



ActivitySure
TRAVEL INSURANCE

Gold / Silver / Bronze
POLICY WORDING

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Important Information

Your contract of insurance

Your travel insurance contract is made up of this policy wording, **your** policy schedule and the information **you** provided when **you** purchased this policy. Please read all **your** documents together to ensure that all of the information is correct and that the cover **you** have purchased meets **your** needs.

Arranged by:

This policy has been arranged by Trawick International Limited, a company incorporated in England and Wales under number 14101469 whose registered office is at Foremost House, Radford Way, Billericay, Essex, CM12 0BT. Trawick International Limited is an Appointed Representative of Greenlight Insurance Services Limited. Both Trawick International Limited and Greenlight Insurance Services Limited are authorised and regulated by the Financial Conduct Authority. Their details can be found on the Financial Services Register at <https://register.fca.org.uk/s/>

Underwritten by:

This policy is underwritten by Endurance Worldwide Insurance Limited ('EWIL'), which is registered in the United Kingdom at: 2 Minster Court, 1st Floor, Mincing Lane, London, EC3R 7BB. EWIL is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under the firm reference number 219654. EWIL's details can be found on the Financial Services Register at <https://register.fca.org.uk/s/>

Administered by:

This policy is administered by ActivitySure, which is a trading name of Brokersure Limited of 6 The Square, Martlesham Heath, Ipswich, England, IP5 3SL. Brokersure Limited is authorised and regulated by the Financial Conduct Authority (FCA) under Financial Services Register number 501719.

ActivitySure is responsible for the sales, administration of the policy, including amends and cancellation, medical screening and premium collection and issuing of policy documents.

You and **we** may choose which law applies to this insurance. Unless agreed otherwise, English law will apply.

Eligibility

- This policy is only available to **UK** residents who are registered with a **UK** GP and have not spent more than six months abroad during the 12 months before this policy was purchased.
- **You** must be in the **UK** at the time of purchasing this policy and must not have already started **your trip**.
- **You** must not be travelling against medical advice, or where **you** would have been had **you** sought advice before **your trip** and must not be travelling with the intention of receiving medical treatment.
- For single trip policies, the maximum age for this policy is 80. For annual multi-trip policies, the maximum age for this policy is 65.
- For single trip policies, there is a maximum **trip** limit of 365 days for travellers aged 65 and under and 94 days if **you** are aged 66 – 80.
- For Annual Multi-Trip policies, there are no limits to the number of **trips you** can take in the **period of insurance**, however, the following individual limits per **trip** will apply:
 - Bronze – 32 days
 - Silver and Gold – 45 days

Cancelling or amending your policy

If **you** would like to make any changes to **your** policy, including name/address changes and adding optional upgrades, please call ActivitySure on 0330 880 3605 or e-mail help@activitysure.co.uk

If this policy does not meet **your** needs, please contact ActivitySure within 14 days of receiving **your** policy documents to cancel **your** policy and request a refund of **your** premium. **You** can contact ActivitySure by calling 0330 880 3605 or via e-mail at help@activitysure.co.uk

If **you** have travelled, made a claim or are aware of the need to make a claim during this 14 day period, **we** will not provide a refund of **your** premium.

If **you** cancel after 14 days, **you** may be entitled to a partial refund of **your** premium providing that **you** have not travelled, have not made a claim and are not aware of the need to make a claim.

For Single Trip policies, we will provide a 75% refund.

For Annual Multi-Trip policies, the refund amount will depend on the number of months the policy was active before cancellation:

No. of months active before cancellation	% refund due
If cover has not started	100%
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

Reciprocal health arrangements

When travelling to a country (or countries) in the European Economic Area (EEA) and Switzerland, **you** will be able to access state provided medical healthcare with a valid EHIC (European Health Insurance Card) or GHIC (Global Health Insurance Card). If **you** do not hold a valid card, **you** can apply for one online at www.ghic.org.uk. If **we** agree to pay for a medical expense which has been reduced because **you** have used **your** EHIC or GHIC, **we** will not apply an **excess** under the Emergency Medical Expenses Abroad section.

Australia

If **you** are travelling to Australia, **you** can enrol in Medicare which will entitle **you** to subsidised medical treatment. All claims for refunds under Medicare must be made before **you** leave Australia. For more information on Medicare and how to enrol, please visit the Medicare website – www.medicareaustralia.gov.au

Privacy notice

The Insurer, Endurance Worldwide Insurance Limited (“We/Us/Our”) is a joint Data Controller of the data collected about you. As such, **we** are responsible for the way in which this data is processed and will use personal information and, to the extent applicable, special category data given by you, together with other information for, amongst other things, the administration of this policy, the handling of claims, the provision of customer services, credit checks and to prevent and detect fraud, as described more fully below in the Sompo International General Privacy Policy. **We** are a member of the Sompo International¹ group; as such, the information **you** provide may also be disclosed to **our** affiliates or parent, service providers and agents for these purposes. It may also be disclosed to the insured’s insurance advisor, where appointed.

We may need to collect and process information relating to individuals who may benefit from this policy, which may include both personal data and special category data (such as medical history). **You** must ensure that **you** have explicit verbal or written consent from these individuals to such information being processed by **us**.

In collecting or processing personal data, including special category data, about the insured or related third parties under this policy, **we** shall comply with applicable data protection legislation.

We are committed to protecting **your** personal information and respecting the data protection and privacy rights **you** have under applicable law and regulations.

When **you** submit any information to **us** for the purpose of requesting information from **us** about, or obtaining, **our** products or services, **we** will use the information **you** provide, including any personal information, in its insurance business to conduct its business and perform its legal obligations, including:

- i. verifying **your** identity;

- ii. preventing, investigating or reporting fraud or potential fraud, money laundering, terrorism, misrepresentation, security incidents, sanctions violations or any crime, all in accordance with applicable law and regulations;
- iii. assessing, establishing and managing claims and arranging or entering into any appropriate settlements;
- iv. managing, reporting and auditing **our** business operations;
- v. recovering debt;
- vi. developing, improving and protecting **our** products, services, website, systems and relationships with you;
- vii. carrying out research, risk management and statistical analyses;
- viii. establishing, exercising or defending legal claims; and
- ix. meeting regulatory and compliance requirements.

We will ensure that **your** personal data is processed in a manner consistent with the purposes set out above. **We** will retain **your** personal data for as long as it is necessary for the purposes mentioned above or as long as required by law.

