

goodtogoinsurance.com

policy wording

**Single and Annual Multi Trip Policies
Master policy number RTBAN40069 A&B**

This insurance policy wording is a copy of the master policy wordings
and is subject to the same terms, conditions and exclusions.

**This policy is for residents of the United Kingdom, the Channel Islands and British Forces Posted Overseas only
For policies issued from 01/01/2020 to 31/12/2020**

YOUR IMPORTANT INFORMATION

**IF YOU NEED EMERGENCY MEDICAL
ASSISTANCE ABROAD OR NEED TO CUT
SHORT YOUR TRIP:**

**contact our 24-hour emergency advice line
tifgroup-assistance on:**

+44 (0) 203 829 3816

FOR NON-EMERGENCIES ABROAD:

+44 (0) 203 829 3815

IF YOU NEED A CLAIM FORM:

you can download the relevant form:

www.policyholderclaims.co.uk

or contact Travel Claims Facilities on:

0203 829 3815

IF YOU NEED LEGAL ADVICE:

contact Slater & Gordon LLP on:

+44 (0) 161 228 3851

IF YOU NEED TO TALK TO GOODTOGO:

Sales: 0330 024 9949

Customer services: 0330 024 9949

Goodtogoinsurance.com is a trading name of Ancile Insurance Group Limited and all sections (excluding section B14 & B15) are Underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK.

Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

PAGE	CONTENTS	
2	Important policy information	
3	Disclosure of medical conditions	
4	How your policy works	
5-6	Definitions	
7	Conditions and exclusions applying to your policies	
YOUR PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen start date)		
SECTION		
8	Cancellation	A1
YOUR TRAVEL POLICY		
9	Curtailement	B1
10	Missed departure and travel delay	B2
10	Personal accident	B3
11	Medical & repatriation expenses	B4
12	Additional medical expenses	B5
13	Personal property	B6
14	Gadget cover	B7
15	Mobility aids	B8
15	Loss of passports and documents	B9
16	Personal liability	B10
16	If you need legal advice	B11
17	Catastrophe	B12
17	Hijack	B13
18	End Supplier failure	B14
18	Travel disputes professional fees	B15
19	Enhanced travel delay	B16
19	Wintersports extension	B17-B19
20	Golf extension	B20-B22
20	Missed connection extension	B23
21	Natural catastrophe extension	B24
22	Additional sports and hazardous pursuits	
22	Scuba diving endorsement	
23	Claims and complaints information	

OUR PLEDGE TO YOU	Page 1
<p>It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints, and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.</p>	
POLICY INFORMATION	
<p>Your insurance is covered under two master policy numbers, RTBAN40069 A your pre-travel policy and RTBAN40069 B your travel policy, specially arranged by goodtogoinsurance.com on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others. If the Schedule of Cover and limits show NIL/No cover then that section of the policy is not applicable to the insurance cover you have purchased. We have a cancellation and refund policy, which you will find in full on page 4. Please be aware no full refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.</p>	
CRITERIA FOR PURCHASE	
<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:</p> <ul style="list-style-type: none"> • Have not started the trip. • You must be in the UK, Channel Islands or BFPO when the policy starts and when the policy ends. • Travel must take place within 1 year of the start date of your policy. • The policy is only valid for trips commencing in and returning to the UK, Channel Islands or BFPO. For all trips, you must have a pre-booked outbound and return flight and the policy must cover the whole duration of the trip for the insurance to be valid. • Take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover</i>. • Is a resident of the United Kingdom, the Channel Islands or BFPO and have not spent more than 6 months abroad in the year prior to purchasing the policy. • Is registered with a General Practitioner. • Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment. • Is not travelling against medical advice and to ensure that they are able to undertake their planned trip. • Note the max trip duration of a single trip is 94 days • Are not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing). • Is not travelling independently of the named insured adults on the policy where they are under 18 years of age. • This policy automatically covers you for travel on a cruise. Our Cruise specific cover can be purchased at an additional premium and provides cover for Cabin Confinement, Missed Port Departure, Itinerary Change, Unused Excursions and Cruise Interruption. • 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 in writing. 	

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.

YOUR IMPORTANT CONTACT NUMBERS

IF YOU HAVE A CHANGE OF HEALTH AFTER PURCHASING THIS POLICY PLEASE CALL ON 0330 024 9949 Open 9am–8pm Mon-Fri, 9am-5pm Sat-Sun

Make sure you have all your medical information and medication details along with the details of the policy you have purchased. **Please note that for our mutual protection, telephone calls to us or our agents may be monitored and/or recorded**



TO MAKE A CLAIM

on the policy please visit www.policyholderclaims.co.uk or call **0203 829 3815**. Open 8am-8pm Monday-Friday, 9am-1pm Saturday

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



FOR LEGAL ADVICE

please contact Slater & Gordon LLP **0161 228 3851** or fax **0161 909 4444**. Open 9am-5pm Monday-Friday

IN CASE OF A SERIOUS EMERGENCY

You should first call an ambulance using the local equivalent of a 999 number. If you are travelling within the EU you should dial 112.

You should then, when possible contact the 24-hour emergency assistance service provided by tifgroup-assistance

+44 (0) 203 829 3816 or email assistance@tifgroup.co.uk

Please be aware that this is a travel insurance policy and not private medical insurance, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by the tifgroup-assistance team.

Public facilities in most countries are best equipped to deal with your immediate clinical needs and your long-term recovery. As the emergency service the local population relies on, they have access to the best doctors and the best equipment, they are open 24 hours a day and they are regulated. If you are taken to a private facility, call us immediately and we will advise what options are open to you. We will deal with any requests for payment from the private facility so you should resist any attempt from them to make you pay anything. The tifgroup-assistance team is available 24 hours a day, 365 days a year to assist you, and whilst the actual medical care you receive is in 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. The tifgroup-assistance team will 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 what is best suited to your individual needs and your recovery. If you would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website www.philosophies.tifgroup.co.uk

Your best medical interests accounting both for immediate medical needs and for your long-term health are at the very heart of any recommendations made by the tifgroup-assistance team.

You will need to have some basic information for them to hand:

- your telephone number in case you are cut off.
- patient's name, age and as much information about the medical situation as possible.
- name of the hospital, ward, treating doctor and telephone numbers if you have them.
- tell them that you have **Goodtogoinsurance.com** Travel Insurance, policy number and the date it was bought
- the patient's UK GP contact details in case they need further medical information.

Things to be aware of/remember

- Your policy does not cover any costs for private medical treatment unless authorised by us.
- **NEVER** give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness. You will be able to return home when the assistance service considers it safe, in conjunction with your doctor, and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home, so the assistance team will arrange additional accommodation for you.
- You may be required to obtain your medical records in the event of a claim.

OUT-PATIENT TREATMENT OR 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.

In the event that you need to seek 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 excess 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 excess 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.

WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact tifgroup-assistance on **+44 (0) 203 829 3816** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the United Kingdom, Channel Islands or BFPO then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 203 829 3815.

This policy is primarily designed for travellers with existing medical conditions and anyone who is insured under this policy. For the purposes of this insurance, **you** are considered to have an existing medical condition if you answer "Yes" to any part of the following question, which you were asked when you applied for insurance with us:

Have you, or are you, or anyone in your party;

- taken any prescribed medication, or received any medical treatment in the last 2 years;
- attended a **medical practitioner's surgery**, or hospital or clinic (out-patient or in-patient) in the last two years;
- awaiting medical treatment or investigation;
- been diagnosed by a medical practitioner as suffering from a terminal illness.

NOTE: All existing medical conditions must be disclosed as well as any previous medical conditions which could have an impact on **your** current health

PLEASE NOTE:

- You must be fit to undertake your planned trip;
- You must not travel against medical advice or with the intention of obtaining medical treatment or consultation abroad;
- We will cover you for existing medical conditions you have declared to us and which we have accepted in writing. These medical conditions are set out in the "Medical Declaration";
- You must declare all existing medical conditions as well as any previous medical conditions which could have an impact on your current health. If you declare some existing conditions and not others your policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid.
- Should you decide not to pay the additional premium for an existing medical condition your policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid.
- We will not cover you if your state of health was worse than **you** declared to us at the time you purchased this policy;
- Please check that the information set out in the "Medical Declaration" is correct. If not, you must call goodtogoinurance on **0330 024 9949** to tell us. If the information is incorrect your policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid.
- Your policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid if a claim is made relating to a medical condition, illness or injury of the Insured Person(s), or any person who your travel depends on, which you or they knew about before you bought this insurance, or which develops before your outward journey where we have not been notified.
- We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

NON-TRAVELLING RELATIVES

If you have a non-travelling close relative with an existing medical condition who dies or falls seriously ill, and as a result you wish to cancel or curtail your trip, you will be covered only if the relative's Medical Practitioner states that at the time insurance was taken out, **or the trip was booked, whichever is the latter**, he/she would not have foreseen such a serious deterioration in his or her patient's condition.

