



**YOUR TRAVEL INSURANCE
POLICY DOCUMENTATION**

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Introduction

Welcome to your Fit4 Travel policy

Please note: Terms shown in bold in this policy have the meanings given to them in the general definitions section on pages 16 to 18.

This policy wording is only valid when issued in conjunction with a Fit4 Travel **policy certificate** and provided the required insurance premium has been paid.

The following cover is provided for each **insured person**. It is important that **you** refer to the individual sections of cover for full details of what **you** are entitled to should **you** need to make a claim. The sum insured and the excess applicable to any claim made will depend upon the level of insurance **you** have purchased. **Your policy certificate** will show whether **you** have bought a Silver or Platinum cover. **Your policy certificate** will also show whether **you** have purchased any additional sections of cover as outlined in the following tables.

If **your trip** is solely within the **United Kingdom**, cover under some of the sections listed below will not apply. Please refer to the individual section within the policy wording for full details.

Claims arising from alcohol - **We** do not expect **you** to avoid alcohol during **your trip**, but **we** will not cover any claim arising from excessive alcohol consumption by which **we** mean where **you** have drunk so much alcohol that a **medical practitioner** has stated that **your** alcohol consumption has caused or actively contributed to **your** injury or illness, the results of a blood test at the time of injury or illness shows that **your** blood alcohol level exceeds 0.19% that is approximately 1.5 litres of beer or four 175ml glasses of wine; a witness report of a third party that has advised that **you** have notably impaired **your** faculties and/or judgement. Please refer to general exclusions 27, 28 and 29 on page 20.

This is not a private medical insurance policy

Your Fit4 Travel insurance policy is not a private medical insurance policy and does not cover private medical treatment, private hospital costs or other related expenses incurred, unless these have been specifically agreed and authorised by the Medical Emergency Assistance Company as part of a medical emergency covered by this policy.

Claims for reimbursement of costs

This insurance policy will only respond to claims for irrecoverable losses once those principally responsible for reimbursing the cost have been exhausted. For example transport and accommodation costs – **You** should, in the first instance, contact **your** tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018; EU Transport Regulations; Consumer Credit Act; or Debit card charge backs, a refund is legally due.

IMPORTANT INFORMATION

We draw **your** attention to the exclusions detailed in the 'General Exclusions' section, in particular, exclusion 37, as this policy will **NOT** provide cover for any claims directly or indirectly related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus (Covid-19)**.

Please note this general exclusion applies to all sections of cover with the exception of Section B1 – Medical and other expenses outside of the United Kingdom, Section B2 – Expenses within the United Kingdom, Section T1 - Cancelling your trip due to Coronavirus (Covid-19) and Section T2 – Cutting your trip short due to Coronavirus (Covid-19).

Eligibility

This policy is only available to **you** if:

- **You** are permanently resident in the **United Kingdom** and have **your** main **home** in the **United Kingdom**;
- **You** are registered with a **doctor** in the **United Kingdom**;
- **You** have a UK National Insurance number (where aged 16 years of age or older);
- **You** are in the **United Kingdom** at the time of purchasing this policy. Any **trip** that has begun when **you** purchase this insurance will not be covered;
- **You** are not travelling against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your trip**;
- **You** are not travelling with the intention of receiving medical treatment;
- **Your trip** starts and ends in the **United Kingdom** (single trip or annual multi-trip cover only);
- **You** must be travelling with the intention to return to the **United Kingdom** within **your trip** dates unless an extension has been agreed with **us** and **we** have confirmed in writing.

Age Eligibility

The person buying this insurance must be 18 years of age or over at the date of purchase.

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

Silver Policies – 70 years of age or under

Platinum Policies – 85 years of age or under

Table of benefits

Section	Benefits	Fit4Travel Silver		Fit4Travel Platinum	
		Sum insured up to	Excess*	Sum insured up to	Excess*
A1	Cancelling your trip	£2,000	£150	£5,000	£75
A2	Cutting short your trip				
B1	Emergency Medical and Other Expenses	Up to £10,000,000	£150	Up to £10,000,000	£75
	Journeys outside the United Kingdom				
	Dental Expenses				
	Additional accommodation and travelling costs				
B2	Expenses within the United Kingdom	£400	Nil	£400	Nil
		£1,000	Nil	£2,000	Nil
C	Hospital benefit	£100 per 24 hours up to £1,000	Nil	£100 per 24 hours up to £1,000	Nil
D	Personal accident**				
	Permanent Total Disablement	£15,000	Nil	£25,000	Nil
	Loss of Limb(s)/Eye(s)	£15,000	Nil	£25,000	Nil
	All Benefits if under 18 or over 75	£1,000	Nil	£1,000	Nil
	Death (18 to 75)	£15,000	Nil	£25,000	Nil
	Death (under 18 or over 75)	£5,000	Nil	£5,000	Nil
E1	Personal belongings & baggage	Up to £1,500	£150	Up to £2,000	£75
	Single Item limit	£250	£150	£250	£75
	Valuables limit	£250	£150	£250	£75
	Sunglasses limit	£75	Nil	£75	Nil
E2	Delayed baggage	£25 per 12 hours up to £100	Nil	£25 per 12 hours up to £100	Nil
E3	Personal money	£300	£150	£500	£75
	Cash limit	£200	£150	£250	£75
	Cash limit if under 18	£50	Nil	£50	Nil
E4	Passport & documents	£200	Nil	£200	Nil
F	Personal liability	£2,000,000	£150	£2,000,000	£75
G1	Travel delay	£20 per 12 hours up to £100	Nil	£20 per 12 hours up to £300	Nil
G2	Abandoning your trip	£2,000	£150	£5,000	£75
H	Missed departure	Up to £750	£150	Up to £1,000	£75
I	Uninhabitable accommodation	£750	£150	£1,000	£75
J	Legal expenses	£25,000	£150	Up to £25,000	£75
K	Hijack	Nil	Nil	£50 per 24 hours up to £500	Nil
L	Mugging benefit	Nil	Nil	£50 per 24 hours up to £500	Nil
M	Pet care	£15 per 24 hours up to £150	Nil	£15 per 24 hours up to £150	Nil

Table of benefits for Additional Cover

Section	Benefits	Fit4Travel Silver		Fit4Travel Platinum	
		Sum insured up to	Excess*	Sum insured up to	Excess*
Golf Cover - only available if included on your policy certificate and you pay the required extra premium					
N1	Golf equipment Single item limit	£1,000 £500	£150	£1,000 £500	£75
N2	Golf equipment hire	£40 per 24 hours up to £400	Nil	£40 per 24 hours up to £400	Nil
O	Green fees	£75 per 24 hours up to £300	Nil	£75 per 24 hours up to £300	Nil
Cruise Cover - only available if included on your policy certificate and you pay the required extra premium					
P1	Back on-board cover	£250	£150	£500	£75
P2	Missed port departure	£500	Nil	£750	Nil
P3	Cabin confinement	£50 per day up to £500	Nil	£75 per day up to £750	Nil
P4	Cruise itinerary change	£50 per port up to £250	Nil	£100 per port up to £500	Nil
P5	Unused excursions	£250	£150	£500	£75
P6	Cruise interruption	£500	Nil	£750	Nil

- * **Excess**
If **you** need to make a claim under certain sections listed in the table above, **we** will deduct the amount shown in respect of the policy excess from the sum **we** pay **you** for any valid claim. The excess will apply to each person claiming, and to each incident and to each section of the policy under which a **claim** is made. When dealing with claims under section A1 where a **claim** is being made for cancelling more than one **trip** due to one incident, an excess for each person claiming and for each **trip** will be deducted.
- ** Any claim arising from the result of a Motorcycling accident will be subject to a maximum sum insured payable of £10,000 under Section D - Personal Accident.

Table of benefits for Winter sports cover

Winter sports cover is only available if included on **your policy certificate** and **you** pay the required extra premium.

Section	Benefits	Fit4Travel Silver		Fit4Travel Platinum	
		Sum insured up to	Excess*	Sum insured up to	Excess*
Q1	Winter sports equipment	£1,000	£150	£1,000	£75
	Owned single item limit	£250	£150	£250	£75
	Hired single item limit	£250		£250	
Q2	Winter sports hire	£75 per 24 hours up to £300	Nil	£75 per 24 hours up to £300	Nil
Q3	Lift pass	£100	Nil	£100	Nil
Q4	Ski pack	£30 per 24 hours up to £300	Nil	£30 per 24 hours up to £300	Nil
R	Piste closure	£20 per 24 hours up to £200	Nil	£20 per 24 hours up to £200	Nil
S	Avalanche cover	£20 per 24 hours up to £200	Nil	£20 per 24 hours up to £200	Nil

Table of benefits for extended cover for Coronavirus (Covid-19)

Please note: The following sections only apply if **you** have purchased a Platinum policy and this is shown on **your policy certificate**.

Section	Benefits	Fit4Travel Silver		Fit4Travel Platinum	
		Sum insured up to	Excess*	Sum insured up to	Excess*
T1	Cancelling your trip due to Coronavirus (Covid-19)	Nil	Nil	£5,000	£75
T2	Cutting your trip short due to Coronavirus (Covid-19)	Nil	Nil	£5,000	£75

General information about this insurance

Insurance provider

This insurance is underwritten by Chaucer Insurance Company DAC.

Chaucer Insurance Company DAC are authorised and regulated by the Central Bank of Ireland and registered in the Republic of Ireland. Registered Office: 38 & 39 Baggot Street lower, Dublin 2, D02 T938, Ireland.

This policy is sold and administered by Fit4 Travel. Fit4 Travel is a trading name of Brokersure Limited, which is authorised and regulated by the Financial Conduct Authority (FCA 501719). This can be checked by visiting the Financial Services Register (www.fca.org.uk).

Your travel insurance

This policy wording along with **your policy certificate** and any appropriate endorsements forms the basis of **your** contract of insurance with **us**. Together, these documents detail and explain what **you** are covered for and what **you** are not covered for.

Different levels of cover apply depending on whether **you** have bought a Silver or Platinum policy and additional sections of cover will apply if the **policyholder** has paid the required premium for policy upgrades.

Please read this policy wording to make sure that the cover meets **your** needs and please check the details outlined within **your policy certificate** and any applicable endorsements to make sure that the information shown is correct.

Law and jurisdiction

This policy will be governed by English Law and **you, insured persons** and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless agreed to the contrary by **you** and **us** before the commencement date. The Terms and Conditions of this policy will only be available in English and all communication relating to this policy will be in English.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme (depending on the type of insurance and the circumstances of the claim) if **we** are unable to meet **our** financial obligations under this policy. A claim under this type of insurance is covered for 90% of the claim without any upper limit.

Further information about the compensation scheme is available from:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: 020 7741 4100 or 0800 678 1100 Website: www.fscs.org.uk.

Important conditions relating to health

This policy contains conditions relating to **your** health.

If **you** have purchased a Silver or Platinum policy, then **you** must comply with the disclosure of **your medical conditions** as stated on page 7 or 8.

