

 **one**  
before



# OneBefore

## Travel Europe Cover

### Policy Document

for policies issued from the 12<sup>th</sup> of September 2025

Call **+44 (0) 1223 454 291**  
for customer service

Call **+44 (0) 208 608 4163**  
if you need emergency assistance

Call **+44 (0) 20 7858 1980**  
to make a claim



**freedom**

INSURANCE SERVICES LTD

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# Welcome to Travel Europe with OneBefore

## Thank you for being a customer of Freedom Insurance Services.

This insurance policy is distributed exclusively by Freedom Insurance Services Limited. Freedom Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, reference number 306536. Registered in England number 4399749.

It is our ambition to provide both great insurance and great customer service. If you have any compliments or complaints about how we're doing, any ideas about how we can help you more, or any questions about Freedom Insurance Services Limited or your policy, please get in touch:

**Call the customer service team on 01223 454 291**

**Email:** [onebefore@freedominsure.co.uk](mailto:onebefore@freedominsure.co.uk)

**Visit our website at:** [www.freedominsure.co.uk](http://www.freedominsure.co.uk)

This policy aims to financially protect and assist travellers in unforeseen events or emergencies before or during a trip. You've been given four documents related to this:

- This document which explains your policy in detail, covering what is included, excluded, and the conditions.
- An Insurance Product Information Document (IPID), which gives summary information about this policy in a standard format.
- The policy schedule, which outlines the selected cover and the individuals covered by the policy in a summary format.
- A medical declaration document summarising the declared medical conditions of each traveller. If you have declared pre-existing medical conditions, you should contact us as soon as possible if you need to make any amendments to your medical disclosure.

Please read these documents carefully - they should answer any questions you have about your insurance. If you're still unsure about anything, or if something doesn't look right, please contact us on the above details or visit [www.freedominsure.co.uk](http://www.freedominsure.co.uk).

When we say 'you' or 'your', we mean the policyholder and their husband, wife, or partner, as well as any dependent children, who are named on the policy schedule. All adults insured under this policy must be under the age of 80 on the start date of this policy. When we say 'policyholder' we mean the person that applied for this policy. They'll be listed as the policyholder on the policy schedule.

When we use the term 'dependent child', we mean your children up to their 18th birthday. This includes adopted, foster and stepchildren.

This insurance policy is distributed exclusively by Freedom Insurance Services Limited. Freedom Insurance Services Limited is registered in England number 4399749. Freedom Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, reference number 306536.



Your insurance is provided by Mission UK Series 1 Limited, trading as One Before. One Before operates as an Appointed Representative of Mission Underwriting UK Limited, authorised and regulated by the UK Financial Conduct Authority (FCA) under FRN 314946. The FCA FRN for One Before is 998001. Mission Underwriting UK Limited's Company House Reference number is 05314336, with a registered office at One Fleet Place, London, EC4M 7WS.

Your policy is underwritten by Accelerant Insurance UK Limited. Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

When we say 'us', 'we' and 'our' in this document we mean OneBefore and Accelerant Insurance UK Limited.

This is an agreement between us and you. No one else has any rights under this agreement, other than your legal representative or anyone else you choose to carry out your wishes if you die.

This policy covers residents of the United Kingdom (UK), Isle of Man, and Channel Islands.

Your policy is governed by the laws of the UK, which apply to the part of the UK where you were living at the time you purchased this policy.



## Quick read info

### Before you travel

If you need to make any changes to your policy, if you need to cancel, or if you notice anything that doesn't look right with your documents, please call Freedom Insurance Services Limited on **01223 454 291**.

Before you travel you should obtain a Global Health Insurance Card (GHIC) prior to travel by completing an application form via [www.ghic.org.uk](http://www.ghic.org.uk).

This card allows UK residents and European citizens to benefit from the health agreements between countries in the EU. A UK-issued EHIC (European Health Insurance Card) is also still valid and accepted until expiry and can be used in place of a GHIC.

If you need medical attention while travelling to a country in the European Union (EU), you should receive inpatient treatment in a public hospital where possible. If you are admitted to a public hospital, you should present your GHIC / EHIC to the hospital; if you are unable to do so, you must co-operate with the medical assistance department to obtain a card.

Please check the countries where you can use a GHIC/EHIC card as this can change. Countries where you can use each card are listed at the following website: [www.nhsbsa.nhs.uk/get-healthcare-cover-travelling-abroad/where-you-can-use-your-card](http://www.nhsbsa.nhs.uk/get-healthcare-cover-travelling-abroad/where-you-can-use-your-card).

The maximum length of travel for any single trip on this policy, from your initial departure date to your original or any revised return date, is 185 days up to age 65. Age 66 and above will be restricted to 45 days travel on a single trip policy. The maximum trip duration on an Annual Multi Trip policy is 31 days per trip.

### If you have already travelled and need assistance

If you have an emergency, please call Healix International on **+44 (0) 208 608 4163**.

This line is monitored 24 hours a day, 365 days a year.

If you want to extend your trip, or have a general enquiry, please call our customer services team on **+44 (0) 1603 613531**.

### If you need to make a claim when you return to the UK

If you need to make a claim when you return to the UK, you can register one at:

<http://intake.sedgwick.com/u/accelerantclaims/home>

You can also contact us at [accelerantclaims@ie.sedgwick.com](mailto:accelerantclaims@ie.sedgwick.com) or us call on **020 7858 1980**.



# Summary of your policy

## Benefits, cover amounts and excess information

The table below is a summary of the cover provided by this policy, the amount you are covered for and the amount of the excess. The excess is the amount of money you are required to contribute towards the cost of a claim. We will take this off the amount you're claiming for per person.

The specific level of cover (Basic, Classic, and Signature) that you have selected is shown on your policy schedule.

Sections 1 to 11 of this policy automatically apply to you.

Section 12, Winter sports extension, is a mandatory extension you must select when you purchased your policy if you are going on a winter sports trip. Please check your policy schedule.

Section 13, Cruise cover extension, is a mandatory extension you must select when you purchased your policy if you are going on a cruise. Please check your policy schedule.

Sections 14 and 15 are optional. These covers only apply if you have paid the extra premium, and the cover is shown on your policy schedule. To learn more about each coverage section, including exclusions and limitations, please read the corresponding section in this document.

The maximum sum insured, and the excess shown in the table below are per insured person.

Policy Section	Basic		Classic		Signature	
	Maximum Sum Insured	Excess	Maximum Sum Insured	Excess	Maximum Sum Insured	Excess
1 <a href="#">Trip cancellation</a>	No Cover		Up to £3,000	£75	Up to £5,000	£50
2 <a href="#">Cutting your trip short</a>	No Cover		Up to £3,000	£75	Up to £5,000	£50
3 <a href="#">Missed departure</a>	No Cover		Up to £750	£75	Up to £2,000	£50
4 <a href="#">Trip delay</a>	No Cover		£40 per 6-hour delay up to £400	£0	£50 per 6-hour delay up to £500	£0
<a href="#">Trip abandonment</a>	No Cover		Up to £3,000 trip abandonment	£75	Up to £5,000 trip abandonment	£50
5 <a href="#">Emergency medical expenses and repatriation</a>	Up to £10,000,000	£100	Up to £10,000,000	£75	Up to £10,000,000	£50
<a href="#">Emergency dental treatment</a>	Up to £125	£0	Up to £175	£0	Up to £250	£0
<a href="#">Hospitalisation</a>	£20 per day, up to a max of £1,000	£0	£30 per day, up to a max of £1,500	£0	£40 per day, up to a max of £2,000	£0
	Up to £500 for unused prepaid activities.	£100	Up to £750 for unused prepaid activities.	£75	Up to £1,000 for unused prepaid activities.	£50
<a href="#">Funeral abroad/Transport body back to permanent residence</a>	£5,000	£0	£5,000	£0	£5,000	£0
6 <a href="#">Personal accident – death</a>	Up to £5,000 per adult and £2,500 per child	£0	Up to £7,500 per adult and £3,750 per child	£0	Up to £10,000 per adult and £5,000 per child	£0