WAITING LIST

If you are currently on a waiting list for treatment or investigation, our policy will not provide cover for Cancellation or Curtailment under the following circumstances: -

- You receive an appointment for treatment or investigation which conflicts with your planned trip, or
- As a result of the awaited treatment or investigation you become unable to travel on your planned trip.
- Being on a waiting list for treatment or investigation does not affect cover whilst you are away for medical conditions which have been declared to and agreed by us. Should you become aware of a change in your diagnosis before you travel, please notify us immediately. If you are awaiting an initial diagnosis for symptoms you are currently experiencing, we are unable to confirm cover until you have a confirmed diagnosis.

CHANGE IN CIRCUMSTANCES

If you suffer an injury, illness or change in your current existing medical condition(s), including any changes to medication, after taking out this insurance but before starting your trip (this is known as a change in circumstance) you will only be covered by Section A, cancellation cover of this policy. Any change in circumstances must be notified to us and accepted in writing. **TO DECLARE A CHANGE IN YOUR CIRCUMSTANCES, YOU MUST CONTACT US DURING OFFICE HOURS ON 0330 024 9949 TO SEE IF WE CAN PROVIDE COVER FOR YOUR TRIP. WE** may in the light of such changed circumstances not be able to continue cover under sections A and B of this insurance. If this is not acceptable to you, we will cover you for any loss of deposit or cancellation charges you have necessarily incurred up to the date of the change of circumstances that are normally covered under Section A of this insurance. In these circumstances, no policy excess will be applied.

PREGNANCY

Pregnancy and Childbirth are not considered to be medical conditions. **Our policies are designed to include cover under the Cancellation section (Policy A Section 1), Curtailment section (Policy B Section 1) and Medical and Repatriation Expenses section (Policy B Section 4) for Pregnancy and Childbirth from week 0 to week 28 inclusive for a single pregnancy, or week 0 to week 24 inclusive for a multiple pregnancy, whilst you are away. From the start of week 29 and up until week 40 for a single pregnancy, or the start of week 25 and up until week 40 for a multiple pregnancy, cover is only provided under the Cancellation section (Policy A Section 1), Curtailment section (Policy B Section 1) and Medical and Repatriation Expenses section (Policy B Section 4) if any of the following complications arise:** Toxaemia, 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, medically necessary 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. The policy will not cover any claims relating to normal pregnancy or normal childbirth. **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. Please make sure your Medical Practitioner and Midwife are aware of your travel plans, and that there are no known complications and you are fit to undertake the planned trip.**

YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.
PERIOD OF INSURANCE	The period of insurance for all sections except the cancellation section commences when you leave home in the UK, Channel Islands or BFPO to start your trip and ends when you have returned to your home in the UK, Channel Islands or BFPO as shown on the Schedule of cover and limits. The period of insurance under the cancellation section for Single Trip insurance commences when the premium has been paid and ends when you depart the UK, Channel Islands or BFPO on your outward journey. For Annual Multi Trip insurance, the cancellation section commences from the start date of the policy. Please note that cancellation cover is not in force until that date. Subsequent trips will be covered for cancellation provided that they fall within the start and end date of the insurance as shown on the Schedule of cover and limits. If you have chosen an Annual Multi Trip Insurance, the outward journey and return journey from and to, your home in the UK, Channel Islands or BFPO must be pre-booked prior to the outward journey and take place during the start and end date of the insurance as shown on the Schedule of cover and limits. The total duration of any one trip is limited to a maximum of 31 days and any trip exceeding this duration will not be covered in whole or in part (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing).
EXTENSION COVER	If you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip in the event of either your: <ul style="list-style-type: none"> • death, injury or illness during your trip, • delay or failure of public transport services during your trip, • delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point; If you request an extension of the period of insurance (for any reason not listed above), after the commencement of travel you must contact us and advise us of any circumstances which at the time of such request could reasonably be expected to cause a claim under this policy and your policy must not have expired.
CANCELLING YOUR POLICIES	<p>You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Goodtogo Insurance within 14 days of purchase for a full refund to be considered. 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, in addition to a £10 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>Single Trip policies - In the event you have not travelled and are not claiming on the policy, a refund of 70% of the policy premium and any additional premium applied (on a pro-rotta basis). If you have travelled or are intending to claim or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. Annual Multi Trip policies - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you chose to cancel and understand that all benefits of the policy will be cancelled, we will refund the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.</p> <p>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, abusive behaviour to any of our staff or agents. We also reserve the right to cancel your policy immediately if we have spoken directly to you and you are no longer eligible for cover examples of this include you not being able to meet the criteria for purchase or us not being able to offer you cover for any medical conditions.</p>
BE CAUTIOUS	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
MEDICAL COVER	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition, and have it accepted by Goodtogo for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor or a medical professional such as your dentist.
EHIC	The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and the Channel Islands and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.
MEDICARE	If you are travelling to Australia, you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
EXCESS	Your policy carries an excess, and this is the amount you must contribute towards each claim. All excesses shown for this policy are per section and are payable by each insured-person, for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us. The increase excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.
CONDITIONS OF THE INSURANCE	The terms of any insurance that we arrange on your behalf will be based upon the information provided by you to us. You must take reasonable care to answer all questions put to you about your proposed insurance fully, honestly and to the best of your knowledge. If you don't understand the meaning of any question, or do not know the answer it is vital that you tell us. Once cover has been arranged, you must contact us immediately to notify us of any changes to the information that has been previously provided to us. The most serious consequence of failing to provide full and accurate information before you take out insurance or when your circumstances change, could be the invalidation of your cover and in that instance it would mean that a claim will be rejected.

Definitions - Where these words are used throughout your policy, they will always have this meaning:

AUSTRALIA AND NEW ZEALAND	All countries listed in Europe 2, as well as Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord How Island), and New Zealand, including the Cook Islands, Niue and Tokelau.	CRUISE	A pleasure voyage, sailing as a passenger on a purpose-built ship on sea/s or oceans that may include stops at various ports	GADGET	A handheld consumer electronic device such as mobile phones, tablets, I-pads, Kindles, satnavs, lenses, smart watches, smart glasses, head mounted displays, hand held games consoles, portable DVD players, headphones, wireless speakers, MP3 players and I-pods – but not laptop computers (these are within the definition of electronic equipment)
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.	CURTAILMENT	The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.	GOLF EQUIPMENT	Golf Clubs, Golf Balls, Golf Bag, Golf Trolley and Golf Shoes
BEACH SWIMMING	Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.	DOMESTIC FLIGHT	A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.	HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.
BFPO	British Forces Posted Overseas	EMERGENCY TREATMENT	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home	HOME COUNTRY	Either the United Kingdom or the Channel Islands.
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you.	ESSENTIAL ITEMS	Underwear, socks, toiletries and a change of clothing.	INSURED PERSON/YOU/YOUR	Any person named on the insurance validation documentation.
BUSINESS EQUIPMENT	Any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.	EUROPE 1	Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Czech Republic, Denmark, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Holland (Netherlands), Hungary, Iceland, Italy, KOS (Greek Island), Kosovo, Latvia, Leichtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldova, Monaco, Montenegro, Morocco, Norway, Poland, Portugal, Rhodes, Romania, Russia (West of the Ural Mountains), San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, The Channel Islands, Tunisia, Ukraine, United Kingdom, Vatican City, but excluding Spain, the Canaries, Turkey, Cyprus, Malta, Egypt, Israel, Libya, Algeria, Jordan, Syria and Switzerland.	INSHORE	Within 12 Nautical miles off the shore
BUSINESS SAMPLES	Business goods, samples and equipment taken on an insured journey by an insured person and that are owned by you or your employer.	EUROPE 2	As Europe 1, but including Spain, the Canaries, Turkey, Cyprus, Malta and Switzerland.	INTERNATIONAL DEPARTURE POINT	The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.
CASH	Sterling or foreign currency in note or coin form.	EXCURSION	A short journey or activity undertaken for leisure purposes.	MANUAL LABOUR	Work that is physical including, but not limited to construction, installation, assembly and building work and involving the lifting or carrying of heavy items in excess of 25Kg.
CATASTROPHE	A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.	EXISTING MEDICAL CONDITION	You are considered to have an existing medical condition if you answer "Yes" to any of the four questions stated on our Health / Existing Medical Conditions (Page 3).	MEDICAL CONDITIONS	Any disease, illness or injury, including any psychological conditions.
CHANGE IN HEALTH	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	FAMILY	Two adults and their dependents who are under the age of 18, resident in the UK and in full time education. In this scenario, a dependent is considered as children, grandchildren, step-children, adopted children or foster children.	MOBILITY EQUIPMENT	Wheelchair, motorised wheelchair, mobility scooter, walking frame, prosthetic limb, walking stick or crutches.
CHANNEL ISLANDS	Jersey, Guemsey, Aldemey, Sark, Herm, Jethou, Brecqhou and Lihou.	FLIGHT	A service using the same airline or airline flight number.	MONEY	Travellers Cheques and non-cash equivalents.
CLOSE RELATIVE	Spouse or partner of over 6 months, 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).			OFF PISTE	Skiing on pistes which are un-marked and un groomed within resort boundaries that are considered safe by resort management, 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.
CONNECTING FLIGHT	A connecting flight which departs your first scheduled stop-over destination 12 hours after arrival from your international departure point.			ON PISTE	Skiing on pistes marked and groomed within resort areas but always finishing at the bottom of tows or lifts within the resort and never in areas that are cordoned off or restricted. All other areas are considered as 'off piste' or 'Back Country' and therefore require purchase of an additional activity pack.

