



for people of any age with medical conditions

**Single Trip & Annual Multi-trip Travel Insurance
Policy Document**

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TABLE OF BENEFITS

The following is a summary of the main benefits and cover limits under this insurance per insured person. The covers provided, cover limits, and excesses applicable differ depending on whether you have chosen Silver Cover or Gold Cover. Your chosen cover option will be specified in your Policy Schedule. Benefits are subject to the terms, conditions, limitations and exclusions detailed in this Policy Document.

Cover Section & Policy Cover	Silver cover Limit per person (up to)	Silver cover Excess* per person	Gold cover Limit per person (up to)	Gold cover Excess* per person
A. Cancellation	£2,500	£95	£5,000	£50
B1. Emergency Medical & Associated Expenses (outside your home country or on a UK cruise) Emergency dental treatment Kennel & cattery costs	£5,000,000 £250 £500	£95 (applies to section B1 only)	£10,000,000 £400 £500	£50 (applies to section B1 only)
B2. Cover at home following hospitalisation abroad: - Home help - Cosmetic surgery - Dental treatment - Physiotherapy - UK Convalescence (after hospitalisation abroad for 5 or more days)	£500 £3,000 £300 £750 £750		£500 £3,000 £300 £750 £750	
B3. UK Trip non-medical cover (this cover does not apply to a UK cruise)	£10,000		£10,000	
C. Overseas Hospital Benefit	£1,000 (£30 per 24 hours)	Nil	£1,500 (£50 per 24 hours)	Nil
D. Curtailment (cutting short your trip)/Loss of Holiday	£2,500	£95	£5,000	£50
E. Personal Possessions Single article, pair or set limit Valuables limit - Possessions delayed whilst being transported (over 12 hours) - Loss or damage to medical aids - Loss or damage to prescribed medications	£1,500 £300 £500 £250 £1,000 £250	£95 Nil £50 £20	£2,500 £500 £750 £250 £2,000 £500	£50 Nil £50 £20
F. Personal Money, Passport & Travel Documents Cash limit - Loss of Passport	£500 £200 £200	£95 Nil	£1,000 £500 £400	£50 Nil
G. Personal Accident ** - Death - Loss of limb/loss of sight - Permanent total disability Burial or cremation costs	£7,500 £5,000	Nil	£15,000 £5,000	Nil
H. Personal Liability	£2,000,000	£95 (Property damage only)	£2,000,000	£50 (Property damage only)
I. Extended Journey Disruption	No cover	-	£3,000	Nil
J. Delayed Departure (after 12 hours delay) or Trip Abandonment (after 12 hours delay)	£200 (£50 per 12 hours delay) £2,500	Nil £95	£240 (£60 per 12 hours delay) £5,000	Nil £50
K. Missed Departure / Missed Connection	£500	Nil	£1,000	Nil
L. Travel Risks - Hijack/Kidnap - Mugging - Natural Disaster	£2,500 (£100 per 24 hours) £250 (one off payment) £750	Nil Nil Nil	£2,500 (£100 per 24 hours) £250 (one off payment) £750	Nil Nil Nil
M. Legal Advice & Expenses	£30,000 (£60,000 policy max)	Nil	£50,000 (£100,000 policy max)	Nil
Winter Sports - cover is only in force if shown on your Policy Schedule and the appropriate additional premium has been paid.				
N. Winter Sports - Own Ski Equipment Single article, pair or set limit - Hired Ski Equipment loss/damage - Delayed Ski Equipment (after 12 hours) - Loss of Ski Pack - Avalanche/Weather Delay - Piste Closure	£500 £300 £150 £200 £300 £200 £300 (£30 per 24 hours)	£95 Nil Nil Nil Nil Nil	£750 £500 £250 £300 £500 £500 £500 (£50 per 24 hours)	£50 Nil Nil Nil Nil Nil
O. End Supplier Failure Insurance	No cover	-	£2,500	Nil

* An **excess** applies under some sections of cover under this insurance, as shown in the Table of Benefits above. This means **you** will be responsible for paying the first part of any claim. All **excesses** shown for this policy are payable for each claim, per incident claimed for, under each applicable section of cover, by each **insured person**.

However, please note any **excess** imposed by **us** either because an **insured person** has an **existing medical condition** which **we** have agreed in writing to cover following **your** call to the Medical Screening Service, or due to the 'Sports & Activities' cover **you** have purchased (where **you** have paid an additional premium to cover the sports/activities listed under Activity Pack 2,3 or 4), will still apply even if **you** have paid the additional premium for "Excess Waiver".

** Section G - Personal Accident – The benefit payable for death is reduced if **you** are aged 17 years and under. If **you** are aged 70 or over, the benefits for death and **loss of limb/loss of sight** are reduced, and there is no benefit payable for **permanent total disablement**.

IMPORTANT CONTACT DETAILS

Calls may be monitored and recorded

CUSTOMER SERVICES

Brokersure Ltd

0330 880 3605 (this is a basic rate number)

Monday- Friday: 9am-5pm, closed Bank Holidays

Email: enquiries@brokersure.com

Write to: Digital House, Threshelfords Business Centre, Feering, Kelvedon, Colchester, Essex CO5 9SE

Whether at **home** or abroad, the **policy administrator** Brokersure Ltd is available to help **you** deal with any queries about **your** insurance or make a claim. For medical emergencies, the Medical Emergency Assistance telephone service is available 24 hours a day, 365 days a year.

Please contact the **policy administrator** if **you** need any documents to be made available in braille and/or large print and/or in Audio format.

MEDICAL SCREENING SERVICE

Brokersure Ltd

0330 880 3605 (this is a basic rate number)

Monday- Friday: 9am-5pm, closed Bank Holidays

Email: enquiries@brokersure.com

24HR EMERGENCY MEDICAL ASSISTANCE

Healix Medical Assistance Services

+44 (0) 208 159 1702

Email: internationalhealthcare@healix.com

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

You should then, where possible, contact Healix Medical Assistance Services who are available 24 hours a day, all year round.

You have the reassurance of knowing that worldwide medical advice and help in an emergency is just a phone call away. (For more information see pages 9 to 10).

CLAIMS

To make a claim, please ensure **you** contact the relevant **claims handler**. (For more information see pages 27 to 28).

Cover Sections A-N

Roger Rich & Company

+44 (0)1608 641 351

Monday - Friday 9am-5.30pm

Email: claims@rogerrich.co.uk

Write to: Travel Claims, Roger Rich & Company, 2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire OX7 5SR

End Supplier Failure Insurance (Section O)

+44 (0) 345 266 1872

Monday - Friday 9am-5pm, closed Bank Holidays

IMPORTANT INFORMATION

The following is some key information about this insurance.

Please take the time to read it carefully.

Throughout this Policy Document **we** use the terms “**you**” and “**insured person**” to describe the person(s) to whom cover is provided. Certain words shown in **bold** throughout this document have specific meanings and these are explained in the “Definition of Words” section at the end of the document. Some sections of cover contain additional definitions applicable to that cover section only.

This Policy Document is written in English and all other information and communications to **you** relating to this insurance will also be in English.

Eligibility for this insurance

- This cover is for residents of the **United Kingdom**, the Channel Islands, the Isle of Man, or for members of the British Armed Forces only.
- All children under the age of 18 on the date **you** purchase **your** policy must travel with an adult insured under this policy. Adults insured on an Annual Multi-trip policy are entitled to travel independently of each other.
- Cover for **winter sports** activities is only provided if the appropriate additional premium has been paid and where an **insured person** is aged 69 years or under on the date **you** purchase **your** policy.

Trips covered by this insurance

For cover to be provided under this insurance, any **trip** must meet the following requirements:

- The **trip** must be to a destination within the Area of Cover shown on **your** Policy Schedule.
- The **trip** must be a two-way **trip** which starts and ends in the **United Kingdom**, the Channel Islands or the Isle of Man, or which starts from a Ministry of Defence base/location where there is a recognised British Forces Post Office address.
- The **trip** must start and finish within the **period of insurance** shown on **your** Policy Schedule.
- Any **trip** within the **United Kingdom**, the Channel Islands or the Isle of Man must include at least 2 nights' booked accommodation.
- **You** must not be travelling against the advice of a **doctor** or where a **doctor** would have advised against **you** travelling had **you** sought their advice before beginning the **trip**.
- The **trip** cannot be undertaken for the specific purpose of receiving medical treatment during the **trip**.
- Where **you** have purchased Single Trip cover, the **trip** cannot be for more than 94 days (or 45 days if an **insured person** is aged 76 years or over on the date **you** purchase **your** policy).
- Where **you** have purchased Annual Multi-trip cover, **you** may take any number of **trips** within the **period of insurance** shown on **your** Policy Schedule but each **trip** cannot be for more than 32 days if **you** have purchased Silver cover or for more than 45 days if **you** have purchased Gold cover. **Winter sports** cover is limited to a maximum total of 17 days in the **period of insurance**.

When your cover starts and ends

If **you** have chosen a Single Trip policy:

Your period of insurance is shown on **your** Policy Schedule and runs from the date **your** policy is issued until the completion of **your trip**.

- Cover under Cover Section A – Cancellation starts from the date the policy was issued and ends when **you** leave **home** to start **your trip**.
- Cover under Cover Section O - End Supplier Failure Insurance starts from the date the policy was issued and ends when **you** complete **your trip**.
- The cover under all other cover sections starts when **you** commence **your trip** and ends when **you** complete **your trip**.

If **you** have chosen an Annual Multi-trip policy:

Your period of insurance is shown on **your** Policy Schedule.

- Cover under Cover Section A - Cancellation starts from the date of commencement of **your period of insurance** or, if later, the date any **trip** is booked, and ends when **you** leave **home** to start any **trip**.
- Cover under Cover Section O - End Supplier Failure Insurance starts from the date of commencement of **your period of insurance** or, if later, the date any **trip** is booked, and ends on completion of any **trip** or expiry of the **period of insurance**, whichever is the earlier date.
- The cover under all other cover sections starts when **you** leave **home** to start **your trip** and ends when **you** complete **your trip**.

Foreign, Commonwealth & Development Office (FCDO) advice

This insurance policy will not cover **you** for travel to a specific country or to an area where the Foreign, Commonwealth & Development Office (FCDO) advised against all travel at the time **you** purchased **your** policy or booked **your trip** (whichever is later).

Existing medical conditions

There is no cover under this insurance for any claim arising directly or indirectly from any **existing medical condition**, as defined below, unless **you** have contacted **our** Medical Screening Service, and **we** have agreed in writing to provide cover and **you** have paid (if required by **us**) any additional premium.

An **existing medical condition** means:

- a) any respiratory condition (relating to the lungs or breathing); heart or heart related condition; circulatory condition (relating to the blood or circulation); kidney or renal condition; liver condition; condition relating to the pancreas (e.g. diabetes); cerebral or neurological condition (relating to the brain); stroke; central nervous system disorder or irritable bowel disease; for which **you** have received treatment (including prescribed medication) within the 5 years prior to **your** policy issue date;
- b) any malignant condition e.g. cancer for which **you** have received any diagnosis or treatment (including prescribed medication) within the 5 years prior to **your** policy issue date;
- c) any **medical condition** for which **you** have received surgery, inpatient or outpatient treatment or had any tests or investigations in a hospital or clinic or have been seen by a specialist consultant within the 2 years prior to **your** policy issue date;
- d) any psychiatric or psychological condition for which **you** have received any diagnosis or treatment (including prescribed medication).
- e) any re-occurring health condition, or any other **medical condition** which within the 2 years prior to **your** policy issue date has been treated in hospital or has been referred to a specialist or for which **you** are waiting for any tests or treatment of any description or for which **your doctor** has altered **your** regular prescribed medication in the 6 months prior to **your** policy issue date.

Changes in the health of an insured person

If an **insured person's** health changes after **you** purchased **your** policy but before **you** commence **your trip** (or in the case of Annual Multi-trip cover before the date of departure on **your next trip**), **you** must contact the Medical Screening Service for further advice and to discuss **your** options. Contact details are given on page 4.