Policy Section	Basic		Classic		Signature	
	Maximum Sum Insured	Excess	Maximum Sum Insured	Excess	Maximum Sum Insured	Excess
<a href="#">Personal accident – disability</a>	Up to £12,500	£0	Up to £18,750	£0	Up to £25,000	£0
<b>7</b> <a href="#">Baggage delay</a>	No Cover		£55 per 24-hour period up to max of £440	£0	£75 per 24-hour period up to max of £600	£0
<b>8</b> <a href="#">Baggage loss, theft, or damage</a>	No Cover		Up to £1,500	£75	Up to £3,000	£50
			Up to £500 for valuables		Up to £750 for valuable	
			Up to £500 for any single item		Up to £750 for any single item	
<a href="#">Money lost, or stolen</a>	No Cover		Up to £300	£0	Up to £500	£0
<a href="#">Passport or travel documents loss</a>	No Cover		Up to £150	£0	£200	£0
<a href="#">Lost prescription medication</a>	No Cover		Up to £100	£0	£300	£0
<b>9</b> <a href="#">Legal expenses</a>	No Cover		Up to £15,000 per person. £30,000 in total.	£75	Up to £25,000 per person. £60,000 in total.	£50
<b>10</b> <a href="#">Personal liability</a>	No Cover		Up to £750,000	£75	Up to £1,000,000	£50
<b>11</b> <a href="#">Uninhabitable Accommodation</a>	No Cover		Up to £500	£0	Up to £750	£0
<b>Additional Benefits</b>						
<b>12</b> <a href="#">Winter Sports Cover extension</a>	No Cover					
Trip Cancellation if unable to participate in winter sports			Up to £3,000	£75	Up to £5,000	£50
Trip Curtailment if unable to participate in winter sports			Up to £3,000	£100	Up to £5,000	£50
Lost, stolen or damaged winter sports equipment			Up to £1,250; Single item limit £500	£75	Up to £1,500; Single item limit £500	£50
Winter sports equipment hire			£50 per day up to £250	£75	£100 per day up to £500	£50
Loss of ski pass			Up to £500	£75	Up to £500	£50
Loss of ski pack			Up to £500	£75	Up to £500	£50
Piste closure			£50 per day; Up to £500	£75	£50 per day; Up to £500	£50
<b>13</b> <a href="#">Cruise Cover extension</a>	No Cover					
Missed Departure			Up to £1,000	£75	Up to £2,000	£50
Cabin Confinement			£100 per day, up to £1,000	£75	£150 per day, up to £1,500	£50
Unused Pre-Paid Activities			£750	£75	£1,000	£50





Policy Section	Basic		Classic		Signature	
	Maximum Sum Insured	Excess	Maximum Sum Insured	Excess	Maximum Sum Insured	Excess
Itinerary Change			£50 per missed excursion, up to £500	£75	£75 per missed excursion, up to £750	£50
Cruise Interruption			£1,000	£75	£1,500	£50
14 <a href="#">Optional: Business Equipment</a>	No Cover		Up to £1,000 for lost, stolen or damaged equipment.  Up to £500 for any single item  Up to £200 for delayed equipment (including the cost of a courier).	£75	Up to £1,500 for lost, stolen or damaged equipment.  Up to £750 for any single item  Up to £200 for delayed equipment (including the cost of a courier).	£50
15 <a href="#">Optional: Top-up Cancellation Cover</a>	No Cover		No Cover		As shown on your Policy Schedule	£0



# How this policy works

## Giving us the facts

It's important you give us complete and accurate information at all times. If you don't provide accurate information, we may not be able to pay the claim.

If you notice any information on your medical declaration isn't right, or if your circumstances change, you should tell us straight away. For example, if your medical conditions change after you buy your policy, you should let us know by contacting Freedom Insurance Services Limited:

- **Phone:** 01223 454 291
- **Email:** [onebefore@freedominsure.co.uk](mailto:onebefore@freedominsure.co.uk)

This policy covers unexpected events. Claims related to circumstances that you were aware of at the time you purchased this insurance that you did not disclose to us are not covered.

## Who is covered

Everyone named on your policy schedule is covered by this insurance policy.

## Where are you covered

You are covered for trips to any country/territory in the list below, subject to Foreign, Commonwealth and Development Office (FCDO) advice. For more details, please see the Hazardous territories section.

Albania	Latvia
Andorra	Liechtenstein
Armenia	Lithuania
Austria	Luxembourg
Azerbaijan	Macedonia
Belarus	Malta
Belgium	Moldova
Bosnia and Herzegovina	Monaco
Bulgaria	Montenegro
Croatia	Netherlands
Cyprus	North Macedonia
Czech Republic (Czechia)	Norway
Denmark	Poland
Estonia	Portugal (and any of its islands, such as Madeira)
Finland	Romania
France	San Marino
Georgia	Serbia
Germany	Slovakia
Gibraltar	Slovenia
Greece (incl. Greek Islands)	Spain (incl. Menorca, Canary Islands)
Greenland	Sweden
Hungary	Switzerland



Iceland  
Ireland  
Italy  
Kazakhstan  
Kosovo

Turkey  
Ukraine  
United Kingdom (incl. Channel Islands and Isle of Man)  
Vatican City

## What dates are you covered from and to

### If you bought a Single Trip Policy:

Trip cancellation coverage starts from the purchase of your insurance until the day of departure. All other benefits on your policy provide coverage from the day of departure until your return to your permanent residence.

This insurance is valid only when it is purchased before you depart for your planned trip.

### If you bought an Annual Multi Trip Policy:

Cover starts on the start date you requested when you took out the policy. This date is shown on your policy schedule. The cover ends one year later and is also shown on your policy schedule.

You are covered for any insured claim event that takes place within the start and end dates of your insurance, subject to the terms and conditions of this policy that are set out in this document.

This insurance is only valid when it is purchased before you depart for your planned trip.

The maximum length of trip for which you are covered is listed on your Policy Schedule.

## The premium

The premium is the amount the policyholder pays us to provide you with this insurance. This includes additional charges to cover existing medical conditions and optional cover.



## If you have a pre-existing medical condition

This policy covers claims associated with your pre-existing medical conditions or disabilities you disclosed to us when you bought your policy. They are listed on your policy schedule. Please check that these are an accurate reflection of your health. If there are any issues, please don't hesitate to get in touch with us at Freedom Insurance Services Limited:

- **Phone: 01223 454 291**
- **Email: [onebefore@freedominsure.co.uk](mailto:onebefore@freedominsure.co.uk)**

When we say, 'pre-existing medical condition', we mean any condition you declared or should have declared to us based on the medical questionnaire you answered, when purchasing this policy. These pre-existing medical conditions are listed on the medical declaration we issued to you when purchasing this policy.

You must inform us about all pre-existing medical conditions for each person listed on the policy schedule. If you notice anything that doesn't look right or is missing, please contact us using the details below.

If there are changes to these conditions between buying the policy and departing for your trip or during the term of an Annual Multi Trip policy, you must let us know.

You can do this by contacting Freedom Insurance Services Limited:

- **Phone: 01223 454 291**
- **Email: [onebefore@freedominsure.co.uk](mailto:onebefore@freedominsure.co.uk)**

We won't cover claims associated with pre-existing medical conditions not listed on your policy schedule.

Additionally, we won't cover any medical condition or disability, whether existing or not, if:

1. Your state of health is significantly worse than you initially reported to us.
2. You know you will need medical treatment during your journey.
3. One of the purposes of your journey is to obtain medical treatment (including cosmetic procedures).
4. You are not fit to travel on your journey or travelling against the advice of a doctor, consultant, or specialist

## If you are on a waiting list for treatment

If you are awaiting a medical diagnosis for symptoms that you are currently experiencing, we will not be able to provide cover until you have a confirmed diagnosis, unless we have agreed to do so and it is stated on your policy schedule.

If you do have a confirmed diagnosis and are currently on a waiting list for treatment or investigation, this policy will not provide cover for the following sections:

- i **Section 1: If you need to cancel your trip**, and
- ii **Section 2: If you need to cut short your trip**

If you are on a waiting list for treatment or investigation, this does not affect your insurance cover on this policy other than as stated above. So, if you need medical assistance when on your trip for conditions which you have declared to us, or for new medical that arise, then this policy will provide cover to you, subject to the terms and conditions stated in this document.

If you become aware of a change in your diagnosis before travelling, please notify us immediately.



## Cover for pandemics and epidemics

Your policy covers you if you need to make a claim due to a diagnosis of a disease classified as a pandemic or epidemic by the World Health Organisation (WHO).

You are covered if you need to cancel or cut a trip short because you, a close relative, or a person you planned to travel with contracts a pandemic or epidemic disease. By close relative, we mean a partner (with whom you live), parent, sibling, child, grandparent, grandchild, aunt, uncle, niece, or nephew.

Please be aware of the following:

- We will require confirmation from a doctor that the condition is severe enough to warrant cancelling or cutting your trip short.
- Trips should not be cancelled more than 2 weeks before the planned departure date.

We will only cover trips cancelled due to contracting a pandemic or epidemic disease if your policy was purchased at least 2 weeks before you cancelled.

## Hazardous territories

Before you travel, it's important to check the Foreign, Commonwealth and Development Office (FCDO) website at [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice) for crucial travel advice, tips, and current information about different countries.

For health-related information and advice by country, refer to the World Health Organisation (WHO) website at [www.who.int](http://www.who.int).