<p>OFFSHORE Over 12 Nautical miles off the shore</p> <p>OPEN WATER SWIMMING Swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.</p> <p>PAIR OR SET Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p>POSSESSIONS Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p style="text-align: center;">↓</p> <p>Clothes Underwear, outerwear, hats, socks, stockings, belts and braces.</p> <p>Cosmetics* Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes. *excluding items considered as 'Duty Free'</p> <p>Luggage Handbags, suitcases, holdalls, rucksacks and briefcases.</p> <p>Buggies, Strollers & Car seats Buggies, Strollers & Car seats</p> <p>Laptops Portable computer suitable for use whilst travelling.</p> <p>Electrical items & photographic equipment Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, e-readers, electronic games, cameras, video cameras, camera cases, stands/tripod, satellite navigation systems and electronic shavers. This does not include Laptops.</p> <p>Drones Un-manned aerial vehicles</p> <p>Fine jewellery & watches Rings, watches (only meaning a traditional watch such as analog; automatic or digital, and not an item such as a smart watch. This is defined as a gadget as shown on page 5), necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p> <p>Eyewear Spectacles, sunglasses, prescription spectacles or binoculars.</p> <p>Duty free Any items purchased at duty free.</p> <p>Shoes Boots, shoes, trainers and sandals.</p>	<p>Valuables Fine jewellery & watches, Electrical items & photographic equipment, musical instruments, furs, or leather clothing, (excluding footwear).</p> <p>PUBLIC TRANSPORT Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p> <p>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.</p> <p>RELEVANT INFORMATION A piece of important information that would increase the likelihood of a claim under your policy.</p> <p>REPATRIATION medically necessary evacuation to return home, or the return of your ashes home or the return of your body to your home in the UK, Channel Islands or BFPO.</p> <p>RESIDENT Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p> <p>SCHEDULED AIRLINE An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p> <p>SKI EQUIPMENT Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p> <p>SKI PACK Ski pass, ski lift pass and ski school fees.</p> <p>SPORTS AND HAZARDOUS ACTIVITIES Any recreational activity that requires skill and involves increased risk of injury. <i>If you are taking part in any sport/activity, please refer to page 22 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us on: 0330 024 9949</i></p> <p>TIMETABLE RESTRICTIONS Published scheduled itinerary restrictions.</p>	<p>TRAVEL DOCUMENTS Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p>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.</p> <p>TRIP A holiday or journey for which you have made a booking such as, a flight or accommodation that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation.</p> <p>UNATTENDED Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p>UNITED KINGDOM United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p>WE/OUR/US Union Reiseversicherung AG UK.</p> <p>WINTER SPORTS Skiing, snowboarding, ice skating, big foot skiing, cross country / Nordic skiing, dry slope skiing, sledging, snowmobiling, snow kiting and snow shoeing.</p> <p>WORLDWIDE 1 Anywhere <i>excluding Cambodia, Japan, Mexico, Singapore, Sri Lanka, South Africa, Thailand, Vietnam</i>, the United States of America, Canada Greenland, Cuba and the Caribbean.</p> <p>WORLDWIDE 2 Anywhere excluding the United States of America, Canada, Greenland and the Caribbean</p> <p>WORLDWIDE 3 Anywhere in the world</p>
---	--	--

Below are some important conditions and exclusions which apply to your pre-travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES: You are not covered under any section, unless specified, for any of the following circumstances:

<ul style="list-style-type: none"> Any trip under an annual multi-trip policy that exceeds 31 days duration. This includes not insuring you for part of a trip which is longer than 31 days. Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home. Any claim not supported by the correct documentation as laid out in the individual section. Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified. 	<ul style="list-style-type: none"> If you choose not to adhere to medical advice given You are piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.
<ul style="list-style-type: none"> You are travelling to an area that is classified as 'Advise against all travel or Advise against all but essential travel' by the Foreign and Commonwealth office at the time of your departure. Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy. 	<ul style="list-style-type: none"> You are travelling on a motorised vehicle for which you do not hold appropriate qualifications to ride in <u>the UK or the Channel Islands</u>. (Please note there is no cover under section B10 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements
<ul style="list-style-type: none"> The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. Any claim arising directly/indirectly from you failing to provide full and accurate information including full details of medical conditions or changes to your health or anyone's health on which the trip depends, known by you at the time of buying this policy or which occurs between booking and before you travel unless it has been disclosed to us and we have agreed <u>in writing</u>. 	<ul style="list-style-type: none"> If you are riding pillion, the rider must also hold appropriate qualifications. Winter sports of any kind unless the appropriate premium has been paid
<ul style="list-style-type: none"> The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person. Within the last two years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover <u>in writing</u> and any additional premium has been paid (see Health / Existing Medical Conditions). Any claim not supported by the correct documentation as laid out in the individual section. The cost of any elective (non-emergency) treatment or surgery, including exploratory tests which are not directly related to the illness/injury which necessitated your admittance into hospital. 	<ul style="list-style-type: none"> You are travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not and unless the appropriate additional premium has been paid (if applicable) Any payments made, or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>.
<ul style="list-style-type: none"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. Any costs which are due to any errors or omissions on your travel documents. 	<ul style="list-style-type: none"> Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life). In respect of all sections other than <i>emergency medical expenses</i>, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. No cover will be in force for Policy B if you claim under Policy A. Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist. Manual labour (see policy definition on page 5), unless the appropriate premium has been paid.
<ul style="list-style-type: none"> Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. The use of, or damage to, drones (see policy definition on page 6). You are being compulsorily detained as a psychiatric patient in a hospital or other medical facility, this exclusion applies whether a premium to cover an existing condition has been paid or not. 	<ul style="list-style-type: none"> Participation in any sports and activities in categories B & C unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 6). Your failure to obtain the required passport, visa or ESTA. You, your travelling companion, close relative or business associate being under the influence of: <ul style="list-style-type: none"> drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction); alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine), solvents; or anything relating to you, your travelling companion, your close relatives or business associate prior abuse of drugs, alcohol or solvents.