Changes which **we** need to know about are:

- where new medication or a change in regular medication has been prescribed;
- where there has been a deterioration of a previously stable condition;
- where an **insured person** has been referred to a specialist;
- where an undiagnosed condition is being investigated; or
- where an **insured person** is awaiting treatment/consultation.

We will then tell **you** if **we** can cover an **insured person's medical condition(s)** free of charge or for an additional premium.

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

- making a cancellation claim for any pre-booked **trips**; or
- cancelling **your** policy and receiving a proportionate/partial refund, provided that **you** have not made a claim or are about to.

Pregnancy

If **you** are pregnant, **you** will be covered under the standard terms and conditions of the policy during weeks 0-28 inclusive of the pregnancy. From the start of week 29 to week 40 inclusive of the pregnancy, there is no cover for claims relating to pregnancy or childbirth unless one of the following medical complications of pregnancy arise:

Toxaemia, gestational hypertension, ectopic pregnancy, post-partum haemorrhage, preeclampsia, molar pregnancy or hydatidiform mole, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirth, miscarriage, emergency caesarean, a termination needed for medical reasons, or premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.

Please note **we** will not cover denial of boarding by a carrier so **you** should check that **you** will be able to travel with the carrier/airline in advance.

It is essential, if at the time of booking a **trip** **you** are aware that **you** are pregnant, that **you** ensure that **you** are able to have the required vaccinations for that **trip**. No cover will be provided for cancellation of the **trip** in the event that after booking **you** discover that travel whilst pregnant is advised against or **you** are unable to receive the appropriate and required vaccinations for that country.

The health of individuals with whom you are travelling or have arranged to travel, a person with whom you have arranged to reside temporarily, or a close relative or close business associate, who are not insured under the policy

If, at the time **your** policy started or at the time of booking a **trip**, whichever was the later, any person on whom the **trip** depends including the person with whom **you** are travelling or have arranged to travel, a person with whom **you** have arranged to reside temporarily, or a **close relative**, friend or **close business associate** had a **medical condition** for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or

- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months,

we will not pay for any claim **you** make under Section A - Cancellation or Section D - Curtailment/Loss of Holiday, that relates in any way to the **medical condition** of that person.

Claims for reimbursement of costs

Under cover Sections A - Cancellation, D - Curtailment/Loss of Holiday and O - End Supplier Failure Insurance, **we** provide cover for **unrecoverable costs**. If **you** need to make a claim for travel, accommodation or related costs which **you** have paid, or agreed to pay, **we** will consider claims for **your** costs which are unrecoverable from **your** travel and/or accommodation provider or agent, **your** debit/credit card company, PayPal, ABTA, ATOL (or similar organisations). For example, if **your trip** is cancelled by **your** tour operator or booking agent **you** may have a right to a refund from them for some or all of the cost of **your trip**. If **you** are not able to recover all of **your** costs and **your** circumstances are covered by the terms of the policy, **we** will consider costs **you** have been unable to recover.

In the event that **you** have paid for a **trip** on behalf of other individuals not insured on this policy please be advised that **your** policy only provides cover for **your** proportion of **trip** costs, as opposed to the amount **you** have paid on behalf of others.

USA medical costs

Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. It is important that **you** do not pay any medical providers up front, either at the time of **your** treatment or on **your** return to **your home country**. Medical providers may engage the services of collection agencies but any correspondence should simply be sent on to **us**, unanswered: there is no lawful action that can be taken which **we** cannot step in and take over on **your** behalf. Please contact the 24hr Emergency Medical Assistance helpline as soon as possible in the event of an **illness** or injury and do not pay for the costs of any treatment **you** receive.

Trip extensions

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

If **you** have chosen a Single Trip policy and, having started **your trip**, **you** decide **you** want to extend **your** policy either:

- beyond the allowed maximum number of days (i.e. 94 days or 45 days if an **insured person** is aged 76 years or over on the date **you** purchase **your** policy); or
- beyond the expiry date of **your period of insurance** as shown on **your** Policy Schedule

OR

If **you** have chosen an Annual Multi-trip Trip policy and, having started **your trip**, **you** decide **you** want to extend **your** policy either:

- beyond the allowed maximum number of days per **trip** (i.e. 32 days if **you** have Silver cover or 45 days if **you** have Gold cover); or
- beyond the expiry date of **your period of insurance** as shown on **your** Policy Schedule,

please contact the **policy administrator** – contact details are given on page 4 of this Policy Document. **You** will be asked some questions and the **policy administrator** will tell **you** whether or not an extension can be granted.

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 insurance** stated in **your** Policy Schedule, cover will be extended 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 Healix Medical Assistance Services if the extension is due to medical reasons. All requests for more than 30 days extended cover must be authorised by Healix Medical Assistance Services. Contact details are given on page 4 of this Policy Document.

Expiry of your policy

If **you** have an Annual Multi-trip policy, **we** will write to **you** at least 21 days prior to the expiry of the **period of insurance** as shown on **your** Policy Schedule to advise whether **we** are able to offer **you** a further period of cover, and if so the cost and terms and conditions of further cover.

IMPORTANT INFORMATION YOU HAVE GIVEN US

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us** via the **policy administrator**. **You** must take reasonable care to provide complete and accurate answers to the questions asked when the insurance is taken out or amended. If the information provided by **you** is not complete and accurate:

- **we** may cancel the insurance and refuse to pay any claim, or;
- **we** may not pay any claim in full, or;
- **we** may revise the premium, or;
- the extent of the cover may be affected.

We will write to **you** if **we**:

- intend to cancel the insurance; or
- need to amend the terms of the insurance; or
- require **you** to pay more for this insurance.

If **you** become aware that information **you** have given is incomplete or inaccurate, **you** must inform the **policy administrator** as soon as possible. Contact details are given on page 4 of this document.

POLICY EXCESS

An **excess** applies under some sections of cover under this insurance, as shown in the Table of Benefits on page 3. This means **you** will be responsible for paying the first part of any claim. All **excesses** shown for this policy are payable for each claim, per incident claimed for, under each applicable section of cover, by each **insured person**.

Your excess may be increased if, following **your** call to the Medical Screening Service, **we** have agreed in writing to cover any **existing medical condition(s)** an **insured person** has (including anything directly or indirectly related to the condition(s)).

If **you** have paid the additional premium for 'Excess Waiver', please read the "Excess Waiver" section below for details of how this impacts any policy **excess(es)** payable.

EXCESS WAIVER

If **you** have paid the additional premium for 'Excess Waiver' then, subject to 1. and 2. below, **you** will not have to pay the policy **excess** which **you** would otherwise have been required to pay for each claim, per incident claimed for, under each applicable section of cover, by each **insured person**.

However, please note any **excess** imposed by **us** either because an **insured person** has an **existing medical condition** which **we** have agreed in writing to cover following **your** call to the Medical Screening Service, or due to the 'Sports & Activities' cover **you** have purchased (where **you** have paid an additional premium to cover the sports/activities listed under Activity Pack 2,3 or 4), will still apply.

WHAT TO DO IN A MEDICAL EMERGENCY

PLEASE NOTE: This is travel insurance and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

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

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

YOU SHOULD THEN CALL HEALIX MEDICAL ASSISTANCE SERVICES ON +44 (0) 208 159 1702*

Whilst the actual medical care **you** receive is in the hands of the local **doctors** treating **you**, Healix Medical Assistance Services can obtain the medical information needed from them to establish what is wrong, as well as their treatment and discharge plans. Healix Medical Assistance Services can support **you** in the event **you** are admitted to a facility that may not be suitable for **your** clinical needs or where there are concerns over practice.

Healix Medical Assistance Services will then advise on, and can put in place, suitable **repatriation** plans to get **you home** as soon as it is medically safe to do so. Healix Medical Assistance Services will liaise with the treating **doctor** to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of **repatriation** that is best suited to **your** individual needs and **your** recovery.

Healix Medical Assistance Services understand that an immediate contact could be difficult. If **you** are travelling alone and cannot make a call personally, please ask a representative from the hospital to call Healix Medical Assistance Services with **your** details as soon as possible. Healix Medical Assistance Services can then offer any useful information and translation requirements to the hospital and **you** can concentrate on getting better.

*Please note - calls may be recorded and/or monitored for quality assurance, training and as a record of the conversation.

Medical Treatment

There is no cover for:

- routine, non-emergency or elective treatment
- or treatment that can wait until **you** return **home**.
- Healix Medical Assistance Services **doctors** are not treating **you**; they are not responsible for or in control of the clinical care **you** are receiving in a medical facility.
- In some instances, **you** may need to be moved from one local facility to another larger/ more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility. Much like the NHS, emergency service rooms can be busy at certain times and so it is possible **you** may have to wait as **you** would in a local NHS hospital unless **you** require critical care.
- Once **you** are discharged from hospital this does not always mean **you** are fit to fly **home** - for example, if **you** were in the **United Kingdom** and suffered the same injury/**illness**, then **you** would not consider flying out on holiday so soon after surgery/treatment/an incident.
- Some medical facilities will raise charges that are far in excess of what is customary and reasonable; Healix Medical Assistance Services will deal with such bills directly and there is no need for **you** to pay them. **You** simply need to pass any correspondence about such bills to Healix Medical Assistance Services to ensure Healix Medical Assistance Services can provide full financial protection.

Repatriation (bringing you home)

- Coming **home** straight away is not always an option even if **you** are considered 'fit to fly' by the treating **doctor**.
- Healix Medical Assistance Services have a medical team with experience in aviation medicine who will advise on both the timing and method of **repatriation** which is best suited to **your** individual needs and recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change - if **your** health, stability or vitals change - then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the **United Kingdom**, the Channel Islands or Isle of Man if treatment is not possible where they are.

OUT-PATIENT OR TREATMENT FOR A MINOR INJURY OR ILLNESS

PLEASE NOTE: This is travel insurance and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

For a non-urgent medical situation

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

If **you** need to see a **doctor** ask locally for the nearest public/state medical facility or seek advice on where to go for treatment from Healix Medical Assistance Services on:

+44 (0) 208 159 1702.

Optimal care

In **our** experience the access to the best **doctors**, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) is limited to state facilities. They don't always look as nice, but **we** have experience of good clinical outcomes within a regulated environment without the risk of a patient's health being compromised over commercial interest or immoral and dangerous practices such as extortion, detainment and withdrawal of treatment which **you** are unlikely to find occurring in state facilities.

In the event that you do receive out-patient treatment when you are travelling

Using these agreements below in public facilities will mean that medical treatment will be free, or at a reduced cost, and **your excess** will be waived from any claim **you** may make. If **you** are unable to use the UK Global Health Insurance Card (UK GHIC)/European Health Insurance Card (EHIC), **you** will have to pay the medical facility and submit a claim when **you** get **home**, the **excess** will then be applied.

In European Union Countries – if **you** present at a public facility, **you** are strongly advised to show **your** UK Global Health Insurance Card (UK GHIC)/European Health Insurance Card (EHIC).

In Australia – **you** are strongly advised to enrol for Medicare, and have it accepted.

Everywhere else in the World – if there is not a suitable public facility that will treat **you** free of charge, **you** can pay the medical facility and retain all receipts so that **you** can make a claim upon arriving **home**.

Please note:

If **you** are admitted to hospital, **you** should call Healix Medical Assistance Services on: **+44 (0) 208 159 1702.**

GENERAL EXCLUSIONS

These General Exclusions do not apply to Section O – End Supplier Failure Insurance. The exclusions which apply to Section O – End Supplier Failure Insurance are listed in that cover section.

These General Exclusions apply to all other cover sections. Most cover sections contain exclusions specific to that section of cover which apply in addition to these General Exclusions.