BE AWARE! We do not provide any cover for:

- Psychological conditions such as stress, anxiety, depression, eating disorders or mental instability unless agreed with **us** in writing.
- Any circumstances if **you** have received a terminal prognosis.
- Any **medical condition** **you** are aware of but for which **you** have not had a diagnosis.
- Any **medical condition** for which **you** are on a waiting list for, or referred to a specialist or a consultant, or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.
- Claims caused by an **existing medical condition** of a non-travelling close **relative**, close **business associate** or friend living abroad who **you** had planned to stay with, or any known or recognised complication of or caused by the **existing medical condition**.
- Any circumstances that are not specified in **your** policy.

You should also refer to 'General exclusions' on pages 19, 20 and 21 - applicable to all sections of the policy.

Disclosure of your medical conditions

Failure to accurately and fully declare all **medical condition(s)** for **you**, or anyone travelling with **you** will affect **your** cover and may result in **your** claim being declined.

Important conditions relating to health

CHANGE IN HEALTH

If **your** health or **your** ongoing medication changes between the date **your** policy was purchased and the date of travel **you** must advise Fit4 Travel by phone on 0330 880 3652 as soon as possible. **We** will advise **you** what cover **we** are able to provide, after the date of diagnosis. Following **your change in health** **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 (please refer to 'General definitions' for more information).

How we use personal information

We will use the information from **your** policy for the purpose of providing **you** with insurance services and additional products and services. **We** fully accept **our** responsibility to promote the privacy of customers and the confidentiality and security of information entrusted to **us**.

The information provided by or on behalf of **you** when the policy was taken out, together with other information, will be used by **us**, **our** Group companies and **our** service providers and agents. It will be used for administration, customer service and claims.

It may also be used for the purpose of fraud prevention including passing details to other insurers and regulatory bodies. **You** have provided information in connection with the purchase and performance of this insurance policy and **you** have consented to the processing of the personal data, including sensitive personal data and **you** have consented to the transfer of this information abroad.

Unless **you** have informed **us** otherwise, **we** or **our** service providers and agents may contact **you** by mail or telephone to let **you** know about any goods, services or promotions that may be of interest to **you** and/or share **your** information with organisations that are **our** business partners. Under the UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU)2016/679, **you** have certain rights regarding access to **your** information. **You** have the right to see a copy of the personal information held about **you**, if **you** believe that any of the information, **we** are holding is incorrect or incomplete, please let **us** know as soon as possible. Any information which is found to be incorrect will be corrected promptly.

We may monitor and/or record communication with **us** either directly or by reputable organisations selected by **us**, to ensure consistent servicing levels and account operation.

We will keep information about **you** only for as long as is appropriate.

In certain circumstances, **we** may need **your** consent to process certain categories of information about **you** (including sensitive details such as information about **your** health). Where **we** need **your** consent, **we** will ask **you** for it separately. **You** do not have to give **your** consent and **you** may withdraw **your** consent at any time. However, if **you** do not give **your** consent, or **you** withdraw **your** consent, this may affect **our** ability to provide the insurance cover from which **you** benefit and may prevent **us** from providing cover for **you** or handling **your** claims.

Want more details?

For more information about how **we** use **your** personal information please see **our** full privacy notice(s), which is/are available online on **our** website www.chaucerplc.com/privacy-cookie-policy/ or in other formats on request. If **you** require details of Fit4Travel's privacy policy, this can be found online at www.fit4travelinsurance.co.uk/privacy-policy/

UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU)2016/679.

Residency

You and all other persons insured on this policy must have **your** main **home** in the **United Kingdom** and have a **United Kingdom** National Insurance number (when aged 16 years of age or older) and be registered with a **doctor** in the **United Kingdom** at the time **you** buy this policy.

Residents of the Isle of Man must have their main **home** in the Isle of Man and be registered with a local **doctor**.

Health agreements

EU EEA or Switzerland

If **you** are travelling to a country in the European Union, **you** are strongly advised to take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local post office or **you** can download an application form from the following website: www.ehic.org.uk. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union. If **you** already hold an EHIC please check it is valid for **your** trip. In the event of liability being accepted for a medical expense which has been reduced as a direct result of **you** presenting **your** European Health Insurance Card to the medical facility at the time of treatment **we** will not apply the deduction of the excess under section B1 (Medical and other expenses outside of the United Kingdom).

Australia or New Zealand

If **you** require medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. Inpatient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE Website on www.humanservices.gov.au/medicare or by emailing: medicare@humanservices.gov.au.

If **you** require medical treatment in New Zealand, there are reciprocal agreements, but a person may not enrol with a Primary Health Organisation (PHO). They should get the same health subsidies as a New Zealand citizen visiting a general practitioner as a casual patient, if the **doctor** has decided the condition needs prompt attention. For more information, please go to www.health.govt.nz or email: info@health.govt.nz.

Alternatively, please call the Medical Emergency Assistance Company for guidance.

If **you** are admitted to hospital contact must be made with the Medical Emergency Assistance Company as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE or a Primary Health Organisation (PHO).

In the event of liability being accepted for a medical expense which has been reduced by the use of either a EHIC, Medicare in Australia or private health insurance, **we** will not apply the deduction of the policy excess under section B1 (Medical and other expenses outside of the United Kingdom).

Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline must offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund **your** ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If **your** flight is delayed or cancelled, **you** must in the first instance approach **your** airline and clarify with them what costs they will pay under the Regulation.

If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website (www.caa.co.uk).

Sports and activities

Any involvement in the following sports and/or activities is subject to **you** compliance with local laws and regulations and the use of recommended safety equipment (such as a helmet, harness, knee and/or elbow pads, life jacket etc...).

Please note the policy terms and conditions will still apply in all other respects.

Please also refer to the 'General conditions' on pages 18 and 19 and the 'General exclusions' on pages 19, 20 and 21.

This policy automatically covers **you** to undertake the activities listed below on a recreational and amateur basis.

Animal Sanctuary/Refuge Work	Diving (indoor up to 5 metres)	Mountain Biking (not downhill or freeriding)	Sleigh riding (reindeer, horses or dogs)
Archery	Elephant Trekking (UK-Booked)	Netball	Snooker
Athletics	Fell Walking	Petanque	Snorkelling
Badminton	Flag football	Pigeon racing	Softball
Ballooning - Hot Air	Flying a kite	Pony Trekking	Squash
Banana Boating	Football	Pool	Stoolball
Bar Work	Fresh Water/Sea Fishing	Quoits	Surfing
Basketball	Frisbee	Rackets	Swim Trekking
Beach Games	Fruit or Vegetable Picking	Racquet Ball	Swimming
Biathlon	Glass Bottom Boats	Rafting (Grade 1 rivers only)	Swimming with Dolphins
Billiards	Golf	Rambling	Sydney Harbour Bridge
Bird Watching	Gymnastics	Restaurant Work	Table Tennis
Body Boarding	Highland games	Ringo's	Ten Pin Bowling
Bowling	Hiking/Trekking/Walking up to 3000m excluding the use of ropes or guides.	River Walking	Tennis
Bowls	Horse Riding (no hunting, jumping or polo)	Road Cycling	Tubing
Bungee Jumping (maximum of 2 jumps)	Ice Skating	Rounders	Tug of War
Camel/Elephant Riding	Jet Boating	Rowing	Volleyball
Camping	Jet Skiing	Running Sprint/Long Distance	Wake Boarding
Canoeing/Kayaking - cover included for White water rafting up to Grade 2 rivers.	Jogging	Safari (UK Organised)	Water Skiing
Catamaran Sailing (In-shore)	Keep fit	Sail Boarding	Whale Watching
Clay Pigeon Shooting	Korfball	Sailing/Yachting inshore (recreational)	Windsurfing
Cricket	Manual Labour (Office and clerical work, bar and restaurant work, music performance and singing, fruit picking (not involving the use of machinery))	Scuba Diving to 30m if qualified and not diving alone or down to 18 metres if not qualified and must be accompanied by a qualified instructor	Working (non-manual)
Croquet	Marathons (Maximum of 2 and not extreme marathons)	Sea Fishing	Yachting (inland and coastal waters)
Curling	Model Flying	Shooting	Yoga
Dancing	Model Sports	Shooting (target range-not hunting)	
Darts	Motorcycling (EU Only - on road wearing a helmet provided you hold an appropriate UK licence for the capacity of the motorcycle you are riding)	Sledging/Tobogganing	

If the activity in which **you** are participating is not listed or **you** are participating in anything other than on a recreational or amateur basis please contact Fit4Travel on **0330 880 3652**.

Cruises

There is no cover provided for **cruises** unless **you** have paid the appropriate additional premium and cover is shown on **your policy certificate**. In any event there is no cover for cargo ship travel.

Cancellations and refunds

Your right to cancel the policy within 14 days of purchase

If this cover is not suitable for **you** and **you** want to cancel **your** policy, the **policyholder** must contact **us** by phoning **0330 880 3652**, emailing **enquiries@brokersure.com** or by writing to **Fit4 Travel, Digital House Threshelfords Business Centre, Feering, Kelvedon, Colchester, Essex CO5 9SE** within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below **we** will refund the premium the **policyholder** has paid within 30 days of the date **you** contact Fit4 Travel Customer Services to ask to cancel the policy.

We will not refund the premium if **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period.

Your right to cancel the policy outside the 14-day cooling-off period

If **you** decide this cover is no longer suitable for **you** and **you** want to cancel **your** policy after the 14 day cooling-off period, the **policyholder** must contact Fit4 Travel Customer Services by phoning **0330 880 3652**, emailing **enquiries@brokersure.com** or by writing to **Fit4 Travel, Digital House, Threshelfords Business Centre, Feering, Kelvedon, Colchester, Essex CO5 9SE**. In line with the terms outlined below **we** will refund a proportion of the premium the **policyholder** has paid within 30 days of the date **you** contact Fit4 Travel Customer Services to ask to cancel the policy.

If **you** have not travelled or made a claim before **you** asked to cancel the policy, the **policyholder** will be entitled to a refund of the premium paid, subject to deduction of 30% of the premium paid to represent the period during which **you** have been on risk for cancellation cover.

Our right to cancel the policy

We have the right to cancel this policy by giving at least 30 days' notice in writing to the **policyholder** at their last known address where **we** have serious grounds for doing so, including any failure by **you** to comply with the conditions on page 18 and 19 of this policy which is incapable of remedy or which **you** fail to remedy within 14 days of receiving a notice from **us** requiring **you** to remedy the breach. A proportionate refund of the premium paid will be made to the **policyholder** from the date **we** cancel the policy.

Age limits

The person buying this insurance must be 18 years of age or over at the date of purchase.

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

Silver Policies – 70 years of age or under

Platinum Policies – 85 years of age or under

Cover options available

Types of cover and durations

Single trip

This gives **you** cover to travel on one **trip** made by **you** within the geographical areas as shown on **your policy certificate**.