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>up to the amount shown in the Schedule of cover for you portion of prepaid:</p> <ul style="list-style-type: none"> • transport charges • loss of accommodation • foreign car hire • pre-paid excursions booked before you go on your trip up to a maximum £250 <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p>	<ul style="list-style-type: none"> • you or a travelling companion is ill, quarantined, injured or dies before the trip starts. or • a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. or • the person you are going to stay with is ill, injured or dies before the trip starts. or • your passport, or the passport of any person you were intending to travel with, being stolen during the seven days before your booked date of departure; 	<ul style="list-style-type: none"> • have paid or accept that your excess will be deducted from any settlement. have complied with the health declaration on page 3 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid. • accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. • have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. • accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed. • are not cancelling due to the death, injury or illness of any pets or animals. • accept that we can only offer to medically screen and extend cover for existing medical conditions to our <u>own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to travel, you will not be covered: <ul style="list-style-type: none"> - a travel companion not insured by us. - a close relative of your travelling companion not insured by us. - a business associate of you or your travel companion. - the person you are intending to stay with. • are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. • have reported the theft to the relevant authority and have written proof of the theft. 	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p>
<p>up to £1,000</p>	<ul style="list-style-type: none"> • your carer (provided they are insured on this policy) having to cancel their trip with you due to one of the reasons stated. If you wish to continue your trip, we will pay up to £1,000 in total for the costs of extra accommodation and transport to replace your original carer; 	<ul style="list-style-type: none"> • are not cancelling due to a criminal act committed by you or where you are the defendant in the court case • are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (see definition – redundancy on page 6). • have obtained a written statement from the Police at the time of the cancellation confirming the necessity to cancel your trip. • have obtained an independent report confirming your private dwelling is uninhabitable • have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	<p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
<p>up to the amount shown in the Schedule of cover for you portion of prepaid:</p> <ul style="list-style-type: none"> • transport charges • loss of accommodation • foreign car hire • pre-paid excursions booked before you go on your trip up to a maximum £250 <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p>	<ul style="list-style-type: none"> • you are required for jury service or as a witness in a court of law. • you or a travel companion being made redundant. • your private dwelling becoming uninhabitable following fire, storm or flood, or your presence being required following a burglary occurring at any time after we have accepted this insurance • you or a travelling companion being unable to travel due to the requirements of HM forces. 	<ul style="list-style-type: none"> • are not cancelling due to a criminal act committed by you or where you are the defendant in the court case • are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (see definition – redundancy on page 6). • have obtained a written statement from the Police at the time of the cancellation confirming the necessity to cancel your trip. • have obtained an independent report confirming your private dwelling is uninhabitable • have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	
<p>BE AWARE! No cover is provided under this section for;</p> <ul style="list-style-type: none"> • anything mentioned in the conditions and exclusions (page 7). • the fear of an epidemic, pandemic, infection or allergic reaction. • your disinclination to travel or <u>any circumstance not listed</u> above. • your carrier’s refusal to allow you to travel for whatever reason. • for claims arising from normal pregnancy, without any accompanying bodily injury, illness, disease or complication. Normal childbirth would not constitute an unforeseen event. Please see Page 3. • For any extra charges from the company that you booked travel or accommodation with because of your failure to notify them immediately when it was necessary to cancel. • the cancellation of your trip by the tour operator. 		<ul style="list-style-type: none"> • a previously diagnosed condition of a business associate. • your failure to report the theft of your passport to the relevant authority. • your failure to obtain required Passport, ESTA, Visas, vaccinations or inoculations in time. • the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure. • we will NOT pay for the excess shown in the schedule of cover and limits per insured person • your failure to produce a medical certificate from a medical practitioner confirming that the cancellation of the trip is medically necessary. • The policy will not pay for any circumstance that could have been reasonably anticipated at the time you have booked your trip 	

We will pay:	For:	Provided you:	If you need to claim:
<p>up to the amount shown in the schedule of cover</p> <ul style="list-style-type: none"> pre-paid excursions booked before you go on your trip up to a maximum of £250 loss of accommodation foreign car hire; and Either your pre-booked return travel costs, or the cost of your curtailment travel costs whichever is the greater. <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip.</p> <p>PLEASE NOTE Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</p>	<ul style="list-style-type: none"> your early return home because of the death, injury or illness of: <ul style="list-style-type: none"> you, a friend or close relative or carer with whom you are travelling. a close relative who lives in your home country. a close business associate who lives in your home country. a friend who lives abroad and with whom you are staying. <p>or</p> <ul style="list-style-type: none"> you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law, <p>or</p> <ul style="list-style-type: none"> you, a friend or close relative or carer who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. <p>or</p> <ul style="list-style-type: none"> you, a close relative or a person you intended to travel with, who is a member of the HM forces has been ordered to return to duty 	<ul style="list-style-type: none"> any payment where you have not suffered any financial loss. coming home due to an existing medical condition of you, a non-travelling close relative or travelling companion, unless declared and accepted by us in writing. any costs where you have not paid your excess. the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. any claim due to the death, injury or illness of any pets or animals. the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. any unused portion of your original ticket where you have been repatriated. coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. curtailment cover where the trip is of 2 days duration or less or is a one-way trip. the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking. the curtailment of your trip by the tour operator. curtailment due to financial circumstances. 	<p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the curtailment</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p><u>Inform your tour operator / travel agent / flight company immediately of your necessity to cancel and request a cancellation invoice</u></p> <p>If you need to cut short your trip:</p> <p>due to a <u>medical necessity</u>, you must ring to confirm this with our 24-hour service tifgroup-assistance.</p> <p>+44 (0) 203 829 3 816</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claim's office.</p>
<p>up to £1,000</p>	<ul style="list-style-type: none"> Your carer (providing he or she is insured on this policy) having to curtail their trip with you due to one of the reasons above. If you wish to continue your trip, we will pay up to £1,000 in total towards additional travel and accommodation costs to replace your original carer. 	<ul style="list-style-type: none"> your failure to obtain required ESTA, Visas, vaccinations or inoculations in time. The policy will not pay for any circumstance that could have been reasonably anticipated at the time you have booked your trip for claims arising from normal pregnancy, without any accompanying bodily injury, illness, disease or complication. Normal Childbirth would not constitute an unforeseen event. Please see Page 3. <u>any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.</u> Your curtailment travel costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip. 	
<p>BE AWARE! If you need to come home early due to your illness you MUST contact our emergency assistance service who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.</p>			
<p>No cover is provided under this section for:</p>			
<ul style="list-style-type: none"> anything mentioned in the conditions and exclusions (page 7). coming home early due to your existing medical condition where the risk attached to that medical condition has not been accepted by us <u>in writing</u>. coming home early due to death or illness of the person you are staying with, a travelling companion, or a close business associate caused by an existing medical condition or a known complication of it. any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary. 			

Missed Departure and Travel Delay (Policy B Section 2)

We will pay:	If:	Provided:	If you need to claim:
<p>Up to the amount shown in the Schedule of Cover PLEASE NOTE: This section applies for delays only at the final international departure point from and to the UK</p>	<ul style="list-style-type: none"> the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point. 	<ul style="list-style-type: none"> you are not claiming for additional expenses if you are forced to cut short your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy. you are at the airport/port/station and the delay is over 12 hours. delay is not due to the diversion of aircraft after it has departed The claim is not due to a strike or industrial action which began or was announced before the start date of your policy and the date your travel tickets or confirmation of booking were issued 	<p>Download or request and complete a departure delay claim form.</p> <p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
<p>Up to the amount shown in the Schedule of Cover PLEASE NOTE: This section applies for delays only at the final international departure point from the UK</p>	<ul style="list-style-type: none"> after 12 hours of delay at the airport, rail terminal or port your outbound journey from your home country you abandon the trip. 	<ul style="list-style-type: none"> your trip is not less than 2 days duration or is a one-way trip. your excess has been paid or deducted from any settlement. 	
<p>Up to the amount shown in the Schedule of Cover</p>	<ul style="list-style-type: none"> the vehicle in which you are travelling to your international departure point becomes undrivable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, Channel Islands or BFPO. 	<ul style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. Any costs where you have not paid your excess. 	

BE AWARE! No cover is provided under this section for: anything mentioned in the conditions and exclusions (page 7)

- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12hrs or where 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 credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.
- unless you obtain confirmation from the police/motoring authorities to confirm a major accident on a motorway causing delays or closure on the motorway.
- unless you obtain confirmation of the delay from the authority who went to the accident or breakdown affecting the car in which you are travelling in
- If you do not check in for your flight, sea crossing, coach or train departure before the intended departure time
- any claims arising from withdrawal of service temporarily or otherwise
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with tifgroup-assistance.
- the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.

Personal accident (Policy B Section 3)

We will pay:	For:	Provided:	If you need to claim:
<p>a single payment as shown on your schedule of cover</p>	<ul style="list-style-type: none"> your accidental bodily injury whilst on your trip, that independently of any other cause, results in your: <ul style="list-style-type: none"> death (<i>limited to £1,500 when you are under 18 or over 75 at the time of incident</i>). total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet. permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*. 	<ul style="list-style-type: none"> you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. you are not 18 or under or over 75 and claiming permanent disablement. you are not claiming for more than one of the benefits that is a result of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death, we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

BE AWARE! This is a one-off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section.(*Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