We will not pay any claim arising directly or indirectly from:

- 1) **your** participation in an activity not listed under 'Sports & Activities' - Activity Pack 1 in Appendix A of this Policy Document, unless **you** have paid the appropriate premium to include Activity Pack 2, 3 or 4 (see pages 36 to 37 for details of the Activity Packs);
- 2) **your** participation in a **winter sports** activity, unless **you** have paid the appropriate additional premium to include **winter sports** cover. However, participation in the following activities is not covered even where **you** have paid the additional premium to include **winter sports** cover: **off-piste** skiing/snowboarding without a guide or instructor, skiing/snowboarding against local authoritative recommendations, warnings or advice, ski stunting, free-style skiing, bob sleigh, ice hockey, bobbing, heli-skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, glacier skiing, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons or any competitive skiing.
- 3) **your** participation in or practice of any professional sporting activities. **We** consider professional sporting activities to be activities or sports from which any income is obtained or sponsorship is received;
- 4) any travel outside the Area of Cover **you** have chosen as shown on **your** Policy Schedule, unless **you** are en route to **your** chosen Area of Cover;
- 5) an **existing medical condition**, unless **you** have contacted **our** Medical Screening Service and **we** have agreed in writing to provide cover and **you** have paid (if required by **us**) any additional premium;
- 6) **your** carrier's refusal to allow **you** to board or travel for any reason, including due to pregnancy;
- 7) alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered **doctor**, but not for the treatment of drug addiction), or solvent abuse;
- 8) **your** suicide or an attempt at suicide, self-injury or **you** deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
- 9) **you** causing damage or injury on purpose;
- 10) **you** breaking the law, or not following the laws of any country or local authority;
- 11) **you** piloting or travelling in an aircraft where **you** or the pilot are not licensed to carry passengers;
- 12) **you** operating or being in control of a motorised vehicle for which **you** do not hold the appropriate licence(s) to operate such vehicle in the **United Kingdom**, the Channel Islands or the Isle of Man. (Please Note: there is no cover under Section H - Personal Liability for any claim related to the use of motorised vehicles);
- 13) **you** travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not;
- 14) **you** riding a motor cycle or moped off-road or using a quad bike;
- 15) the usage of **drones**;
- 16) travel to a specific country or to an area where the Foreign, Commonwealth & Development Office (FCDO) advised against all travel at the time **you** purchased **your** policy or booked **your trip** (whichever is later);
- 17) any loss, damage, liability, cost or expense caused deliberately or accidentally by:
 - a) the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
 - b) any computer virus;
 - c) any computer related hoax relating to a) and/or b) above.
- 18) any other loss, damage or additional expense following on from an event for which **you** are claiming, unless **we** specifically provide cover under this insurance. For example, **we** will not pay for loss of earnings following bodily injury or **illness**.
- 19) war, **act of terrorism**, **nuclear risks**, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, civil commotion, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government, public or local authority.

This exclusion shall not apply to claims under Section B1 - Emergency Medical & Associated Expenses providing:

- the **act of terrorism** is not of a nuclear nature; and
- at the time of travel **you** are not travelling to a country or area that the Foreign, Commonwealth & Development Office lists as a place which they either advise against all travel to, or all travel on holiday.

20) Infectious or contagious diseases

- a) Other than as stated in e) below, this insurance does not cover claims in any way caused by or resulting from an **infectious or contagious disease**, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).
- b) This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified **doctor** before the date of any such declaration(s).
- c) This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
- d) **Infectious or contagious disease** means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
- e) This exclusion does not apply to claims under Section B1 - Emergency Medical & Associated Expenses or Section D - Curtailment/Loss of Holiday. **We** will also provide cover under Section A - Cancellation if **you** are forced to cancel **your trip** before the start date because **you** became **ill** with an **infectious or contagious disease**, including contracting **Coronavirus**. Please read the information contained under "Coronavirus cover" towards the end of Section A - Cancellation and Section D - Curtailment/Loss of Holiday for full details of the cover provided under these sections of cover and the evidence **you** will need to provide if **you** wish to make a claim.

GENERAL CONDITIONS

These conditions apply to the whole of your insurance. Under some individual sections of cover there are also "Special Conditions Relating to Claims" under that section of cover.

Where any condition requires an action by you and you do not meet the condition, your claim may not be paid or not paid in full.

1. **We** may refuse to pay any expenses for which **you** cannot provide receipts or bills.
2. **You** cannot transfer **your** rights under this policy but **we** may ask **you** to transfer **your** rights to **us** to enable **us** to take proceedings in **your** name for **our** benefit.
3. If, at the time of a valid claim under this policy there is another insurance policy in force which covers **you** for the same loss or expense (for example a Home Contents Policy), **we** may seek a recovery of some or all of **our** costs from the other insurer. **You** must give **us** any help or information **we** may need to assist **us** with **our** loss recoveries.
4. **We** take a robust approach to fraud prevention in order to keep premium rates down so that **you** do not have to pay for other people's dishonesty. If any claim made by **you**, or anyone acting on **your** behalf, is fraudulent, deliberately exaggerated, or is intended to mislead, **we** may:
 - not pay that claim; and
 - recover (from **you**) any payments made in respect of that claim; and
 - terminate **your** insurance from the time of the fraudulent act; and
 - inform the police of the act.If **your** insurance is terminated from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and may not return any of the insurance premium(s) already paid.
5. When **you** deal with **us** or **our claims handler** or the Medical Emergency Assistance Company **you** are acting on behalf of any other person(s) covered under this insurance.
6. Only all **insured persons** and **we** have rights under this insurance and it is not intended that any clause or term of this insurance should be enforceable, by virtue of the Contract (Rights of Third Parties) Act 1999, by any other person.

Section A - Cancellation

For each insured person we will pay up to:

£2,500 Silver cover

£5,000 Gold cover

for the following **unrecoverable costs** that **you** have paid or agreed to pay:

- i) transport charges,
- ii) accommodation charges,
- iii) car hire and
- iv) pre-paid excursions (limited to **£250** Silver cover or **£500** Gold cover) booked before **you** go on **your trip**,

if **you** are forced to cancel **your trip** before it starts because one of the following happens which could not have been foreseen:

- i. **you** or a **travelling companion**, becomes **ill**, is injured or dies;
- ii. **you** become **ill** with an **infectious or contagious disease** (including contracting **Coronavirus**);
Note: Please read the information contained under "Coronavirus cover" towards the end of this Cover Section A for full details of the cover provided in relation to **Coronavirus** and the evidence **you** need to supply in order to make a claim.
- iii. a **close relative**, a **close business associate** or the person **you** were going to stay with becomes **ill**, is injured or dies;
- iv. **your home** is burgled, or damaged by fire, flood or storm;
- v. **you**, or a **travelling companion** are called for jury service or required as a witness in a court of law;
- vi. **you**, or a **travelling companion** suffer compulsory redundancy (there must have been no reason to believe **you** or the **travelling companion** would be made redundant at the time **you** booked the **trip**);
- vii. an **insured person** or a **travelling companion** who is in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector), or is a member of parliament, has leave withdrawn;
- viii. fire, earthquake, storm, flood, riot or civil unrest in the country **you** are travelling to.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- the **excess** shown in the Table of Benefits on page 3;
- any claim due to circumstances known to **you** before this insurance was purchased, or at the time of booking any **trip**, which could reasonably have been expected to lead to cancellation of **your trip**;
- any claim **you** make that relates in any way to a **medical condition** of any person not insured under this policy on whom the **trip** depends, including the person with whom **you** are travelling or have arranged to travel, a person with whom **you** have arranged to reside temporarily, or a **close relative**, friend or **close business associate**, if, at the time **your** policy started or at the time of booking a **trip**, whichever was the later, any such person:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;
- any claim where **you** cancelled **your trip** because:
 - a) **you** simply did not want to travel;
 - b) **you** could no longer afford to pay for the **trip**;
 - c) of an **existing medical condition** which **you** have not told **us** about and that **we** have not agreed to cover in writing;
- any claim where **you**, or a **travelling companion**, did not obtain the required **travel documents**, inoculations or vaccinations for the area **you** are travelling to;
- any claim where **you**, or a **travelling companion** are the defendant in a court of law;
- any claim relating to pregnancy or childbirth if **you** are 29 weeks or more pregnant unless one of the following medical complications of pregnancy arise:
Toxaemia, gestational hypertension, ectopic pregnancy, post-partum haemorrhage, pre-eclampsia, molar pregnancy or hydatidiform mole, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirth, miscarriage, emergency caesarean, a termination needed for medical reasons, or premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.
- any claim if, after booking a **trip**, **you** discover that travel whilst pregnant is advised against or **you** are unable to receive the appropriate and required vaccinations for that country;
- accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. However, **we** will pay any property maintenance costs, service charges or user fees relating to a specific booking under any such arrangement, plan or scheme.

Coronavirus cover

If **you** become **ill** following a positive diagnosis of **Coronavirus** and **you** are forced to cancel **your trip**, the insurance provides cover for any **unrecoverable costs** if **you** are unable to travel to or enter any country because **you** have tested positive for **Coronavirus** and are unable to demonstrate that **you** are symptom free or have tested negative for **Coronavirus**. This cover is only provided where **you** were travelling to a country which requires evidence of a negative test for **Coronavirus** prior to travelling to or entering the country.

There is no cover under this insurance:

- For **unrecoverable costs** unless **you** provide evidence that **you** have been unable to travel to or enter any country because **you** have tested positive for **Coronavirus**. **You** must provide the result of a test carried out by a testing provider who has self-certified as meeting the **UK** Government's minimum standards for general population testing services.

You can find a list of such providers at: <https://www.gov.uk/government/publications/list-of-private-providers-of-coronavirus-testing/>

- For any **unrecoverable costs** if **you** are unable to provide evidence from a **doctor** confirming that **you** have contracted **Coronavirus**;
- If **you** cancelled **your trip** because:
 - **you** chose to quarantine or isolate as a result of exposure to an **infectious or contagious disease** including **Coronavirus**; or
 - **you** simply did not want to travel or had a fear of travelling.

Special Conditions Relating to Claims

1. **You** must notify **your** tour operator, travel agent, transport or accommodation provider as soon as **you** find out it is necessary to cancel **your trip** and request a cancellation invoice. If **you** fail to do so, the amount **we** will pay will be limited to the cancellation charges that would have been payable had such notification taken place.
2. **You** must ensure that the medical certificate in the cancellation claim form is completed by the **doctor** of the person whose injury, **illness** or death has caused the cancellation.

Section B1 - Emergency Medical & Associated Expenses

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

Please see the section 'What to do in a Medical Emergency' on pages 9 to 10 of this Policy Document for details.