Annual multi trip

You are covered to travel as many times as **you** like within the **period of cover** provided no single **trip** lasts longer than the following durations. If any **trip** exceeds the durations shown below, then there is absolutely no cover under this policy for that **trip** (not even for the first 21 or 31 days of **trip**), unless **you** have contacted **us** and **we** have agreed in writing to provide cover.

Silver cover – 21 days

Platinum cover – 21 days

(unless the additional premium has been paid to increase this limit and it is noted on **your policy certificate**).

If **you** have purchased a winter sports annual multi trip policy, cover is also provided for up to the following durations in total for winter sports within the **period of cover**.

Silver cover – 17 days

Platinum cover – 17 days

Upgrades

The following upgrades are available by paying an additional premium:

Winter sports cover

Please see page 39 for a list of **winter sports** activities which are covered by this policy. If the **winter sport** **you** intend to take part in is not shown in the list, please check that cover will be provided by contacting Fit4 Travel Customer Services on **0330 880 3652** or by e-mailing **enquiries@brokersure.com**. Please see sections Q to S for full details of cover.

Cruises

This policy can be extended to cover **you** on a **cruise** provided **you** contact Fit4TravelTravel Insurance Customer Services on **0330 880 3652** or by e-mailing **enquiries@brokersure.com** and **you** having paid the appropriate additional premium and cover is shown on **your policy certificate**.

Geographical areas

One of the following areas will be shown on **your policy certificate**. This describes the area of the world which this policy provides cover for **you** to travel to.

You will not be covered if **you** travel outside the area **you** have chosen, as shown on **your policy certificate**. **United Kingdom** - England, Scotland, Wales, Northern Ireland and the Isle of Man.

Europe 1 - Albania, Algeria, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greenland, Guernsey (including Alderney, Sark and Herm), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Jersey, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal, Romania, Russia (west of Ural mountains), San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Ukraine and Vatican City.

Europe 2 - Those countries listed above and including: Andorra, Cyprus, Greece (including Greek Isles), Malta, Spain (including Balearic and Canary Islands), Switzerland and Turkey

Australia and New Zealand *

Worldwide - excluding Canada, Caribbean, Mexico and USA **Worldwide - including** Canada, Caribbean, Mexico and USA
Please note:

No cover is provided under this policy for any **trip** in, to, or through Afghanistan, Liberia or Sudan.

No cover is provided for **your** travel to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (or all but essential) travel.

*applicable to single **trip** policies only.

- A stopover of up to a maximum of 72 hours is allowed in Worldwide – excluding Canada, Caribbean, Mexico and USA if travelling to Australia and New Zealand.
- A stopover of up to a maximum of 72 hours is allowed in Worldwide – including Canada, Caribbean, Mexico and USA if travelling to Worldwide – excluding Canada, Caribbean, Mexico and USA.

Period of cover

On single **trip** policies cover for cancellation starts at the time **you** book the **trip** or pay the insurance premium, whichever is later. Cover for cancellation ends as soon as **you** start **your trip**.

On annual multi trip policies cover starts on the chosen start date and cancellation cover is not in force until that date, subsequent **trips** start from the date of booking.

Cover under all other sections starts when **you** leave **your home** address in the **United Kingdom** (but not earlier than 24 hours before the booked departure time) or from the first day of the **period of cover** as shown on **your policy certificate**, whichever is the later.

Cover ends when **you** return to **your home** address in the **United Kingdom** (but not later than 24 hours after **your** return to the **United Kingdom**) or for single **trip** policies at the end of the **period of cover** as shown on **your policy certificate**, whichever is earlier.

All cover ceases if **you** have to return to the **United Kingdom** under section A2 (Cutting your trip short) or section B1 (Medical and other expenses outside of the **United Kingdom**), cover cannot be provided to resume **your trip** or for further **trips**.

Any **trip** that had already begun when **you** purchased this insurance will not be covered.

Each **trip** must begin and end in the **United Kingdom**, in which case **your trip** must begin in the **United Kingdom**.

Cover is only provided in the **United Kingdom** if **you** stay in accommodation which **you** have paid for in advance of the date **you** depart on **your trip** or if **you** have paid for **public transport** or air fares in advance of the date of departure to enable **you** to reach **your** destination in the **United Kingdom**. All **trips** within the **United Kingdom** must be for at least one night away from **home**.

Trip extensions if you decide you wish to extend your trip whilst overseas

If, once **you** have left the **United Kingdom** and before the end of the **period of cover**, **you** decide **you** want to extend **your** policy, please contact Fit4 Travel Customer Services on **0330 880 3652** or by

e-mailing enquiries@brokersure.com. Extensions can usually only be considered if there has been no change in **your** health (or that of a **relative** or **business associate**) and no claim has been made or is intended to be made

and no incident likely to give rise to a claim has occurred. However, should there have been a change in **your** health or **you** are aware that a claim has been made or will need to be made under the original policy then **we** may still be able to consider the extension provided full details are disclosed to Fit4 Travel Customer Services for consideration.

Trip extensions if you are unable to return home from your trip as planned

If, due to unexpected circumstances beyond **your** control, for example, due to illness or injury or unavoidable delays affecting **your** return flight or **public transport**, **your trip** cannot be completed within the **period of cover** outlined in **your policy certificate**, cover will be extended for **you** at no extra cost for up to 30 days. This also applies to

one person travelling with **you** who is authorised to stay with **you** by the Medical Emergency Assistance Company if the extension is due to medical reasons. All requests for more than 30 days must be authorised by the Medical Emergency Assistance Company. Please see Medical and other emergencies on page 14 for details of how to contact the Medical Emergency Assistance Company.

Medical and other emergencies

Your Fit4 Travel policy is not a private medical insurance policy and does not cover private medical treatment, private hospital costs or other related expenses incurred, unless these have been specifically agreed and authorised by the Medical Emergency Assistance Company.

The Medical Emergency Assistance Company will provide immediate help if **you** are ill, injured or die outside the **United Kingdom**. They provide 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: +44 (0) 20 3472 2388 E-mail: operations@emergencyassistance.co.uk

Please have the following information available when **you** (or someone on **your** behalf) contact the Medical Emergency Assistance Company, so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad including the hospital and treating **doctors'** details;
- **Your** policy number shown on **your policy certificate**; and
- The name, address and contact phone number of **your** GP.
- Quote the scheme name, which is: Fit4Travel.

Please note: This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **you** as soon as reasonably possible. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** inpatient or outpatient treatment.

In the event that **you** require in-patient hospital treatment and/or evacuation /repatriation, it is imperative that the Medical Emergency Assistance Company is contacted and authorisation obtained prior to such treatment and/or evacuation/repatriation taking place.

Failure to contact the Medical Emergency Assistance Company and obtain authorisation may prejudice the claim and could mean that some or all of the costs involved may not be paid. **You** should not attempt to find **your** own solution and then expect full reimbursement from **us** without prior approval first having been obtained from the Medical Emergency Assistance Company.

If **you** have to return to the **United Kingdom** under section A2 (Cutting your trip short) or section B1 (Medical and other expenses outside of the **United Kingdom**) the Medical Emergency Assistance Company must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**.

How to make a claim

You must register a claim under all sections by contacting the following company:

Claims Settlement Agencies

308-314 London Road, Hadleigh, Benfleet, Essex, SS7 2DD Tel:

01702 553443, E-mail: info@csal.co.uk

To download a claim form please visit www.csal.co.uk

The fastest and easiest way to make a claim is online at www.submitclaim.co.uk/fit.

The process should take approximately 10-15 minutes to complete (depending on the type of claim), but before continuing **you** should ensure **you** have **your policy certificate**, trip dates, supporting documentation and details of the incident.

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes **you** to submit a claim. Late notification of a claim may affect **our** acceptance of a claim or result in the amount **we** pay being reduced.

Claims Settlement Agencies are open Monday to Friday between 9am and 5pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim.

We will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by **us** to support a claim. If the information supplied is insufficient, **we** will identify the further information which is required. If **we** do not receive the information **we** need, **we** may reject the claim. For further details about claims, please refer to the 'General conditions' on pages 18 and 19.

To help **us** prevent fraudulent claims, **we** store **your** personal details on computer and **we** may transfer them to a centralised system. **We** keep this information in line with the conditions of the UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU)2016/679.

How to make a complaint

We aim to provide the highest standard of service to every customer. If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right. All complaints **we** receive are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

1. Does your complaint relate to a claim?

a) In the first instance, please contact:

The Complaints Officer, Claims Settlement Agencies, 308-314 London Road, Hadleigh, Benfleet, Essex, SS7 2DD.
Tel: 01702 553443, Email: info@csal.co.uk

When **you** make contact please provide the following information:

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

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

If **we** are unable to resolve **your** complaint immediately, **we** will send **you** a written acknowledgement within two (2) days of receipt. **We** will then investigate **your** complaint and, in most cases, send **you** a full response in writing within two (2) weeks of receipt. In exceptional cases, where **we** are unable to complete **our** investigations within two (2) weeks, **we** will send **you** a full written response as soon as **we** can, and in any event within four (4) weeks of receipt of **your** complaint.

b) If **you** are dissatisfied with **our** response, then **you** can raise the matter with the Financial Services and Pensions Ombudsman (FSPO), an independent body that adjudicates on complaints, at the following address:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29

Telephone: +353 1 567 7000

Email: info@fspo.ie

Website: www.fspo.ie

2. Does your complaint relate to your policy?

a) In the first instance, please contact:

Fit4Travel Insurance, Digital House, Threshelfords Business Centre, Feering, Kelvedon, Colchester, Essex CO5 9SE.
Tel: 0330 880 3652, Email: enquiries@brokersure.com

When **you** make contact please provide the following information:

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

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

If **we** are unable to resolve **your** complaint immediately, **we** will send **you** a written acknowledgement within two (2) days of receipt. **We** will then investigate **your** complaint and, in most cases, send **you** a full response in writing within two (2) weeks of receipt. In exceptional cases, where **we** are unable to complete **our** investigations within two (2) weeks, **we** will send **you** a full written response as soon as **we** can, and in any event within four (4) weeks of receipt of **your** complaint.

- b) If **you** are dissatisfied with **our** response, then **you** can raise the matter with the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. **You** have six (6) months from the date of **our** final response to refer **your** complaint to the FOS.

If **we** cannot resolve **your** complaint, **you** may refer it to Financial Ombudsman Service (FOS) at the following address:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567 – From **UK** Landline or Telephone: 0300 123 9123 – From **UK** Mobile

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

Website: www.financial-ombudsman.org.uk

If **you** purchased **your** policy online, **you** are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the Financial Services and Pensions Ombudsman on **your** behalf. Please note that this can only be used for complaints about purchases made online.

Complaints about non-insured events and **your** travel arrangements must be referred to **your** travel organiser. Making a complaint does not affect **your** right to take legal action.

General definitions

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the section details on pages 25, 34, and 39 for further definitions.

Business associate

Any employee whose level of responsibility in the business is such that if both **you** and they were absent from the business for a period of five full working days or more this would have a detrimental impact on the running of the business.