- anything mentioned in the conditions and exclusions (page 7).
- any payment for permanent disablement when your age is under eighteen (18) or over seventy-five (75) at the time of the incident
- your sickness, disease, medical condition, treatment, illness or physical condition that is gradually getting worse.
- an injury which existed prior to the commencement of the trip
- any claims not notified to us within 12 months of the date of the accident.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>for trips outside & inside your home country: up to the amount shown in the schedule of cover for trips <u>outside</u> your home country OR up to £1,000 <u>inside</u> your home country following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> • customary and reasonable fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services. • additional travel, accommodation and repatriation costs to be made for, or by, you and for any one other person <u>who is required for medical reasons</u> to stay with you, or a child who requires an escort to travel to you from your home country or to travel with you, where it is deemed medically necessary. • your death outside your home country for local funeral expenses abroad limited to £1,500 • your death outside your home country for the cost of returning your ashes home or the return of your body to your home in the UK, Channel Islands or BFPO. 	<ul style="list-style-type: none"> • any costs where you have not paid your excess. • treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid. • any sums which can be recovered by you and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement • 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 received whilst abroad. • costs of private treatment <u>unless our 24-hour service tifgroup-assistance has agreed</u>, and adequate public facilities are not available. • replenishment of any medication you were using at the start of the trip or follow up treatment for any condition you had at the start of your trip. • the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. • the cost associated with the diversion of an aircraft due to your death, injury or illness. • repairs to or for artificial limbs (please see section B8 Mobility Aids) or hearing aids (please see section B6 Personal Property). • the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency. • any extra costs for single/private accommodation in a hospital or nursing home. 	<p><u>FOR MEDICAL EMERGENCIES</u> +44 (0) 203 829 3816</p> <p>Call our <u>tifgroup-assistance</u> service 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</p> <p>Download or request a claim form for emergency medical expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where the <u>tifgroup-assistance</u> service were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card.</p>
<p>public hospital benefit – up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> • each full 24-hour period that you are in a <u>public hospital</u> abroad as an in-patient during the period of the trip in addition to the fees and charges. 	<ul style="list-style-type: none"> • involving the use of precious metals in any dental treatment. • the provision of dentures, crowns or veneers. • any treatment or work which could wait until your return home. 	
<p>up to £300 for the loss of medication</p>	<ul style="list-style-type: none"> • the necessary and reasonable cost of replacing essential medication lost or stolen during your trip. 		
<p>up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> • emergency dental treatment only to treat sudden pain limited to £350 		

BE AWARE! Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact the tifgroup-assistance service prior to being admitted anywhere. In this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

No cover is provided under this section for:

- **anything mentioned in the conditions and exclusions (Page 7)** (including any treatment, tests and associated illnesses for non-declared existing medical conditions).
- any costs where you are an inpatient or it is a repatriation claim and our 24-hour assistance service, tifgroup-assistance, have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- medication and/or treatment which at the time of departure is known to be required or to be continued outside your home country.
- expenses incurred as a result of a tropic disease where you have not had the recommended inoculations/ or taken the recommended medication
- claims arising from normal pregnancy, without any accompanying bodily injury, illness, disease or complication. Normal Childbirth would not constitute an unforeseen event. Please see Page 3.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our tifgroup-assistance service, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.

Additional medical expenses (Policy B Section 5)

If you undergo surgery which is covered under Section 4 of this policy, involving a minimum in-patient stay of at least 5 days in a hospital outside the UK, Channel Islands or BFPO during your trip.

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover and limits per day	<ul style="list-style-type: none">recuperation holiday for travel and accommodation costs of another holiday to recuperate from your surgery	<ul style="list-style-type: none">you take the trip within 3 months of your return to the UK, Channel Islands or BFPO.	Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability. For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates. For cases where <i>tifgroup-assistance</i> were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card.
	<ul style="list-style-type: none">UK, Channel Islands or BFPO medical examination for necessary costs to have a relevant medical examination following an incident on holiday.	<ul style="list-style-type: none">you have the examination in the UK, Channel Islands or BFPO within 3 months of your return to the UK, Channel Islands or BFPO from your trip.	
	<ul style="list-style-type: none">the necessary costs of employing a home help or registered nanny	<ul style="list-style-type: none">you are hospitalised or need to stay in bed at home immediately after being repatriated on the advice of a registered medical practitioner	
	<ul style="list-style-type: none">the necessary costs of cosmetic surgery to correct soft facial tissue damage caused by an accident sustained during your trip	<ul style="list-style-type: none">it has been recommended by a medical practitionerthe injury was sustained during your trip.	
	<ul style="list-style-type: none">the necessary additional cattery or kennel costs if you have to return home later than originally booked.	<ul style="list-style-type: none">you have been delayed by medical reasons covered under Section 4 Medical and Repatriation expenses	

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (Page 7).
- any claim which does not directly relate to an accident or illness suffered during your trip
- any costs which the emergency assistance company has not authorised
- if you needed a home help or a registered nanny before you began your trip

We will pay:	For:	Provided you:	If you need to claim:
<p>as shown on your schedule of cover</p>	<p>Personal property</p> <ul style="list-style-type: none"> • the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <ul style="list-style-type: none"> i. for all valuables limited to the amount shown in the schedule of cover ii. for any single article, pair and/or set of articles limited to the amount shown in the schedule of cover iii. for all prescription spectacles limited to the amount shown in the schedule of cover iv. laptops limited to the amount shown in the schedule of cover <p>(Please note: In the event of a claim for a pair and/or set of articles we shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed)</p> <p>or</p> <ul style="list-style-type: none"> • the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip 	<ul style="list-style-type: none"> • have paid your excess or accept it will be deducted from any settlement. • have complied with the carrier's conditions of carriage. • have notified the Police, your carrier or tour operator's representative and obtained an independent written report. • own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. • are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. • are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50). • have not left electrical items, eyewear, hearing aids jewellery & watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. • have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless entry was gained by violent and forcible means. • have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. 	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to: The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit: (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For loss of personal money in addition to the above, we will also require (a) exchange confirmation from your home country for foreign currency (b) where sterling is involved, documentary evidence of possession</p> <p>For delay claims You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>as shown on your schedule of cover</p>	<p>Delayed baggage the purchase of essential items if your luggage containing your possessions is delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination <i>(Please note: that any amount we pay you will be deducted from your claim if your personal property proves to be permanently lost).</i></p>		
<p>as shown on your schedule of cover</p>	<p>Personal money your cash is limited to the amount shown on your schedule of cover and limits if it is lost or stolen whilst being carried on your person or left in a locked safety deposit box</p>		

BE AWARE! Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at <http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/>.

No cover is provided under this section for:

- **anything mentioned in the conditions and exclusions (page 7) or any items that do not fall within the categories of cover listed.**
- mobile telephones, SIM cards, mobile phone prepayment cards, lost/stolen mobile phone call charges or mobile telephone accessories, car keys, gadgets (please see page 5 for definition), duty free items such as tobacco products, alcohol and perfumes.
- the use of, or damage to, drones.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover for <u>your</u> gadgets, with a maximum amount for:</p> <p>Single article limit → £500</p> <p>CDs, games, tapes, cassettes, or cartridges → £50</p> <p>either</p> <ul style="list-style-type: none"> the cost of repairing your gadgets that are accidentally damaged whilst on your trip, up to the original price of the item, less an allowance for age, wear and tear. <p>or</p> <ul style="list-style-type: none"> the original price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 		<ul style="list-style-type: none"> have paid your excess or accept it will be deducted from any settlement. own the items you are claiming for and are able to provide proof of ownership/purchase. are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. you have not left your gadgets unattended (including being contained in luggage during transit) except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). that you are not claiming for theft: <ul style="list-style-type: none"> from any commercial vehicle or convertible vehicle (both hard and soft topped models). from any motor vehicle where someone acting on your behalf is not with the vehicle, unless your gadget(s) has been concealed in a glove compartment, locked boot, or other concealed internal compartment and all the vehicles security systems have been activated. from any other type of transport. your gadget(s) was not left unattended except where it is locked in a safe or safety deposit box where these are available or left out of sight in your locked personal holiday or trip accommodation; from your person unless your gadget(s) was concealed on your person or taken from you by force or violence, or the threat of force or violence. any incident that has not been reported to the Police as soon as possible, and within 24 hours of discovery, and a written report and reference number obtained from them; if your gadget(s) is carried in any suitcases, trunks or similar containers when left unattended. you are not claiming for: <ul style="list-style-type: none"> the cost of replacing any apps or downloads stored on the gadget the cost of replacing any music stored on the gadget the cost of replacing any unused credit on your mobile phone 	<p>For all losses, you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to: The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.</p> <p>For all loss or damage claims during transit: (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>£75</p>	<ul style="list-style-type: none"> unauthorised calls if your mobile phone is stolen. 		