To the extent applicable, **we** may also use **your** contact details (including email address(es)) to send **you** information about related products and services or other products and services provided by **us** or one of **our** group companies.

We may share **your** information for the purposes outlined above with:

- i. **our** group companies;
- ii. brokers, other insurers and underwriters;
- iii. healthcare professionals;
- iv. law enforcement authorities;
- v. other government authorities;
- vi. fraud prevention agencies; and
- vii. third parties involved in any aspect of claims management including surveyors, loss adjusters, claims agents, solicitors and private investigators;
- viii. parties that may have a financial interest in the insurance policy or claim;
- ix. other service providers that may process **your** personal information on **our** behalf (for example, IT service providers that host or support **our** business and may have data that includes **your** personal information); and
- x. others with **your** consent or in accordance with applicable law and regulations.

If you have provided information about another person, in doing so you confirm that you have such person's consent to provide the personal information to us, that you have told such person that you have provided the information to us and how we will use the personal information as described in this notice.

To the extent **you** have provided **your** consent, and **your** consent provides the basis for **our** use of the information, **you** may withdraw **your** consent at any time by contacting **us** as described below.

More details about how **we** use **your** personal information may be found in the Sompo International General Privacy Policy, available on **our** website at: <https://www.sompo-intl.com/privacy-policies>

The website also provides additional information about **your** data protection rights, how **you** may access and update **your** personal information and other choices **you** have about how **we** use **your** personal information (including how to object to processing or withdrawing **your** consent at any time). If **you** have any questions regarding this notice, please contact **us** at:

Attn: Chief Compliance Officer Sompo International
1221 Avenue of the Americas
New York City, NY 10020
Email: Privacy@sompo-intl.com

¹The term “Sompo International” refers to and includes each and every subsidiary of Sompo International Holdings Ltd., a Bermuda exempted company (“SIHL”). To the extent, however, that an affiliate of SIHL that is not a subsidiary of SIHL receives or uses personal information that is covered by this policy and requires protection under the Data Protection Legislation, then such affiliate is included within “Sompo International” for purposes of protecting the data that such affiliate receives or uses. For a list of Sompo International offices, please see <https://www.sompo-intl.com/location/corporate>. For a list of affiliates that are included in the Sompo Group, please see https://www.sompo-hd.com/en/group/group_list/.

ActivitySure are also a joint Data Controller. Their privacy policy can be found at <https://www.activitysure.co.uk/privacy-policy/>.

Trawick International Limited’s privacy policy can be requested by e-mail. Please contact dataprivacy@trawickinternational.com.

Financial Services Compensation Scheme

Endurance Worldwide Insurance Limited is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** obligations to **you** under this insurance. If **you** were entitled to compensation under this Scheme, the level and extent of the compensation would depend on the nature of this insurance. Further information about FSCS is available on their website: www.fscs.org.uk or **you** can write to them at PO Box 300, Mitcheldean, GL17 1DY.

Medical declaration

This policy does not automatically provide cover for **your existing medical conditions** and **you** may need to declare a condition to **us** to see if **we** can provide cover. To know if **you** need to declare a medical condition, **you** will need to answer the following questions:

At the time of purchasing this insurance, have you:

- been diagnosed with or treated for any cancerous, respiratory (including asthma), diabetes, heart or circulatory conditions in the last 5 years?
- been prescribed medication, received treatment, attended a consultation (with a medical practitioner or specialist) or hospital (either as an out-patient or in-patient) in the last 2 years?

- been diagnosed with or treated for any psychological conditions such as stress, anxiety, depressions, or any psychiatric conditions such as eating disorders and drug or alcohol abuse in the last 5 years?

Or

Are **you** or anyone else named on this policy:

- currently on a waiting list for treatment or investigation for either a diagnosed or undiagnosed condition?

If **you** answer "Yes" to any of the above, **you** will need to declare **your** medical conditions(s) to **us** when **you** initially purchase **your** policy, and at any time during the **period of insurance** if **your** health changes, and will then need to answer questions about **your** declared conditions to see if **we** are able to provide cover. If **you** need to add a medical condition after **you** have purchased **your** policy, please contact ActivitySure at 0330 880 3605 or email help@activitysure.co.uk

The policy will not provide cover for any medically related claim (including cancellation or curtailment) if:

- **you** are travelling with the intention of seeking medical treatment abroad
- at the time of travelling, **you** are undergoing any investigations, having tests or have been put on a waiting list for any undiagnosed condition(s)
- **you** are travelling against the advice of a medical practitioner
- **you** have a terminal illness

Changes in health

If **your** health changes after **you** have purchased **your** policy, such as being diagnosed with a new condition or any changes to existing medication, **you** will need to check whether **you** now answer "Yes" to the question above. If **you** now do, please contact ActivitySure at 0330 880 3605 or email help@activitysure.co.uk to declare **your** medical conditions. If **your** health changes during **your period of insurance**, **we** may alter the terms of **your** cover. Depending on **your** changes in health, **we** will either:

- Confirm that cover can continue with no additional charge
- Confirm that cover can continue subject to payment of an additional premium
- Confirm that **we** can no longer provide cover

If **your** change in health results in an additional premium which **you** do not want to pay, or **we** can no longer provide cover, **we** will provide **you** with two options:

1. **You** can submit a cancellation claim for any upcoming **trips** within the **period of insurance**, or;
2. **We** can cancel **your** policy so that **you** can find alternative cover elsewhere. If **you** choose this option, **we** may be able to provide a pro rata refund as detailed in the 'Cancelling or amending **your** policy' section.

Contacting us and making a claim

Before travel

To make a change to **your** policy, make a medical declaration or to discuss anything else, please call 0330 880 3605 or send an e-mail to help@activitysure.co.uk

To make a claim

In the event of a medical emergency or if you need to cut short your trip	Tel: +44 20 8057 4418 E-mail: sompotrawick@healix.com
All other claims	To log a claim: activitysure.claimsboxed.com Tel: +44 333 051 0468 E-mail: activitysure@claimsboxed.com

How to make a complaint

If your complaint relates to a claim

In the first instance, please contact ClaimSorted:

Phone: +44 333 051 0468

Email: complaints@claimsboxed.com

If your complaint relates to the sale of your policy

In the first instance, please contact ActivitySure:

Post: ActivitySure Travel Insurance, Digital House, Threshelfords Business Centre, Feering, Kelvedon, Colchester, Essex, CO5 9SE

Phone: 0330 880 3605

Email: complaints@activitysure.co.uk

When **you** contact us, please provide:

- **Your** name, address and postcode, telephone number and email address (if **you** have one).
- **Your** policy number and / or claim number and the type of policy **you** have.
- The reason for **your** complaint.
- Any letters or emails should have the heading 'COMPLAINT', and **you** can include copies of supporting or extra information.

