



**Travel Insurance policy
wording**

How to contact us

Before your trip

If **you** want to make a change to **your** policy call 01376 809 193 Monday - Friday 8:30am - 6pm and Saturday 8:30am - 4pm.

If **you** need to cancel **your trip** **you** can:

- make a claim online at anytime <https://uk.claims.axa.travel/>, or
- call 0330 678 3436 Monday to Friday between 9am and 5pm

Remember to look at the 'Making a claim' section for information on the claims evidence **you** may be asked for.

During your trip

In an emergency **you** should contact the local emergency services straight away.

If **you** need medical help while abroad, or if **you** are in hospital, contact **our** Medical Assistance Service as soon as possible on +44 (0)330 678 3439.

If you want to **cut short your trip** contact **our** Medical Assistance Service on +44 (0)330 678 3439.

Our Medical Assistance Service is always available. Just tell them **you** have a Holidayinsurance.com Policy and quote **your** policy number.

Our team will:

- make sure **you** are receiving appropriate treatment in a safe facility,
- help make arrangements if **you** need medical help while abroad,
- arrange for **you** to come back home if **we agree it is medically necessary**,
- help if **you** need to **cut short your trip**.

The cost of bringing **you home** and **your** medical costs are only covered in full if **your** claim is covered.

If **you** want to extend **your trip** or check **your** cover, contact 01376 809 193.

After your trip

If **you** have costs **you** want to claim for, **you** can:

- make a claim online at anytime <https://uk.claims.axa.travel/>, or
- call 0330 678 3436 Monday to Friday between 9am and 5pm.

Remember to look at the 'Making a claim' section for information on the claims evidence **you** may be asked for.

If **you** want to make a complaint about:

- the sale of **your** policy call 01376 809 193 or email enquiries@holidayinsurance.com
- a claim call 0330 678 3436 or email claimcomplaints@axa-assistance.co.uk

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Table of benefits

Table of Benefits

We will pay you up to (each trip /each insured person)			
	Bronze	Silver	Gold
The excess is paid by each person for each incident. It is limited to two excess amounts if more than one insured person is claiming, for each trip . * No excess is applicable for sections marked.			
Excess	£125	£100	£75
Section 1 – Cancelling or cutting short your trip			
Cancelling or cutting short your trip	£2,000	£3,000	£5,000
Section 2 – Medical emergency and repatriation expenses			
Medical emergency and repatriation expenses (costs to bring you home)	£10,000,000	£10,000,000	£10,000,000
Emergency dental	£200	£300	£500
Hospital benefit (total)*	£400	£600	£800
Hospital benefit (for each day) *	£20	£30	£40
Meal expenses (for each day) *	£10	£10	£10
Section 3 – Disruption or delay to travel plans			
Missed departure	£500	£750	£1,000
Delayed arrival benefit (total) *	£200	£300	£400
Delayed arrival benefit (after 6 hours and for each 12 hours after that) *	£20	£30	£40
Delayed arrival unused travel and accommodation costs (after 6 hours) *	£200	£300	£500
Travel disruption	£2,000	£3,000	£5,000
Section 4 - Personal belongings and money			
Baggage **	£1,000	£1,500	£2,500
Single article limit (for each single / pair / set of)	£200	£300	£500
Valuables ** (within baggage limit)	£350	£500	£750
Delayed baggage (after 12 hours) (if the loss is permanent this will be taken off any related baggage claim you make) *	£100	£200	£300
Replacement personal money and important documents	£150	£300	£400
Cash	£150	£200	£300
Cash under 16 *	£50	£50	£50
Travel and accommodation costs to replace important documents	£250	£500	£750
Section 5 - Legal and liability			
Legal expenses and assistance* (the maximum we will pay is double this amount if the policy covers two or more people)	£25,000	£25,000	£25,000
Personal liability	£2,000,000	£2,000,000	£2,000,000
Section 6 – Personal accident			
Death (age 16 – 64) *	£15,000	£15,000	£15,000
Death (age 15 and under and 65 and over) *	£2,000	£2,000	£2,000
Loss of limbs and / or loss of sight (age 64 and under) *	£15,000	£15,000	£15,000
Loss of limbs and / or loss of sight (age 65 and over) *	No cover	No cover	No cover
Permanent total disablement (age 64 and under) *	£15,000	£15,000	£15,000
Permanent total disablement (age 65 and over) *	No cover	No cover	No cover
Section 7 – Winter Sports (this section is optional, if you have purchased this cover it will be shown on your policy certificate)			
Ski equipment (owned) **	£500	£750	£1,000
Ski equipment (hired)	£200	£300	£400
Single article limit (for each single / pair / set of)	£200	£300	£400
Hire of ski equipment (total) *	£200	£300	£400
Hire of ski equipment (for each day) *	£20	£30	£40
Ski pack * (total)	£300	£400	£500
Ski pack * (for each day)	£30	£40	£50
Avalanche and landslide (total) *	£300	£400	£500
Avalanche and landslide (for each day) *	£30	£40	£50