Change in health

Any deterioration or change in **your** health between the date the policy was purchased 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.

Channel Islands

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

Child/Children

A person who is 17 years of age or under.

Coronavirus (COVID-19)

Coronavirus disease (COVID-19), including any related and/or similar conditions howsoever called, or any mutation of these.

Cruise

A voyage on a ship/vessel sailing on the seas or oceans that includes stopping at various ports. No cover is provided for cargo ship travel.

Cyber event

An unauthorised or malicious act or series of related unauthorised or malicious acts or the threat or hoax thereof involving access to, processing of, use of or operation of any **information technology system** or any electronic data by any person or group(s) of persons.

Doctor

A registered medical practitioner who is not **you** or related to **you**, who is currently registered with the General Medical Council in the **United Kingdom** (or foreign equivalent) to practice medicine.

Epidemic

A widespread occurrence of an infectious disease in a community at a particular time.

Existing medical condition(s)

Any serious or ongoing or recurring **medical condition** which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Family

Up to two adults and any number of their **children**, step **children** or foster **children** aged 17 years of age or under at date of issue of the policy. The **children** are only insured when travelling with one or both of the insured adults, but under annual multi trip cover, either adult and the **children** (accompanied by a responsible adult) are also insured to travel on their own.

Home

An **insured person's** usual place of residence within the **United Kingdom**.

Insured person

The person or persons shown on the **policy certificate**.

Information technology system

Any computer, hardware, software, information technology and communications system or electronic device, including any associated input, output or data storage device, networking equipment or back up facility.

Manual labour

Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve machinery).

Medical condition(s)

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

Pair or set of items

Items of personal property which are substantially the same, complementary or designed to be used together.

Pandemic

An **epidemic** that has spread across a large region.

Parent

A person with parental responsibility including a legal guardian acting in that capacity.

Partner

A person who is either an **insured person's** husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address and has done so for a minimum of 6 continuous months before the **trip** is booked and before the **trip** commences

Period of cover

As defined in the **policy certificate**.

Policyholder

The person who has paid for this policy and is shown on the **policy certificate**.

Policy certificate

The document showing details of the cover and which should be read with this policy wording.

Public transport

A bus, coach, ferry, sea-vessel or train operating according to a published timetable.

Relative

Husband or wife (or **partner** with whom **you** are living at the same address), **parent**, step-**parent**, grandparent, parent-in-law, brother, sister, step-brother, step-sister, **child**, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e) or next of kin

Single parent

One adult and any number of his or her **children**, step **children** or foster **children** aged 17 years or under at date of issue of the policy. The **children** are only insured when travelling with the insured adult, but under annual multi trip cover the adult and **children** (accompanied by a responsible adult) are also insured to travel on their own.

Terrorism

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

Trip

Your holiday or journey starting from the time that **you** leave **your home** in the **United Kingdom** or from the start date shown on **your policy certificate**, whichever is the later, until arrival back at **your home** address in the **United Kingdom**.

Unattended

When **you** do not have full view of **your** property or where **you** are not in a position to prevent the unauthorised taking of **your** property, unless it is left in a locked room or a locked safety deposit facility. Property left in a motor vehicle is considered to be **unattended** even when the motor vehicle is locked and the property is out of view in an enclosed storage compartment, boot or luggage space.

United Kingdom

England, Scotland, Wales, Northern Ireland and The Isle of Man.

Utilisation of Nuclear, Chemical or Biological weapons of mass destruction

The use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of: fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/ or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed; which is capable of causing incapacitating disablement or death amongst people or animals.

Valuables and electronic/other equipment

Photographic, audio, video, electronic, electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment (but not mobile or smart phones or tablet computers), binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

War

Military action, either between nations or resulting from civil war or revolution.

We, us, our

Chaucer Insurance Company DAC.

You, your, yourself

An insured person.

General conditions

The following conditions apply to all sections of this insurance.

1. **You** must tell **us** if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday).
2. **You** must comply with the 'Important conditions relating to health' on pages 6, 7 and 8.
3. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance. (For example, if **you** receive hospital treatment in a European Union country, **you** should produce **your** European Health Insurance Card (EHIC), if **you** have one).
4. **You** must give Claims Settlement Agencies all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your doctor**.
5. **You** must help **us** get back any money that **we** have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving **us** all the details **we** need and by filling in any forms.
6. This insurance policy will only respond to claims for irrecoverable losses once those principally responsible for reimbursing the cost have been exhausted. For example transport and accommodation costs – **You** should, in the first instance, contact **your** tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018; EU Transport Regulations; Consumer Credit Act; or Debit card charge backs, a refund is legally due.
7. Any fraud, deliberate mis-statement or hiding of information in connection with the application for this policy or when making a claim will make this policy invalid for the **insured person** who has committed the fraud, deliberate mis-statement or hid information. In this event, any benefit due to the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information under this policy will be forfeited and any benefit that has previously been paid to them must be repaid to **us** in full. **We** will also under such circumstances not refund any premium paid on behalf of the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information.
8. The **insured person** must give **us** permission to obtain any medical reports or records needed from any **doctor** who has treated the **insured person**; otherwise **we** may not pay any claim.

9. **We** may ask the **insured person** to attend one or more medical examinations. If **we** do, **we** will pay the cost of the examination(s) and for any medical reports and records and the **insured person's** reasonable travelling expenses to attend (and any person required to travel with them), if these expenses are agreed by **us** in advance. If the **insured person** fails to attend without reasonable cause, **we** may reject the claim.
10. If an **insured person** dies, **we** have the right to ask for a post mortem examination at **our** expense.
11. **You must** pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance. This could include any overpayments and payments which **you** are not entitled to, for example, if **your** claim for lost luggage has been paid but **your** suitcase is subsequently returned to **you** by the airline.
12. After a claim has been settled, any damaged items which **you** have sent into Claims Settlement Agencies will become **our** property.
13. This policy may not be assigned or transferred unless agreed by **us** in writing.
14. **We** will not pay any interest on any amount payable under this policy.
15. **We** will deal with claims under section D (Personal accident) in respect of accidental death as follows:
 - a. If an **insured person** is 18 years of age or over any sums payable will be made to the executor or personal representative of the deceased **insured person's** estate.
 - b. If an **insured person** is 17 years of age or under any sums payable will be made to a **parent** of the deceased **insured person**.
16. **We** may also contact third parties who have or who were to provide services to the **insured person** (for example, an airline, travel company or hotel) to verify the information provided.
17. Only the **policyholder**, an **insured person** (or their **parent** if they are 17 years of age or under or their executor or personal representative in the event of the **death** of an **insured person**) or **us** may enforce the terms of this policy.
18. All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in **our** rejection of the claim if it is made so long after the event that **we** are unable to investigate it fully, or may result in **you** not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.
19. Several Liability Notice. The subscribing (re)insurers' obligations under contracts of (re)insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing (re)insurers are not responsible for the subscription of any co-subscribing (re)insurer who for any reason does not satisfy all or part of its obligations.

General exclusions

General exclusions apply to all sections of this policy. In addition to these General exclusions, please also refer to 'What you are not covered for' under each policy section and 'Important conditions relating to health' on pages 6, 7 and 8, as these set out further exclusions which apply to certain sections. **We** will not cover the following.

1. **You** are travelling with the purpose of receiving medical treatment abroad.
2. Any claims arising as a result of an **existing medical condition** of a non-travelling close **relative**, close **business associate** or friend living abroad who **you** had planned to stay with, or any known or recognised complication of or caused by the **existing medical condition**.
3. Any claim relating to an incident or circumstances which were in the public domain or **you** were aware of, at the time **you** purchased this insurance, or at the time of booking any **trip**, which could reasonably be expected to lead to a claim.
4. Any claim arising from **you** acting in a way which goes against the advice of a **doctor**, or **you** travelling against the advice of **doctor** or where **you** would have been if **you** had sought their advice before beginning **your trip**.
5. Any claim arising before or during **trips** in, to or through the following countries: Afghanistan, Liberia or Sudan.
6. Any claim if **you** are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
7. Any claim arising out of **war**, hostilities or warlike operations (whether war be declared or not), civil war, invasion, revolution or any similar event.
8. Any claim arising from **terrorism** but this exclusion shall not apply to losses under Section B1 (Medical and other expenses outside of the United Kingdom), Section B2 (Expenses within the United Kingdom), Section C (Hospital benefit) and Section D (Personal accident).
9. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**).
10. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it, or being exposed to the **utilisation of nuclear, chemical or biological weapons of mass destruction**.

11. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section E1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).
12. Any loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from **your** credit card provider under section 75 of the Consumer Credit Act, or any other specific legislation for transport or travel providers.
13. Any costs already accepted or offered by **your** transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements.
14. Any costs if **you** are unable to prove **your** financial loss.
15. Any claim arising as a result of **your** use of a two-wheeled motor vehicle unless:
 - a) as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs; or
 - b) **you** are in the EU and as a rider **you** wear a crash helmet and **you** hold an appropriate UK licence which permits **you** to drive the capacity of the two-wheeled motor vehicle and **you** comply with the licencing laws of the country in which the accident occurs.

There is no cover for off-roading.
16. Any claims arising from **your** use of a quad bike.
17. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What you are covered for' in sections A to T, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
18. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you**.
19. **You** travelling to a specific country or to an area where, prior to **your** trip commencing, the Foreign and Commonwealth Office have advised against all (or all but essential) travel.
20. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
21. Motor racing, rallying or vehicle racing of any kind.
22. Any claim involving **you** taking part in **manual labour**
23. Any claim involving **you** taking part in any sport or activity unless the **policyholder** has paid the necessary premium (if applicable) to extend **your** policy to provide cover for this. Please see the Sports and activities section on pages 10 and 44 of this policy wording for further details.
24. Any claim relating to **winter sports** unless the **policyholder** has paid the necessary premium to extend **your** policy to provide cover for this.
25. Any claim arising from:
 - **your** suicide or attempted suicide; or
 - **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
26. **Your** use of drugs.
27. **Your** excessive consumption of alcohol by which **we** mean where **you** have drunk so much alcohol that a **medical practitioner** has stated that **your** alcohol consumption has caused or actively contributed to **your** injury or illness, the results of a blood test at the time of injury or illness shows that **your** blood alcohol level exceeds 0.19% that is approximately 1.5 litres of beer or four 175ml glasses of wine or a witness report of a third party that has advised that **you** have notably impaired **your** faculties and/or judgement.
28. **Your** alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not.
29. Any claim which is as a result of **you** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
30. Any costs which **you** would have had to or would have chosen to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
31. Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need in relation to **your** trip.
32. Any claim or loss arising directly or indirectly from a **cyber event**.
33. Any claim arising from a **cruise** unless **you** have paid the appropriate additional premium and cover is shown on **your** policy certificate. In any event there is no cover for cargo ship travel.
34. Flying (other than as a passenger in a fully licensed aircraft).
35. **We** shall not provide any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or the United States of America.