For each insured person we will pay up to:

£5,000,000 Silver cover

£10,000,000 Gold cover

to **you** or **your** legal representatives the following emergency expenses that result from **your** accidental death, injury or **illness**:

- a) for:
 - i) fees or charges to be paid outside **your home country** or when on a **UK cruise** for medical, surgical, hospital, nursing home or nursing services and additional accommodation (room only) incurred and payable until such time as, when in the opinion of the **doctor** in attendance and the Medical Emergency Assistance Company, **you** are fit to travel;
 - ii) additional travel and accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay abroad beyond **your** scheduled return date;
 - iii) additional travel, accommodation and **repatriation** costs incurred by **you** or on **your** behalf for any one other person who is required for medical reasons to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**;
 - iv) the cost of returning **your** ashes **home** or the return of **your** body to **your home** when arranged by **us**.
- b) up to **£250** Silver cover or **£400** Gold cover, for non-cosmetic emergency dental treatment.
- c) additional costs of providing an alternative **carer** for **you** during the remainder of **your trip** where **your carer** is another **insured person** who is unable to care for **you** due to suffering bodily injury or **illness** and/or compulsory quarantine, and no other person with whom **you** are travelling or a **close relative** is already present and able or competent to become **your carer**.
- d) up to **£500** if **your** domestic dog(s)/cat(s) is/are in a kennel/cattery during **your trip** and **your** return to **your home** has been delayed due to bodily injury, **illness** or disease.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- the **excess** shown in the Table of Benefits on page 3, except when **you** have used a UK Global Health Insurance Card (UK GHIC)/European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical cost when the **excess** is waived;
- any claim arising directly or indirectly from any **existing medical condition**, unless **you** have contacted **our** Medical Screening Service, and **we** have agreed in writing to provide cover and **you** have paid (if required by **us**) any additional premium.
- any claim if **you** have travelled against the advice of a **doctor** or where a **doctor** would have advised against **you** travelling had **you** sought their advice before beginning the **trip**;
- for any elective or pre-arranged treatment or any routine non-emergency tests or treatment of any description. This includes complications as a result of elective, pre-arranged or cosmetic treatment, received whilst abroad;
- any claim where **you** did not obtain the recommended vaccines, inoculations or medications prior to the **trip**;
- any claim relating to pregnancy or childbirth if **you** are 29 weeks or more pregnant unless one of the following medical complications of pregnancy arise:
Toxaemia, gestational hypertension, ectopic pregnancy, post-partum haemorrhage, pre-eclampsia, molar pregnancy or hydatidiform mole, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirth, miscarriage, emergency caesarean, a termination needed for medical reasons, or premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.
- any claim if, after booking a **trip**, **you** discover that travel whilst pregnant is advised against or **you** are unable to receive the appropriate and required vaccinations for that country;
- the cost of private treatment where adequate state facilities are available;
- any costs for treatment relating to **Coronavirus** if **you** are unable to provide evidence from a **doctor** confirming that **you** have contracted **Coronavirus**;
- any costs of **Coronavirus** testing, unless **you** are admitted to hospital as an inpatient as a result of an accident, injury or **illness** that is covered under this section of cover;
- for **repatriation** unless this is deemed medically necessary by the Medical Emergency Assistance Company;
- for any services or treatment received by **you** within **your home country**, except where **you** are on a **UK cruise**;
- for any proposed services or treatment including any form of cosmetic surgery or treatment, that in the opinion of the Medical Emergency Assistance Company, in consultation with **your** treating **doctor**, can reasonably wait until **you** return to **your home country**;
- for any services or treatment received by **you** after the date on which, in the opinion of the Medical Emergency Assistance Company **you** can safely return **home**, where such services or treatment would exceed the cost of **your repatriation**;
- for repairs to or for the provision of artificial limbs or hearing aids;
- any costs for treatment, including exploratory tests, that has no relationship with the **illness** or injury in relation to which the claim is being made;
- for repairs to or for the provision of dentures, crowns or veneers;
- for any dental work involving the use of precious metals;
- for any dental work or treatment which could wait until **your** return **home**.

Section B2 - Cover Upon Your Return Home Following Hospitalisation Abroad

- a) Aftercare – For each **insured person we** will pay up to the amounts shown below for treatment given or prescribed and costs authorised by a **doctor** in **your home country** and agreed by **us** following bodily injury or **illness** for which the **insured person** received inpatient treatment at a hospital during a **trip** outside of **your home country**:
 - i) **£500** for the employment of home-help provided this was not available to **you** before **your trip**;
 - ii) **£3,000** for the cost of emergency cosmetic medical treatment to repair damage to **your** soft facial tissue;
 - iii) **£300** towards non-cosmetic dental treatment;
 - iv) **£750** for the cost of further physiotherapy treatment.
- b) Convalescence – For each **insured person we** will pay up to **£750** towards the cost of a convalescence **trip** in **your home country** in the event that **you** are hospitalised for more than 5 days outside **your home country** and **we** have accepted a claim under Section B1 - Emergency Medical & Associated Expenses. **Your** policy will be extended by up to a maximum of 31 days to cover **your** convalescence **trip**. The convalescence **trip** must be taken within 3 months of **your** return to **your home country**.

Section B3 - UK Trip Non-Medical Cover

Please Note: This does not apply for a trip which is a UK cruise

For each **insured person we** will pay up to **£10,000** for non-medical and other expenses incurred within the **UK**, the Channel Islands or the Isle of Man for the following expenses caused by **you** becoming **ill** or dying during the **period of insurance**:

- a) extra accommodation (room only and up to the standard of the original booking) expenses, incurred until such time as when, in the opinion of the **doctor** in attendance and the Medical Emergency Assistance Company, **you** are fit to travel;
- b) (for the purposes of the following cover only 'Repatriation' will be defined as: **Repatriation** - **your** return to a hospital within the location of **your home** as approved by **us** or the Medical Emergency Assistance Company)
the extra cost of returning to **your home**, including **repatriation** expenses if this is medically necessary;
- c) extra travel and accommodation (room only and up to the standard of the original booking) expenses for one person who has to either stay with **you** or travel to **you** to escort **you home** if **you** are **ill** or injured;
- d) the extra cost of bringing **your** body or ashes **home**;
- e) extra charges incurred to recover **your** car and **personal possessions** to **your home** if **you** and no other person travelling with **you** at the time of **your** discharge from hospital are able to drive the car.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- any costs incurred either directly or indirectly for services received for in-patient treatment in the **United Kingdom**, Channel Islands or Isle of Man other than as provided for in e) above.

Section C - Overseas Hospital Benefit

For each insured person we will pay:

£30 per 24 hours up to **£1,000** Silver cover

£50 per 24 hours up to **£1,500** Gold cover

for each complete 24 hour period where **you** are:

- i) admitted as a hospital in-patient in a hospital outside of the **United Kingdom**, the Channel Islands or the Isle of Man; or
- ii) are confined to **your trip** accommodation outside of the **United Kingdom**, the Channel Islands or the Isle of Man during the period of the **trip**.

This benefit is payable in addition to the fees and charges paid under Section B1 - Emergency Medical & Associated Expenses.

Section D - Curtailment / Loss of Holiday

For each insured person we will pay up to:

£2,500 Silver cover

£5,000 Gold cover, for:

- i) pre-paid excursions (limited to **£250** Silver cover or **£500** Gold cover) booked before **you** go on **your trip**,
- ii) **unrecoverable costs** for unused travel and accommodation together with any additional travel expenses incurred, and
- iii) car hire

that **you** have paid or agreed to pay if **you** had to **curtail your trip** because any of the following happened after **you** left **home**, which **you** could not have been expected to foresee or avoid:

- i. **you** or a **travelling companion** became **ill** (including contracting **Coronavirus**), were injured or died during **your trip**;
Note: Please read the information contained under "Coronavirus cover" towards the end of this Cover Section D for full details of the cover provided in relation to **Coronavirus** and the evidence **you** need to supply in order to make a claim.
- ii. a **close relative**, a **close business associate** or the person **you** were going to stay with became **ill**, was injured or died;
- iii. **your** pre-booked accommodation was damaged by a **natural disaster**, and alternative accommodation was not provided;
- iv. **you** or a **travelling companion** were called for jury service or required as a witness in a court of law;
- v. **you** or a **travelling companion** have leave withdrawn, and are a member of the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector), or a member of parliament;
- vi. fire, earthquake, storm, flood, riot or civil unrest in the country **you** are travelling to.

Please Note:

The amount of benefit due will be calculated from the date of **your** return **home** and based on the full days of **your trip** which have been lost.

This insurance also provides cover for:

- i) pre-paid excursions (limited to **£250** Silver cover or **£500** Gold cover) booked before **you** went on **your trip**; and
- ii) car hire

which **you** were unable to participate in or use because **you** were confined to a hospital or **your trip** accommodation on **your** treating **doctor's** orders due to injury or **illness**.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- the **excess** shown in the Table of Benefits on page 3;
- any claim due to circumstances known to **you** before this insurance was purchased, or at the time of booking any **trip**, which could reasonably have been expected to lead to **curtailment of your trip**;
- any costs for treatment relating to **Coronavirus** if **you** are unable to provide evidence from a **doctor** confirming that **you** have contracted **Coronavirus**;
- any claim where **you curtailed your trip** because **you** could no longer afford to pay for the **trip**;
- any claim where **you curtailed your trip** because **you** did not want to continue travelling;
- any claim arising directly or indirectly from any **existing medical condition**, unless **you** have contacted **our** Medical Screening Service, and **we** have agreed in writing to provide cover and **you** have paid (if required by **us**) any additional premium;
- any claim **you** make that relates in any way to a **medical condition** of any person not insured under this policy on whom the **trip** depends, including the person with whom **you** are travelling or have arranged to travel, a person with whom **you** have arranged to reside temporarily, or a **close relative**, friend or **close business associate**, if, at the time **your** policy started or at the time of booking a **trip**, whichever was the later, any such person:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;
- any claim if **you** have travelled against the advice of a **doctor** or where a **doctor** would have advised against **you** travelling had **you** sought their advice before beginning the **trip**;
- any claim where **you** did not obtain the recommended vaccines, inoculations or medications prior to the **trip**;
- any claim relating to pregnancy or childbirth if **you** are 29 weeks or more pregnant unless one of the following medical complications of pregnancy arise:

Toxaemia, gestational hypertension, ectopic pregnancy, post-partum haemorrhage, pre-eclampsia, molar pregnancy or hydatidiform mole, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirth, miscarriage, emergency caesarean, a termination needed for medical reasons, or premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.
- any claim where **you** or a **travelling companion** are the defendant in a court of law.

Coronavirus Cover

If at any time during **your trip**, **you** become **ill** following a positive diagnosis of **Coronavirus** and **you** are forced to **curtail your trip** before completion, the insurance provides cover for any **unrecoverable costs**, any other pre-paid charges which **you** have paid or are contracted to pay, and any additional travel expenses incurred.

There is no cover under this insurance for any **unrecoverable costs**, any other pre-paid charges which **you** have paid or are contracted to pay, and any additional travel expenses incurred, if **you** are unable to provide evidence from a **doctor** confirming that **you** have contracted **Coronavirus**.

Special Conditions Relating to Claims

1. **You** must inform **your** tour operator, travel agent, transport or accommodation provider as soon as possible of **your** necessity to **curtail your trip** and request a cancellation invoice confirming the number of nights missed.
2. **You** must request a **curtailment** claim form and ensure that the medical certificate is completed by the **doctor** of the person whose injury, **illness** or death has caused the **curtailment**.

Section E - Personal Possessions

For each insured person we will pay up to:

A. a total of:

£1,500 Silver cover or **£2,500** Gold cover for **your personal possessions**,
and

£1,000 Silver cover or **£2,000** Gold cover for **your medical aids**, to cover:

either i) the cost of repair of items that are damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear;

or ii) the market value of the item, allowing for age, wear and tear, for any items that are stolen, permanently lost or destroyed whilst on **your trip**.

We will not pay more than:

£300 Silver cover or **£500** Gold cover for any one article, **pair or set** of any kind, whether they are solely or jointly owned;

£500 Silver cover or **£750** Gold cover in total for **valuables** whether solely or jointly owned;

£250 in respect of sunglasses;

£250 for items lost or stolen from a beach or lido.