Table of benefits

	Bronze	Silver	Gold
Piste closure (total) *	£300	£400	£500
Piste closure (for each day) *	£30	£40	£50
Section 8 – Cruise cover (this section is optional, your policy certificate will show if you have bought this)			
Missed departure	£500	£750	£1,000
Missed port of call (total) *	£125	£250	£500
Missed port of call (each day) *	£25	£50	£100
Confined to your cabin (total) *	No cover	£500	£1,000
Confined to your cabin (each day) *	No cover	£20	£20
Unused excursions *	£300	£500	£750
Additional baggage **	£2,500	£3,000	£3,500
Single article limit (for each single / pair / set of)	£400	£500	£750
Additional valuables ** (within baggage limit)	£500	£750	£1,000
Section 9 – Golf cover (this section is optional, your policy certificate will show if you have bought this)			
Accidental loss, theft or damage of Golf Equipment **	£1,000	£1,500	£2,000
Single article limit (for each single / pair / set of)	£250	£375	£500
Hire of Golf Equipment (total) *	£250	£400	£500
Hire of Golf Equipment (each day) *	£25	£40	£50
Unused Green Fees (total) *	£250	£400	£500
Unused Green Fees (each day) *	£25	£40	£50

**Claims settled on a new for old basis

Introduction

This is **your** travel insurance policy. It contains details of what **we** cover, what **we** don't cover and the conditions each **insured person** needs to meet. **We** will deal with all claims on the basis of this policy.

The policy includes all the areas **we** cover. **Your** policy certificate shows what specific cover **you** have bought. For example, annual multi trip or single trip, or if **you** bought extra covers like winter sports cover. **You** should read all the sections of this policy relating to the covers **you** have bought.

The policy certificate is part of the policy. The certificate will tell **you** what type of policy it is, a summary of the cover, any extras **you** have chosen, the **insurance period** and how much **you** have paid.

This policy is active once **you** have paid **your** premium and **we** will provide insurance in line with the sections of **your** policy as set out in **your** policy certificate.

If **you** need to make any changes to the details in **your** policy certificate, **you** should contact **us** as soon as possible. **We** will then tell **you** if **we** can make those changes and if **you** need to pay extra to do so.

About your policy wording

If **you** have any questions about **your** cover, **you** can call **us** on the number listed in the 'Important telephone numbers and email addresses' section. Please make sure **you** have **your** policy number when **you** call.

It is important **you**:

- read **your** policy wording and make sure **you** are covered for the sort of losses or incidents **you** think might happen, or that **you** might want to make a claim for,
- make sure that **you** understand what **your** policy does not cover, and
- understand any conditions of **your** policy because if **you** do not meet these conditions it may affect any claim **you** make.

Remember, no policy covers everything. For example **we** do not cover things such as:

- **Pre-existing medical conditions** as described in the 'Important conditions relating to health' section (unless **you** have contacted **us** and **we** have accepted in writing).
 - If **you** do not declare any **pre-existing medical conditions** **we** may refuse to deal with **your** claim or reduce the amount of any relevant claims, even if a claim is not related to a **pre-existing medical condition(s)** **you** did not tell **us** about.
- Any losses that **we** **have** not specifically listed in the policy.
- Circumstances or an event **you** are looking to claim for, that **you** knew about before **you** bought this policy.
- Any **trip** that had already started when **you** bought this policy.
- Any losses which happen outside of a valid **trip** (except of 'Section 1 – Cancelling or cutting short a trip', see the definition of **'insurance period'** for full details).
- **Your** policy only covers people who are permanently resident in the **UK** and registered with a **UK** GP.

This policy is designed to cover **your** entire **trip**. The policy will need to cover the date that **your trip** begins until the date **you** return to the **UK** including the dates **you** are travelling.

The things which are not covered by **your** policy are set out:

- in the 'General exclusions applying to your policy' section, and
- under the heading 'What we do not cover' in each section.

If **we** do not state that something is covered, **you** should assume that it is not covered.

Words with special meanings

In **your** policy, certain words are in **bold**. These words have special meanings which are defined below.

Accident(s)/Accidental

A physical injury caused by something which was sudden, unexpected, external and visible. This includes injury caused by exposure to **bad weather**.