36. Anything shown as not covered in the **Important Conditions relating to Health** on pages 6, 7 and 8.
37. Any claims directly or indirectly related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus (COVID-19)**. This policy will also not provide cover for claims relating to the fear or threat of a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus (COVID-19)**. In the event of a conflict between this general exclusion and any other term in **your** policy terms and conditions, this general exclusion takes precedence.

This general exclusion applies to all sections of cover with the exception of Section B1 (Medical and other expenses outside of the United Kingdom), Section B2 (Expenses within the United Kingdom), Section T1 (Cancelling your trip due to Coronavirus (Covid-19)) and Section T2 (Cutting your trip short due to Coronavirus (Covid-19)); as long as, prior to **your trip** commencing, the Foreign and Commonwealth Office had NOT advised against all (or all but essential) travel to **your** intended destination.

Sections of cover

Section A1 – Cancelling your trip

(See Section T1 for Coronavirus (COVID-19) cover)

What you are covered for under section A1

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back; and
- the cost of visas which **you** have paid for and which **you** cannot get back.

Please note: If payment has been made using frequent flyer points, avios, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of **your trip** is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.

Please note, there is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus (COVID-19)**, as this is excluded - see General Exclusion 37 on page 21.

2. The death, serious illness or injury of a **relative, business associate**, a person who **you** have booked to travel with, or a **relative** or friend living abroad who **you** had planned to stay with during **your trip**.

Please note, there is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus (COVID-19)**, as this is excluded - see General Exclusion 37 on page 21. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see 'Important conditions relating to health' on pages 6, 7 and 8 and 'General exclusions' on pages 19, 20 and 21 for further details.

3. **You** being made redundant, as long as **you** had been working at **your** current place of employment for a minimum continuous period of two years, and that at the time of booking the **trip** or the date **you** purchased this insurance cover, whichever is earlier, **you** had no reason to believe that **you** would be made redundant. This cover would not apply if **you** are self-employed or accept voluntary redundancy.
4. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority need **you** to stay in the **United Kingdom** after a fire, storm, burglary or vandalism to **your home** or place of business within seven days before **you** planned to leave on **your trip**.
6. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
7. If after the time **you** booked **your trip** or purchased **your** policy, whichever is later, the Foreign and Commonwealth Office advises against all (or all but essential) travel to **your** intended destination.

Please note, there is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus (COVID-19)**, as this is excluded - see General Exclusion 37 on page 21.

8. If **you** become pregnant after the date **you** purchased this insurance cover (or booked **your trip** whichever is later) and **you** will be more than 26 weeks pregnant at the start of or during **your trip**. Or, if **you** become pregnant after the date **you** purchased this insurance cover and **your doctor** advises that **you** are not fit to travel due to complications in **your** pregnancy.

What you are not covered for under section A1

1. The excess as shown in the table of benefits. The excess will apply for each **trip** that **you** have booked and for each **insured person**.
2. Cancelling **your trip** because of a **medical condition** or an illness related to a **medical condition** which **you** knew about and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any claim under 'What you are covered for under section A' point 1, 2 or 7 above, that is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus (COVID-19)**.
4. **You** not wanting to travel.
5. Any extra costs resulting from **you** not telling the company with whom **you** have made **your** booking with as soon as **you** know **you** have to cancel **your trip**.
6. **You** being unable to travel due to **your** failure to obtain the passport, visa or other required documentation that **you** need for the **trip**.
7. Airport taxes and credit or debit card fees included in the cost of **your** holiday.
8. Costs that have not been incurred by or on behalf of an **insured person**.
9. Any costs **you** would have still had to pay even if **you** had not been due to travel such as time share management fees or holiday club membership fees.
10. Anything mentioned in 'General exclusions' on pages 19, 20 and 21. **You** should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Claims evidence required for section A1 may include

- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which **we** will supply for the appropriate **doctor** to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in the **United Kingdom**
- Summons for jury service

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section A2 – Cutting your trip short

(See Section T2 for Coronavirus (COVID-19) cover)

Please note: If you need to return home to the United Kingdom earlier than planned, you must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on page 14 for further details).

What you are covered for under section A2

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for either before **you** left the **United Kingdom** or those paid for locally upon arrival at **your** holiday destination and which **you** cannot get back; and
- reasonable additional travel costs to return back to the **United Kingdom** (or costs to return **home** if **your trip** is within the **United Kingdom**) if it is necessary and unavoidable for **you** to cut short **your trip**.

Please note: If payment has been made using frequent flyer points, avios airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of **your trip** is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.

Please note, there is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus (COVID-19)**, as this is excluded - see General Exclusion 37 on page 21.

2. The death, serious illness or injury of a **relative**, **business associate**, a person who **you** are travelling with, or a **relative** or friend living abroad who **you** had planned to stay with during **your trip**.

Please note, there is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus (COVID-19)**, as this is excluded - see General Exclusion 37 on page 21.

The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see 'Important conditions relating to health' on pages 6, 7 and 8 and 'General exclusions' on pages 19, 20 and 21.

3. **Your** inability to use, or participate in, pre-paid activities, excursions or tours due to **you** becoming temporarily ill or injured during **your** trip.
4. If the police or relevant authority need **you** to return to **your** home in the **United Kingdom** after a fire, storm, burglary or vandalism to **your** home or place of business.
5. If **you** are a member of the armed forces, police, fire, nursing or ambulance services which results in **you** having to return to **your** home in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

Please note: We will calculate claims for cutting short **your** trip from the day **your** return to the **United Kingdom** begins or the day **you** go into hospital overseas as an inpatient. **Your** claim will be based on the number of complete days **you** have not used.

What you are not covered for under section A2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Cutting short **your** trip because of a **medical condition** or an illness related to a **medical condition** which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any claim under 'What you are covered for under section C' point 1 or 2 above, that is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus (COVID-19)**.
4. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the **United Kingdom**.
5. Any additional expenses incurred should **you** decide to travel to any destination other than the **United Kingdom** in the event of cutting short **your** trip. If **you** have to cut short **your** trip and **you** do not return to the **United Kingdom**, we will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the **United Kingdom**.
6. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the trip.
7. The cost of **your** intended return travel to the **United Kingdom** if we have paid additional travel costs for **you** to cut short **your** trip.
8. Costs where **your** inability to use pre paid activities, excursions, or tours due to temporarily illness or injury is not verified in writing by **your** treating **doctor**.
9. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

You should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Claims evidence required for section A2 may include

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming: the need for **your** return to the **United Kingdom**, emergency posting overseas
- An official letter from **your** treating **doctor** to confirm **your** temporary illness or injury

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section B1 – Medical and other expenses outside of the United Kingdom

Please note: If **you** are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on **your** behalf as soon as reasonably possible (please see the Medical and other emergencies section on page 14 for further details).

What you are covered for under section B1

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** dying, becoming ill, (including with symptoms of or testing positive for **Coronavirus (Covid-19)**) or being injured during **your** trip. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Emergency dental treatment as long as it is for the immediate relief of pain only (please see the table of benefits for details of the sum **you** are entitled to claim).
3. The cost of **your** return to the **United Kingdom** earlier than planned if approved by the Medical Emergency Assistance Company and this is deemed to be a medical necessity.

4. If **you** cannot return to the **United Kingdom** as **you** originally planned and the Medical Emergency Assistance Company agrees **your** extended stay is medically necessary, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the **United Kingdom**. A maximum amount of £2,000 per **insured person** applies if **you** have to extend **your trip** because **you** have tested positive for **Coronavirus (Covid-19)**; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from the **United Kingdom** to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
5. Up to £5,000 for the cost of returning **your** body or ashes to the **United Kingdom** or up to £1,000 for the cost of the funeral and burial expenses in the country in which **you** die if this is outside the **United Kingdom**.

Please note: In the event of **your** injury or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this if in the opinion of the **doctor** in attendance or the Medical Emergency Assistance Company **you** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.

If the claim relates to **your** return travel to the **United Kingdom** and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

What you are not covered for under section B1

1. The excess as shown in the table of benefits for each **insured person** and for each incident. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card, Medicare or equivalent schemes (please refer to the 'Health agreements' section on page 9 for further details).
2. Any medical treatment that **you** receive because of a **medical condition** or an illness related to a **medical condition** which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any costs relating to pregnancy or childbirth, if **you** are more than 26 weeks pregnant at the start of or during **your trip**.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to the **United Kingdom**. The decision of the Medical Emergency Assistance Company is final.
5. Inpatient or private treatment which has not been notified as soon as possible to and agreed by **us** or the Medical Emergency Assistance Company.
6. The extra cost of a single or private hospital room unless this is medically necessary and authorised by the Medical Emergency Assistance Company.
7. Treatment in a private hospital or private clinic where suitable state facilities are available.
8. Any costs of **Coronavirus (Covid-19)** testing, unless **you** are admitted to hospital as an inpatient as a result of an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom).
9. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing **you**. This does not include medical evacuation costs by the most appropriate transport).
10. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
 - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
11. Any costs **you** have to pay when **you** have refused to come back to the **United Kingdom** and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
12. Any treatment or medication of any kind that **you** receive after **you** return to the **United Kingdom**.
13. If **you** become injured or die as a result of a **winter sports** activity and **you** have not purchased the additional **winter sports** cover.
14. Treatment in a private hospital or private clinic unless authorised and agreed by **us**.
15. Damage to dentures.
16. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

You should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Section B2 – Expenses within the United Kingdom

What you are covered for under section B2

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** dying, becoming ill, testing positive for **Coronavirus (Covid-19)** or being injured during **your trip**. This includes:

1. The cost of **your** return **home** earlier than planned if this is medically necessary and the treating hospital **doctor** approves this.
2. If **you** cannot return **home** as **you** originally planned and the treating **doctor** approves this, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by **you** on **your** outward trip) to allow **you** to return **home**. A maximum amount of £2,000 per **insured person** applies if **you** have to extend **your trip** because **you** have tested positive for **Coronavirus (Covid-19)**; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from their **home** in the **United Kingdom** to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
3. Up to £1,000 for the cost of returning **your** body or ashes to **your home** town if **you** die during **your trip**.

Please note: If **your trip** is within the **Channel Islands** cover is also provided for emergency medical, surgical and hospital treatment but only if **you** do not reside in the **Channel Islands**.

What you are not covered for under section B2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claim arising from a **medical condition** or an illness related to a **medical condition** which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any costs of **Coronavirus (Covid-19)** testing.
4. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

You should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Section C – Hospital benefit

Please note: This section does not apply to trips taken within the **United Kingdom**.

What you are covered for under section C

We will pay up to the amount shown in the table of benefits if, as a result of an accident or illness that is covered under section B1 (Medical and other expenses outside of the **United Kingdom**) of this insurance, **you** go into hospital as an inpatient. We will pay a benefit for each complete 24-hour period that **you** are kept as an inpatient.