B. a total of **£250** to cover the purchase of replacement clothing, toiletries, prescribed medication and **medical aids** if **your personal possessions, medical aids** or prescribed medication are delayed due to being misplaced, lost or stolen on **your** outward journey from **your home country** for over 12 hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

C. a total of:

£250 Silver cover

£500 Gold cover

for the accidental loss of, theft of or damage to **your** prescribed medications.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- the **excess** shown in the Table of Benefits on page 3. There is no **excess** for the purchase of replacement clothing, toiletries, prescribed medication and **medical aids** if **your personal possessions, medical aids** or prescribed medication are delayed.
Please Note: if a claim is also being made under Section F - Personal Money, Passport & Travel Documents, only one **excess** per **insured person**, per incident, will be deducted.
- any claim for **ski equipment**;
- any claim directly or indirectly resulting from the use of, or damage to, **drones**;
- any claim for theft where **you** have not notified the police and obtained a written report;
- any claim for loss related to **public transport** where **you** have not notified the **public transport** provider and obtained a written report;
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership/purchase of any item;
- for any claim due to delay, confiscation or detention by customs or other officials or authorities;
- any claim for property that does not belong to **you** or any **close relative**;
- for any breakage or damage to china, glass or other fragile articles, paintings, works of art, sculptures, audio, video, computer or television equipment, musical instruments or household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried;
- for the cost of replacing or repairing dentures;
- for the loss or theft of, or damage to:
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price;
 - SIM cards, mobile telephone prepayment cards, mobile telephone accessories, car keys or duty free items;
 - tobacco and alcohol products;
 - perishable goods, bottles, cartons and any damage caused by them or their contents;
 - pedal cycles, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**;
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**;
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** locked **trip** accommodation;
 - contact or corneal lenses or artificial limbs;

- any claim for money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind;
- any claim for **personal possessions** or **medical aids** left **unattended** except where left in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

Special Conditions Relating to Claims

1. If **your personal possessions** or **medical aids** are lost or damaged whilst being transported, **you** must retain **your** tickets and luggage tags and report the loss or damage to **your** transport provider or their handling agents and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.
2. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.
3. In all instances where **your personal possessions** are lost or stolen, **you** must report to the police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** must also report the loss or theft to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

Section F - Personal Money, Passport & Travel Documents

For each insured person we will pay:

- a) for the loss or theft of **your personal money**, passport or **travel documents** during **your trip**, up to a total of:
 - £500 (limited to £200 in cash) Silver cover
 - £1,000 (limited to £500 in cash) Gold cover

Please Note: We also provide cover for **personal money** only for up to 72 hours before **your trip** commences.

- b) up to a total of £200 Silver cover or £400 Gold cover for additional travel and accommodation expenses to obtain a replacement passport whilst on **your trip**, if **your** passport is lost or stolen during **your trip**.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- the **excess** shown in the Table of Benefits on page 3. There is no **excess** for claims for additional travel and accommodation expenses to obtain a replacement passport if passport is lost or stolen during **your trip**.
- Please Note: if a claim is also being made under Section E - Personal Possessions, only one **excess** per **insured person**, per incident, will be deducted.
- for any depreciation in value, currency changes or shortage caused by any error or omission;
 - any claim for loss or theft of travellers' cheques where the provider provides a replacement service;
 - any claim for **personal money**, passports or **travel documents** left **unattended** except where left:
 - in a safety deposit box (if one is available); or
 - in **your** locked **trip** accommodation; or
 - in a locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means;
 - any claim for theft where **you** have not notified the police and obtained a written report;
 - any claim for loss related to **public transport** where **you** have not notified the **public transport** provider and obtained a written report;
 - for any claim due to delay, confiscation or detention by customs or other officials or authorities;
 - any costs which are due to any errors or omissions on **your** passport or **travel documents**;
 - any expenses for a missed flight or alternative transport to return **home** due to the loss or theft of **your** passport or **travel documents**.

Special Conditions Relating to Claims

1. In all instances where **your personal money**, passport or **travel documents** are lost or stolen, **you** must report to the police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** must also report the loss or theft to **your** tour operator's representative or hotel/apartment manager wherever appropriate.
2. For a lost or stolen passport or **travel documents** **you** will need to get a letter from the consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

Section G - Personal Accident

Definition of words applicable to this section only.

Please Note: **You** must refer to the 'Definition of Words' section at the end of this Policy Document which will also apply.

Loss of limb - means:

- a) In the case of a lower limb, loss by physical severance at or above the ankle, or
- b) Permanent and total loss of and/or total and irrecoverable loss of use of an entire leg or foot which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement, or
- c) In the case of an upper limb, loss by physical severance of the entire four fingers through or above the meta carpo phalangeal joints or permanent and total loss of and/or total and irrecoverable loss of use of an entire arm or hand which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

Loss of sight - means:

- a) Permanent and total loss of sight in both eyes where **your** name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
- b) Permanent and total loss of sight if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (only being able to see at three feet what **you** should see at sixty feet), which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

Permanent total disablement - means:

Irrecoverable disablement arising from accidental bodily injury, which permanently and totally incapacitates **you** for a continuous period of twelve (12) months from carrying out at least two (2) of the following activities of daily living:

1. Eating - the ability to move food and drink successfully to one's mouth
2. Dressing - the ability to select appropriate clothing and put it on
3. Bathing - the ability to maintain good personal hygiene practices, including nail care, hair care, and oral hygiene
4. Toileting - the ability to use the toilet and cleanse oneself
5. Continence - the ability to control bladder and bowel function
6. Ambulating - the ability to walk and transfer to and from a bed or chair.

For each insured person we will pay:

The benefit stated below if **you** suffer accidental bodily injury whilst on **your trip** that independently of any other cause results in **your death, loss of limb/loss of sight or permanent total disablement.**

Please Note: In relation to any one accident, you can only claim for one of the benefits A, B or C under this section, regardless of the number of injuries sustained. However, in the event of a claim for death, you can also claim the burial or cremation benefit D.

	<u>Benefit</u>		
	17 years & under	18 to 69 years	70 years & over
A. Death			
Silver cover	£3,500	£7,500	£5,000
Gold cover	£3,500	£15,000	£5,000
B. Loss of limb/Loss of sight			
Silver cover	£7,500	£7,500	£5,000
Gold cover	£15,000	£15,000	£5,000
C. Permanent total disablement			
Silver cover	£7,500	£7,500	Nil
Gold cover	£15,000	£15,000	Nil

D. Up to **£5,000** for burial or cremation costs either in the **United Kingdom**, the Channel Islands or the Isle of Man or in the locality where the death occurred whilst on a **trip**.

Please Note: The General Exclusions on pages 11 to 12 apply to this section of cover.

Section H - Personal Liability

Please Note: It is a condition of any claim under this Section H that you must make no admission, offer, promise, payment, or undertaking of payment without our claims handler's prior written consent. You must tell our claims handler if you are aware of any writ, summons or impending prosecution.

For each insured person we will provide cover up to:

£2,000,000 in total (inclusive of legal costs) for any compensation or costs that **you** are legally liable to pay due to any event occurring during the **period of insurance** that relates to an incident caused by **you** and that results in:

- a) accidental bodily injury of any person;
- b) loss of, or damage to, any item that does not belong to **you** or a **close relative** and is neither in **your** charge or control nor under the charge or control of a **close relative**;
- c) damage to a property or **your trip** accommodation that does not belong to **you** or a **close relative**;

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not provide cover:

- for the **excess** shown in the Table of Benefits on page 3 in respect of claims for damage to a property or **your trip** accommodation that does not belong to **you** or a **close relative**;
- for any liability for loss of or damage to any item, a property or accidental bodily injury:
 - a) that is suffered by anyone who is under a contract of service with **you**, acting as a **carer** (whether paid or not), or a **close relative** or **travelling companion** and is caused by the work **you** or a **close relative** or **travelling companion** employ them to do;
 - b) which results from any deliberate omission by **you**;
 - c) which results from the carrying on of any trade, profession or business;
 - d) which is caused by any horse, or by a dog which is defined under the Dangerous Dogs Act 1991 (and its subsequent amendments) that **you** own, look after or control;
- for any liability that falls on **you** by agreement and would not have done if such agreement did not exist;
- for any liability for injury, **illness** or disease suffered by **you** or a **close relative**;
- for compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - a) land or building or their use either by or on **your** behalf, other than **your** temporary **trip** accommodation;
 - b) motorised or mechanically propelled vehicles and any trailers attached to them;
 - c) **drone(s)**;
 - d) aircraft, motorised skis, motorised waterborne craft or sailing vessel;
 - e) firearms or incendiary devices.

Special Conditions Relating to Claims

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

Section I - Extended Journey Disruption

Applicable to Gold cover only

If any of the following happen:

1. an airport, port or airspace **you** are travelling from or through is closed for more than 24 hours from the date and time of **your** scheduled departure as shown on **your** ticket/itinerary, causing **your** departure to be delayed or cancelled, and no other suitable alternative flight or means of transport can be provided within 24 hours after the initial 24 hours of delay; or
2. **your** flight is diverted or re-directed after takeoff; or
3. **you** are denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight can be provided within 12 hours; or
4. **you** have to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation due to a **natural disaster**, landslide or an outbreak of food poisoning;

For each insured person we will pay:

- a) **£50** for each 12 hour delay up to a maximum of **£250** for delayed departure provided **you** eventually travel; or
- b) up to **£3,000** in respect of unused travel and accommodation costs (including excursions up to **£250**) which **you** have paid or are contracted to pay and which **you** cannot recover from any other source;
- c) up to **£1,000** for additional accommodation (room only) and transport costs incurred up to the standard of **your** original booking which **you** cannot recover from any other source;
- d) up to **£200** for additional kennel, cattery or professional pet sitter fees which **you** are contracted to pay and which **you** cannot recover from any other source.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- any claim for **trips** where **you** do not have a return date scheduled at the time the airspace, airport or port is closed;
- any amounts recoverable or refundable from any source;
- any claim for administration costs charged by **your** travel and/or accommodation provider to obtain a refund;
- the cost of Air Passenger Duty (APD) whether irrecoverable or not;
- any claim due to circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this section;
- any claim due to **your** disinclination to travel, for whatever reason;
- for the cost of travel tickets paid for using any reward scheme or reward points, unless evidence of specific monetary value can be provided;
- accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. However, **we** will pay any property maintenance costs, service charges, or user fees relating to a specific booking under any such arrangement, plan or scheme;
- any unused travel costs arising from the insolvency of **your** transport provider;
- any costs if **your trip** was booked as part of a package holiday (as more fully described under The Package Travel Regulations).
This exclusion will not apply to claims under sub-sections a) and d) under "**For each insured person we will pay**" above.
- any claim due to an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any equivalent body in a country to/from which **you** are travelling;
- any claim for denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents;
- any claim relating to airspace closure which has been caused and implemented because of a breakdown in legal agreements between the **United Kingdom**, the Channel Islands or the Isle of Man and another country.

Special Conditions Relating to Claims

1. **You** must inform **your** tour operator, travel agent, transport or accommodation provider as soon as possible if **your trip** has been cancelled and request a cancellation invoice.
2. **You** must check in according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the departure point.

Section J - Delayed Departure / Trip Abandonment

Please Note: Cover is only provided under this section in relation to trips outside your home country.

You must obtain written confirmation from your transport provider or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your international flight, international train or sailing.

For each insured person we will pay:

1. **£50** for each complete 12 hour period of delay up to a maximum of **£200** Silver cover
£60 for each complete 12 hour period of delay up to a maximum of **£240** Gold cover
if the departure of **your** international flight, international train or sailing, on **your** outward or return journey, is delayed for at least 12 hours from its scheduled departure time from **your international departure point**;

or

2. up to **£2,500** Silver cover

up to **£5,000** Gold cover

for unrecoverable travel and accommodation expenses and other pre-paid charges **you** have paid or are contracted to pay if **your** outward journey is delayed for more than 12 hours at the airport, rail terminal or port and **you** decide to abandon the **trip**.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- the **excess** shown in the Table of Benefits on page 3. This only applies to claims where **you** decide to abandon **your trip**;
- any claim arising directly or indirectly from strike or industrial action or air traffic control delay existing or being publicly announced before **you** purchased this insurance or at the time of booking any **trip**;
- any claim arising directly or indirectly from the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
- any claim unless **you** have obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your** flight, international train or sailing.

Section K - Missed Departure / Missed Connection

For each insured person we will pay up to:

£500 Silver cover

£1,000 Gold cover

for additional transport and accommodation (room only) costs, of a similar standard to those originally booked and paid for, to get **you** to **your** overseas destination or to reach **your home**, if:

- a) the vehicle in which **you** are travelling to **your international departure point** becomes undriveable due to mechanical failure or being involved in an accident, or
- b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in, or
- c) there is a delay involving the vehicle in which **you** are travelling because of unexpected and unforeseen heavy traffic or road closures, or
- d) **your** outward or inward flight is delayed and **you** miss **your** connecting flight outside the **United Kingdom**, the Channel Islands, the Isle of Man or country in which **your** Ministry of Defence base/location is located.