BE AWARE! all electronic equipment reduces in value over time therefore where a gadget is replaced following a valid claim we will reduce the payment under this policy on a sliding scale as follows: for items over 2 years old the price will be reduced by 10% per year, up to a maximum of 70% for items that are 9 years old or more.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (on page 7) or any items that do not fall within the categories of cover listed.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover for your mobility equipment</p>	<p>either</p> <ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the limit shown, less an allowance for age, wear and tear. <p>or</p> <ul style="list-style-type: none"> up to the limit shown, less an allowance for age, wear and tear, to cover mobility and disability equipment that is stolen, permanently lost or destroyed whilst on your trip. <p>or</p> <ul style="list-style-type: none"> cost of hire for essential equipment whilst travelling, in the event that your mobility equipment is lost or damaged or delayed 	<ul style="list-style-type: none"> the equipment is brought with you from your home country at your own cost and you have complied with the carrier's conditions of carriage. you have notified the Police, your carrier or tour operator's representative and obtained an independent written report. you own the items you are claiming for and are able to provide proof of ownership/purchase. you are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin. you have not left mobility equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked securely or left out of sight in your locked holiday or trip accommodation. you have not left your mobility equipment unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless entry was gained by violent and forcible means. you have obtained written confirmation of any loss, damage or delay. the mobility equipment is essential or medically necessary for you to continue your holiday and you would use the equipment in your home country for mobility purposes and is necessary for day to day living. 	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to: The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit: (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For delay claims You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>

BE AWARE! Your travel insurance policy is not intended to cover items of high value, as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. The mobility section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at <http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/> Any amount we pay you for temporary hire of a mobility aid will be deducted from your claim if it proves to be permanently lost or damaged.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 7) or any items that do not fall within the categories of cover listed.**
- any loss if you do not exercise reasonable care for safety/supervision of your property.
- mobility aids not owned by you
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

Loss of passport and documents (Policy B Section 9)

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> cover to contribute towards the cost of an emergency travel document. cover for necessary costs collecting your emergency travel document on your trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your passport is: <ul style="list-style-type: none"> on your person. held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For a lost or stolen passport, you will need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 7).**
- any financial loss suffered as a result of passport being lost or stolen.
- the cost of a new passport upon your return to the United Kingdom, Channel Islands or BFPO.
- cash or passport that is not on your person.
- cash or passport that is not in a safe/safety deposit box or left out-of-sight in your locked trip accommodation.*
- loss due to delay, detention, confiscation, requisition or damage by customs or other officials or authorities.

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> injury, illness or disease of any person. loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family, household or employee or anyone in your service. loss of, or damage to your temporary holiday accommodation that does not belong to you, or any member of your family, household or employee or anyone in your service. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. liability for loss of, or damage to, property or injury, illness or disease is not caused or suffered by: <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. your ownership, care, custody or control of any animal. compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> land or building or their use either by or on your behalf other than your temporary trip accommodation, ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles (other than wheelchairs, electric wheelchairs or mobility scooters), bicycles, vessels (other than rowing boats, punts or canoes), animals, or firearms (other than guns being used for sport); 	<p>Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim, so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 7).
- injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.
- racing of any kind
- any deliberate act

IMPORTANT NOTE

This section does not cover any claim resulting from the ownership or use of motorised vehicles. You need to take out separate motor insurance cover if you intend to drive a car or other vehicle during your trip.

If you need legal advice (Policy B Section 11)

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover and</p> <p>for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. enquires relating to your insured trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. you accept that if you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation. legal proceedings in the USA or Canada follow the contingency fee system operating in North America. you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. the estimated recovery is more than £500. we believe that you are likely to obtain a reasonable settlement. the costs cannot be considered under an arbitration scheme or a complaints procedure. you are not claiming against another insured-person who is a member of your family, a business associate, a friend or travelling companion, whether insured by us or another provider. the claim is not due to damage to any mechanically propelled vehicle. you follow the lawyer's advice and provide any information and assistance required. Failure to do so will entitle us to withdraw cover 	<p>If you have an accident abroad and require legal advice you should contact:</p> <p>Slater & Gordon LLP, 58 Mosley Street, Manchester, M2 3HZ</p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</p> <p>To obtain this service you should:</p> <p>telephone 0161 228 3851 or fax 0161 909 4444</p> <p>Monday to Friday 9am-5pm</p>

BE AWARE! Legal expenses claims are only considered on the condition that you use Slater & Gordon LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs, you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. **We will settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 7).
- legal proceedings in more than one country for the same event.
- any claims for legal proceedings through the contingency fee system in the USA or Canada.

Catastrophe (Policy B Section 12)

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none">reasonable additional costs of travel and accommodation within a 20 mile radius to the same standard as those on your booking to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.	<ul style="list-style-type: none">you are able to provide evidence of the necessity to make alternative travel arrangements. <p>your trip is not:</p> <ul style="list-style-type: none">within the United Kingdom or Channel Islands.	You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 7).
- any amounts recoverable from any other source
- disinclination to travel or to continue with your trip when official directives from the local or national authority state it is acceptable to do so;
- any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services;
- any cost or expense resulting from circumstances existing prior to your arrival at your pre-paid and pre-booked accommodation;

Hijack (Policy B Section 13)

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<p>each full 24-hour period you are:</p> <ul style="list-style-type: none">confined as a result of hijack.	<ul style="list-style-type: none">you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement.	Download a claim for either medical expenses/and possessions (if applicable) and completed to the best of your ability. Claims will need to be supported by a written report from the appropriate authorities.

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 7).
- any claim where you are unable to provide us with proof of the incident, i.e. Police / authorities / medical report.
- any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE (The Insurer).

We will pay:	For:		If you need to claim:
<p>The Insurer will pay up to £1,500 in total for each Insured Person named on the Invoice for:</p>	<ol style="list-style-type: none"> Irrecoverable sums paid prior to Financial Failure of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure or In the event of Financial Failure after departure: <ol style="list-style-type: none"> additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements or if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements. 	<p>Financial Failure means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services.</p> <p>End Supplier means the company that owns and operates the services listed in point 1 above.</p>	<p>Insolvency Claims Procedure: - International Passenger Protection (IPP) claims only. Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by quoting your Policy Number, Travel Insurance Policy name and reference ESFI-V1.20:</p> <p>IPP Claims at Sedgwick Oakleigh House 14-15 Park Place Cardiff CF10 3DQ</p> <p>Telephone: +44 (0)345 266 1872 Email: insolvency-claims@ipplondon.co.uk Website: www.ipplondon.co.uk/claims.asp</p> <p>ALL OTHER CLAIMS -REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEDURE.</p>

BE AWARE! The Insurer will not pay for:

- Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure
- Any End Supplier which is, or which any prospect of Financial Failure is known by the Insured or widely known publicly at the date of the Insured's application under this policy
- Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond or is capable of recovery from under Section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means
- The Financial Failure of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation
- Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the financial failure of an airline.

Complaints procedure for Scheduled Airline Failure & End Supplier Failure Cover (Policy B Section 14)

COMPLAINTS PROCEDURE FOR SECTION B 14 ONLY:

If you have a complaint, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve our service to you.

Please telephone us on: (020) 8776 3750. Email: info@ipplondon.co.uk

Or write to: The Customer Services Manager, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, Fax: (020) 8776 3751

Please make sure that you quote the policy number which can be found on your policy schedule.

It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them.

We will provide you with a written response outlining our detailed response to your complaint within two weeks of receipt of the complaint. If our investigations are ongoing, we will write to you, at that time, and outline why we are not in a position to provide you with a written response and explain to you that you are able, at that time, to ask Lloyd's Complaints Team review the complaint. In any event, you will receive either our written response or an explanation as to why we are not in a position to provide one within four weeks of receipt of your complaint.

Having followed the above procedure, if you are not satisfied with the response you may write to:

Complaints Team, Lloyd's, One Lime Street, London EC3N 7HA

Email: complaints@lloyds.com More information can be found on their website – www.lloyds.com/complaints

Again, if you are not satisfied with the response you receive from Lloyd's or they have failed to provide you with a written response with eight weeks of the date of receipt of your complaint, you may have the right to contact the Financial Ombudsman Service at the following address:

The Financial Ombudsman Service, Exchange Tower, London. E14 9SR Telephone: (020) 7964 1000 Email: complaint.info@financial-ombudsman.org.uk

Telephone 0800 023 4 567 (calls to this number are free from "fixed lines" in the UK) or 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK)

Email: complaint.info@financial-ombudsman.org.uk More information can be found of their website – www.financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

Please see Page 23 for further detail on what is an Eligible complaint.

Travel Disputes Professional Fees (Policy B Section 15) on payment of additional premium

If the appropriate premium has been paid, full details of this cover will be on the separately attached document.

Enhanced travel delay extension (Policy B Section 16) on payment of additional premium

This section is only applicable if the appropriate premium has been paid and does not apply to trips within the UK

We will be pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover for each Person Insured named on the schedule of cover.	<ul style="list-style-type: none"> the first 12 hours you are delayed limits for each further 12 hours you are delayed 	<ul style="list-style-type: none"> only delays at the final point of international departure point to and from the UK, Channel Islands or BFPO. 	Written confirmation from the airline, shipping, coach or train company stating the duration and cause of the delay is required

BE AWARE! No cover is provided under this extension for:

- anything mentioned in the conditions and exclusions (page 7).
- if you do not check-in for the flight, sea crossing, coach or train departure before the intended departure time;
- if you do not obtain written confirmation from the airline, shipping, coach or train company stating the duration and the cause of the delay;
- for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country.

Wintersports extension (Policy B Section 17-19) on payment of additional premium

Upon payment of an additional premium for winter sports, your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip or for 24 days on your Annual Multi Trip. We recommend when participating in winter sports that the appropriate clothing, including crash helmets, should be worn, and activities undertaken match the level of experience the insured person has in that sport (e.g. if you are an amateur skier do not undertake a black run).