This insurance does not provide coverage for trips booked to certain hazardous territories, including Cuba, Iran, Syria, North Korea, Russia, Belarus, Crimea, Sevastopol and all non-government-controlled areas of Ukraine.

We won't cover trips to countries or regions with "all" or "all but essential" travel advisories from the FCDO. You may be able to claim for trip cancellation if the advice is in place 30 days before your departure and wasn't in place when you booked your trip.

## Volunteering and volunteer work

You are covered for the following volunteer activities, subject to the terms and conditions of this policy:

- Volunteering, to include participation in community or wildlife-based conservation /project work, when arranged by a professional organisation.
- Charity-based supervised building/renovation projects, provided these do not involve the use of plant/trade/industrial machinery.



## Activities that are covered

The table below lists activities that are covered by your insurance, either as standard cover and therefore automatically included, or included on payment of an additional premium. If you intend to participate in an activity on your trip, it must be listed below to be covered by this insurance. Specific terms and conditions may apply to an activity. To understand these and to determine how to cover yourself while participating in an activity, please see the notes column.

Activity	Activity Pack 1	Upgrade Required	Notes
Abseiling	✓		
Aerial Safari		✓	Activity Pack 2
Archery	✓		
Badminton	✓		
Ballooning (Hot Air)	✓		
Banana boat rides (beach activity)	✓		
Baseball	✓		
Basketball	✓		
Blade skating	✓		
Bone fishing (see deep sea fishing)	✓		
BOSS (breathing observation submersible scooter)	✓		
Bowls	✓		
Boxing Training (non-contact)		✓	Activity Pack 2
Bungee Jump (maximum 3 jumps)		✓	Activity Pack 2
Camel riding (single excursion)	✓		
Camel/Elephant Riding/Trekking activity holiday		✓	Activity Pack 2
Canoeing (in calm waters)	✓		
Catamaran sailing (European waters only)	✓		
Clay pigeon shooting	✓		
Climbing wall	✓		
Cricket	✓		
Cross country skiing (on recognised paths)		✓	Winter Sports extension
Curling	✓		
Cycle Touring/Mountain Biking activity holiday		✓	Activity Pack 2
Cycling (excluding BMX and mountain biking)	✓		
Deep Sea Fishing		✓	Activity Pack 2
Dog Sledding		✓	Activity Pack 2
Dry skiing		✓	Winter Sports extension
Fell running	✓		
Fell walking	✓		
Fishing (from land)	✓		
Football (soccer not American football)	✓		
Gaelic football	✓		
Go Karting (motorised - specific use)		✓	Activity Pack 2
Go Karting (up to 120cc)	✓		
Golf	✓		



Activity	Activity Pack 1	Upgrade Required	Notes
Gymnastics		✓	Activity Pack 2
Heli-skiing		✓	Winter Sports extension
Heptathlon	✓		
Hiking (between 2,001 and 4,000 metres altitude)		✓	Activity Pack 2
Hiking (on recognised routes up to 2,000 metres)	✓		
Hobie catting (European waters only)	✓		
Hockey (amateur)		✓	Activity Pack 2
Horse riding (single excursion)	✓		
Horse riding activity holiday		✓	Activity Pack 2, (up to 7 days - no polo, hunting or jumping)
Hot Air Ballooning activity holiday.		✓	Activity Pack 2
Hurling (amateur)		✓	Activity Pack 2
Hydro Zorbing		✓	Activity Pack 2
Ice skating	✓		
Indoor climbing	✓		
Inner tubing (in snow)		✓	Winter Sports extension
Inner tubing (on land or water)	✓		
Jeep/car trekking	✓		
Jet boating	✓		
Jet skiing (single excursion)	✓		
Jet Skiing activity holiday		✓	Activity Pack 2
Jungle surfing	✓		
Kayaking white water and/or activity holiday		✓	Activity Pack 2. Up to Grade 4
Kayaking (single excursion)	✓		No white water
Kite bugging	✓		
Martial Arts (training only)		✓	Activity Pack 2
Mono skiing (on snow)		✓	Winter Sports extension
Motorcycling (up to 125cc)		✓	Activity Pack 2. Must be licenced to the applicable cc, wearing a crash helmet and no racing)
Netball	✓		
Off piste skiing		✓	Winter Sports extension
Orienteering	✓		
Parasailing (over water)	✓		
Parascending (over water)	✓		
Passenger sledge (horse and carriage)	✓		
Pedaloos	✓		
Polo	✓		
Pony trekking	✓		
Quad Biking		✓	Activity Pack 2.
Racket ball	✓		
Rambling (below 2,000m elevation)	✓		
Rambling (between 2,001m and 4,000m elevation)		✓	Activity Pack 2. Below 4,000 metres
Rifle range	✓		



Activity	Activity Pack 1	Upgrade Required	Notes
Roller skating/blading	✓		
Rounders	✓		
Rowing (coastal waters within 12 miles of land.)		✓	
Rowing (inland)	✓		
Rubber ring rides (beach activity)	✓		
Rugby		✓	Activity Pack 2. Amateur competition only
Running	✓		
Safari		✓	Activity Pack 2. Tour operator organised and not involving use of firearms
Gorilla trekking		✓	Activity Pack 2.
Sail boarding	✓		
Sailing	✓		Within 12 miles of coastal waters. European waters only.
Scuba diving (up to 10 metres deep)	✓		
Scuba Diving (up to 30 metres)		✓	Activity Pack 2. PADI qualified or equivalent to that depth and provided adequately supervised.
Skateboarding	✓		
Skiing		✓	Winter Sports extension
Sky diving indoor	✓		
Sledging		✓	Winter Sports extension
Snorkelling (to 10 metres deep)	✓		
Snow boarding		✓	Winter Sports extension
Snow mobile		✓	Winter Sports extension
Snow shoeing		✓	Winter Sports extension
Squash	✓		
Street hockey	✓		
Surfing	✓		
Table tennis	✓		
Ten pin bowling	✓		
Tennis	✓		
Tobogganing		✓	Winter Sports extension
Track Events (Athletics)			
Tree trekking	✓		
Trekking/hiking (Between 2,001 metres and 4,000 metres)		✓	Activity Pack 2.
Trekking/hiking (Up to 2,000 metres)	✓		
Volleyball	✓		
Wake Boarding	✓		
War games/paint balling	✓		
Water polo	✓		
Water skiing	✓		
White water kayaking/rafting (Grades 1 to 3)	✓		
White water kayaking/rafting (Grade 4)		✓	Activity Pack 2



Activity	Activity Pack 1	Upgrade Required	Notes
Black Water Rafting (Grades 1 to 4)		✓	Activity Pack 2.
Windsurfing	✓		
Yachting		✓	Activity Pack 2. European waters only

### Activity Pack 1:

When we say 'Activity Pack 1' we mean activities that are automatically covered by your policy.

For cover to be valid, you must adhere to the following requirements when taking part in these activities:

- You are, or you are accompanied by, an experienced and/or suitably qualified instructor or guide.
- You are not taking part in a semi-professional or professional basis.
- You are using natural, or purpose-built facilities approved for use for the activity by a local or national regulatory authority.
- When required to, you wear protective clothing and headgear.

### Activity Pack 2:

The 'Activity Pack 2' activities listed above (marked in the Notes column) are included if you have paid the extra premium, and this cover is shown on your policy schedule.

For your insurance to be valid during these activities, you must follow the following requirements when taking part in any of the listed activities:

- You are, or you are accompanied by, an experienced and/or suitably qualified instructor or guide.
- You are not taking part in a semi-professional or professional basis.
- You are using natural, or purpose-built facilities approved for use for the activity by a local or national regulatory authority
- When required to, you wear protective clothing and headgear.

### Winter Sports extension:

- Additionally, the activities above listed as 'Winter Sports extension' in the note column are included if you have purchased the Winter Sport cover extension and it is listed on your policy schedule.

## Your right to cancel

Your policy has a 14-day 'cooling off' period from receipt of your policy documents. Should the policyholder decide that the terms and conditions of the policy do not meet your requirements, provided you have not travelled or claimed on the policy, you can ask us for a full refund. To request cancellation of your policy, contact Freedom Insurance Services Limited on **01223 454 291**.

Outside of the 14-day cooling off period the following rules apply:

### If you bought a Single Trip policy:

Should the policyholder wish to cancel, or where a change to your existing policy means we are unable to continue with your cover, then, provided you have not travelled and are not claiming (or planning to claim) on the policy, we will refund 50% of the total policy premium.

### If you bought an Annual Multi Trip policy:

Provided no one has made a claim (irrespective of whether your claim was successful or not) on the policy and the policyholder confirms in writing that there is no intention to make a claim, we will refund 5% of the total premium paid for each full calendar month remaining on the policy from the date the policyholder requests the cancellation.