We will pay for you missing your connecting flight provided:

- **you** have allowed sufficient time within **your** itinerary to enable **you** to make **your** connections given the normal operation of **your** outbound flight from **your international departure point**.
- **your** connecting flight was not scheduled to depart more than 10 hours after **your** original flight was due to arrive.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- claims arising directly or indirectly from an accident or mechanical failure of the vehicle in which **you** are travelling when a police or repairer's report or other evidence is not provided;
- claims arising from delays in **public transport** scheduled services unless **you** have obtained confirmation from the **public transport** authority of the cause and length of the delay.

Special Conditions Relating to Claims

1. For claims for missed connections **you** must obtain written confirmation from **your** airline or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of **your** flight from **your international departure point**.

Section L - Travel Risks

For each insured person we will pay:

1. **£100** per 24 hours up to **£2,500**, if **you** are a victim of either hijack or kidnap for longer than 24 hours.
2. **£250** if **you** are hospitalised and **you** receive inpatient hospital treatment which is covered under Section B1 - Emergency Medical & Associated Expenses, following a mugging attack.
3. up to **£750** for additional costs of travel and accommodation (to the same standard as those on **your** booking) which **you** incur to enable **you** to continue **your trip** if **your** pre-booked accommodation has been damaged as a result of a **natural disaster**.

Please Note: The General Exclusions on pages 11 to 12 apply to this section of cover.

Section M - Legal Advice & Expenses

Please Note: If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be repaid to **us** out of that compensation.

For each insured person we will pay up to:

£30,000 (**£60,000** maximum in total for all **insured persons** in respect of any one claim) Silver cover

£50,000 (**£100,000** maximum in total for all **insured persons** in respect of any one claim) Gold cover

for legal costs and expenses incurred in pursuing claims for compensation and damages if someone causes **your** accidental death or personal injury whilst on a **trip**, provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the **claims handler** as may be required.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- any costs to pursue a claim against a carrier, travel agent, tour operator, tour organiser, **us** (the insurer) or anyone acting on **our** behalf;
- any claims for legal proceedings through the contingency fee system in the USA or Canada;
- for any legal action where the estimated amount that will be recovered is less than **£500**;
- any claim where, in **our** opinion, there are no reasonable prospects of success in obtaining compensation;
- any costs that can be considered under an arbitration scheme or a complaints procedure;
- any legal expenses incurred without **our** prior authorisation or that of the **claims handler**;
- any claim made by one **insured person** against another **insured person** who is a **close relative**, a **business associate**, friend or **travelling companion**, whether insured by **us** or another provider;
- any claim for damage to a mechanically propelled vehicle;
- legal expenses to bring proceedings in more than one country in respect of the same event.

Section N - Winter Sports

Please Note:

- Cover under this section of the insurance is only provided if shown on **your** Policy Schedule and the appropriate additional premium has been paid.
- Please refer to "Definition of Words" section, page 35 for the list of **winter sports** activities which are covered and to exclusion 2) in the General Exclusions on page 11 for activities which are not covered.
- **Winter sports** cover is only available if an **insured person** is aged 69 years or under on the date **you** purchase **your** policy.
- When purchasing Annual Multi-trip cover **winter sports** cover is limited to a maximum total of 17 days in the **period of insurance**.
- There is no cover for lost or damaged **ski equipment** over 5 years old.

For each insured person we will pay:

1. Ski Equipment

for loss of or damage to **your own ski equipment**, up to:

£500 Silver cover

£750 Gold cover

if taken with **you** or purchased on **your trip** but subject to the limits as set out below in respect of a single article, **pair or set**, or loss of hired **ski equipment** which is **your** responsibility.

- Single article, **pair or set** limit:
£300 Silver cover
£500 Gold cover
- Hired **ski equipment** lost/damaged:
£150 Silver cover
£250 Gold cover

2. Delayed Ski Equipment

up to:

- £200** Silver cover
- £300** Gold cover

for the cost of hiring replacement **ski equipment** if **your own ski equipment** is delayed due to being misplaced, lost or stolen on **your** outward journey for over 12 hours from the time **you** arrived at **your trip** destination.

3. Loss of ski pack

up to:

- £300** Silver cover
- £500** Gold cover

for a proportional refund following the loss of use of **your ski pack** following **your** injury or **illness** during **your trip** (as confirmed by **your** treating **doctor**). Reimbursement will be based on the number of days **you** are incapacitated.

4. Avalanche / Weather Delay

up to:

- £200** Silver cover
- £500** Gold cover

for additional transport and/or accommodation if, because of an avalanche or severe weather conditions, **you** are unable to reach or leave **your** pre-booked resort for 12 hours or more.

5. Piste Closure

up to:

- £30** for each full 24 hours up to **£300** Silver cover
- £50** for each full 24 hours up to **£500** Gold cover

if during the recognised ski season **you** are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 11 to 12.

We will not pay:

- the **excess** shown in the Table of Benefits on page 3. This only applies to claims relating to the loss of or damage to **your own ski equipment**;
- in relation to claims for loss of or damage to **ski equipment**, more than:
60% of the original purchase price for **ski equipment** over **6** months old and less than **1** year old;
50% of the original purchase price for **ski equipment** over **1** year old and less than **2** years old;
40% of the original purchase price for **ski equipment** over **2** years old and less than **3** years old;
25% of the original purchase price for **ski equipment** over **3** years old and less than **5** years old.
- any claim for loss of or damage to **ski equipment** over **5** years old;
- for **ski equipment** left **unattended** away from **your trip** accommodation except **ski equipment** left in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means;
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items;
- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report;
- in respect of claims relating to an avalanche or weather delay, any costs where **your** tour operator, transport provider or accommodation provider arranges alternative transport and/or accommodation;

- in respect of claims relating to piste closures:
 - any compensation where **your** tour operator provides a payment or provides travel to an alternative resort;
 - any compensation where **your trip** was booked within 14 days of travel;
 - any compensation where **you** fail to obtain written confirmation from the ski lift and/or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened;
 - any compensation when **you** are not in the resort covered by **your** ski pass.

Special Conditions Relating to Claims

1. If any **ski equipment** is lost or damaged whilst being transported, **you** must retain **your** tickets and luggage tags and report the loss or damage to **your** transport provider or their handling agents and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.
2. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.
3. In all instances where **your ski equipment** is lost or stolen, **you** must report to the police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** must also report the loss or theft to **your** tour operator's representative or hotel/apartment manager or ski slope operator wherever appropriate.

Section O - End Supplier Failure Insurance

Applicable to Gold cover only

Definition of words applicable to this section only:

Financial Failure - means the **end supplier** becoming insolvent or having an administrator appointed and being unable to provide agreed services.

End Supplier - means the company that owns and operates the services listed in point 1. below.

Note: **You** must refer to the 'Definition of Words' section of this Policy which will also apply.

For each insured person this insurance will pay:

up to **£2,500** for:

1. **unrecoverable costs** paid prior to **financial failure** of the **scheduled airline**, hotel, train operator including Eurostar, car ferries, villas abroad & cottages in the **United Kingdom**, Channel Islands or Isle of Man; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the **end supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure,
- or;
2. in the event of **financial failure** after departure:
 - a) additional pro rata costs incurred by the **insured person(s)** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements, or;
 - b) if **curtailment** of the holiday is unavoidable - the cost of return transportation to the **United Kingdom**, Channel Islands or Isle of Man, to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements.

For each insured person this insurance will not cover:

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

Making a Claim

Medical Emergencies

Contact Healix Medical Assistance Services

Tel: +44 (0) 208 159 1702

Email: internationalhealthcare@healix.com

The Medical Emergency Assistance telephone service is available 24 hours a day, 365 days a year. Further details of what to do in the event of a medical emergency are given on pages 9 to 10 of this Policy Document.

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 **doctor's** details;
- **Your** policy number shown on **your** Policy Schedule; and
- The name, address and contact phone number of **your** GP.
- Quote the scheme name which is: Free Spirit Travel Insurance.

For All Other Claims

Cover Sections A-N

Please contact the **claims handler** within 31 days of returning **home**:

Travel Claims, Roger Rich & Company, 2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire OX7 5SR

Telephone: +44 (0)1608 641 351

Email: claims@rogerrich.co.uk

End Supplier Failure Insurance (Section O)

Please notify the **claims handler** as soon as reasonably practicable, by quoting **your** policy number, Free Spirit Travel Insurance and reference: IPP ESFIV1-23:

IPP Claims at Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff CF10 3DQ

Telephone: +44 (0) 345 266 1872

Email: Insolvency-claims@ipplondon.co.uk

Website: www.ipplondon.co.uk/claims.asp

Reporting your claim

If there is a delay in reporting of **your** claim it is not **our** intention to decline **your** claim or to reduce the payment amount, provided that all the information required is still available and the delay has not prejudiced the **claims handler's** ability to fully assess the claim.

Providing information to support your claim

You will need to provide certain information to enable a claim to be fully assessed. This information will vary depending on which section of cover **you** are claiming under. Examples of the types of information **we** will need are given below, but there may be other evidence required from **you**. **Our claims handler** will tell **you** exactly what information **you** need to give them in relation to **your** own claim. Please keep copies of all information sent to the **claims handler**.

Unless **we** agree to pay for any information, for example a medical examination (which **you** must agree to undergo if required), the information will need to be provided at **your** expense.

Medical Certificates	A medical certificate from the treating doctor explaining why you required medical attention, were unable to travel, forced to cancel, extend, cut short or forfeit any pre-arranged plans or paid for activities, or rearrange any travel plans.
Police (or other Authority) Reports	A report from the local police or other relevant authority in the country where the incident occurred confirming dates, circumstances and further details of the loss, theft, attempted theft, mugging, or damage.
Travel Tickets & Baggage Tags	All travel tickets (including any unused travel tickets) and luggage tags.

Receipts, Bills, Valuations & Proof of Ownership	An original receipt, valuation or proof of ownership for items, currency or documents of any kind lost, stolen, damaged, repaired, replaced or purchased. Receipts or bills for any costs incurred for in-patient/out-patient treatment, emergency dental treatment, transport, accommodation, hospital or medical costs and any other charges or expenses which are to be considered as part of a claim.
Confirmation Letters, Reports, Invoices & Notices	Confirmation of the loss, delay, failure, cancellation or circumstance leading to the claim in the form of a letter, invoice, report or notice of cancellation from (as appropriate) your tour operator or their representative, airline, luggage handler, service provider, hotel or accommodation provider, public transport provider or relevant authority.
Death Certificates	For any claim involving death an original death certificate will be required.

Cancelling Your Policy

If **you** wish to cancel **your** policy, please contact the **policy administrator**, Brokersure Ltd:

Email: enquiries@brokersure.com

Telephone: **0330 880 3605** (this is a basic rate number)

Write to: Brokersure Ltd, Digital House, Threshelfords Business Centre, Feering, Kelvedon, Colchester, Essex CO5 9SE

1. If you wish to cancel the policy within the 14-day cooling off period

If **you** decide this cover is not suitable for **you** and **you** want to cancel **your** policy, contact the **policy administrator** within 14 days of the policy start date or the date **you** receive **your** insurance documents, whichever is later. Any premium already paid will be refunded to **you** in full.*

2. If you wish to cancel the policy after the 14-day cooling off period

For Single Trip policies:

If **you** cancel the policy at any time after the 14-day cooling off period, **you** will be entitled to a refund of the premium paid, subject to a deduction of 30% for the cancellation cover **you** have received.

For Annual Multi-trip policies:

You will be entitled to a refund of a proportion of the premium, in accordance with the amounts shown below.

Period of Cover	Refund Due
Up to two months	60%
Up to three months	50%
Up to four months	40%
Up to five months	30%
Up to six months	25%
Six months or over	No refund

* Important- Applicable to all policies

We will not refund any premium if **you** have travelled since the policy started, or if **you** have made or if **you** intend to make a claim or an incident has occurred which is likely to give rise to a claim.