What to do if you are not satisfied with our response

If **you** are not satisfied with **our** response, or eight weeks have passed without a response from us, then **you** may be able to ask the Financial Ombudsman Service to look at **your** complaint. **You** must approach the Financial Ombudsman Service within six months of getting **our** final response to **your** complaint. **We** will remind **you** of the time limits in the final response.

Postal address: Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR

Customer Helpline: 0800 023 4567 or 0300 123 9 123

E-mail: complaint.info@financialombudsman.org.uk

Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but **you** do not have to and can take further action if **you** want to. **You** do not need to use **our** complaints procedure to take legal action. However, the Financial Ombudsman Service may not make a decision on any cases where **you** have started legal action against us.

Insured activities

We are able to cover **you** for a wide range of activities whilst on **your trip**. Some activities are covered automatically with no additional premium, and these are shown below. If **your** activity is not listed below, **we** may still be able to provide cover, but an additional premium may be required. Please ensure that **you** adhere to any recommendations made by the activity organiser, including wearing appropriate safety equipment. To add an activity to **your** policy, please declare the activity at the time of purchase. If **you** have already purchased **your** policy but wish to add an activity, please call ActivitySure 0330 880 3605 or e-mail help@activitysure.co.uk

Activities covered with no additional premium:

Aerobics	Amateur Athletic Field Events	Amateur Athletic Track Events	Angling/ Fishing (freshwater)
Animal Sanctuary (not big game)	Archery	Badminton	Bamboo Rafting
Banana Boating	Bar Work	Baseball	Basketball
Billiards	Bird Watching	Body Boarding	Boules
Bowling	Bowls	Bridge Swinging	Bungee Jumping
Camel/Elephant Riding	Camping	Canoeing/Kayaking (White Water Grades 1-3)	Caravanning
Catamaran Sailing (inshore)	Clay Pigeon Shooting	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
Elephant Trekking (UK-booked)	Fencing	Fives	Flag Football
Flying as passenger (private/small aircraft/helicopter)	Football/Soccer (practice and training)	Frisbee (recreational)	Golf
Gorilla Trekking (up to 1,000m)	Handball (practice and training)	Highland Games	Horse Riding (no jumping)
Hot Air Ballooning	Indoor Skating (not ice)	Jet Boating	Jet Skiing
Kiting	Korfball	Laser Tag	Low Ropes
Manual labour (Office, clerical, bar/restaurant, music performance/singing, fruit picking (no machinery))	Marathons	Model Flying	Model Sports
Mountain Biking (up to 1,000m)	Netball	Off-road Motorcycling (up to 250cc)	On-road Motorcycling (EU)
On-road Motorcycling (Worldwide)	Orienteering	Petanque	Peteca
Pigeon Racing	Pony Trekking	Pool	Quoits
Rackets	Racquetball	Rafting (White Water Grades 1-3)	Tug of War
Rifle Range	Ringos	River Punting	Roller Blading/Skating (not ice)
Rounders	Rowing (inshore - recreational)	Safari (UK-organised)	Sailing/Yachting (inshore - recreational)

Scuba Diving (not solo, maximum depth 30m)	Segway (supervised, non-competitive)	Snorkelling (inside marked areas and/or with a lifeguard present)	Softball
Squash	Stoolball	Swimming (inside marked areas and/or with lifeguard present)	Swimming with Dolphins (inside marked areas and/or with lifeguard present)
Sydney Harbour Bridge (professionally organised and supervised)	Table Tennis	Tennis	Tenpin Bowling
Theme Parks	Trekking/Mountain Walking/Hiking/Rambling/ Mountaineering (in group, up to 1,000m)	Tubing	Tug of War
Unicycle Riding	Volleyball	Water Parks	Whale Watching (professionally organised)
Working (non-manual)	Yachting (inshore, crewing)	Yoga	

Areas of cover

For Single Trip policies, you will only be covered for the country, or countries, chosen at the time of purchase and as shown on your policy schedule.

For Annual Multi-trip policies, you will be covered for travel to the area of cover as shown under the 'Destination' in your policy schedule. The countries included under each area of cover are shown below. Cover will not be provided if you travel to a country in an area that is higher than the area you have purchased. For example, if you purchase cover for Europe 1, you will not be covered to travel to countries included in Europe 2, Australian/New Zealand, Worldwide excluding USA/Canada/Caribbean or Worldwide.

UK

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

Europe 1

Aland Islands, Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Belgium, Bosnia, Bulgaria, Channel Islands, Corsica, Croatia, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Georgia, Gibraltar, Guernsey, Hungary, Ireland, Italy, Jersey, Latvia, Lithuania, Luxembourg, Macedonia, Moldova, Monaco, Montenegro, Netherlands, Poland, Portugal, Romania, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Vatican City

Europe 2

Cyprus, Greece (including Greek Islands), Iceland, Liechtenstein, Madeira, Malta, Norway, Spain (including Balearic Islands and Canary Islands), Turkey

Australia/New Zealand

Australia, New Zealand

Worldwide excluding USA/Canada/Caribbean

All countries worldwide **excluding** Anguilla, Antigua, Aruba, Bahamas, Barbados, Bermuda, Bonaire, Canada, Cayman Islands, Cuba, Curacao, Dominica, Dominican Republic, French Guiana, Grenada, Guadeloupe, Guatemala, Haiti, Honduras, Jamaica, Leeward Islands, Martinique, Mexico, Montserrat, Netherlands Antilles, Nevis Island, Puerto Rico, St. Barts, St. Kitts, St. Lucia, St. Vincent and the Grenadines, St. Helena, St. Maarten, St. Pierre and Miquelon, Trinidad and Tobago, Turks and Caicos Islands, USA, Virgin Islands (UK and US)

Worldwide

All countries Worldwide

Definitions

The following words have a specific meaning when they are shown in bold throughout this policy.