Bad weather

Any of the following where a weather warning has been issued:

- cyclone,
- flood,
- fog,
- hail,
- hurricane,
- rain
- sleet,
- snow,
- thunder or lightning storm,
- tornado,
- tropical storm,
- wind.

Baggage

Any items which belong to **you** which are worn, used or carried by **you** during a **trip** (but excluding **valuables**, **ski equipment**, personal **money** and **important documents**)

Catastrophe

If **you** cannot use **your** booked accommodation because of:

- avalanche,
- earthquake,
- explosion,
- fire,
- flood,
- hurricane,
- landslide,
- outbreak of food poisoning,
- storm,
- tsunami,
- volcanic eruption and/or volcanic ash clouds.

Close relative

Your mother, father, sister, brother, fiancé(e), wife, husband, civil partner, domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, step parent, step child, step sibling, aunt, uncle, niece, nephew, cousin, next of kin, **your** guardian, anyone who **you** are a guardian for or anyone **you** have power of attorney for.

Colleague

An associate in the same employment as **you** in the **UK**, whose absence from work means it is necessary for **you** to stay in or return to the **UK**.

Cruise

A **trip** by boat of more than one night, where **your** transport and accommodation is on an ocean/river going passenger ship, liner or cruiser.

Cut short/Cutting short

This means either:

- you** end the **trip** after **you** leave **your home** by directly returning early to **your home**, or
- for more than 24 hours **you** are in a hospital outside **your home area** as an in-patient, or **you** are confined to **your** accommodation abroad because of **personal quarantine**.

We will calculate claims on the number of nights of **your trip you** missed because of **your** early return or the number of nights **you** were in hospital, quarantined or confined to **your** accommodation.

About your policy

We will only pay claims under part b) for the ill/injured/quarantined/confined **insured person**. However, if **we** or **our** Medical Assistance Service agree to another **insured person** staying with **you** (including any children travelling with them), **we** will also pay for that **insured person's** share of any unused travel and accommodation costs and expenses they have not used because they stayed with **you**.

Cyber attack

The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure, including a Malware, Ransomware or Hacking attack.

Malware example: a virus hidden in an email attachment which when opened downloads the virus to the device and / or network.

Ransomware example: a virus encrypts files and the attacker demands money to unencrypt them.

Hacking example: unauthorised access to a system.

Excess

The amount **you** pay when **you** make a claim, as set out in the [Table of Benefits](#).

This is per person per incident, if more than one **insured person** is claiming the most **you** will pay is two **excess** amounts, per **trip**.

You won't have to pay an **excess** if **your** medical expenses are reduced by using a Reciprocal Health Arrangement, any other scheme with another country or private medical insurance.

Gadget(s)

- Bluetooth headsets,
- Camera lenses,
- Camera's,
- CD/DVD players,
- e-Readers,
- Go Pro's
- Handheld games / games consoles,
- Head / earphones / ear buds,
- i-Pads,
- i-Phones,
- Laptops,
- Mobile / smart phones,
- MP3 Players,
- PDA's,
- Satellite navigation devices,
- Smartwatches or health and fitness tracker
- Tablets,
- Video cameras.

Gadget accessories

Items used with **your gadget**. This includes chargers, carrying cases, headphones, hands-free mounting kits and USB cables.

Golf Equipment

Golf clubs, golf balls, golf bag, golf shoes and non-motorised trolley.

Home

Your permanent **UK** residence.

Home area

The **UK** excluding Channel Islands and Isle of Man.

Important documents

Passport, travel tickets, visas, travel permits, bio-metric card and driving licence.

Insurance period

For annual multi trip cover:

- The 12-month period as set out in the policy certificate.
- During this period the policy covers any **trip** that is no longer than:
 - Bronze – 22 days,
 - Silver – 31 days,
 - Gold – 45 days.

About your policy

- Cover under Section 1 – Cancelling or cutting short a trip will start from the date shown in the policy certificate or the booking of any **trip** (whichever is the latest date).

For single trip cover:

- The period of the **trip** until the **trip** ends, as long as the **trip** isn't longer than the period shown in the policy certificate.
- Cover under Section 1 – Cancelling or cutting short a trip starts from the time **you** pay the premium.
- **Your** policy will end if **we** have paid for **you** to **cut short your trip**.

For all policies:

- Cover for all other sections applies for the length of each **trip**.
- **We** automatically extend this if:
 - **you** have an unavoidable delay returning to **your home area** because of an event covered by this policy, and
 - have accepted the alternatives offered, and
 - don't intentionally delay **your** return.

Insured person/You/Your

Each person travelling on a **trip** who is named in the policy certificate.