Our Right To Cancel The Policy

We reserve the right to give immediate notice of cancellation of this policy if any information **you** have given **us** via the **policy administrator** is found to be inaccurate or incomplete, if any **insured person** commits fraud, or if any **insured person** is abusive to any of **our** staff or staff of the **policy administrator** or a **claims handler**.

If the nature of the risk **we** have agreed to insure changes and **we** are unable to continue to provide cover under the policy, **we** will give **you** 14 days' written notice of cancellation and will provide a refund of premium based on the number of days remaining in **your period of insurance**.

Making a Complaint

Our aim is to provide **you** with a high quality service at all times, although **we** do appreciate that there may be instances where **you** feel it is necessary to lodge a complaint.

Cover Sections A-N

If **you** do wish to complain, please note the 3 steps below, along with the relevant contact details for each step. Please take special note however that should **you** wish to direct **your** complaint directly to Lloyd's in the first instance, **you** may do so by using the contact information referenced in step 2 below.

Step 1:

In the first instance, if **your** complaint does not relate to a claim please direct it to:

Brokersure Ltd, Digital House, Threshelfords Business Centre, Feering, Kelvedon, Colchester, Essex CO5 9SE

Tel: **0330 880 3605** (this is a basic rate number)

Email: **enquiries@brokersure.com**

If **your** complaint does relate to a claim, please direct it to:

Roger Rich & Company

2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire OX7 5SR

Tel: **01608 641 351** (this is a basic rate number)

Email: **enquiries@rogerrich.co.uk**

Step 2:

Should **you** remain dissatisfied with the outcome of **your** complaint from Brokersure Ltd or Roger Rich & Company **you** may refer **your** complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN

Tel: **+44 (0)20 7327 5693**

Email: **complaints@lloyds.com**

Website: **www.lloyds.com/complaints**

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at www.lloyds.com/complaints. Alternatively, **you** may ask Lloyd's for a hard copy.

Step 3:

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to an alternative dispute resolution (ADR) body.

If **you** live in England, Scotland, Wales or Northern Ireland, the contact information is:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines)

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers)

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

Website: www.financial-ombudsman.org.uk

If **you** live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands JE4 9QG

Jersey: +44 (0)1534 748610

Guernsey: +44 (0)1481 722218

International +44 1534 748610

Facsimile: +44 1534 747629

Email: enquiries@ci-fo.org

Website: www.ci-fo.org

If **you** live in the Isle of Man, the contact information is:

Financial Services Ombudsman Scheme,

Thie Slieau Whallian, Foxdale Road, St John's, Isle of Man IM4 3AS

Tel: +44 (0) 1624 686500

Fax: +44 (0) 1624 686504

Email: ombudsman@iomoft.gov.im

Website: <https://www.gov.im/oft/ombudsman/>

Cover Section O - End Supplier Failure Insurance only

Please contact:

Compliance Officer, Liberty Mutual Insurance Europe SE, 20 Fenchurch Street, London EC3M 3AW

Tel: +44 (0) 20 3758 0840

Email: complaints@libertyglobalgroup.com

Please quote **your** Policy Schedule number, Free Spirit Travel Insurance, reference: IPP ESFIV1-23 and **your** claim number.

Non-Assignment - no title, right or interest under this policy may be assigned, transferred, conveyed or otherwise disposed of without the consent in writing of the **Insurer** hereon. Any attempt to assign rights or interests without the **Insurer's** written consent is null and void.

Data Protection - **we** will deal with any information **you** provide to **us** in compliance with the provisions of relevant Data Protection legislation. For the purposes of providing this insurance and the handling of any claims or complaints, **we** may need to transfer certain information which **you** have provided to other parties.

If after making a complaint **you** are still not satisfied **you** may be entitled to refer the dispute to the Financial Ombudsman Service (FOS):

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines)

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers)

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

Website: www.financial-ombudsman.org.uk

Legal, Regulatory and Other Information

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation under the scheme if **we** are unable to meet **our** obligations to **you** under this contract. Further information can be obtained from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY, United Kingdom. Tel: +44 0 800 678 1100 (freephone) or +44 0 20 7741 4100. Website: www.fscs.org.uk

Law and Jurisdiction

This policy shall be governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

Data Protection Notice

The **insurers** (each in respect of the cover section(s) it underwrites and in respect of the personal information each collects about **you** and processes) and Brokersure Ltd (the **policy administrator**) are the data controllers (as defined by the Data Protection Act 2018 and all applicable laws which replace or amend it, including the General Data Protection Regulation).

For full details of what data each **insurer** collects about **you**, how it uses it, who it shares it with, how long it keeps it and **your** rights relating to **your** personal data, please refer to each **insurer's** Privacy Notice which is available on each **insurer's** website (details given below).

If **you** do not have access to the Internet, please write to the relevant **insurer** (addresses are given below) with **your** address and a copy will be sent to **you** in the post.

In summary:

Each **insurer** may, as part of its agreement with **you** under this insurance, collect personal information about **you**, including:

- Name, address, contact details and date of birth
- Financial information such as bank details
- Details of any claim

Each **insurer** will also collect personal information about any additional people who **you** wish to be insured.

Each **insurer** may also collect sensitive personal information about **you**, and any additional people who **you** wish to be insured, where the provision of this type of information is of legitimate interest, including:

- Medical records to validate a claim should **you** be claiming for injury or **illness**.

Each **insurer** collects and process **your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to each **insurer** or which process information on each **insurer's** behalf (for example, premium collection and claims validation, or for communication purposes related to **your** cover). Each **insurer** will ensure that it keeps **your** information secure and does not use it for purposes other than those that each **insurer** has specified in its Privacy Notice.

Some third parties that process **your** data on each **insurer's** behalf may do so outside of the European Economic Area ("EEA"). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

Each **insurer** will keep **your** personal information only for as long as it believes is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

Each **insurer** will share **your** information if it is required to by law. Each **insurer** may share **your** information with enforcement authorities if they ask it to, or with a third party in the context of actual or threatened legal proceedings, provided it can do so without breaching data protection laws.

If **you** have any concerns about how **your** personal data is being collected and processed, or wish to exercise any of **your** rights detailed in the relevant **insurer's** Privacy Notice, please contact:

Cover Sections A-N:

Group Data Protection Officer

Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London EC2N 4BQ, UK

Email: privacy@canopus.com Tel: + 44 20 7337 3700

Website: www.canopus.com/privacy.

Cover Section O – End Supplier Failure Cover:

Post: Data Protection Officer, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR

Email: info@ipplondon.co.uk

Website: www.ipplondon.co.uk/privacy.asp

Sanctions

We shall not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Several Liability

PLEASE NOTE – This notice contains important information. PLEASE READ CAREFULLY

The liability of an **insurer** under this contract is several and not joint with other **insurers** party to this contract. An **insurer** is liable only for the proportion of liability it has underwritten. An **insurer** is not jointly liable for the proportion of liability underwritten by any other **insurer**. Nor is an **insurer** otherwise responsible for any liability of any other **insurer** that may underwrite this contract.

The proportion of liability under this contract underwritten by an **insurer** (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an **insurer**. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other **insurer** that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

The Insurers

Cover Sections A-N

These sections of the insurance are underwritten 100% by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Registered Office: Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London EC2N 4BQ. Registered in England no. 01514453.

Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847.

Cover Section O - End Supplier Failure Insurance

This section of cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten 100% by Liberty Mutual Insurance Europe SE (the **Insurer**). The **Insurer** is authorised and regulated by the Luxembourg Minister of Finance and the Commissariat aux Assurances. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (registered number 829959). Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

The Policy Administrator

Free Spirit Travel Insurance is arranged on behalf of Brokersure Ltd by travel insurance specialist, PJ Hayman & Company Limited who are authorised and regulated by the Financial Conduct Authority. Financial Services (FS) Register Number: 497103. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England No. 2534965. Brokersure Ltd is authorised and regulated by the Financial Conduct Authority. Register Number: 501719. Registered Office: Digital House, Threshelfords Business Park, Feering, Kelvedon, Colchester, Essex CO5 9SE. Registered in England No. 06902336.

Certification of Cover

This Policy Document and **your** Policy Schedule, which together make up the contract between **you** and **us**, is arranged by PJ Hayman & Company Limited in its capacity as the agent of the **insurers** and issued by Brokersure Ltd under the following contract references: B6839/AH031 for Cover Sections A-N inclusive (underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited).

IPP ESFIV1-23 for Cover Section O (underwritten by Liberty Mutual Insurance Europe SE).

In exchange for **your** paying the premium amount shown in **your** Policy Schedule, **you** are insured in accordance with the terms and conditions contained in this Policy Document and **your** Policy Schedule (and any amendments made to them) for the duration of **your** policy.

Signed by



Authorised signatory of PJ Hayman & Company Limited

Definition of Words

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Act of terrorism

means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), 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.

Carer

means the person travelling in **your** party who is competent to provide care for **you** where **you** are not able to care for **yourself**.

Claims handler

means:

- a) Roger Rich & Company for claims under Cover Sections A-N.
- b) IPP Claims at Sedgwick for claims under Section O - End Supplier Failure Insurance.

Close business associate

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

Close relative

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

Coronavirus

means Covid-19, including each and every variant thereof.

Curtail/curtailed/curtailment

means the cutting short of a **trip** by direct early return to **your home country**.

Doctor

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

Drones

means un-manned aerial vehicles that belong to or are being used by **you**.

Excess(es)

means the amount **you** will have to pay towards the cost of each claim, per incident claimed for, under each applicable section of cover, by each **insured person**.

If **you** have paid the additional premium for "Excess Waiver" then, **you** will not have to pay the **excess** which **you** would otherwise have been required to pay. However, any **excess** imposed by **us** either because an **insured person** has an **existing medical condition** which **we** have agreed in writing to cover following **your** call to the Medical Screening Service, or due to the 'Sports & Activities' cover **you** have purchased (where **you** have paid an additional premium to cover the sports/activities listed under Activity Pack 2,3 or 4), will still apply.

Existing medical condition

means:

- a) any respiratory condition (relating to the lungs or breathing); heart or heart related condition; circulatory condition (relating to the blood or circulation); kidney or renal condition; liver condition; condition relating to the pancreas (e.g. diabetes); cerebral or neurological condition (relating to the brain); stroke; central nervous system disorder or irritable bowel disease; for which **you** have received treatment (including prescribed medication) within the 5 years prior to **your** policy issue date;
- b) any malignant condition e.g. cancer for which **you** have received any diagnosis or treatment (including prescribed medication) within the 5 years prior to **your** policy issue date;
- c) any **medical condition** for which **you** have received surgery, inpatient or outpatient treatment or had any tests or investigations in a hospital or clinic or have been seen by a specialist consultant within the 2 years prior to **your** policy issue date;
- d) any psychiatric or psychological condition for which **you** have received any diagnosis or treatment (including prescribed medication).
- e) any re-occurring health condition, or any other **medical condition** which within the 2 years prior to **your** policy issue date has been treated in hospital or has been referred to a specialist or for which **you** are waiting for any tests or treatment of any description or for which **your doctor** has altered **your** regular prescribed medication in the 6 months prior to **your** policy issue date.

Home

means one of **your** normal places of residence in the **United Kingdom**, the Channel Islands or the Isle of Man, or **your** Ministry of Defence base/location where there is a recognised British Forces Post Office address.

Home country

means the country **you** live in within the **United Kingdom**, the Channel Islands or the Isle of Man or **your** Ministry of Defence base/location where there is a recognised British Forces Post Office address.

Ill/Illness

means a **medical condition**, disease (including **Coronavirus**), set of symptoms or sickness diagnosed and confirmed by a **doctor** during the **period of insurance**.

Inshore

means within 12 nautical miles of the shore.

Insured Person/You/Your/Yourself

means any person(s) named on the Policy Schedule to whom cover is provided under this insurance policy.

International departure point

means the airport, international rail terminal or port from which **you** departed from the **UK**, the Channel Islands, the Isle of Man or Ministry of Defence base/location to **your** destination, and from where **you** depart to begin the final part of **your** journey **home** at the end of **your** trip.