Accident/Accidentally	A sudden, unexpected event caused by external factors
Close relative	Your partner, parents or legal guardians, children, grandparents, grandchildren, cousins, aunts, uncles, nieces and nephews
Excess	The amount you must pay towards a claim. The excess applies per person, per event and the excess amount is shown under each section within the policy.
Existing medical condition	<ul style="list-style-type: none"> any cancerous, respiratory (including asthma), diabetes, heart or circulatory conditions that you have been diagnosed with in the last 5 years any condition for which you have been prescribed medication, received treatment, attended a consultation (with a medical practitioner or specialist) or hospital (either as an out-patient or in-patient) in the last 2 years any psychological conditions such as stress, anxiety, depressions, or any psychiatric conditions such as eating disorders and drug or

	<p>alcohol abuse that you have been diagnosed with in the last 5 years</p> <p>Or</p> <p>Any condition (either diagnosed or undiagnosed) that you are currently on a waiting list for treatment or investigation</p>
Gadgets	Mobile phones, laptops, computers, tablets, games consoles, drones and smart watches/activity trackers. This includes all accessories associated with these items.
Home	Your usual place of residence in the United Kingdom
Loss of limb(s)	Loss of an arm, hand, leg or foot at, or above, the ankle or wrist joint
Loss of sight	Total and irrecoverable loss of sight in one or both eyes as confirmed by a qualified medical practitioner
Period of insurance	The time that you are covered by this policy. Your policy start and end dates will be shown in your policy schedule.
Permanent total disablement	A disability which prevents you from undertaking any kind of work for at least 12 months and which shows no reasonable prospect of improvement after this period
Personal money	Any money taken on your trip , including cash, pre-paid cards and traveller's cheques
Personal possessions	Items owned by you, including your valuables and gadgets taken with you on your trip . This does not include sports equipment .
Sports equipment	Any equipment taken on your trip which is used in any sport or activity. Including (but not limited to) skis, golf clubs and bats/racquets
Terrorist act	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 or government, committed for political, religious, ideological or similar purposes including the intention to influence any government or to put the public or any section of the public in fear.
Travelling companion	Any person you have booked to travel with but are not listed on the same travel insurance policy
Trip	Journey which takes place during period of insurance For UK trips , has to be at least 2 nights pre booked accommodation
Trip costs	Any of the following costs related to your trip that have been paid or are contracted to be paid: Accommodation, travel (including associated costs such as check-in, baggage and ATOL fees), car hire, kennel/cattery fees, excursions, park tickets, booking fees, and car park bookings

UK	England, Scotland, Wales and Northern Ireland, excluding the Channel Islands and Isle of Man.
Unattended	Items that are not in your full view and you are unable to prevent theft of your property, unless they are in transit and in the care of your transport provider or locked in a safety deposit box in your accommodation. Gadgets and valuables should be kept on you at all times whilst travelling or locked in a safety deposit box in your accommodation.
You/Your	Each Insured person named on the policy schedule
Valuables	Jewellery, watches, any audio/video, photographic or digital equipment (including any accessories), spectacles, precious metals, items made of or containing gold, silver, precious metals or precious/semi-precious stones
War	Any armed international conflict, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power
We/Us/Our	Endurance Worldwide Insurance Limited (the insurer)

Your cover

Cancellation

	Bronze	Silver	Gold
Cover limit	£1,000	£3,000	£5,000
Excess	£100	£75	£0

Important information

For single **trip** policies: This section of cover starts when **you** book the **trip** or purchase **your** policy (whichever is later) and ends when **you** leave **your home** to start **your trip**.

For annual multi **trip** policies: This section of cover starts when **you** book **your trip** or on the start date of **your** policy shown on **your** policy schedule (whichever is later) and ends when **you** leave **your home** to start each **trip**.

You must tell **your** travel provider as soon as **you** know that **you** need to cancel **your trip**. The amount of any claim will be limited to costs that would have applied at the time **you** became aware of the need to cancel **your trip**.

You're covered for

We will pay, up to the limit shown in **your** policy schedule, for **your** portion of any unused, non-refundable **trip costs** that **you** have paid if **you** have to unexpectedly cancel **your trip** before it begins due to one of the following reasons:

1. The death, injury or illness of you, a **close relative**, a **travelling companion** or someone who **you** were planning to stay with

2. **Your** medical practitioner advising against travel due to **your** pregnancy
3. **You or your travelling companion** are called for jury service or as a witness in a court of law
4. **You or your travelling companion** are made redundant
5. **You or your travelling companion's home** is damaged within 7 days of the start of **your trip**, as confirmed by the emergency services or **your** home insurer
6. **Your** passport or visa is stolen within 7 days of the start of **your trip** and **you** are unable to arrange a replacement in time
7. **You or a travelling companion** are a member of the Armed Forces and **your** authorised leave is unexpectedly cancelled

You're not covered for

- a. Anything mentioned in the General Exclusions
- b. Claims for injury or illness where evidence from a medical practitioner confirming it was necessary to cancel the **trip** has not been provided
- c. Any claim related to an **existing medical condition** unless the condition has been declared and accepted in writing
- d. Any claim due to **you** not wanting to travel for whatever reason
- e. Any claim due to **you** not having the correct passport or visa for **your trip**
- f. Failure by **your** travel or accommodation provider to provide the services that **you** had booked
- g. Any **trip costs** (including Air Passenger Duty), which can be recovered elsewhere, such as from an airline or travel provider
- h. Any claim due to pregnancy unless **your** medical practitioner has confirmed that it is unsafe for **you** to travel

Cutting Short Your Trip

	Bronze	Silver	Gold
Cover limit	£1,000	£3,000	£5,000
Excess	£100	£75	£0

Important information

If **you** need to cut short **your trip**, **you** must call our emergency assistance service immediately on +44 20 8057 4418. Claims for unused accommodation will be calculated based on the number of days of **your trip** that have been lost due to **your** early return **home** or where **you** have been admitted to hospital as an in-patient.

You're covered for

1. Unused costs

We will pay, up to the limit shown in **your** policy schedule, for **your** portion of any unused, non-refundable **trip costs** that **you** have paid if **you** have to unexpectedly cut short **your trip**, or if due to injury or illness, **you** are admitted to hospital as an in-patient during **your trip** for more than 24 hours.

2. Additional costs to return home early

We will also pay additional transport costs over and above **your** original return ticket if **you** have to return **home** early. No cover is available if **you** had not originally purchased a return journey **home** or if **you** are able to transfer **your** original return travel ticket.

We will not cover **your** unused original return transport costs if we have paid a claim under either 2. above or covered any additional transport costs under the Emergency Medical Expenses Abroad section.