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover for Ski Equipment (Section 17)	<ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip. the cost of hiring replacement ski equipment if your ski equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the Police, your carrier or tour operator's representative and obtained an independent written report. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items. 	<p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to: The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p>
up to the amount shown in the schedule of cover for the unused portion of your Ski Pack (Section 18)	<ul style="list-style-type: none"> the unused portion of your ski pack costs paid for or contracted to be paid for before your trip commenced 	<ul style="list-style-type: none"> you have NOT curtailed your trip but are certified by a medical practitioner in the resort as being unable to ski, and therefore unable to use the ski pack facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items. 	<p>For all other losses you should report to the Police within 24 hours of discovery and obtain a written report and reference number from them.</p>
up to the amount shown in the schedule of cover for piste closure (Section 19)	<ul style="list-style-type: none"> the lack of snow in your resort if you are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and it has to close preventing you from skiing at a destination of higher than 1600 metres above sea level. towards the costs you have to pay to travel to another resort if you are unable to ski if your resort stays closed and there is no other resort available, for as long as these conditions exist at the resort 	<ul style="list-style-type: none"> the lack of snow conditions are not public knowledge you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. it does not exceed the pre-booked period of insurance of your trip 	<p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>

BE AWARE! The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at <http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/>.

No cover is provided under this extension for:

- anything mentioned in the conditions and exclusions (page 7).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.
- for the excess shown in the schedule of cover and limits per insured person;
- for claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that you are unable to ski and unable to use the ski pack facilities;
- for anything mentioned under you are not covered for Section B4 - Medical & Repatriation Expenses.
- for claims where you have not obtained confirmation of resort closure from the local representative;
- for claims where not all skiing facilities are totally closed;
- for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance.

Golf extension (Policy B Section 20-22) on payment of additional premium

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover for loss and hire of Golf Equipment (Section 20)	<ul style="list-style-type: none"> the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age wear and tear. or the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on your trip. or the cost of hire of golf equipment if your golf equipment is lost, stolen, or delayed on your outward journey for over 12 hours from the time you arrived at your trip destination. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement you have complied with the carrier's conditions of carriage you have notified the Police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss or damage. you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents. your golf equipment is not specifically insured elsewhere. you are able to provide either the damaged items on request or to prove the existence or ownership/purchase of any item lost or stolen. you have kept all receipts for this hire and sent them in to us with your claim. 	<p>Please telephone our claims department They will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased/hired.</p> <p>Please return damaged items to: The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
up to the amount shown in the schedule of cover for loss of green fees (Section 21)	<ul style="list-style-type: none"> the loss of green fees should the pre-booked course become unplayable due to adverse weather conditions or because of serious injury/illness occurring during the trip 	<ul style="list-style-type: none"> you have kept all receipts and sent them in to us with your claim. the course is closed by a club official and you have confirmation in writing 	
up to the amount shown in the schedule of cover if you complete a Hole in One (Section 22)	<ul style="list-style-type: none"> if you complete a hole in one stroke gross (i.e exclusive of handicap) during any organised game on any golf course <p>Please note: this benefit will only be payable once in any game</p>	<ul style="list-style-type: none"> you have confirmation in writing from the club secretary and your playing partner. you have kept all receipts for these items and send them in to us with your claim. 	

BE AWARE! The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at <http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/>.

No cover is provided under this extension for:

- anything mentioned in the conditions and exclusions (page 7).
- any intentional damage to golf equipment due to carelessness/reckless actions.
- your golf equipment being left unattended away from your personal holiday or trip accommodation between 6:00am and 11:00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless access was gained by violent and forcible means.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.
- if you do not produce written confirmation from the secretary of the club, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed

Missed connection extension (Policy B Section 23) on payment of additional premium

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> additional transportation and/or accommodation expenses incurred <ul style="list-style-type: none"> (a) to join your connecting aircraft, watercraft, train or motor vehicle or (b) to get you to your pre-booked final destination should you miss your connecting transport as a result of the cancellation or delay of 3 or more hours of your aircraft, watercraft or train on your initial international outbound or return journey due to adverse weather, mechanical breakdown or technical fault 	<ul style="list-style-type: none"> you must check-in according to the itinerary provided by the tour operator or carrier and obtain written confirmation of the delay or cancellation from them. you must produce independent evidence in writing to support any claim. you must allow sufficient time to reach your connecting aircraft, watercraft, train or motor vehicle 	<p>Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.</p>

BE AWARE! No cover is provided under this extension for:

- anything mentioned in the conditions and exclusions (page 7).
- circumstances which could reasonably have been anticipated at the date the insurance was effected.
- withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.

We will pay:	For:	Provided:	If you need to claim:
<p>up to £1,500 in total</p>	<ul style="list-style-type: none"> any part of your outward, onward, return journey or whole trip which is cancelled due to fire, flood, earthquake, storm, lightening, explosion, hurricane, volcanic eruption of the area is quarantined due to a major outbreak of an infectious disease. 	<ul style="list-style-type: none"> your trip is not: <ol style="list-style-type: none"> within the United Kingdom or Channel Islands. formed part of a tour operator's package holiday. 	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.</p>
<p>£150 per 24 hours up to £1,500 in total</p>	<ul style="list-style-type: none"> reasonable additional accommodation (room only) costs and transport expenses necessarily incurred by you up to the standard of your original booking to return home <ol style="list-style-type: none"> if the public transport on which you are booked to travel is cancelled or delayed and an alternative is not provided to you within 24 hours or if in the case of connecting transport, not provided within a timeframe that allows you to continue with your original itinerary following fire, flood, earthquake, storm, lightening, explosion, hurricane, volcanic eruption or the area is quarantined due to a major outbreak of an infectious disease. 	<ul style="list-style-type: none"> you are able to provide evidence of the necessity to make alternative travel arrangements. you are not claiming for costs which are recoverable from a tour operator, public transport operator, accommodation provider, holiday services provider or any other source, or for which you receive or are expected to receive compensation or other assistance. you are not claiming for any costs if you have made your own arrangements as the result of which less than a 24-hour delay has been incurred. 	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.</p>
<p>BE AWARE! No cover is provided under this extension for:</p> <ul style="list-style-type: none"> anything mentioned in the conditions and exclusions (page 7). any amounts recoverable from any other source food, drink, telephones calls any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane, volcanic eruption or infectious disease had already happened before you purchased this policy or booked your trip, whichever is the latter. any costs if you do not take the first available means of transport to get to your destination or home or any unreasonable or unnecessary costs to get you to your destination or home any travel or accommodation expenses you would normally incur. 			

You are not covered for taking part in any Hazardous Pursuits unless it is listed below, and you have paid the required premium where appropriate. In respect of Hazardous Pursuits Categories B to C, the maximum age limit is 75. If you are going to take part in any activity which may be considered dangerous or hazardous that is not detailed below, please contact the selling agent who will contact us to see if we can provide cover. Please note that under Section B10 - Personal Liability you will not be covered for liability whilst participating in any hazardous pursuit or anything caused directly or indirectly by your owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any form of motorised leisure equipment, including jet skis and snowmobiles. *Please note those activities marked with an asterisk (*) do not have Personal Accident or Personal Liability cover.* Cover for the following activities that are considered to be Hazardous Pursuits is included provided they are incidental to the trip (not sole purpose) and for recreational purposes only, not for competitions or any professional activity.

For the purpose of Hazardous Pursuits SOLE PURPOSE shall mean: taking part in any hazardous Pursuits on more than 50%, of the number of days of your booked trip.

For the purpose of Hazardous Pursuits INSHORE shall mean: Within 12 Nautical miles off shore.

For the purpose of Hazardous Pursuits OFFSHORE shall mean: Over 12 Nautical miles off shore. All Hazardous Pursuits are subject to the following endorsement:

HAZARDOUS PURSUITS ENDORSEMENT:

The exclusion of Hazardous Pursuits in the General Exclusions is deleted only with respect to cover under Section B1 - Curtailment and Section B5 - Medical and Repatriation Expenses for participation in the following Hazardous Pursuits on a non-professional (amateur) and recreational basis, provided that; you ensure the activity is adequately supervised, that appropriate safety equipment (such as protective headwear, life jackets etc.) are worn at all times and you do not participate in such Hazardous Pursuits for more than 90 days in any one Period of Insurance.