## When we might cancel your policy

We may cancel this policy at any time if the terms and conditions in this document aren't followed. If we do, we'll give the policyholder at least 30 days' written notice.

## Financial Services Compensation Scheme

Accelerant Insurance UK Limited are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we cannot meet our liabilities to you may be able to claim money from the FSCS. Your rights will depend on the type of policy you have bought and the events surrounding your claim. Further information about the scheme can be obtained from the FSCS at:

- **Phone:** 0800 678 1100 or 0207 741 4100
- **Email:** [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)
- **Website:** [www.fscs.org.uk](http://www.fscs.org.uk)



# How to make a claim

## Telling us what happened

When handling a claim, we will ask for some information to verify your cover and the details of the claim. You should let us know as soon as possible if any issues arise on your trip so we can start dealing with your claim. If you don't, we might need to reduce the amount we pay you or reject the claim altogether.

## 24-hour emergency assistance

If you need urgent assistance, medical or other, while on your trip, you can contact our international emergency assistance provider, Healix International, on **+44 (0) 208 608 4163**.

This assistance service is available 24 hours a day, 365 days a year.

## Any other claims

For all other claims, you can contact our claims administrator, Sedgwick:

**Online:** <http://intake.sedgwick.com/u/accelerantclaims/home>

**Phone:** **020 7858 1980**, Monday to Friday between 9.00am and 5.30pm.

**Email:** [accelerantclaims@ie.sedgwick.com](mailto:accelerantclaims@ie.sedgwick.com)



## How to make a complaint

We hope you're happy with your cover and the service you receive. But if you're unhappy about something, we'd like to try to put things right.

Please contact us using the details below, providing the policy or claim number.

### If your complaint relates to the sale of the policy:

Please contact Freedom Insurance Services Limited:

- **Phone:** 01480 220 673
- **Email:** [onebefore@freedominsure.co.uk](mailto:onebefore@freedominsure.co.uk)
- **Post:** Freedom Insurance Services Limited at Freedom House, 58 Market Square, St. Neots, Cambridgeshire, PE19 2AA

### If your complaint relates to Medical Assistance or the outcome of a claim:

Please contact:

- **Phone:** 020 7858 1980, Monday to Friday between 9.00am and 5.30pm.
- **Email:** [customerrelations@ie.sedgwick.com](mailto:customerrelations@ie.sedgwick.com)

If you're not happy with how your complaint was handled – or 8 weeks have passed since you raised it – you may be able to contact the Financial Ombudsman Service. Please be aware the Financial Ombudsman Service may not be able to consider your complaint if you haven't given us the chance to resolve it first.

The Financial Ombudsman Service is an independent complaints service that's free to use. You can find out more about them and how to complain at [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk).

You can also contact them in the following ways:

- iii **Phone:** 0800 023 4567
- iv **Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- v **Post:** The Financial Ombudsman Service, Harbour Exchange Square, London E14 9SR

Please note that you will need to refer your complaint to the Financial Ombudsman Service within six months of receiving our final response.



# What this policy covers

## Section 1: If you need to cancel your trip

- You are covered if, before you depart for your trip, you need to cancel your travel, accommodation, and pre-booked activities for one of the reasons below.
- You are covered up to the amount shown on your policy schedule for trip cancellation.
- We will pay for the irrecoverable financial loss that results from cancelling your trip. We will only cover the loss that you cannot get back from other providers, for example your credit card provider or airline.
- Lack of enjoyment of a trip or no longer wanting to travel are not covered.
- You are not covered if you wish to cancel because you no longer want to travel for any reason other than those listed under 'Covered reasons for cancelling your trip'.
- You are not covered because of not having a valid passport or visa.

### Covered reasons for cancelling your trip:

1. Your unexpected death or a serious illness or injury. This also applies to close relatives, a person you planned to travel with or stay with while travelling.

By close relative we mean a partner (who you live with), parent, sibling, child, grandparent, grandchild, aunt, uncle, niece, or nephew.

For injury and illness, you must have a doctor, who is not related to you, confirm your condition is serious enough to require you to cancel your trip. The confirmation must be timestamped, and you must get this confirmation before your trip is due to commence, and it must be issued after your policy begins.

2. By unexpected we mean that you had no reason to think this would happen when you booked your trip or purchased this insurance.

In the 30 days before your planned departure date, the Foreign, Commonwealth and Development Office are advising against "all" or "all but essential" travel to your destination.

For this to apply, the travel advice should not have been in place at the time of booking your trip or buying this insurance.

Advice against travel that is because of or related to a pandemic or epidemic is not covered.

3. You or a person you planned to travel with are called for jury service or as a witness in a court of law, and this could not be postponed.

This does not apply if you are called as an expert witness or where your employment would normally require you to attend court.

4. Your unexpected involuntary redundancy or the unexpected involuntary redundancy of a person you planned to travel with.

This only applies if at the time of booking your trip or buying this insurance, you had no reason to think this might happen. This doesn't apply if you're self-employed.

5. If, within 7 days of your departure date, you cannot live in your home because of damage due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes or impact by aircraft.



6. If, within 7 days of your departure date, your home is burgled or vandalised and the police request your presence at your home.
7. Your passport, or the passport of a person you planned to travel with, was stolen during the 7 days before your departure date.
8. This only applies if an emergency or replacement passport cannot be produced. You must provide a police report of the theft to claim for this benefit.
9. You, or a person you planned to travel with, who is a member of the armed forces or emergency services, are being ordered to return to duty.
10. You, or the person you were planning to travel with, fall pregnant after you booked your trip or bought this insurance and will not meet your transport operators' conditions of carriage.

You, or the person you were planning to travel with, fall pregnant after you booked your trip or bought this insurance and will be more than 28 weeks pregnant during your trip (24 weeks for a multiple pregnancy).

11. Please note that if you decide not to cancel your trip, there is no cover for unexpected medical expenses abroad (section 5) if you will be more than 32 weeks pregnant at the start of your trip (28 weeks for a multiple pregnancy).
12. A doctor or midwife who is not related to you advises that you, or the person you were planning to travel with, are not fit to travel because of unexpected complications of pregnancy or childbirth.  
  
By unexpected we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.
13. If a natural disaster or terrorist attack happens within 14 days of your planned departure date and within 20km of your accommodation.

Natural disasters include floods, earthquakes, and volcanic eruptions.

## What's not covered:

14. The excess per insured person is shown on your policy schedule.
1. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance.
2. Lack of enjoyment or no longer wanting to travel for any reason other than those listed under 'Covered reasons for cancelling your trip'.
3. Cancellation due to an injury or medical condition where you do not obtain confirmation from a doctor who is not related to you, that the condition is severe enough to warrant cancelling your trip. You must get this confirmation before you cancel.
4. Cancellation due to a pre-existing medical condition that has not been declared to us and that is not listed on your medical declaration document.
5. Trips that are cancelled due to FCDO advice against travel that is because of or related to a disease that is classified as a pandemic or epidemic by the World Health Organisation (WHO).
6. If you don't have a valid passport or visa.
7. Extra costs that result from you not telling the travel company as soon as you know that you must cancel your trip.
8. Any claim for a natural disaster or a terrorist attack where the local or national authorities have confirmed that it is safe to travel and stay at your destination.

Natural disasters include floods, earthquakes, and volcanic eruptions.



9. Any claim for not meeting your transport operator's conditions of carriage, which includes not having recommended vaccines.
10. Costs that can be recovered from other providers.
11. Anything mentioned in the 'What this policy doesn't cover' section of this document.
12. If you bought the 'Basic' tier of this insurance product. Please check your policy schedule for details.



## Section 2: If you need to cut your trip short

If you need immediate assistance while on your trip please contact our international emergency assistance provider, Healix International, on **+44 (0) 208 608 4163**. This service is available 24 hours a day, 365 days a year. If you need to return home earlier than planned, you must have this approved by Healix before you book anything.

- You are covered if, while you are on a trip, you need to cut short your trip and return to your permanent residence for one of the reasons below.
- You are covered up to the amount shown on your policy schedule for cutting your trip short.
- We will cover the irrecoverable financial loss that results from cutting your trip short. This includes the cost of travel, accommodation and pre-booked activities which have not been used and have already been paid for. We'll calculate a proportionate amount for the unused part of your trip plus the reasonable additional cost of returning to your permanent residence (by economy class) earlier than planned.
- You are not covered if you travel against medical advice or would have been if you had sought such advice.
- You are not covered if you wish to cut short your trip for any reason other than those listed under 'Covered reasons for cutting your trip short'.

### Covered reasons for cutting your trip short:

1. Your unexpected death, serious illness, or injury. This also applies to close relatives, a person you are travelling with or a person you are staying with while travelling.  
  