Cover will be provided due to one of the following reasons:

1. The death, injury or illness of you, a **close relative**, a **travelling companion** or someone who **you** were planning to stay with
2. **You or your travelling companion** are called for jury service or as a witness in a court of law
3. **You or your travelling companion's home** is damaged after **your** departure on **your trip** and **you** have to return **home**, as confirmed by the emergency services
4. **You or a travelling companion** are a member of the Armed Forces and **your** authorised leave is unexpectedly cancelled

You're not covered for

- a. Anything mentioned in the General Exclusions
- b. Claims for injury or illness where evidence from a medical practitioner confirming it was necessary to cut short **your trip** has not been provided
- c. Claims for costs that were not authorised by **our** emergency assistance service before **you** returned **home**.
- d. Any claim related to an **existing medical condition** unless the condition has been declared and accepted in writing
- e. Any claim due to **you** not wanting to remain on **your trip** for whatever reason
- f. Any **trip costs** (including Air Passenger Duty), which can be recovered elsewhere, such as from an airline or travel provider

Emergency Medical Expenses Abroad

Cover limit	Bronze	Silver	Gold
Emergency medical expenses abroad	£5,000,000	£10,000,000	£10,000,000
Hospital benefit	£20 per 24 hrs, max £500	£30 per 24 hrs, max £1,000	£50 per 24 hrs, max £1,500
Emergency dental treatment	£250	£250	£400
Funeral costs abroad or repatriation of remains	£5,000	£5,000	£5,000
Kennel & cattery costs	£500	£500	£500
Excess	£100	£75	£0

The excesses shown will not apply to any claim for hospital benefit.

Important information

This is not private medical insurance. This policy is designed to cover emergency medical treatment which cannot wait until you return home from your trip. If you are admitted to hospital as an in-patient, you must call our emergency assistance service immediately on +44 20 8057 4418. Cover under this section will only apply to trips taken outside of the United Kingdom.

You're covered for

We will pay, up to the limit shown in **your** policy schedule, if **you** are injured, become ill or die whilst on **your trip** outside of the United Kingdom for the following:

- 1. Emergency medical expenses abroad**
 - a. Emergency medical treatment costs
 - b. Emergency dental treatment to relieve pain only
 - c. Medical repatriation costs when arranged or authorised by **our** emergency medical assistance service
- 2. Hospital benefit**
 - a. In the event of a covered claim under 1. above, a set monetary amount paid for each full 24-hour period **you** are hospitalised as an inpatient
- 3. Additional accommodation and travel costs (included within Emergency medical expenses abroad limit above)**
 - a. To get **you** to or from hospital as an outpatient or inpatient, or to attend any follow up appointments
 - b. Additional accommodation costs for of a similar standard that **you** had originally booked if **you** are unable to use **your** original booked accommodation or if it is medically necessary for **you** to extend **your** stay abroad after the date **you** were originally due to return **home**
 - c. For one person to stay with you, or travel out from the United Kingdom to stay with you, where this is medically necessary
- 4. Overseas funeral costs or repatriation of remains**
 - a. If **you** die, either the cost of a funeral outside of the United Kingdom or the cost of returning **your** body or ashes to **your home**
- 5. Kennel & cattery costs**
 - a. Unexpected additional kennel or cattery costs **you** incur if **your** return **home** is delayed by illness or injury

You're not covered for

- a. Anything mentioned in the General Exclusions
- b. Any claim related to an **existing medical condition** unless the condition has been declared and accepted in writing
- c. Costs for inpatient treatment, hospital benefit or additional accommodation and travel costs, unless they have been authorised by **our** emergency medical assistance service
- d. Any costs incurred in the United Kingdom
- e. Any claim where **you** were travelling against medical advice, or would have been had **you** sought it before travelling
- f. Any claim where **you** were travelling specifically to get medical treatment

- g. Any claim where **you** have not taken the recommended medication or vaccinations for **your** destination, or any medication that is prescribed to you
- h. Any treatment that is not a medical emergency and can be delayed until **your** return **home**
- i. Any claim related to pregnancy or childbirth if **you** are more than 28 weeks pregnant
- j. Costs for any elective or cosmetic treatment
- k. Any claim as a result of an insured activity unless the activity is shown on **your** policy schedule as covered

Personal Possessions

Cover limit	Bronze	Silver	Gold
Total cover limit	£750	£1,500	£2,500
Gadgets limit	£250	£500	£750
Single item limit	£200	£300	£500
Valuables limit	£250	£500	£750
Excess	£100	£75	£0

Important information

You must report any loss or theft of **your personal possessions** to a local authority or **your** transport provider within 24 hours. If the loss or theft of **your** possessions occurred whilst they were in the care of an airline, **you** will also need to obtain a Property Irregularity Report (PIR).

A limit will be applied to each single item, pair or set and to all **valuables** that **you** take with **you** on **your trip**. Where **we** cover a claim for **personal possessions**, there may be a deduction for wear and tear based on the age of **your** belongings at the time of making a claim. The amount **we** will deduct is shown below:

Age of property	Clothing	Toiletries & cosmetics	Electronic equipment
0-6 months	5%	25%	5%
6-12 months	10%	50%	10%
1-2 years	15%	50%	20%
2-3 years	20%	70%	30%
3-5 years	30%	80%	40%
5 years +	40%	90%	50%

You're covered for

We will pay, up to the limit shown in **your** policy schedule, if **your personal possessions** are lost, stolen or **accidentally** damaged during **your trip**.

You're not covered for

- a. Anything mentioned in the General Exclusions
- b. Any claim for **unattended personal possessions**
- c. **Valuables** or **gadgets** which are not with **you** or locked in a safety deposit box in **your** accommodation

- d. **Valuables** or **gadgets** left in a vehicle, in a hotel storage room or in checked-in luggage
- e. Dental fittings, medical equipment, hearing aids and contact lenses
- f. **Sports equipment** (cover is available under the optional 'Sports Cover' section)
- g. Anything which is specifically insured by another policy, e.g. mobile phone
- h. Any claim where **you** are not able to evidence the loss/theft and ownership of the item(s) claimed
- i. Any items confiscated or detained by Customs or other officials
- j. Costs for keys (including key fobs) and other associated costs, such as lock replacements
- k. Any claim for **personal money** or loss of passports as these are covered under separate sections of this policy

Baggage Delay

	Bronze	Silver	Gold
Cover limit	£250	£250	£250
Excess	Nil	Nil	Nil

Important information

If **your** baggage is delayed on **your** outward journey, **you** must obtain a Property Irregularity Report (PIR) from the airline confirming how long **your personal possessions** were delayed. If **your personal possessions** become permanently lost, **we** will deduct any amount paid under this section from **your** final claim payment under 'Personal Possessions'.

