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level.
2. **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

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
2. Anything mentioned in the General exclusions on pages 5–6.

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.

Section W – Avalanche or landslide

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy 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

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

What is not covered

1. Anything mentioned in the General exclusions on pages 5–6.

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.

Data protection notice

This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstance such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA).

You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about **you**. This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about **you** to countries outside the European Economic Area (EEA). **You** have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about **you**.

If **you** would like to exercise either of these rights **you** should contact in writing:

The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU 2016/679) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data. For our full privacy policy terms, please see:

<https://www.topdoginsurance.co.uk/page/privacy-policy>

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.

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.

For travel claims and how your policy was sold:

Please write to:
Customer Insights Manager
TopDog Insurance
1 Tower View
Kings Hill
West Malling
Kent
ME19 4UY
By email: complaints@tifgroup.co.uk
By telephone: 0203 829 6604

We will acknowledge **your** complaint in writing, and will aim to provide **you** with our decision on **your** complaint, in writing, within two months of the complaint being made.

If **you** are still not satisfied with the outcome **you** may refer **your** case to the Financial Ombudsman Service:

Please write to:
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
By email: complaint.info@financial-ombudsman.org.uk
By telephone: 0800 023 4567 from a landline or 0300 123 9123 from a mobile phone
Web: www.financial-ombudsman.org.uk

You are also able to use the EC On-line Dispute Resolution (ODR) platform at:
https://ec.europa.eu/info/live-work-travel-eu/consumers/resolve-your-consumer-complaint_en who will notify FOS on **your** behalf.

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

In a medical emergency abroad

- First check that the circumstances are covered by this policy
- Telephone Tifgroup-assistance on +44 (0)333 003 7181 for assistance
- Quote Master Policy Number RTBCA40017-03

Important telephone numbers

Medical assistance abroad	+44 (0)333 003 7181
Travel claims	0333 999 2703 Monday to Friday 8am - 8pm, Saturday 9am - 1pm.
Medical screening	0330 123 5611
Legal expenses and assistance	0345 241 1875

Valid for policies issued between 1st January 2020 and 31st December 2020, for all departures up to 31st December 2021.

Policy arranged by



A trading name of Travel Insurance Facilities Plc