Please note: This benefit is only payable for the time that **you** are kept as an inpatient abroad and ceases if **you** go into hospital upon **your** return to the **United Kingdom**. This amount is meant to help **you** pay any extra expenses such as taxi fares and phone calls.

What you are not covered for under section C

1. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

You should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Section D – Personal accident

Definitions relating to this section

Accident

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

Loss of limb

Permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb.

Loss of sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the **accident** is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet).

Permanent total disablement

The inability of an **insured person** to continue in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life.

What you are covered for under section D

We will pay up to the amount shown in the table of benefits to **you** (or to **your** executors or administrators if **you** die) if **you** are involved in an **accident** during **your trip** which solely and independently of any other cause results in one or more of the following within 12 months of the date of the **accident**:

- **Loss of limb** (a limb means an arm, hand, leg or foot);
- **Loss of sight;**
- **Permanent total disablement;** or
- Accidental death.

Please note: We will only pay for one personal accident benefit for each **insured person** during the **period of cover** shown on **your policy schedule**.

Any claim arising from the result of a Motorcycling accident will be subject to a maximum sum insured payable of £10,000.

If **you** are 17 years of age or under or if **you** are 75 years of age or over, a reduced benefit will apply in the event of death, as set out in the table of benefits.

What you are not covered for under section D

1. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

You should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Claims advice for section D

- Please phone Claims Settlement Agencies on **01702 553443** to ask for advice as soon as **you** need to make a claim or see page 14, 'How to make a claim'.

Section E1 – Personal belongings and baggage

What you are covered for under section E1

We will pay for items which are usually carried or worn by **you** for **your** individual use during a **trip**. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by **you** which are lost, stolen or damaged during **your trip**.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged.
- A deduction will be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 17.
- The maximum amount **we** will pay for **valuables and electronic/other equipment** in total is shown in the table of benefits. Please refer to the definition of '**valuables and electronic/other equipment**' on page 18.
- The maximum **we** will pay for property which is lost or stolen from an **unattended** motor vehicle is £100 for each **insured person** if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there was evidence of forced and violent entry to the vehicle.

Section E2 – Delayed baggage

What you are covered for under section E2

We will pay up to the amount shown in the table of benefits for buying essential items if **your** baggage is delayed in reaching **you** on **your** outward international journey for more than 12 hours.

Please note: **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy.

If **your** baggage is permanently lost, **we** will deduct any payment **we** make for delayed baggage from the payment **we** make for **your** overall claim for baggage.

Section E3 – Personal money

What you are covered for under section E3

We will pay up to the amount shown in the table of benefits for the loss or theft of the following if **you** can provide evidence **you** owned them and provide evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

Please note: The maximum amount **we** will pay for cash carried by one **insured person**, whether jointly owned or not, is the cash limit as shown in the table of benefits (please note a lower limit applies to **children** who are 17 years of age or under).

Section E4 – Passport and travel documents

What you are covered for under section E4

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your trip**:

- Passport;
- Travel tickets; and
- Visas.

Please note: The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to the **United Kingdom** (this would include travel costs to the Consulate as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date - depending upon how many years there were left to run on the original passport, an unused proportionate refund would be made of its original value.

What you are not covered for under sections E1, E2, E3 and E4

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section E2 or section E4).
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
7. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in a locked safety deposit facility.
8. Claims arising due to an authorised person fraudulently using **your** credit or debit cards.
9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used.
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Loss due to variations in exchange rates.
13. If **your** property is delayed or detained by Customs, the police or other officials.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.

16. Loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
17. Any claim for loss, theft, damage or delay to **winter sports equipment** or **golf equipment**.
18. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

Important information:

- **You** must act in a reasonable way to look after **your** property as if uninsured and not leave it **unattended** or unsecured in a public place;
- **You** must carry **valuables and electronic/other equipment** and money with **you** when **you** are travelling. When **you** are not travelling, keep **your** money, passport, **valuables and electronic/other equipment** with **you** at all times or leave them in a locked safety deposit box;
- **You** must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident; and
- **You** must provide Claims Settlement Agencies with all the documents they need to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

Claims evidence required for sections E1 to E4 may include

- Loss or theft of property or money - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport - police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: If **you** are unable to provide any of the reports referred to above, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from obtaining the necessary documentation. Please contact Claims Settlement Agencies to discuss why **you** have been unable to obtain the relevant reports and to obtain a claim form so **your** claim can be considered.

Section F – Personal liability

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section F

We will pay up to the total amount shown in the table of benefits if, during an insured **trip**, **you** are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

What you are not covered for under section F

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by **you**, a member of **your family** or household or a person **you** employ; or
 - b. in the care, custody or control of **you** or of **your family** or household or a person **you** employ (other than temporary holiday accommodation occupied but not owned by **you**).
 - c. any claim assumed by **you** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
3. Any liability for death, disease, illness, injury, loss or damage:
 - a. to members of **your family** or household, or a person **you** employ;
 - b. arising in connection with **your** trade, profession or business;
 - c. arising in connection with a contract **you** have entered into;

- d. arising due to **you** acting as the leader of a group taking part in an activity;
 - e. arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons; or
 - f. as a result of a **winter sports** activity if **you** have not purchased the additional **winter sports** cover.
4. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

Important information:

- **You** must give Claims Settlement Agencies notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim;
- **You** must help Claims Settlement Agencies and give them all the information they need to allow them to take action on **your** behalf;
- **You** must not negotiate, pay, settle, admit or deny any claim unless **you** get Claims Settlement Agencies permission in writing; and
- **We** will have complete control over any legal representatives appointed and any proceedings, and **we** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for indemnity, damages or otherwise against anyone else.

Claims advice for section F

- Do not admit liability, offer or promise compensation
- Give details of **your** name, address and travel insurance
- Take photographs and videos, and get details of witnesses if **you** can
- Tell Claims Settlement Agencies as soon as reasonably possible about any claim that is likely to be made against **you** and send them all the documents that **you** receive see page 14, 'How to make a claim'.

Section G1 – Travel delay

Please note: You are entitled to claim under section G1 or G2 but not both sections.

This section does not apply to trips taken solely within the United Kingdom

What you are covered for under section G1

We will pay up to the amount shown in the table of benefits if **your** final international departure from or to the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

We will pay a benefit for each complete 12-hour period that **you** are delayed, as long as **you** eventually go on the holiday.

Section G2 – Abandoning your trip

What you are covered for under section G2

We will pay up to the amount shown in the table of benefits for the following costs which **you** have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas

if it is necessary for **you** to cancel **your trip** if **your** final international departure from the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

Please note: If payment has been made using frequent flyer points, avios, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

What you are not covered for under sections G1 and G2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section G2).
2. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact Claims Settlement Agencies to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.)
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
5. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

Claims evidence required for sections G1 and G2 may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that **your** pre paid expenses cannot be refunded (for claims under section G2 only)

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section H – Missed departure

This section does not apply to trips taken solely within the United Kingdom

What you are covered for under section H

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** incur to reach **your** booked holiday destination if **you** cannot reach the final international departure point on the outward or return journey from or to the **United Kingdom** because:

- **public transport** services fail due to poor weather conditions a strike, industrial action or mechanical breakdown; or
- the vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

Section I – Uninhabitable accommodation

What you are covered for under section I

We will pay up to the amount shown in the table of benefits if after **you** have commenced **your trip** **you** pay or agree to pay overseas for travel expenses (of a similar standard to those initially booked) to allow **you** to continue with **your trip** if **you** cannot live in **your** booked accommodation because of fire, **flood**, earthquake, storm, lightning, explosion, hurricane or outbreak of infectious disease as declared by the national or local health authority.

Please note: **You** must get written confirmation from the appropriate authority stating the reason why the property was uninhabitable and how long it was uninhabitable for. **You** must keep all receipts for the extra expenses **you** pay.

What you are not covered for under section I

1. Any expenses that **you** can get back from **your** tour operator, airline, hotel or other service provider.
2. Any claim resulting from **you** travelling against the advice of the national or local authority.
3. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

Claims evidence required for section I may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the event which rendered **your** accommodation uninhabitable and how long it lasted
- Invoices and receipts for **your** expenses

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section J– Legal expenses

Please note: This section does not apply to trips within the United Kingdom.

What you are covered for under section J

We will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from **your** death, illness or injury during **your trip**.

What you are not covered for under section J

1. Any legal costs and expenses which **we** have not agreed to accept beforehand in writing.
2. Any claim where **we** or **our** legal representative believe that an action is not likely to be successful or if **we** believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against **us**, Fit4 Travel, **our** agents or representatives, or against any tour operator, travel agent, accommodation provider, carrier or any person who **you** have travelled with or arranged to travel with, pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.
4. Any fines, penalties or damages **you** have to pay.
5. The costs of making any claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business.
6. Any claims arising out of **you** possessing, using or living on any land or in any buildings.
7. Any claims arising out of **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
8. Any claim reported more than 180 days after the incident took place.
9. Any claims from **you** becoming injured or dying as a result of a **winter sports** activity and **you** have not purchased the additional **winter sports cover**.
10. The costs incurred in the defence against any civil claim or legal proceedings made or brought against **you**.
11. The costs incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from **us** to settle a claim.
12. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

Important information:

- **We** will have complete control over any legal representatives appointed and any proceedings;
- **You** must follow **our** advice or that of **our** agents in handling any claim; and
- **You** must use reasonable efforts to get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back.

All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.

We may at our discretion offer to settle a claim **with** you instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.

We may at our discretion offer to settle a counter-claim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

Claims advice for section J

- Please phone Claims Settlement Agencies on **01702 553443** to ask for advice as soon as **you** need to make a claim or see page 14 'How to make a claim'.

Section K – Hijack

Please note: No cover is provided under this section if you have purchased a Silver policy.

What you are covered for under section K

We will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours.

Please note: **You** must get written confirmation from the appropriate transport company stating how long the hijack lasted.

What you are not covered for under section K

1. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

Claims evidence required for section K may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section L – Mugging benefit

Please note: No cover is provided under this section if you have purchased a Silver policy.

What you are covered for under section L

We will pay up to the amount shown in the table of benefits if **you** are injured as a result of a mugging and **you** go into hospital overseas as an inpatient for more than 24 hours. A mugging is a violent, unprovoked attack by someone not insured on this policy which results in physical bodily harm, as shown in the police report.

Please note: **You** must report the incident to the local police within 24 hours of the attack and get a written police report. Payment under this section is in addition to the benefit payable under section C (Hospital benefit).

What you are not covered for under section L

1. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

You should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Claims evidence required for sections L may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- An official letter from the treating **doctor** in the resort to confirm the additional expenses were medically necessary
- Proof of **your** hospital admission and discharge dates and times
- A police report to confirm the incident.

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section M – Pet care

What you are covered for under section M

We will pay up to the amount shown in the table of benefits for extra kennel or cattery fees if **you** are hospitalised due to an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom), which results in a delay to **your** planned return journey to the **United Kingdom** of more than 24 hours, or if **your** final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

Please note: In the event **you** should need to submit a claim due to a delay in **your** return travel due to transport failure, **you** must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

You must keep all receipts for the extra kennel or cattery fees **you** pay.