The acceptable Hazardous Pursuits list is: -

Category A: Aerobics, Angling/Fishing (Fresh Water), Archery*, Badminton, Bamboo Rafting, Banana Boating, Baseball, Basketball, Beach Games, Biking - Inshore only*, Blade Skating, Board Sailing-Inshore only, Boating, Body Boarding- Inshore only, Boogie Boarding- Inshore only, Bowls, Canoeing, Catamaran Sailing- Inshore only, Clay Pigeon Shooting*, Cricket, Croquet, Cross Country Running, Curling, Cycling (excluding off-road, BMX or Mountain Biking), Dancing, Darts, Dinghy Sailing, Disc Golf, Doughnut, Dragon Boat Racing, Fell walking up to 2000 metres, Fruit or Vegetable Picking (under 3 metres), Glass Bottom Boats, Goalball, Golf, Handball, Hiking up to 2000 metres(excluding the use of picks, ropes and guides), Hobbie Catting* - Inshore only, Ice-skating (rink only), Jet Boating - Inshore only*, Jet Skiing - Inshore only*, Jogging, Kayaking- Inshore only and up to white water grade 3, Kite Boarding, Kite Surfing, Korfbal, Laser Tag, Low Ropes, Motorcycling up to 50cc (Excluding Quad biking and Motorcycle Touring), Netball, Non-Manual Labour – excluding Animal Sanctuary/Refuge work, Orienteering, Parascending (towed by boat), Pilates, Pony Trekking, Pool, Power Boating -Inshore only, Rackets, Racquet Ball, Rafting - Inshore only and up to white water grade 3, Rambling up to 2000 metres (excluding the use of picks, ropes and guides), Roller skating, Rounder's, Rowing, Sail Boarding -Inshore only, Sailing- Inshore, Scuba diving* (up to 18 metres), Sea Fishing (From Shore), Snooker, Snorkeling, Softball, Spinning, Squash, Surfing - Inshore only, Swimming - (Pool and within a marked area with a lifeguard only), Swimming off a boat (with a qualified supervisor in attendance i.e a lifeguard), Swimming with dolphins, Sydney Harbour Bridge Climbing (Professional, organised and supervised), Table tennis, Tennis, Theme Parks, Trampoline, Trekking up to 2000 metres (excluding the use of picks, ropes or guides), Tubing, Tug of War, Volleyball, Wakeboarding, Walking up to 2000 metres (excluding the use of picks, ropes and guides), War games, Water Parks, Water Polo, Water-skiing – Inshore only and no jumping, Whale Watching, Windsurfing - Inshore only, Yachting- Inshore and Yoga.

The following Category activities are not covered by this insurance unless an additional premium has been paid and the schedule of cover and limits shows the cover has been provided. If the additional premium has been paid, the activities are covered provided they are incidental to the trip (not sole purpose) and for recreational purposes only, not for competitions or any professional activity, and subject to the above endorsement:

Category B: Provided you have paid the appropriate premium, you will be covered for all of the activities listed in Category A plus the following activities: - Animal/Camel/Elephant/Horse/Riding under 7 days, Breathing Observation Bubble (BOB) up to 18 metres, Bungee Jump* - No Personal Accident cover, Charity Rallies (no racing) - Sole purpose of trip is covered, Cycle Touring - Sole purpose of trip is covered, Deep Sea Fishing -Inshore only, Dog Sledging, Fell Walking(between 2000 and 3000 metres altitude) - Sole purpose of trip is covered, Fencing, Flying a private plane or small aircraft*, Flying as a passenger in a private or small aircraft*, Football, Glacier Walking, Go Karting up to 250cc, Gorilla Trekking - Sole purpose of trip is covered, Gymnastics, Hiking between 2000 and 3000 metres altitude (excluding the use of picks, ropes and guides) - Sole purpose of trip is covered, Hockey - (Field), Hot Air Ballooning*, Hydro Zorbing, Manual/Farm Work* (ground level only no machinery - excluding Animal Sanctuary/Refuge work), Motorcycling* (between 51cc – 125cc no racing) as a rider or passenger. When using the vehicle, either as a driver or passenger, a helmet must always be worn. The rider must hold an appropriate UK licence (Excluding Motorcycle Touring), Paint Balling, Passenger Sledge, Quad Biking* (no racing) 125cc or under as a rider or passenger. When using the vehicle, either as a driver or passenger, a helmet must always be worn. The rider must hold an appropriate UK licence, Rambling between 2000 and 3000 metres altitude (excluding the use of picks, ropes and guides) - Sole purpose of trip is covered, Reindeer Sledge, Safari (UK booked and not involving use of firearms) - Sole purpose of trip is covered, Scuba Diving* (between 18 and 30 metres), Sea Canoeing -Inshore only*, Sea Kayaking -Inshore only*, Soccer, Trekking between 2000 and 3000 metres altitude (excluding the use of picks, ropes and guides) - Sole purpose of trip is covered, White Water Canoeing* (Grade 4), White Water Kayaking* (Grade 4), White Water Rafting* (Grade 4) and Wind Tunnel Flying.

Category C: Provided you have paid the appropriate premium, you will be covered for all of the activities listed in Categories A and B, plus the following activities: - Abseiling, Big Foot, Devil Karting*, Dirt Boarding, Gaelic Football, Glacier Skiing, Gliding*, Horse riding over 7 days (no Polo Hunting or Jumping, Hurling, Ice Fishing, Ice Hockey - With full body protection, Kick Boxing (Training only), Lacrosse/Shinty, Manual Work* (ground level only including the use of light hand held machinery), Marathon, Martial Arts (Training only), Motorcycling over 125cc*. Must have a full Clean Licence and be over the age of 25 years as a rider or passenger. When using the vehicle, either as a driver or passenger, a helmet must always be worn (Excluding Quad biking and Motorcycle Touring), Octopush, Off Piste Skiing (with a professional guide/instructor within recognised resort areas), Off Piste Snowboarding (with a professional guide/instructor within recognised resort areas), Outdoor Endurance Events, River Tubing, Roller Hockey, Rugby, Sand Boarding, Sand Dune Surfing, Sand Skiing*, Sand Yachting, Segway (Supervised, non-competitive), Shark Diving* (Cage only), Skate Boarding, Ski Run Walking, Ski Yawing, Ski-Dooing, Skiing - Sole purpose of trip is covered, Skiing (Cross Country), Skiing (Dry Slope), Sledging, Snow Blading - Sole purpose of trip is covered, Snow Boarding - Sole purpose of trip is covered, Snow Bobbing, Snow Carting up to a 125cc*, Snow Decking, Snow Go Karting, Snow Kiting, Snow Mobiling, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Shoeing, Snow Tubing, Snow Zorbing, Snowboarding (Dry Slope), Snowcat Driving*, Snowcat Skiing, Summer Tobogganing, Swimming (open Water), Swimming off a boat (Unsupervised and/ or no lifeguard), Swimming with Dolphins (Open Water), Tobogganing, Tree Top Canopy Walking, Triathlon, Water Hockey, White Water Canoeing (Grade 5 to 6), White Water Kayaking* (Grade 5 to 6), White Water Rafting (Grade 5 to 6), Yachting/Sailing (crewing) – Offshore but within European waters - Sole purpose of trip is covered and Zip Lining.

SCUBA DIVING ENDORSEMENT

Scuba diving to a maximum depth of 18 metres (see Category A) or 30 metres (see category B) will be covered provided that you hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or you are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not solo/cave/wreck diving, are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair your fitness to dive.



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form, please download it on the internet at: www.policyholderclaims.co.uk
 Alternatively, please advise the section of the insurance on which you want to claim and master policy number and policy reference to:
Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Telephone: 0203 829 3815

You need to:

- produce your insurance certificate confirming you are insured before a claim is admitted.
- 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.

We will:

- 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.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- pay a maximum of £80 for medical records/completion of a medical certificate
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- 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.
- settle all claims under the law of the country that you live in within the United Kingdom or the 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 the Channel Islands

DATA PROTECTION – PERSONAL INFORMATION

How Travel Insurance Facilities collects data:

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any. 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. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, Travel Claims 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: <http://www.tifgroup.co.uk/privacy/>

INFORMATION FOR SECTION B14 ONLY: Definitions - What is an Eligible Complainant?

1. A Consumer – Any natural person acting for purposes outside his trade, business or profession
2. A Micro-Enterprise – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million
3. A Charity – Which has an annual income of less than £1 million at the time the complaint is made
4. A Trustee – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

Your right to complain

If your complaint is regarding the selling of your policies: Complaints Manager, Goodtogo Insurance, Kao Hockham Building, Edinburgh Way, Harlow, Essex, CM20 2NQ or email: complaints@ancileinsurance.com

Or if you would like to complain about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows:

- Write to the Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, call on 0203 829 6604 or email complaints@tifgroup.co.uk who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.fos.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A 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 are 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 are members of the Financial Services Compensation Scheme. Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Registered in England. Registered Number: 3220410. Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority. Travel Claims Facilities and tifgroup-assistance are trading names of Travel Insurance Facilities plc