By close relative, we mean a partner (who you live with), parent, sibling, child, grandparent, grandchild, aunt, uncle, niece, or nephew.  
  
By unexpected we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.
2. The Foreign, Commonwealth and Development Office (FCDO) advise against "all" or "all but essential" travel to your destination.  
  
For this to apply, the travel advice should not have been in place at the time of booking your trip, buying this insurance, or starting your trip.  
  
Advice against travel due to a pandemic or epidemic is not covered.
3. You or a person you are travelling with are called for jury service or as a witness in a court of law, and this could not be postponed.  
  
This does not apply if you are called as an expert witness or where your employment would normally require you to attend court.
4. Your home becoming uninhabitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes or impact by aircraft.
5. Your home is burgled or vandalised, and the police request your presence at your home.
6. Your passport, or the passport of a person you are travelling with, being stolen which means you are unable to continue your trip as planned.  
  
This only applies if an emergency or replacement passport cannot be produced. You must provide a police report of the theft to claim for this benefit.
7. You, or a person you are travelling with, who is a member of the armed forces or emergency services being ordered to return to duty.





8. If a natural disaster or a terrorist attack happens within 20km of your accommodation.
9. Natural disasters include floods, earthquakes, and volcanic eruptions.

### **What's not covered:**

10. The excess per insured person is shown on your policy schedule.
1. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance.
2. Lack of enjoyment or no longer wanting to travel for any reason other than those listed under 'Covered reasons for cutting your trip short'.
3. Any claim if you travel against medical advice or would have been if you had sought such advice.
4. Cutting your trip short due to an injury or medical condition, where you do not obtain confirmation from a doctor who is not related to you that the condition is severe enough to warrant cutting your trip short.
5. Cutting your trip short where you do not obtain the prior agreement from our international emergency assistance provider, Healix.
6. Cutting your trip short due to a pre-existing medical condition that has not been declared to us and that is not listed on your policy schedule.
7. Trips that are cut short due to FCDO advice against travel that is because of or related to a disease that is classified as a pandemic or epidemic by the World Health Organisation (WHO).
8. If you don't have a valid passport or visa to continue your trip.
9. Any claim for a natural disaster or a terrorist attack where the local or national authorities have confirmed that it is safe to stay. Natural disasters include floods, earthquakes, and volcanic eruptions.
10. Any claim for not meeting your transport operator's conditions of carriage, which includes not having recommended vaccines.
11. Costs that can be recovered from other providers.
12. Anything mentioned in the 'What this policy doesn't cover' section of this document.
13. If you bought the 'Basic' tier of this insurance product. Please check your policy schedule for details.



## Section 3: If you miss your departure

- You are covered if you miss a scheduled departure that is part of your travel itinerary for one of the reasons below.
- You are covered up to the amount shown on your policy schedule for missed departure.
- We will cover the additional necessary travel and accommodation costs that you cannot get back elsewhere (for example, compensation or money back from the airline).
- The cost of food, drink, and telephone/mobile expenses are not covered.

### Covered reasons for missed departure:

1. The failure of scheduled public transport due to poor weather conditions, natural disaster, terrorist attack or unexpected strike or industrial action that directly impacts your travel itinerary.  
  
By unexpected we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.
2. An accident to or breakdown of the vehicle in which you are travelling (this would not include your vehicle running out of petrol, oil or water, having a flat tyre, puncture, or flat battery).
3. An accident or breakdown occurring to another vehicle ahead of you on a road, which causes an unexpected delay to the vehicle in which you are travelling.

### What's not covered:

4. The excess per insured person is shown on your policy schedule.
1. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance. For example, a strike or industrial action that was announced or had started before you booked your trip or bought this insurance.
2. If you don't allow enough time to arrive at your point of departure.
3. If you don't allow enough time between connecting flights.
4. Anything mentioned in the 'What this policy doesn't cover' section of this document.
5. If you bought the 'Basic' tier of this insurance product. Please check your policy schedule for details.



## Section 4: If you are delayed or if your trip is abandoned

- You are covered if your trip is delayed or abandoned for a reason listed below.
- You are covered up to the amount shown on your policy schedule for trip delay and abandonment.
- For delayed trips:
  - This applies to delays that are longer than 6 hours beyond the intended departure time.
  - To claim for this, you must have continued your trip to your intended destination.
- For abandoned trips:
  - We will pay for the irrecoverable and unused travel and accommodation costs you have paid.
- To claim for this, your arrival time at your final destination must be delayed by more than 24 hours.

### Covered reasons for delayed or abandoned trips:

1. Poor weather conditions, natural disaster, terrorist attack or unexpected strike or industrial action that directly impacts your travel itinerary.  
  
By unexpected we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.
2. Mechanical breakdown or technical fault at your port of departure or occurring to your aircraft, coach, train, or sea vessel.

### What's not covered:

3. The excess per insured person is shown on your policy schedule.
1. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance. For example, a strike or industrial action that was announced or had started before you booked your trip or bought this insurance.
2. Any claim where compensation is available from your transport operator, unless you have a document from them explaining why no compensation was given.
3. Anything mentioned in the 'What this policy doesn't cover' section of this document.
4. If you bought the 'Basic' tier of this insurance product. Please check your policy schedule for details.



## Section 5: If you need medical assistance during your trip

If you need immediate medical assistance while on your trip, please contact our assistance provider, Healix International, on **+44 (0) 208 608 4163**. This service is available 24 hours a day, 365 days a year. Before incurring any emergency medical expenses, you must have had Healix International confirm your treatment.

- You are covered for emergency medical expenses incurred if you become ill or injured while on your trip.
- You are not covered if you do not contact our assistance provider, Healix International, within 24 hours of the need for medical assistance arising.
- You must contact our assistance provider, Healix International, as soon as reasonably possible if you need medical assistance. If you are unable to do so (for example, because you are incapacitated), cover will not be affected, but you must arrange for someone else to contact us on your behalf as soon as practicable. This cover only applies when you are outside of the UK, the Isle of Man, and the Channel Islands.
- Remember to keep all receipts and produce them in the event of a claim. Your claim may be rejected if receipts are not provided.
- We have the right to bring you back to your permanent residence, if our international emergency assistance provider, Healix, in consultation with your treating doctor, concludes that you can safely travel home. If you refuse to return home, we have the right to stop cover. When we say 'doctor', we mean someone who is registered as a medical professional and is unrelated to you.
- We reserve the right to move you from one hospital to another.
- You are not covered if you travel against medical advice or would have been if you had sought such advice.

Please read about pre-existing medical conditions in the 'How this policy works' section. You must tell us about all existing medical conditions when you buy this insurance or any changes to your medical conditions before you travel or during the term of an Annual Multi Trip policy. You are covered for the pre-existing medical conditions that you told us about and that are listed in your medical declaration document.

### You are covered for the following:

1. Reasonable and necessary emergency medical and surgical treatment costs as prescribed by a doctor up to the amount shown on your policy schedule.
2. Emergency dental treatment limited to is limited to the amount shown on your policy schedule. This cover is limited to pain relief only and is not available for trips within the UK, Isle of Man or Channel Islands.
3. If you are hospitalised as an in-patient during your trip, we will pay a daily benefit up to the amount shown on your policy schedule.

In addition, we will pay up to the amounts shown on your policy schedule for the non-refundable and irrecoverable cost of prepaid activities booked before your departure, which you were unable to use as a direct result of you being hospitalised.

4. The extra accommodation (room only) and travel costs if you've been advised by a doctor, who is not related to you, to stay at your destination for treatment or recovery. We'll cover travel in economy class unless you've been advised by a doctor to travel in a higher class.

If you have not bought a return ticket, we will deduct the cost of this from your claim. We will use the cost of a return flight with the airline you originally flew with as a guide.

5. If you're a child or if you're travelling alone and have been advised by a doctor that it is medically necessary to be accompanied home, we'll pay for one person to travel to stay and return home with you. We'll pay for their room only and return travel in economy class.

If you need to use this benefit, please notify us before you book anything.



6. If, during your trip outside of the UK, the Isle of Man, and the Channel Islands, you die, we will pay up to the amounts shown on your policy schedule for the transport of your body or ashes back to your permanent residence or alternatively, we will pay for your funeral outside of the UK, the Isle of Man, and the Channel Islands.