What you are not covered for under section M

1. Any kennel or cattery fees **you** pay outside the **United Kingdom** as a result of quarantine regulations.
2. Any claims relating to travel delay where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact Claims Settlement Agencies to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered) see page 14 ‘How to make a claim’.
3. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
4. Anything mentioned in ‘General exclusions’ on pages 19, 20 and 21.

You should also refer to ‘Important conditions relating to health’ on pages 6, 7 and 8.

Claims evidence required for section M may include

- Proof of travel (confirmation invoice, flight tickets)
 - An official letter confirming the cause and length of the delay
 - Invoices and receipts for your extra kennel or cattery fees

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Golf cover

Please note: The following sections only apply if you have paid the required extra premium and this is shown on your policy certificate.

Definition relating to golf cover

Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Section N1 – Golf equipment

What you are covered for under section N1

We will pay up to the amount shown in the table of benefits for **golf equipment** owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your trip**.

Please note:

The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 17.

You must bring any damaged **golf equipment** back to the **United Kingdom** for inspection.

Our liability is solely based upon the value of the **golf equipment** which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

Section N2 – Golf equipment hire

What you are covered for under section N2

We will pay up to the amount shown in the table of benefits for the cost of hiring **golf equipment** if **golf equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your trip**.

Please note: **You** must keep all receipts for the **golf equipment** that **you** hire.

What you are not covered for under section N1 and N2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section N1).
2. **Golf equipment** **you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to **golf equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your golf equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
6. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

Claims evidence required for sections N1 and N2 may include

- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **golf equipment**
- Proof of value and ownership

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section O – Green fees

What you are covered for under section O

We will pay up to the amount shown in the table of benefits for the unused proportion of **your** green fees, golf tuition fees or **golf equipment** hire which **you** have paid or have agreed to pay under a contract and which **you** cannot get back if:

- **you** become ill or are injured during **your trip** and cannot take part in the golf activities as planned; or
- loss or theft of documents prevents **you** from taking part in the prepaid golfing activity.

Please note: **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to take part in the golfing activities. **You** must report the loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

What you are not covered for under section O

1. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

Claims evidence required for section O may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** prepaid golf expenses
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned golfing activities
- Loss or theft of documents - police report

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Cruise cover

Please note: The following sections only apply if you have paid the required extra premium and this is shown on your policy certificate.

Section P1 - Back on board

What you are covered for under section P1

We will pay up to the amount shown in the table of benefits for necessary additional travel expenses by the most direct route and additional accommodation (room only) that is agreed by **us** to reach;

- The next docking port in order to re-join **your cruise**, or
- To the final destination of **your cruise**, following **your** temporary illness or injury requiring hospital treatment on dry land which is covered under section B1 (Medical and other expenses outside of the United Kingdom).

If at the time of requesting **our** assistance to re-join **your cruise**, satisfactory medical or other evidence required by **us**, is not supplied in order to substantiate the claim, **we** will make all necessary arrangements at **your** cost and arrange appropriate reimbursement as soon as **your** claim has been submitted and validated.

Please note: **You** should contact the Medical Emergency Assistance Company as soon as reasonably possible and prior to re-joining **your cruise**.

What you are not covered for under section P1

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any costs where transportation or accommodation costs are payable or refundable by the **cruise** operator.
3. Any claim as a result of an **insured person** being a hospital in-patient where the condition was not covered under section B1 (Medical and other expenses outside of the United Kingdom), or where **we** have not been contacted and/ or a recommended hospital has not been appointed by **us** and where **you** have not obtained a medical certificate from the **doctor** in attendance confirming it was medically necessary for **you** to accompany and assist an **insured person** admitted as an in-patient for an insured condition.
4. Any travel costs where **you** failed to contact the Medical Emergency Assistance Company for approval prior to arranging travel and so **we** could provide assistance with any travel arrangements. Failure to do so can result in the claim being declined.

5. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

You should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Section P2 – Missed port departure

What you are covered for under section P2

We will pay up to the amount shown in the table of benefits for necessary additional travel expenses by the most direct route and additional accommodation (room only) that is agreed by **us** to join **your** **cruise** at the next docking port if **you** fail to arrive at the international departure point in time to board the **cruise** on which **you** are booked to travel on the initial international journey of **your** **trip** as a result of;

- The failure of scheduled **public transport** due to poor weather conditions, a strike, industrial action or mechanical breakdown; or
- The vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

If, at the time of requesting **our** assistance, satisfactory evidence required by **us**, is not supplied, in order to substantiate the claim, **we** will make all necessary arrangements at **your** cost and arrange appropriate reimbursement as soon as **your** claim has been submitted and validated.

Please note: **You** should contact the Medical Emergency Assistance Company as soon as reasonably possible and before incurring any costs.

What you are not covered for under section P2

1. Any claims where **you** have not allowed enough time to reach **your** initial departure point or check in, at or before the recommended time.
2. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained, and that any recovery or repair was made by a recognised breakdown organisation.
5. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
6. Any travel costs where **you** failed to contact **us** for approval prior to arranging travel and so **we** could provide assistance with any travel arrangements. Failure to do so can result in the claim being declined.
7. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

You should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Claims evidence required for section P2 may include

- Proof of travel cost (confirmation invoice, tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming the reason for **your** late arrival and the length of the delay

Please note: **we** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section P3 – Cabin confinement

What you are covered for under section P3

We will pay up to the amount shown in the table of benefits for each 24 hour period that **you** are confined by the ship's medical officer, to **your** cabin or stateroom due to **your** compulsory quarantine, or for medical reasons during the period of the **cruise**.

What you are not covered for under section P3

1. Any confinement to **your** cabin where **you** are unable to provide written confirmation from **your** ship's medical officer confirming **you** were confined to **your** cabin, the reason for and the length of **your** confinement.
2. Any additional period of confinement or compulsory quarantine:
 - a. relating to treatment or surgery, including exploratory tests, which are not directly related to the injury or illness which made **your** confinement necessary.
 - b. following **your** decision not to be repatriated after the date when in **our** opinion, it is safe to do so.
3. Confinement or necessary quarantine:
 - a. relating to any form of treatment or surgery which in **our** opinion (based on information received from the ship's **doctor** or other **doctor** in attendance) can be delayed until **your** return to **your** home country.
 - b. as a result of a tropical disease where **you** had not had the recommended inoculations and/or taken the recommended medication.
4. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

You should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Section P4 – Cruise itinerary change

What you are covered for under section P4

We will pay up to the amount shown in the table of benefits for each missed port in the event **your** scheduled port visit is cancelled due to adverse weather or timetable restrictions.

Please note: **You** must obtain written confirmation from **your** cruise operator, carrier or tour operator confirming **your** scheduled port visit was cancelled and the reason for the cancellation.

What you are not covered for under section P4

1. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
2. Any claim arising from **your** ship's failure to put people ashore due to the mechanical or operational failure of the ship's tender (or any other boat used to transport passengers to shore).
3. **Your** failure to attend the excursion as per **your** itinerary.
4. Any claim where a monetary amount, including but not limited to on board credit or other compensation, has been offered to **you** by the ship or tour operator.
5. Any claim where **you** do not have written confirmation from **your** cruise operator, carrier or tour operator confirming **your** scheduled port visit was cancelled.
6. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

You should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Section P5 – Unused excursions

What you are covered for under section P5

We will pay up to the amount shown in the table of benefits for the cost of pre-booked, prepaid and non-refundable excursions, which **you** were unable to use as a direct result of being a hospital inpatient or being confined to **your** cabin, due to an accident or illness which is covered under section B1 (Medical and other expenses outside of the United Kingdom).

What you are not covered for under section P5

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claim as a result of cabin confinement where written confirmation is not provided by **your** ship's medical officer that **you** were confined to **your** cabin and confirming the length of **your** confinement.
3. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

You should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Section P6 – Cruise interruption

What you are covered for under section P6

We will pay up to the amount shown in the table of benefits for necessary additional travel expenses by the most direct route and additional accommodation (room only), that is agreed by **us** and necessarily incurred by **you**;

1. To reach the next docking port in order to re-join the **cruise**, or
2. To reach the final destination of **your cruise**, following **your cruise** being necessarily and unavoidably interrupted as a result of:
 - a. **your** passport being lost after **your** international departure but before embarkation of **your** planned **cruise** or during disembarkation ashore on one of the scheduled stops as a result of loss or theft, or
 - b. it being deemed medically necessary by a **doctor** for **you** to accompany and assist an **insured person** who is admitted as an in-patient that is covered under section B1 (Medical and other expenses outside of the United Kingdom), or
 - c. **you** being detained by local police as a result of being a witness or being required to give evidence as a result of **your** participation in a road traffic accident, or criminal investigation where **you** are not the accused.

If, at the time of requesting **our** assistance, satisfactory evidence required by **us**, is not supplied in order to substantiate the claim, **we** will make all necessary arrangements at **your** cost and arrange appropriate reimbursement as soon as **your** claim has been submitted and validated.

Please note: **You** should contact the Medical Emergency Assistance Company as soon as reasonably possible and prior to incurring any costs.

What you are not covered for under section P6

1. Any claim for loss of passport not reported to the police or other authority within 48 hours of discovery and which **you** do not get a written report.
2. Any claim as a result of an **insured person** being a hospital in-patient where the condition was not covered under section B1 (Medical and other expenses outside of the United Kingdom), or where **we** have not been contacted and/or a recommended hospital has not been appointed by **us** and where **you** have not obtained a medical certificate from the **doctor** in attendance confirming it was medically necessary for **you** to accompany and assist an **insured person** admitted as an in-patient for an insured condition.
3. Any claim where **you** have been detained by local police that is not evidenced by a written report from the local police confirming the reason and period of **your** detention, or reason and period in which **you** were required to give evidence, that necessitated **you** missing the scheduled departure of **your cruise**.
4. Any travel costs where **you** failed to contact **us** for approval prior to arranging travel and so **we** could provide assistance with any travel arrangements. Failure to do so can result in the claim being declined.
5. Anything mentioned in 'General exclusions' on pages 19, 20 and 21. **You** should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Winter sports cover

Please note: The following sections only apply if you have paid the required premium for winter sports cover and this is shown on your policy certificate.

Definitions relating to winter sports cover

Winter sports

Bigfoot skiing, blade skating, cat skiing (with guide), cross country skiing, curling, glacier walking (up to 4,000 metres), husky dog sledding, ice go carting, ice hockey, ice skating, kick sledging, langlauf, mono skiing, mountain walking up to 1500m, off piste skiing (except in areas considered to be unsafe by local resort management), off piste snowboarding (except in areas considered to be unsafe by local resort management), passenger sledge, ski blading, ski boarding, ski dooing, skiing, skiing nordic, sledging/sleighing, sleigh riding (reindeer, horses or dogs), snowboarding, snow cat driving, snow mobile/ski doos, snow mobiling, snow parascending, snow shoe walking, speed skating, telemarking, tobogganing.