You're covered for

We will pay, up to the limit shown in **your** policy schedule, towards purchasing essential replacement items if **your personal possessions** are delayed in reaching **you** by at least 12 hours on **your** outward journey from the **UK**.

You're not covered for

- a. Anything mentioned in the General Exclusions

Loss of Passport

	Bronze	Silver	Gold
Cover limit	£200	£200	£400
Excess	£100	£75	£0

You're covered for

We will pay, up to the limit shown in **your** policy schedule, if **your** passport is lost or stolen during **your trip**. **You** will be covered for the cost of purchasing a temporary passport to enable **you** to return **home**, as well as any associated travel and accommodation costs incurred in obtaining **your** temporary passport.

You're not covered for

- a. Anything mentioned in the General Exclusions
- b. Any claim for loss or theft of **your** passport that is not kept with **you** whilst travelling or kept in a locked safe or safety deposit box in **your** accommodation
- c. The cost of purchasing a new permanent replacement passport

Personal Money

	Bronze	Silver	Gold
Total cover limit	£300	£500	£1,000
Cash limit	£150	£250	£500
Excess	£100	£75	£0

Important information

You must report any loss or theft of **personal money** to a local authority or **your** transport provider within 24 hours.

You're covered for

We will pay, up to the limit shown in **your** policy schedule, if **your personal money** is lost or stolen during **your trip**.

You're not covered for

- a. Anything mentioned in the General Exclusions
- b. Any claim for money held on any type of card (including pre-paid currency cards) and uncashed travellers' cheques
- c. Any claim for loss or theft of **your** money that is not kept with **you** whilst travelling or kept in a locked safe or safety deposit box in **your** accommodation
- d. Any claim where **you** are not able to evidence the loss/theft and ownership of the **personal money**

Travel Delay & Abandonment

Cover limit	Bronze	Silver	Gold
Travel delay	£20 per 12 hrs, max £100	£25 per 12 hrs, max £200	£40 per 12 hrs, max £400
Abandonment	£1,000	£3,000	£5,000
Excess (Abandonment only)	£100	£75	£0

You're covered for

We will pay, up to the limit shown in **your** policy schedule, if **your** pre-booked aircraft, ship or train is delayed by more than 12 hours. **We** will provide cover for the following:

1. **Travel delay because of:**
 - a. Bad weather

- b. Technical or mechanical fault
- c. Industrial action
- d. Shortage of crew

2. Abandonment

- a. **You** will be covered for **your** portion of any unused, non-refundable **trip costs** that **you** have paid if **you** decide to abandon **your trip** following a delay on **your** outward journey of more than 12 hours for one of the reasons mentioned in 1. above,

You're not covered for

- a. Anything mentioned in the General Exclusions
- b. Any **trip costs** (including Air Passenger Duty), which can be recovered elsewhere, such as from an airline or travel provider
- c. Any claim for both travel delay and abandonment resulting from the same event
- d. Any claim resulting from industrial action that had been announced prior to purchasing **your** insurance or booking **your trip**, whichever is later
- e. Delays due to airspace closure

Missed Departure and Missed Connection

	Bronze	Silver	Gold
Cover limit	£1,000	£1,000	£1,000
Excess	£100	£75	£0

Important information

For any claim under this section, **you** must provide confirmation from the airline or the shipping/train company stating the reason for the delay or cancellation and, in the event of delay, the length of delay. For connecting transport, **you** must also allow a minimum of 3 hours between the scheduled arrival time and the departure time of **your** connecting transport, unless booked as part of a single itinerary with the same airline.

You're covered for

We will pay, up to the limit shown in **your** policy schedule, for additional transport costs to get **you** to **your** pre-booked final destination if **you** arrive at the departure point too late to start **your trip**. Cover is provided as a result of:

1. Delays to public transport
2. The vehicle **you** are travelling in breaking down
3. The vehicle **you** are travelling in being in an **accident**, or being delayed due to an **accident** involving other vehicles

We will also pay, up to the limit shown in **your** policy schedule, for additional transport costs for **you** to join **your** pre-booked connecting transport, if **your** original pre-booked aircraft, ship or train is cancelled or arrives more than 3 hours later than scheduled, forcing **you** to miss **your** pre-booked aircraft, ship or train. Cover is provided as a result of the following:

1. Bad weather
2. Technical or mechanical fault
3. Industrial action
4. Shortage of crew

You're not covered for

- a. Anything mentioned in the General Exclusions
- b. Any claim resulting from industrial action that had been announced prior to purchasing **your** insurance or booking **your trip**, whichever is later
- c. Missed departures or connections due to airspace closure
- d. Any claim for missed connection where **you** have not allowed at least 3 hours between the scheduled arrival time and the departure time of **your** connecting transport
- e. Any claim for missed departure where **you** have not allowed sufficient time to meet the departure requirements of **your** transport provider

Personal Accident

Cover limit	Bronze	Silver	Gold
Death or loss of limbs/sight (up to 69)	£5,000	£7,500	£15,000
Death or loss of limbs/sight (70+)	£5,000	£5,000	£5,000
Permanent total disablement	£5,000	£7,500	£15,000
Excess	Nil	Nil	Nil

You're covered for

We will pay, up to the limit shown in **your** policy schedule, to **you** or **your** legal representative, if **you** are **accidentally** injured during **your trip** and this injury directly results within 12 months, in **your** death, **your loss of sight**, **your loss of one or both limbs**, or **your permanent total disablement**.

You're not covered for

- a. Anything mentioned in the General Exclusions
- b. Death, **loss of sight**, **loss of one or both limbs**, **permanent total disablement** which occurs more than 12 months after **your** injury
- c. Any claim as a result of an activity unless the activity is shown on **your** policy schedule as covered
- d. Any claim not evidenced by a death certificate or medical report confirming the injury

Personal Liability

	Bronze	Silver	Gold
Cover limit	£2,000,000	£2,000,000	£2,000,000
Excess	£100	£75	£0

Important information

If **you** need to make a claim under this section, **you** must contact **us** as soon as possible and prior to agreeing to any costs.