### What's not covered:

7. The excess per insured person is shown on your policy schedule.
1. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance.
2. Any claim if you were travelling against medical advice or would have been if you had sought such advice.
3. Any claim due to a pre-existing medical condition that has not been declared to us and that is not listed on your policy schedule.
4. Any further costs if you choose not to move hospital or return to your permanent residence after our medical advisor and the doctor who is treating you have said it is safe for you to move.
5. Any claim for inpatient hospital treatment or being returned home that has not been agreed by our international emergency assistance provider, Healix.
6. Any claim related to medical diagnosis or treatment that is not essential in the opinion of our international emergency assistance company and could reasonably have waited until your return home.
7. Dental treatment that is not an emergency or related to pain relief. We do not cover dental treatment in the UK, the Isle of Man or the Channel Islands.
8. We will not pay any costs related to pregnancy or giving birth if you are more than 32 weeks pregnant during your trip (28 weeks for a multiple pregnancy).  
  
If you will be more than 28 weeks pregnant at the start of your trip (24 weeks for a multiple pregnancy), we will not cover any costs related to pregnancy or giving birth if you have not received confirmation from your doctor or midwife, who is not related to you, that you are fit to travel before you depart.
9. The cost of a single or private hospital room unless it is medically necessary.
10. If you choose to have private treatment when public treatment is available.
11. Any medical costs you pay after you return home.
12. Anything mentioned in 'What this policy doesn't cover' section of this document.

## Section 6: If you have an accident during your trip

If you need immediate assistance while on your trip, please contact our international emergency assistance provider, Healix International, on **+44 (0) 208 608 4163**.

In this section, when we say 'doctor', we mean someone who is registered as a medical professional and is unrelated to you.

You are covered if you are injured in an accident during your trip and you are permanently disabled as a result.

- By 'accident' we mean something that is sudden and unexpected and happens external to the body. As an example, if you injure your back while lifting a heavy suitcase, this is not covered. If, however, you accidentally trip over your suitcase and injure yourself, this is covered.
- By 'permanent' we mean a disability that is not going to improve within 12 months after the accident. We will appoint a doctor to confirm this.

We will pay up to the amounts shown on your policy schedule for accidental death and disability. The amount we pay



depends on the extent of your disability. We will appoint a doctor to confirm this.

- Your policy covers you while participating in a range of activities. These are listed in the 'How this policy works' section. Some activities are not covered. Please read about activities that aren't covered in the 'What this policy doesn't cover' section.

This section does not cover anything that's caused by or is a symptom of any illness (physical or mental), disease or wear and tear.

### **What's not covered:**

1. Accidents that do not occur during your trip.
2. Anything that is not caused by an accident as described above.
3. We do not cover anything that is caused by or a symptom of any illness (physical or mental), disease or gradual wear and tear.
4. Anything mentioned in 'What this policy doesn't cover' section of this document.



## Section 7: If your baggage or personal property is delayed

- We will pay the amounts shown on your policy schedule for each 24-hour period that your baggage is delayed in reaching your trip destination. Your baggage must be delayed for at least 24 hours before you can claim on this benefit.
- No excess is applied to this benefit.
- For a valid claim, we will need to see a written statement from your transport operator or tour operator confirming the delay. We will only pay this benefit if your carrier or tour operator has not compensated you for the delay.
- If your baggage proves to be permanently lost and you claim under the lost property section of this policy (see section below), we will deduct what we paid you for your delayed baggage from your lost baggage claim.
- We won't cover property or baggage that is delayed or held by Customs, police, or other officials.

### What's not covered:

1. We won't cover property or baggage that is delayed or held by Customs, the police, or other officials.
2. Any claim where compensation is available from your transport operator or tour operator, unless you have a document from them explaining why no compensation was given.
3. Business equipment or winter sport equipment. These items are covered in the optional sections of cover (described in sections 12 and 13) if you bought the optional cover, paid the additional premium and the cover is listed on your policy schedule.
4. Anything mentioned in the 'What this policy doesn't cover' section of this document.
5. If you bought the 'Basic' tier of this insurance product. Please check your policy schedule for details.



## Section 8: If your baggage or personal property is lost, stolen or damaged

This policy covers you if the personal property you own and take with you on a trip are lost, stolen or damaged.

- Personal property includes valuables (as described below), clothing, shoes, accessories, toiletries, travel bags and suitcases.
- These items must have belonged to you.
- We will need proof of ownership for each item you are claiming for, such as a receipt.
- A limit is applied to each item as well as for all valuables (described below) and all clothing, shoes, accessories and toiletries you have taken with you. The limits are shown on your policy schedule. If the item comes in a pair, we will treat the pair as one item.
- When we say 'valuables' we mean personal items of value including:
  - Electronics like mobile phones, tablets, laptops, cameras, and other audio-visual equipment.
  - Jewellery and watches made of or containing gold, silver, precious metals, or precious and semi-precious stones.
  - Spectacles, contact lenses and sunglasses.
  - Antiques and anything made of fur or silk.
- Valuables should be carried with you while travelling. For example, this means valuables are not checked-in or kept in the luggage hold area while on a coach or train.
- If your mobile phone is lost or stolen, you must contact your network provider and ensure the device is locked. When we assess your claim, we will ask to see the correspondence with your network provider confirming that the device has been locked.
- If your baggage or property is stolen, you must report this to the local police. We will ask to see the report when we assess your claim.
- Where relevant, we may ask to see a written report from your transport operator, tour operator or accommodation provider to support your claim.

If your luggage is lost, damaged, or delayed while in the care of an airline or other transport operator, you must report it to them within 24 hours. We will need to see the written report from them or a property irregularity report as part of the claim handling process.

- What we pay is based on the value of the items when they were lost, stolen or damaged. A deduction will be made for wear and tear and the loss in value based on the age of the property.

The amount we will deduct is set out in the table below. If the item you are claiming for is not shown in the table, we will use the most appropriate category to estimate the value of the item:





Age of property	Jewellery	Electronics	Clothing, shoes, accessories	Cosmetics, toiletries and perfume
0-1 month	0%	0%	0%	50%
1 – 6 months	0%	20%	10%	50%
6 – 12 months	0%	25%	20%	100%
1 – 2 years	5%	30%	30%	100%
2 – 3 years	10%	40%	40%	100%
3 – 5 years	15%	60%	50%	100%
5 years +	25%	100%	60%	100%

### If your money is lost or stolen

- We will pay up to the amount shown on your policy schedule for lost or stolen money whilst being carried on your person or left in a locked room or safety deposit box. We will only cover amounts that cannot be recovered elsewhere.
- We will ask you for reasonable evidence of the loss or theft. This could include a police report or confirmation letter from your tour operator or accommodation provider.
- We will ask for bank statements or cash withdrawal receipts for any claim you make so that we can confirm that the money belonged to you.

### If your passport or travel documents are lost, stolen or damaged

- We will pay up to the amounts shown on your policy schedule for lost, stolen or damaged passports or travel documents if they are lost or stolen whilst being carried on your person or left in a locked room or safety deposit box while abroad.

We will pay for:

- The cost of the replacement passport or travel document.
- The cost of reasonable and necessary travel and accommodation expenses (room only) to obtain a replacement passport or travel document.
- We will ask you for reasonable evidence of the loss or theft. This could include a police report or confirmation letter from your tour operator or accommodation provider.
- We will ask to see the receipts for any extra costs of getting a replacement passport or travel document abroad.

### If you lose your prescription medication

If your prescribed medication is lost, stolen or damaged during your trip, we will pay up to the amount shown in



the summary of cover for the cost of buying necessary replacement prescribed medication (including the additional costs incurred in arranging and transporting emergency prescribed medications if this is not available locally).

### What's not covered:

1. The excess shown on your policy schedule.
2. Any item valued less than £25.
3. Items that have been hired or loaned.
4. Valuables that are contained in checked-in baggage or left unattended away from you while travelling (for example, left in a coach baggage hold).
5. Business equipment, winter sport equipment or golf equipment. These items are covered in the optional sections of cover (described in sections 12, 13 and 14) if you bought the optional cover, paid the additional premium and the cover is shown on your policy schedule.
6. Sports equipment that is damaged while in use, unless the claim is for damage to golf or winter sport equipment and you selected the optional sports cover described in sections 13 and 14, paid the additional premium and the cover is shown on your policy schedule.
7. Any claim where a safety deposit box is available but was not used.
8. Personal property that is not locked in your accommodation.
9. Personal property that is lost or stolen while staying in accommodation you have not paid for or do not own.
10. Property or baggage left unattended in a public place or vehicle unless the items were left in a locked vehicle and were out of sight. There must also be proof that someone used force to break into the vehicle.
11. Damage to fragile items like glassware or China.
12. Damage caused by something leaking in your luggage, such as powder or liquid.
13. Scratches and dents unless they make the item unusable.
14. Damage due to moth or vermin.
15. Valuables that are lost while swimming.
16. The following items are not covered: Food and flowers, bikes and their accessories, dentures, paintings, and motor vehicles, including their accessories, for example, tyres and roof boxes.
17. Money you lose when you exchange currencies.
18. We don't cover passports or travel documents that are lost in the UK, the Isle of Man or the Channel Islands.
19. Items or baggage that are confiscated by customs, the police or other officials.
20. Anything mentioned in 'What this policy doesn't cover'.