Medical aids

means wheelchairs, walking frames and sticks, supplies and equipment designed to provide mobility and care for the disabled and any other articles of such equipment all belonging to **you** (or for which **you** are legally responsible).

Medical condition

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

Natural disaster

means an event such as avalanche, blizzard, earthquake, flood, explosion, fire, forest fire, storm, hurricane, lightning, tornado, tsunami or volcanic eruption.

Nuclear risks

means ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Off-piste

means any area within the resort not defined under **on-piste** below.

On-piste

means skiing or snowboarding on marked runs, in between groomed trails and runs, on a slope or hillside between marked pistes or in areas in and around the resort that are not cordoned off, restricted or that are not accessible by any sort of tow or lift.

Pair or set

means 2 or more items of **personal possessions** that are complementary, purchased as one item or used or worn together.

Period of insurance

means the period shown on **your** Policy Schedule.

Personal money

means sterling or foreign currency in notes or coins.

Personal possessions

means each of **your** suitcases and containers of a similar nature and their contents (excluding **ski equipment** and **medical aids**) and articles **you** are wearing or carrying, and **your valuables**.

Policy administrator

means Brokersure Ltd.

Public transport

means buses, coaches, aircraft or trains that run to a published scheduled timetable.

Repatriation/repatriate

means the return of an **insured person** to his/her **home**, a hospital, nursing home or funeral director in the **United Kingdom**, the Channel Islands or the Isle of Man.

Scheduled airline

means an airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.

Ski equipment

means skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.

Ski pack

means ski pass, ski lift pass and ski school fees.

Travel documents

means visas, ESTA's and travel tickets/flight tickets.

Travelling companion

means a person insured under this policy:

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

Trip

means a holiday or journey for which **you** have made a booking which includes transportation and/or accommodation, and that begins when **you** leave **home** and ends on **your** return (i) to **your home** at the end of **your** holiday or journey, or (ii) following **your repatriation**.

For cover to be provided under this insurance, any **trip** must meet the following requirements:

- The **trip** must be to a destination within the Area of Cover shown on **your** Policy Schedule;

- The **trip** must be a two-way **trip** which starts and ends in the **United Kingdom**, the Channel Islands, the Isle of Man, or which starts from a Ministry of Defence base/location where there is a recognised British Forces Post Office address.
- The **trip** must start and finish within the **period of insurance** shown on **your** Policy Schedule.
- Any **trip** within the **United Kingdom**, the Channel Islands or the Isle of Man must include at least 2 nights' booked accommodation.
- **You** must not be travelling against the advice of a **doctor** or where a **doctor** would have advised against **you** travelling had **you** sought their advice before beginning the **trip**.
- The **trip** cannot be undertaken for the specific purpose of receiving medical treatment during the **trip**.
- Where **you** have purchased Single Trip cover, the **trip** cannot be for more than 94 days (or 45 days if an **insured person** is aged 76 years or over on the date **you** purchase **your** policy).
- Where **you** have purchased Annual Multi-trip cover, **you** may take any number of **trips** within the **period of insurance** shown on **your** Policy Schedule but each **trip** cannot be for more than 32 days if **you** have purchased Silver cover or for more than 45 days if **you** have purchased Gold cover. **Winter sports** cover is limited to a maximum total of 17 days in the **period of insurance**.

UK cruise

means a voyage within **United Kingdom**, Channel Islands or Isle of Man territorial seas of more than 72 hours in duration on a ship/vessel, that includes stopping at various ports.

Unattended

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

United Kingdom/UK

means England, Wales, Scotland and Northern Ireland.

Unrecoverable costs

means any costs where **you** are not entitled to a refund by any other means, and/or costs that are not compensated elsewhere.

Valuables

means television equipment, radios, CD players, audio equipment, computer equipment/accessories, hard drives, flash drives, binoculars, telescopes, antiques, jewellery, laptop computers (meaning any portable computer that includes a screen, keyboard and track pad or track ball), watches (meaning any type of watch other than a Smartwatch), precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, or compact discs.

We/Our/Us/Insurer(s)

For Cover Sections A-N – Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited.

For Cover Section O – End Supplier Failure Insurance - Liberty Mutual Insurance Europe SE.

Winter sports

means **on-piste** skiing/snowboarding (and **off-piste** when accompanied by a guide or instructor and provided **you** are not skiing against local recommendations or where avalanche warnings have been given), alpine skiing, big foot skiing, cat skiing (with a guide), cross country skiing, glacier walking, husky dog sledging (organised and with an experienced local driver), ice skating, kick sledging, langlauf, mono-skiing, nordic skiing, passenger sledge, ski boarding, skidooing, sledging, snowmobiling, snow parascending, snow shoe walking, snow tubing, snowcat driving, speed skating, telemarking and tobogganing.

Appendix A - Sports & Activities

All of the sports and activities listed in this Appendix A are only covered where **you** are participating as an amateur. **We** will not pay any claim directly or indirectly arising from **your** participation in, or practice of, any professional sporting activities. **We** consider professional sporting activities to be activities or sports from which any income is obtained or sponsorship is received.

If **you** have any queries about **your** participation in any sport or activity, please do not hesitate to contact the **policy administrator** Brokersure Ltd to discuss **your** individual requirements. Contact details are provided on page 4 of this Policy Document.

Activity Pack 1

1a These sports and activities are covered as standard with no restrictions in cover (no additional premium is required)

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Body Boarding, Boogie Boarding, Boules, Bowling, Bowls, Camel/Elephant Riding or Trekking (booked prior to **your trip** departure date), Catamaran Sailing (**inshore**), Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (indoor up to 5m), Dragon Boat Racing, Fell Running (up to 1,000m), Fencing, Fives, Flag Football, Football/Soccer, Frisbee (recreational), Glass Bottom Boats (**inshore**), Golf, Gorilla Trekking (booked pre-trip - in a group - up to 1,000m), Handball, Highland Games, Hockey (field - organised amateur match), Hiking/Mountain Walking/Rambling/Trekking (in a group - all up to 1,000m), Horse Riding (no jumping), Kiting, Korfbal, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Indoor Skating (not ice), Mountain Biking (up to 1,000m - excludes downhill), Mountaineering (in a group - all up to 1,000m), Netball, Orienteering, Paddle Boarding (**inshore**), Paintballing, Petanque, Potica, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, Ringos, River Punting, Roller Blading/Skating (not ice), Rounders, Safari/Safari Trekking (organised prior to **your trip** departure date), Sailing/Yachting (recreational - **inshore**), Segway (supervised), Skate Boarding/Scooters (non-motorised), Snorkelling (inside marked areas and/or with lifeguard present - **inshore**), Softball, Squash, Stoolball, Swimming (inside marked areas and/or with lifeguard present - **inshore**), Swimming off a boat (with a qualified supervisor in attendance - i.e. a lifeguard - **inshore**), Swimming with Dolphins (inside marked areas and/or with lifeguard present - **inshore**), Sydney Harbour Bridge Climbing (professional organised and supervised), Table Tennis, Tennis, Theme Parks, Tug of War, Unicycle Riding, Volleyball, Wakeboarding (**inshore**), Water Parks, Water Polo (swimming pools only), Whale Watching (professionally organised), Yoga.

1b These sports and activities are covered as standard (no additional premium is required). However, there is no cover under Cover Section G – Personal Accident or Cover Section H – Personal Liability for any claim arising directly or indirectly from participating in these activities.

Archery, Bridge Swinging, Bungee Jumping, Canoeing/Kayaking (White Water Grades 1-3), Clay Pigeon Shooting, Flying as passenger (in a private/small aircraft/helicopter licensed to carry passengers), Hot Air Ballooning, Jet Boating, Jet Skiing, Motorcycling up to 125cc on public roads for up to 14 days per **trip** (no racing - must possess a licence allowing **you** to ride an equivalent motorcycle in the **United Kingdom**, the Channel Islands or the Isle of Man), Rafting (white water Grades 1-3), Rifle Range, Rowing (**inshore** - recreational), Scuba Diving (not solo, up to maximum 30m), Tubing, Yachting (**inshore** - crewing).

Activity Pack 2

- If you have paid the additional premium to cover the activities as shown in Activity Packs 2a, 2b and 2c below then the activities shown will be covered. There are however some reductions in the benefits payable under certain sections of cover, and/or cover may **not** be provided under certain cover sections. Please see the information provided under each Activity Pack 2a, 2b and 2c below for full details.
- The excess payable under Cover Section 1B – Emergency Medical & Associated Expenses is increased to £150 whilst participating in any of the activities within Activity Packs 2a, 2b or 2c.

2a Please note that the benefit payable for any claim made under Cover Section G – Personal Accident will be reduced to 50% of the amount shown in the Table of Benefits on page 3 of this Policy Document where the claim results from your participation in the following activities.

Abseiling (indoor/outdoor climbing wall up to 25m), Camel/Elephant Riding or Trekking (booked after **your** departure on **your trip**, organised tour only), Climbing Wall (indoor/outdoor, up to 25m), Fell Running (between 1,001m & 2,000m), Hiking/Mountain Walking/Rambling/Trekking (in a group, between 1,001m & 2,000m), Safari/Safari Trekking (booked after **your** departure on **your trip**, organised tour only).

2b Please note that the benefit payable for any claim made under Cover Section G – Personal Accident will be reduced to 50% of the amount shown in the Table of Benefits on page 3 of this Policy Document where the claim results from your participation in the following activities. There is also no cover provided under Cover Section H – Personal Liability for any claim resulting from your participation in the following activities.

Mountain Biking (between 1,001m & 2,000m - excludes downhill), Windsurfing (**inshore**). Water Skiing (**inshore**), Sea Fishing (**inshore**), Sea Canoeing/Kayaking (under qualified supervision - **inshore**), Cycle Touring/Leisure Biking (between 1,001m & 2,000m).

2c Please note that there is no cover under Cover Section G – Personal Accident or Cover Section H - Personal Liability for any claim resulting from your participation in the following activities.

Airsoft, Parasailing/Parascending (over land or water - Europe only), Shark Cage Diving, Summer Tobogganing, Surfing.

Activity Pack 3

- **If you have paid the additional premium to cover the activities as shown below then the activities shown will be covered. However, please note that there is no cover under Cover Section G – Personal Accident or Cover Section H – Personal Liability for any claim resulting from your participation in the following activities.**
- **The excess payable under Cover Section 1B – Emergency Medical & Associated Expenses is increased to £200 whilst participating in any of the activities within Activity Pack 3.**

Breathing Observation Bubble (BOB), Canoeing/Kayaking (white water Grades 4 - 5), Cycle Touring/Leisure Biking (between 2,001m & 3,000m), Fell Running (between 2,001m & 3,000m), Gorilla Trekking (booked after **your** departure on **your trip**, organised tour only, in a group and up to 1,000m), Hiking/Mountain Walking/Rambling/Trekking (in a group, between 2,001m & 3,000m), Hydro Zorbing, Mountain Biking (between 2,001m & 3,000m - excludes downhill), Octopush, Rafting (white water Grades 4-5, Europe only), Sand Boarding, Sand Dune Skiing/Surfing, Tree Top Walks.

Activity Pack 4

- **If you have paid the additional premium to cover the activities as shown below then the activities shown will be covered. However, please note that there is no cover under Cover Section G – Personal Accident or Cover Section H – Personal Liability for any claim resulting from your participation in the following activities.**
- **The excess payable under Cover Section 1B – Emergency Medical & Associated Expenses is increased to £250 whilst participating in any of the activities within Activity Pack 4.**

Cycle Touring/Leisure Biking (between 3,001m & 4,000m), Fell Running (between 3,001m & 4,000m), Gorge Walking (no ropes), Hiking/ Mountain Walking/Rambling/Trekking (in a group, between 3,001m & 4,000m), Kite Boarding/Buggy/Surfing, Land Yachting, Mountain Biking (between 3,001m & 4,000m - excludes downhill), Via Ferrata.