You're covered for

We will pay, up to the limit shown in **your** policy schedule, for costs **you** become legally liable for during **your trip** due to an **accident** that causes death or injury to any person, or **accidental** damage to or loss of property which is not owned by an insured person, a relative or a **travelling companion**. This cover also includes reasonable and necessary legal costs incurred by **you** in relation to the **accident**.

You're not covered for

- a. Anything mentioned in the General Exclusions
- b. Any claim for death or injury of a relative or **travelling companion**
- c. Any claim for damage to or loss of property that is owned by you, a relative or a **travelling companion**
- d. Any claim as a result of **you** controlling or owning any animal
- e. Any claim resulting from **your** use or ownership of any aircraft, mechanically propelled vehicle
- e. Any claim as a result of an insured activity unless the activity is shown on **your** policy schedule as covered

Mugging

	Bronze	Silver	Gold
Cover limit	£250	£250	£250
Excess	Nil	Nil	Nil

You're covered for

We will pay, up to the limit shown in **your** policy schedule, if **you** are the victim of a mugging during **your trip**. This benefit will be paid in addition to any valid claim under 'Emergency Medical Expenses Abroad', 'Personal Possessions' or 'Personal Money' as a result of the mugging.

You're not covered for

- a. Anything mentioned in the General Exclusions
- b. Any claims where **you** have not reported the mugging to the local police or appropriate authority and/or cannot provide confirmation that the mugging was reported

Catastrophe

	Bronze	Silver	Gold
Cover limit	£750	£750	£750
Excess	£100	£75	£0

Important information

For any claim under this section, **you** will need to provide confirmation from **your** original accommodation provider that **you** were unable to stay in **your** pre-booked accommodation and the reason why.

You're covered for

We will pay, up to the limit shown in **your** policy schedule, for extra travel and accommodation costs if **you** are forced to move from **your** pre-booked accommodation during **your trip** because of flood, avalanche, storm, earthquake or fire.

You're not covered for

- Anything mentioned in the General Exclusions
- Any unused **trip costs** or costs recoverable from any other source

Legal Expenses

	Bronze	Silver	Gold
Cover limit per policy	£60,000	£60,000	£100,000
Excess	£100	£75	£0

Important information

Before you incur any legal costs you must contact us on +44 333 051 0468. We will have complete control over the appointment of a lawyer and legal proceedings. You must follow the advice of our legal representatives and provide us with any information that we ask for.

You're covered for

We will pay, up to the limit shown in **your** policy schedule, for legal costs to help **you** claim for damages or compensation from a third party for injury or death occurring whilst on **your trip**.

You're not covered for

- Anything mentioned in the General Exclusions
- Costs to pursue a claim against us, **our** agents, anyone else insured under this policy, a relative or any carrier or tour operator
- Any costs incurred prior to **our** agreement to proceed with legal action
- Legal action where **we** believe there is not a reasonable chance of success
- Any costs which are insured by any other insurance policy

Optional upgrades

The following sections of cover are optional and are only included if shown as covered on your policy schedule and the appropriate additional premium has been paid.

Sports Cover

Cover limit	Bronze	Silver	Gold
Sports equipment (own)	£500	£500	£750
Sports equipment (hired)	£150	£150	£250
Ski pack	£300	£300	£500
Piste closure	£30 per day, max £300	£30 per day, max £300	£50 per day, max £500
Avalanche delay	£200	£200	£500
Excess	£100	£75	£0

Important information

You must report any loss or theft of **your sports equipment** to a local authority or **your** transport provider within 24 hours. If the loss or theft of **your** equipment occurred whilst they were in the care of an airline, **you** will also need to obtain a Property Irregularity Report (PIR).

Where **we** cover a claim for loss or damage to **your** own **sports equipment**, there may be a deduction for wear and tear based on the age of **your** equipment at the time of making a claim. The amount **we** will deduct is shown below:

Age of property	Sports equipment
0-6 months	5%
6-12 months	10%
1-2 years	20%
2-3 years	40%
3-5 years	60%
5 years +	80%

You're covered for

We will pay, up to the limit shown in **your** policy schedule, for the following:

1. Sports equipment (own)

The cost of replacing (subject to wear and tear) or repairing **your** own **sports equipment** if it is lost, stolen or damaged during **your trip**.

2. Sports equipment (hired)

The cost of hiring replacement **sports equipment** if **yours** is lost, stolen or damaged during **your trip**, or if it delayed by more than 12 hours after arrival at **your** destination.

3. Ski pack

If **you** cannot participate in **your** sport due to injury or illness, the cost of any hired **sports equipment**, ski school lift fees and ski passes.

4. Piste closure

A benefit per day if during **your trip**, the pistes and ski lifts in **your** resort are closed for more than 24 hours due to lack of snow or adverse weather.

5. Avalanche delay

Additional travel and accommodation costs incurred to get to **your** pre-booked destination if **your** arrival in or departure from **your** resort is delayed by avalanche.

You're not covered for

- a. Anything mentioned in the General Exclusions
- b. Any claim for **sports equipment** that is left **unattended** or not stored in recommended areas
- c. Any claim where **you** are not able to evidence the loss/theft and ownership of the item(s) claimed
- d. Any claim as a result of injury or illness where **you** have not provided medical evidence to support **your** claim
- e. Any claim due to lack of snow or bad weather where these are known at the time of purchasing this insurance

Motorcycle Cover

Cover limit	Bronze	Silver	Gold
A1	£500	£1,000	£1,500
A2	£250	£500	£750
A3	£500	£1,000	£1,500
A4	£500	£1,000	£1,500
A5	£100,000	£250,000	£400,000
A6	£1,000	£2,000	£3,000
A7	£150	£150	£150
Excess	£100	£75	£0

Important information

This policy is a travel insurance policy and not a motorcycle insurance policy. This policy will not cover costs to transport your motorcycle to a garage or the cost of any spare parts or repairs.

You're covered for

We will pay, up to the limit shown in **your** policy schedule, for the following:

A1 - If you cannot use your motorcycle for more than 8 hours

The cost of hiring a replacement motorcycle, or the cost of second-class rail travel if **you** wish to continue **your trip**.

A2 - If your motorcycle cannot be repaired prior to your return home

The additional cost of economy airfares, or second-class rail travel, or the cost or hiring a vehicle equivalent to or smaller than **your** own to enable **you** to return **home** as planned, if **your** motorcycle was damaged in an **accident** or fire, suffered mechanical failure, or was stolen during the **trip**, and could not be repaired or found before **you** were due to return **home**.