## Section 9: If you have legal expenses resulting from your trip

- You are covered for reasonable and necessary legal costs to pursue legal action for compensation if someone else causes your bodily injury or death while on a trip. You are also covered to defend your legal rights in claims against you that are covered in Section 10: If you are held personally liable for anything during your trip.
- We will pay up to the amounts shown on your policy schedule for legal expenses resulting from your trip.
- We will only provide cover if a claim is made within 180 days of the incident.
- We will only provide cover if we and your legal representative agree that your claim has reasonable prospects of



success for the duration of the claim.

- You must send us the quote from the lawyer who will be representing you and get our approval to proceed before proceeding with legal action.
- We reserve the right to stop paying legal costs if the legal costs would be disproportionate to the value of the claim.
- Any recovered legal expenses from other sources will be split between us and you in the same ratio as they were originally paid.

### **What's not covered:**

1. The excess shown on your policy schedule.
2. Claims made more than 180 days after the incident.
3. Any costs we haven't agreed to in writing.
4. If we or your legal representative thinks you're more likely to lose your case, or that your case will cost more than the outcome.
5. Any costs as a result of you making a claim against us.
6. Any costs relating to animals you own or look after.
7. Defending your legal rights in claims against you, except as provided under Section 10: If you are held personally liable for anything during your trip abroad.
8. Any appeal where we did not provide cover for the original claim.
9. Anything mentioned in the 'What this policy doesn't cover' section of this document.
10. If you bought the 'Basic' tier of this insurance product. Please check your policy schedule for details.



## Section 10: If you are held personally liable for anything during your trip

- You are covered up to the amount shown on your policy schedule if you are found legally liable for an accident during your trip that caused damage to someone else's property or bodily injury.
- This cover applies to trips outside of the UK, the Isle of Man and the Channel Islands.
- You must call our claim administrator, Sedgwick, straight away if an accident happens or if someone makes a legal claim against you.
- Don't admit or deny liability for any accident or negotiate or agree to pay anything unless you have permission from us in writing.
- We will not cover incidents that are the result of owning or using any aircraft or weapon, such as a firearm or a knife.

### You are covered for:

1. Accidental bodily injury where the injured person is not you, a member of your family, a member of your household or a person that is employed by you.
2. Accidental loss of or damage to any property that does not belong to you, a member of your family, a member of your household or a person that is employed by you.
3. Accidental damage to your temporary holiday accommodation that does not belong to you, a member of your family, a member of your household or a person that is employed by you.

### What's not covered:

1. The excess shown on your policy schedule.
2. We will not cover incidents that are the result of you owning or using any aircraft, watercraft, vehicle, weapon, or firearm.
3. Damage to property belonging to you, a member of your family, a member of your household or a person that is employed by you.
4. Bodily injury to you, a member of your family, a member of your household or a person that is employed by you.
5. Bodily injury that is not the result of a sudden accident.
6. Injury or damage caused by animals other than domestic cats and dogs.
7. Anything mentioned in the 'What this policy doesn't cover' section of this document.
8. If you bought the 'Basic' tier of this insurance product. Please check your policy schedule for details.



## Section 11: If your accommodation becomes uninhabitable

### You are covered for:

Up to the amount shown in your policy schedule for additional accommodation and transportation costs you incur to move to alternative accommodation on arrival or at any other time during the trip because you cannot use your booked accommodation because of:

1. Fire, flood, storm, explosion, landslide, avalanche, hurricane, earthquake, tsunami, or volcanic eruption on making your accommodation uninhabitable.
2. An outbreak of food poisoning or an infectious disease.

### What's not covered:

1. Claims arising directly or indirectly from any costs or charges are also covered under any other section of this policy.
2. Claims arising directly or indirectly from any claim if your trip is booked as part of a package holiday.
3. Any claim for additional transport and accommodation costs, which are of a higher standard than that of your pre-booked transport and accommodation.
4. Any costs incurred by you which are recoverable from elsewhere, including those from the transport operator, the accommodation provider or your credit or debit card issuer or those for which you receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
5. Any costs which you would have expected to pay during your Trip.
6. Claims arising directly or indirectly from anything set out in the What This Policy Doesn't Cover section of this document.
7. If you bought the 'Basic' tier of this insurance product. Please check your policy schedule for details.

## Section 12: Winter sports cover extension

**If you intend to travel on a winter sports trip, you must have purchased this Winter sports cover extension for your policy to be valid.**

**The Winter sports cover extension is not available on the 'Basic' tier of this insurance product.**

**The cover listed in this section only applies if you have specifically chosen the cover, you have paid the extra premium, and this cover is shown on your policy schedule.**

You must be under the age of 65 to be covered under the winter sports benefit.

The maximum trip length for winter sports is 31 days.



## What we mean by winter sports

The following are considered winter sports and are additional activities covered by your policy:

- Cross country skiing (on recognised paths)
- Dry skiing
- Heli skiing
- Inner tubing (in snow)
- Mono skiing (on snow)
- Off piste skiing
- Skiing
- Sledging
- Snow boarding
- Snow mobile
- Snow shoeing
- Tobogganing

## Lost, stolen, or damaged winter sport equipment

- We will pay you up to the amount shown on your policy schedule to repair or replace your lost, stolen, or damaged winter sport equipment.
- We don't cover winter sports equipment that is:
  - Confiscated by customs, the police, or other officials.
  - Left unattended in a public place or vehicle unless the items were left in a locked vehicle and were out of sight. There must also be proof that someone used force to break into the vehicle.
  - Damaged by something leaking in your luggage, such as powder or liquid.
- Scratched or dented, unless they make the item unusable.
  - Damaged due to moths or vermin.
- We will pay up to a maximum percentage of the original purchase price of your winter sport equipment, allowing for wear and tear and the loss in value since the item was bought. The percentage we will pay depends on how long ago you bought the equipment.

We will use the following table to determine this:

When the equipment was purchased	Maximum % of purchase price we will pay for lost, stolen or damaged equipment
Up to 1 year old	85%
Up to 2 years old	65%
Up to 3 years old	45%
Up to 4 years old	30%
Up to 5 years old	20%
Older than 5 years	0%

## Winter sport equipment hire

- We will pay up to the amount shown on your policy schedule for the reasonable cost of hiring replacement winter sport equipment because of the accidental loss, theft, damage, or delay of your own winter sport



equipment during your trip.

- For delayed winter sport equipment, the delay must be for at least 12 hours. We will ask to see confirmation of the delay from your carrier.
- We don't cover winter sports equipment that is confiscated by customs, the police, or other officials.

## Ski pass

- If you lose or your pass for the ski lift is stolen, we will pay you for the unused portion of your ski pass based on the value of the pass when it was lost or stolen.
- We will pay up to the amount shown in the tables of benefits if you lose your ski pass.

## Ski pack (including ski pass)

- If you get sick or are injured during your trip, and a doctor who is not related to you confirms that you are not able to ski or use the ski pack facilities, we will pay for the unused portion of your pre-booked, non-refundable ski pack.
- We will pay up to the amount shown on your policy schedule for this benefit.

## Piste Closure

If there is a lack of snow in your resort and it closes, we will pay up to the amounts shown on your policy schedule.

If your trip is within the Northern Hemisphere, the cover applies if your dates of travel fall between the months of December and April. If your trip is within the Southern Hemisphere, the cover applies if your dates of travel fall between the months of May and October.

## What's not covered:

1. The excess shown on your policy schedule.
2. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance.
3. Cancellation or cutting your trip short due to an injury or medical condition, where you do not obtain confirmation from a doctor that the condition is severe enough to warrant cancelling your trip or cutting your trip short.
4. Cancellation or cutting your trip short due to a pre-existing medical condition that has not been declared to us and that is not listed on your policy schedule.
5. Any claim if you were travelling against medical advice or would have been if you had sought such advice.
6. Cutting your trip short, where you do not obtain the prior agreement from our international emergency assistance provider, Healix.
7. Any claim for both ski pack and cutting your trip short relating to the same event.
8. Items that are confiscated by customs, the police, or other officials.
9. Property left unattended in a public place or vehicle unless the items were left in a locked vehicle and were out of sight. There must also be proof that someone used force to break into the vehicle.
10. Damage caused by something leaking in your luggage, such as powder or liquid.
11. Scratches and dents unless they make the item unusable.
12. Damage due to moth or vermin.



13. Winter sport equipment that is more than 5 years old.
14. Anything mentioned in the 'What this policy doesn't cover' section of this document.