If the **Winter sports** activity in which **you** are participating is not listed above or **you** are participating in anything other than on a recreational or amateur basis please contact Fit4 Travel on 0330 880 3652 or by emailing enquiries@brokersure.com before taking part.

Please note cover for **Winter sports** activities not listed above may require the **policyholder** to pay an additional premium over and above the normal **winter sports** premium. In some cases, **your** excess under section B1 (Medical and other expenses outside of the United Kingdom) will be increased to £250, and there will be no cover provided under section D (Personal accident) and section F (Personal liability) whilst taking part in the activity.

Winter sports equipment

Skis and snowboards and their bindings, ski poles, ski or snowboard boots, ski helmets, ice skates.

Section Q1 – Winter sports equipment

What you are covered for under section Q1

We will pay up to the amount shown in the table of benefits for **winter sports equipment** owned or hired by **you** which is lost, stolen or damaged during **your trip**.

Please note:

- A deduction will be made for wear, tear and loss of value on claims made for **winter sports equipment** owned by **you** as follows:
 - Up to 12 months old – 90% of the purchase price
 - Up to 24 months old – 70% of the purchase price
 - Up to 36 months old – 50% of the purchase price
 - Up to 48 months old – 30% of the purchase price
 - Over 60 months old – 20% of the purchase price
- The maximum amount **we** will pay for any one item, **pair or set of items**, is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 17.
- **You** must bring any damaged **winter sports equipment** **you** own back to the **United Kingdom** for inspection.

Section Q2 – Winter sports equipment hire

What you are covered for under section Q2

We will pay up to the amount shown in the table of benefits for the cost of hiring **winter sports equipment** if **winter sports equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your trip**.

Please note: **You** must keep all receipts for the **winter sports equipment** that **you** hire.

Section Q3 – Lift pass

What you are covered for under section Q3

We will pay up to the amount shown in the table of benefits for the loss or theft of **your** lift pass. Claims would be calculated according to the expiry date of the lift pass - depending upon how many days there were left to run on the original lift pass, an unused proportionate refund would be made of its original value.

What you are not covered for under sections Q1, Q2 and Q3

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section Q2).
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to **winter sports equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your winter sports equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. **Winter sports equipment** you have left **unattended** in a public place unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
6. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

Claims evidence required for sections Q1 to Q3 may include

- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **winter sports equipment**
- Proof of value and ownership

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section Q4 – Ski pack

What you are covered for under section Q4

We will pay up to the amount shown in the table of benefits for the unused proportion of **your** ski pack which **you** have already paid for and cannot get back if **you** become ill or are injured during **your trip** and cannot take part in the **winter sports** activities as planned. A ski pack includes ski school fees or ski tuition fees, **your** lift pass and **winter sports equipment** that **you** have hired.

Please note: Your claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to ski.

What you are not covered for under section Q4

1. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.
- You** should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Claims evidence required for section Q4 may include

- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for **your** prepaid ski pack
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned **winter sports** activities

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section R – Piste closure

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for under section R

We will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, at least 80% of all lift systems are closed for more than 12 hours. We will pay for either:

- the cost of transport to the nearest resort; or
- a benefit for each complete 24-hour period that **you** are not able to ski and there is no other ski resort available.

Please note: You must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

What you are not covered for under section R

1. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

Claims evidence required for section R may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for **your** travel expenses if **you** travel to the nearest resort

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section S – Avalanche cover

What you are covered for under section S

We will pay up to the amount shown in the table of benefits for reasonable additional travel and accommodation expenses if **you** are prevented from arriving at or leaving **your** booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Please note: You must get written confirmation from the appropriate authority, for example, **your** tour representative, the ski resort management, stating the reason for the delay and how long the delay lasted.

What you are not covered for under section S

1. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

Claims evidence required for section S may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Extended cover for Coronavirus (Covid-19)

Please note: The following sections only apply if you have purchased a Platinum policy and this is shown on your policy certificate.

There is no cover for Sections T1 and T2 if you have selected Silver cover.

Section T1 – Cancelling your trip due to Coronavirus (Covid-19)

What you are covered for under section T1

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back; and
- the cost of visas which **you** have paid for and which **you** cannot get back.

Please note: If payment has been made using frequent flyer points, avios, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of **your trip** is necessary and unavoidable, as a result of:

1. **You** testing positive for **Coronavirus (Covid-19)** within 14 days of **your trip** departure date, or
2. **You** being admitted to hospital due to testing positive for **Coronavirus (Covid-19)** since **you** purchased **your** policy.

What you are not covered for under section T1

1. The excess as shown in the table of benefits. The excess will apply for each **trip** that **you** have booked and for each **insured person**.
2. **You** not wanting to travel.
3. Any claims arising directly or indirectly from **Coronavirus (Covid-19)**:
 - a) if **you** do not have an official positive test result confirming **your** diagnosis within 14 days of **your trip** departure date, or **you** have not been admitted to hospital due to testing positive for **Coronavirus (Covid-19)** since **you** purchased **your** policy;
 - b) if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus (Covid-19)**;
 - c) if a medical professional advises **you** not to travel as **you** have underlying health conditions that place **you** 'at a higher risk' from **Coronavirus (Covid-19)**;
 - d) as a result of Foreign and Commonwealth Office (FCO) advice against all (or all but essential) travel to **your** intended destination;
 - e) as a result of local government restrictions or directives prohibiting or restricting entry (for example, self-isolation, quarantine or lockdown measures) to **your** intended destination or on **your** return **home**;
 - f) any costs of **Coronavirus (Covid-19)** testing.
4. Any extra costs resulting from **you** not telling the company with whom **you** have made **your** booking with as soon as **you** know **you** have to cancel **your trip**.
5. Airport taxes and credit or debit card fees included in the cost of **your** holiday.
6. Costs that have not been incurred by or on behalf of an **insured person**.
7. Any costs **you** would have still had to pay even if **you** had not been due to travel such as timeshare management fees or holiday club membership fees.
8. Anything mentioned in 'General exclusions' on pages 20, 21 and 22.

Claims evidence required for section T1 may include

- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which **we** will supply for the appropriate **doctor** to complete
- **You** must provide at **your** own expense a positive official test result confirming **your** diagnosis of **Coronavirus (Covid-19)**

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section T2 – Cutting your trip short due to Coronavirus (Covid-19)

Please note: If you need to return home to the United Kingdom earlier than planned, you must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on page 14 for further details).

What you are covered for under section T2

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for either before **you** left the **United Kingdom** or those paid for locally upon arrival at **your** holiday destination and which **you** cannot get back; and
- reasonable additional travel costs to return back to the **United Kingdom** (or costs to return **home** if **your trip** is within the **United Kingdom**) if it is necessary and unavoidable for **you** to cut short **your trip**.

Please note: If payment has been made using frequent flyer points, avios airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of **your trip** is necessary and unavoidable as a result of:

1. **You** testing positive for **Coronavirus (Covid-19)** and becoming seriously ill or dying.

Please note: We will calculate claims for cutting short **your trip** from the day **your** return to the **United Kingdom** begins or the day **you** go into hospital overseas as an inpatient. **Your** claim will be based on the number of complete days **you** have not used.

What you are not covered for under section T2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the **United Kingdom**.
3. Any claims arising directly or indirectly from **Coronavirus (Covid-19)**:
 - a) if **you** do not have an official positive test result confirming **your** diagnosis, unless agreed by the Medical Emergency Assistance Company;
 - b) if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus (Covid-19)**;
 - c) any costs of **Coronavirus (Covid-19)** testing unless **you** are admitted to hospital as an inpatient as a result of an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom).
4. Any additional expenses incurred should **you** decide to travel to any destination other than the **United Kingdom** in the event of cutting short **your trip**. If **you** have to cut short **your trip** and **you** do not return to the **United Kingdom** we will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the **United Kingdom**.
5. The cost of **your** intended return travel to the **United Kingdom** if **we** have paid additional travel costs for **you** to cut short **your trip**.
6. Costs where **your** inability to use pre paid activities, excursions, or tours due to temporarily illness is not verified in writing by **your** treating **doctor**.
7. Anything mentioned in 'General exclusions' on pages 19, 20 and 21.

You should also refer to 'Important conditions relating to health' on pages 6, 7 and 8.

Claims evidence required for section T2 may include

- | |
|---|
| <ul style="list-style-type: none">• Proof of travel cost (confirmation invoice, flight tickets)• Invoices and receipts for your expenses• You must provide at your own expense a positive official test result confirming your diagnosis of Coronavirus (Covid-19) |
|---|

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Sports and activities (see page 10)

We are able to cover many activities as standard; however, some may require the **policyholder** to pay an additional premium for cover to apply and for this to be shown on **your policy certificate** please refer to page 10 for a full list of activities covered. However should **you** decide to participate in an activity which is not listed on page 10, please ensure that **you** first check with Fit4 Travel Customer Services by phoning **0330 880 3652** or by e-mailing **enquiries@brokersure.com** before taking part.

It is a condition of this insurance that:

- **You** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

In the case of some sports and activities, **your** excess under section B1 (Medical and other expenses outside of the United Kingdom) will be increased to £250 and there will be no cover under section D (Personal accident) and section F (Personal liability) whilst taking part in the activity, or exclude cover completely.

If **you** wish to take part in an activity during **your trip** please refer to page 10 for a full list of activities covered, but if **you** are in any doubt as to whether or not an activity **you** intend to participate in during **your trip** will be covered, please contact Fit4 Travel Customer Services by phoning **0330 880 3652** or by e-mailing **enquiries@brokersure.com** before taking part to make sure that cover is provided.

Summary of important contact details

CUSTOMER SERVICE FOR EXISTING POLICYHOLDERS

Phone: 0330 880 3652 E-mail: enquiries@brokersure.com

Phone lines are open Monday to Friday 8.30am to 6pm, Saturdays 8.30am to 5pm
and Sundays 10.00am to 3pm

SALES – Fit4 Travel

Website: www.fit4travelinsurance.co.uk Phone: 0330 880 3652

Phone lines are open Monday to Friday 8.30am to 6pm, Saturdays 8.30am to 5pm
and Sundays 10.00am to 3pm

THE MEDICAL EMERGENCY ASSISTANCE COMPANY

Phone: +44 (0) 20 3472 2388 E-mail: operations@emergencyassistance.co.uk

Phone lines are open 24 hours a day, 7 days a week

CLAIMS SETTLEMENT AGENCIES

Address: 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD

Phone: 01702 553443

E-mail: info@csal.co.uk

Fastest simplest way to submit a claim is by going to:

www.submitclaim.co.uk/fit



FIT4TRAVELINSURANCE.CO.UK

0330 880 3651

enquiries@brokersure.com



BrokerSure
insurance brokers

**Digital House, Threshelfords Business Park,
Inworth Road, Feering, Colchester, C05 9SE**