A3 - If the only qualified or competent rider is taken ill, dies, or is unfit or unable to ride

The additional cost of second-class rail travel if **you** want to continue **your trip**; or

The additional cost of returning **home** by economy airfares or second-class rail travel; or

The additional travel and hotel bed & breakfast expenses for one person to travel to **you** and bring the passengers **home**.

Please note that **you** can only claim for one of the above options and cover will only be provided either under this section or the Emergency Medical Expenses Abroad section.

A4 - If you need to collect your motorcycle after you have returned home

Additional travel and accommodation costs for one person to collect **your** motorcycle when it is repaired or recovered, as well as additional costs for motorcycle storage charges, if **you** become ill or injured during **your trip** and have to return **home** without **your** motorcycle or if **your** motorcycle was damaged in an **accident** or fire, suffered mechanical failure, or was stolen during the **trip**, and could not be repaired or found before **you** were due to return **home**.

A5 - If you are injured while participating in a track event (This section is only applicable when you have selected track event as an activity and it is shown on your policy schedule as covered)

Costs for emergency medical treatment, including costs to transport **you** to a public medical facility, if **you** are injured while participating in a track event during **your trip**.

A6 - If your motorcycle clothing is lost, stolen or accidentally damaged

The cost of replacing (subject to wear and tear) **your** motorcycle clothing if it is lost, stolen or damaged during **your trip**. The amount that **we** will deduct for wear and tear will be based on the age of **your** clothing at the time of making a claim. The amount **we** will deduct is shown below:

Age of property	Motorcycle clothing
0-6 months	5%
6-12 months	10%
1-2 years	20%
2-3 years	35%
3-5 years	45%
5 years +	60%

You're not covered for

- a. Anything mentioned in the General Exclusions
- b. Costs for hiring a motorcycle that has a larger engine size than **your** own
- c. Costs for additional fuel
- d. Any claim due to breakdown of **your** motorcycle if it has not been serviced in accordance with the manufacturer's instructions, if it has not been maintained in a roadworthy condition or if the breakdown was caused by a recurring electrical or mechanical fault
- e. Any costs for spare parts and/or repairs
- f. Any claim for additional costs where **you** cannot provide supporting evidence showing the costs incurred
- g. Any claim for costs where **you** cannot provide supporting evidence from the local garage and/or police confirming the damage, loss or theft
- h. Taking part in a track day or event if it is not shown as covered on **your** policy schedule and if **you** have not paid the additional premium to cover this activity
- i. Any medical or treatment costs incurred in the United Kingdom
- j. Any claim if **you** do not hold a valid **UK** driving licence which covers the use of **your** motorcycle
- k. Motorcycle clothing left **unattended**

General conditions

The following conditions apply to all sections of **your** policy and **you** must comply with these. If **you** don't, **we** may not cover **your** claim and **your** policy may be invalid.

1. When taking out **your** policy, **you** must answer all questions honestly and to the best of **your** knowledge. **You** must also update **us** during **your period of insurance** should any of **your** circumstances change, such as a change in health.
2. If **you** deliberately do not answer all questions honestly, **we** can treat the policy as if it never existed. This means **you** must repay **us** any amounts **we** have paid under the policy and **we** will keep the policy premium.
3. If **you** do not answer all questions honestly, but not deliberately, **we** can do one of the following:
 - a. **We** can avoid the policy as shown in 2. above; or
 - b. **We** can allow the policy to continue, as if **you** had given **us** honest answers when **you** took out the policy; or
 - c. If **we** would have charged a higher premium, the amount **we** will pay towards a claim will be limited to the percentage that the premium paid is compared to the premium **we** would have charged. For example, if the premium **you** paid is 80% of the premium **we** would have charged, **we** will only pay 80% of **your** claim.
4. **You** will only be covered if **you** pay **your** premium. If **we** cannot collect **your** premium, **your** policy will not be valid.
5. Unless **you** purchased an **excess** waiver, **you** will have to pay an **excess** as shown in **your** policy schedule. The **excess** is payable per person, per incident claimed.
6. **You** must take all reasonable steps to minimise or avoid any claim and act at all times as if **you** are not insured.

7. **You** must assist **us** in obtaining all necessary information to handle **your** claim or to pursue a recovery against a third party.
8. **We** will not provide cover, be liable to pay any claim or provide any benefit under this policy if it would expose **us** to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
9. **You** must not admit liability, make any payment or agree to make any payment without our prior authorisation.
10. If **you** have any other insurance which covers the same loss, **we** will not pay more than our share of **your** claim.
11. **You** must not attempt to exaggerate or make a fraudulent claim. If **your** claim is found to be fraudulent in any way, **we** will keep any premium **you** have paid and **we** may:
 - a. reject **your** claim; and
 - b. require **you** to repay any amounts **we** paid after the date of the exaggerated or fraudulent claim; and
 - c. cancel **your** policy from the date of the fraudulent act; and
 - d. inform the police or other authorities.

General exclusions

We will not pay any claim under this policy due to:

1. **War or terrorist act.** This will not apply to the Emergency Medical Expenses Abroad and Personal Accident sections.
2. **You** travelling against the advice of any local government authority or official body, such as the Foreign, Commonwealth and Development Office (FCDO).
3. Anything **you** knew about, or should reasonably have known about, when **you** book **your trip** or purchase this policy (whichever is later)
4. **You** being under the influence of alcohol or drugs, or any medical incident resulting from any alcohol or drug dependency or abuse. **We** do not expect **you** to avoid alcohol on **your trip**, but **we** will not cover any claim where, in the opinion of a medical practitioner or local authority (e.g. the police), the level of alcohol **you** consumed impaired **your** judgment and was a contributory factor in causing **your** claim.
5. An **existing medical condition** unless the condition has been declared and accepted in writing.
6. **You** deliberately putting yourself at risk, unless **you** were trying to save someone's life. This would include (but not limited to) deliberately injuring yourself or making yourself ill and jumping or moving on the outside of buildings, such as balconies.
7. **Your** suicide or attempted suicide.
8. You, or anyone causing a claim to be made, committing any illegal or criminal act.
9. Closure of airspace or the withdrawal of aircraft, ships or trains on the orders of an appropriate transport authority in any country, such as the Civil Aviation Authority.