## Section 13: Cruise cover extension

**If you intend on taking a cruise trip, you must have this cruise cover extension for your policy to be valid.**

**The Cruise cover extension is not available on the 'Basic' tier of this insurance product.**

**This section only applies if you are going on a cruise, have paid the appropriate extra premium and this cover is shown on your policy schedule.**

### Missed departure

- This section covers you if, for a reason listed below, you miss the initial international departure of your cruise.
- We will pay up to the amount shown on your policy schedule for reasonable additional accommodation (room only) and necessary travel expenses incurred to join your cruise at the next docking port.

#### **Covered reasons for missed departure:**

1. The failure of scheduled public transport due to poor weather conditions, natural disaster, terrorist attack or unexpected strike or industrial action that directly impacts your travel itinerary.  
By unexpected we mean that you had no reason to think this would happen when you booked your trip or bought this insurance.
2. An accident to or breakdown of the vehicle in which you are travelling (this would not include your vehicle running out of petrol, oil, or water, having a flat tyre, puncture or flat battery).
3. An accident or breakdown occurring to another vehicle ahead of you on a road, which causes an unexpected delay to the vehicle in which you are travelling.

### Cabin confinement

- This section covers you if you are confined to your cabin by the ship's medical officer for medical reasons.
- We will pay up to the amount shown on your policy schedule for each day that you are confined.
- We will pay up to the amount shown on your policy schedule for the non-refundable and irrecoverable cost of prepaid activities booked before your departure, which you were unable to use as a direct result of your confinement.

### Itinerary change

- We will pay £150 for each excursion you miss on your cruise for conditions outside the control of the cruise operator, up to a maximum of £750.
- This must be confirmed by the cruise operator in writing, confirming the reason for the missed excursion.



## Cruise interruption

- This section will cover you for the additional, reasonable travel expenses to reach the next port to re-join the cruise following hospital treatment on dry land.
- We will pay up to the amounts shown on your policy schedule.

## What's not covered:

1. The excess shown on your policy schedule.
2. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance.
3. Any claim for cabin confinement and/or itinerary change and/or cutting your trip short relating to the same event.
4. Anything mentioned in the 'What this policy doesn't cover' section of this document.



## Section 14: Optional: Cover for business equipment

**This section only applies if you are travelling for work, you have paid the extra premium to cover your business equipment, and this cover is shown on your policy schedule.**

**The Cover for business equipment extension is not available on the 'Basic' tier of this insurance product.**

- We will pay you up to the amount shown on your policy schedule to repair or replace your delayed, lost, stolen, or damaged business equipment.
- When we use the term 'business equipment', we mean electronics, including computers, laptops, mobile phones, and tablets that you use for business purposes and which you are responsible for.
- The most we will pay for an individual item is shown on your policy schedule. If the item comes in a pair, we will treat the pair as one item.
- We will pay you the amount needed to replace your delayed, lost, stolen or damaged items after allowing for wear and tear and the loss in value since the item was bought.
- We will pay the costs for an emergency courier to replace any business-related equipment that you must have for your business.
- For delayed equipment:
  - The delay must be at least 12 hours.
    - We will need confirmation of the length and reason for the delay.
    - We will reimburse you for the cost of replacing essential items only.
    - Whatever we pay for delayed equipment will be taken off any claim for an item that is later permanently lost.

### **What's not covered:**

1. The excess shown on your policy schedule.
2. We won't cover property or baggage that is delayed or held by customs, the police, or other officials.
3. Any claim where compensation is available from your transport operator, unless you have a document from them explaining why no compensation was given.
4. Business equipment that is contained within checked-in baggage.
5. Any claim where a safety deposit box is available but was not used.
6. Business equipment that is not locked in your accommodation.
7. Business equipment left unattended in a public place or vehicle, unless the items were left in a locked vehicle and were out of sight. There must also be proof that someone used force to break into the vehicle.
8. Damage caused by something leaking in your luggage, such as powder or liquid.
9. Scratches and dents unless they make the item unusable.
10. Damage due to moth or vermin.
11. Anything mentioned in 'What this policy doesn't cover' section of this document.

## Section 15: Optional: Top-up Cancellation Cover

**This section only applies if you have paid the appropriate extra premium, and this cover is shown on your policy schedule.**

**The Top-up Cancellation Cover extension is only available on the 'Signature' tier of this insurance product.**



### **What you are covered for:**

- You are covered for the total amount of cancellation cover shown on your policy schedule if you cancel your trip. This total amount includes the cover offered under Section 1 of this policy, as well as the top-up amount you purchased when you bought this policy.
- For a valid claim under this section, the claim must be accepted by us under Section 1: If you need to cancel your trip
- The amount we pay under this section will be the difference between the amount you claim for and the limit under Section 1 of this policy.
- The maximum total amount we will pay for trip cancellation is shown on your policy schedule.

### **What you are not covered for:**

1. Any declined claim made under Section 1: If you need to cancel your trip.
2. Anything mentioned in the 'What this policy doesn't cover' section of this document.



# What this policy doesn't cover

## Known Events

We won't cover any loss arising from a known event. A known event includes any circumstance or event that you were aware of before the effective date of the policy. This includes, but is not limited to, a sickness or injury, natural disasters, epidemics, civil unrest, or airline strikes that you knew about at the time you purchased your policy.

## Travelling to hazardous territories

We may not pay any claim that results from you travelling to a country or area listed as a hazardous territory in the 'How this policy works' section of this policy. This includes where the Foreign, Commonwealth & Development Office (FCDO) have advised against all travel or all but essential travel.

## Injuries and conditions we don't cover

We won't cover any self-inflicted injuries. This includes if you injure yourself while trying to take your own life.

We won't cover injuries caused by you deliberately putting yourself in danger unless you're trying to save someone's life.

We won't cover claims for injuries resulting from a medical professional acting carelessly or recklessly.

We don't cover any claims if:

1. Your state of health is significantly worse than you told us.
2. You know you will need medical treatment during your journey.
3. One of the purposes of your journey is to obtain medical treatment, including cosmetic treatment.

## Activities that aren't covered

We won't cover injuries caused by you taking part in a professional or semi-professional sport. This includes playing, practising, and training.

We won't cover any injuries that happen when you're on a motorised vehicle, including but not limited to quadbikes and motorcycles, unless you have purchased the Activity Pack 2, and it is shown on your policy schedule.

We won't cover injuries caused by flying accidents unless you're a passenger on a commercial flight. For example, you're not covered if you're injured while parachuting, hang-gliding, or paragliding.

## Search and rescue

This policy does not cover the costs relating to finding and rescuing someone.

## Crime

We won't cover you if doing so would mean we're breaking any laws or regulations.

We also won't cover claims that result from you breaking the law or taking part in a criminal activity. For example, if you drive while under the influence of alcohol.



## Alcohol, medicine, and drugs

We may not pay a claim if alcohol caused or actively contributed to the event you are claiming for.

We won't cover injuries caused by accidents if you're under the influence of medicine and don't follow the instructions. This includes both instructions that come with the medicine or that are given to you by a doctor.

We also won't pay any claim if you are using drugs or take medication to treat a drug addiction at the time the event you are attempting to claim for occurred.

## War

We won't cover any loss or damage caused by war (whether declared or not), invasion, act of a foreign enemy, hostilities, civil war, rebellion, or similar events.

## Participation in war, riots, and terrorism

We won't pay claims for anything that results from you taking part in war, riots, or terrorism.

## Cyber events

We will not pay any claims which are caused by, contributed to by, or arises out of:

- the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example, a computer, smartphone, or tablet).
- any computer virus.
- any computer-related hoax.

This exclusion does not apply to Section 5: If you need immediate medical assistance during your trip, or Section 6: If you have an accident during your trip.

## Radioactivity

We won't pay any claims if you encounter radioactive materials. This could be from nuclear fuel (e.g. uranium), nuclear waste, or nuclear machinery.

It could be caused by an explosion, the nuclear product being set on fire, or just if you come into contact with it. This includes toxic, explosive, or dangerous substances.

## Sanctions

We won't provide any cover or benefits, or pay any claims, if doing so would breach any sanctions, laws or regulations that apply to us or our parent companies.

Sanctions, laws, and regulations can prevent us from doing business with or involving certain countries, groups, companies, and people.



## How we use your personal information

To comply with data protection regulations, we are committed to processing personal information fairly and transparently. This section is designed to provide an understanding of how we collect and use this information.

We may collect personal details including name, address, date of birth, email address and depending on the type of cover provided, sensitive information such as medical records. This is for the purpose of managing the products and services in place, and this may include underwriting, risk management and claims handling. We will obtain personal information either directly from you or from the solicitors or insurance brokers dealing with your claim.

For more details about your rights in relation to the personal information we hold about you, you can read our full privacy policy at <https://www.onebefore.com/privacy-policy>