Insurer

The service provider, arranged by Inter Partner Assistance S.A.

Lawyer

The legal representative or other appropriately qualified person acting for **you**.

You have the right to choose the lawyer acting for **you** in the following circumstances:

- a) Where **you** need to go to court to pursue **your** claim.
- b) If there is any conflict of interest or dispute over the claim settlement.

Loss of limb

This means either:

- a) an entire hand or foot has been permanently cut off, or
- b) an entire hand or foot can no longer be used and this is permanent.

Loss of sight

A permanent inability to see:

- a) in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or
- b) In one eye: if, after correction, the ability to see is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

Medical condition

Any disease, illness or injury.

Medical practitioner

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

Package

The pre-arranged combination of at least two of the following services listed below that:

- are sold or offered for sale for one total price, and
 - cover a period of more than 24 hours, or
 - includes overnight accommodation:
- a) Transport
 - b) Accommodation

About your policy

- c) Other tourist services (such as car hire or airport parking) which form a significant portion of the package as more fully described under The Package Travel and Linked Travel Arrangements Regulations 2018.

Pandemic

An epidemic that is recognised by the World Health Organization (WHO) or an official government authority in **your home area** or country **you** are travelling to or from.

Permanent Total Disablement

A permanent condition which is likely to continue for the rest of **your** life which:

- prevents **you** from carrying out any paid work, and
- is supported by medical evidence, and
- has been certified by a registered **medical practitioner**.

Our Chief Medical Officer needs to be reasonably satisfied by all the above.

Personal money

Travellers' and other cheques, event and entertainment tickets and pre-paid vouchers.

Personal quarantine

A period of time where **you** are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent disease from spreading.

Pre-existing medical condition

1. Any of the **medical conditions** listed below **you** have ever:
 - suffered from, or
 - received medical advice or treatment for (this includes surgery, tests, investigations by **your** doctor / consultant / specialist), or
 - been prescribed drugs or medication for.
 - a) Any cancer condition,
 - b) Any heart-related or blood circulatory condition (including high blood pressure and high cholesterol)
 - c) Any diabetic condition
 - d) Any neurological condition
 - e) Any breathing condition,
 - f) Any renal, kidney or liver condition
 - g) Any psychiatric or psychological condition (including anxiety, stress and depression)
2. Any other **medical condition** which in the last 12 months:
 - **you** have been prescribed medication for, or
 - **you** have received or are waiting to receive treatment for (this includes surgery, tests, or investigations).

Pregnancy complication(s)

- Any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date,
- ectopic pregnancy,
- gestational diabetes,
- gestational hypertension,
- hyperemesis gravidarum,
- miscarriage,
- molar pregnancy,
- placenta praevia,
- placental abruption,
- post-partum haemorrhage,
- pre-eclampsia,
- retained placenta membrane,
- stillbirths,
- termination for medical reasons,
- toxemia.

Pre-paid charges

Costs **you** have paid before **you** travel, or are obliged to pay for, including but not limited to the following:

About your policy

- Airport accommodation,
- Airport lounge access,
- Car hire,
- Car parking,
- Excursions,
- Hired sports equipment,
- Kennel and cattery fees,
- Ski school fees, lift passes and hired **ski equipment** will only be covered provided **you** have purchased the additional Winter Sports section
- Green fees and hired **golf equipment** are only covered if **you** have bought purchased the additional Golf cover.

We will only cover the costs associated with a sport or activity if **your** policy covers **you** for that sport or activity.

Public transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.

Redundancy

Unemployment caused by losing permanent paid employment (except voluntary redundancy). This only applies if **you**, or **your travelling companion** had no reason to suspect that **you** would be made redundant when the policy was bought.

Regional quarantine

Any period of restricted movement or isolation, including national lockdowns, within **your home area** or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

Ski equipment

Skis (including bindings), ski boots, ski poles and snow boards.

Ski pack

Ski school fees, lift passes and hired **ski equipment**.

Sports equipment

Items that are usually worn, carried, used or held to take part in a recognised sport or activity. **We** only cover these items if **your** policy covers **you** to take part in the sport or activity.

Terrorism

Any person or group that carries out any of the following acts, for any of the following purposes:

Acts

- Actual or threatened use of force or violence against persons or property.
- Carrying out an act that is dangerous to human life or property.
- Carrying out an act that interferes with or disrupts an electronic or communications system.

Purposes

- The intent or effect seems to be to intimidate a government or business, or force them into an action, or to disrupt any part of the economy.
- The intent or effect seems to be to cause alarm, fright, fear of danger, concerns about public safety in one or more distinct segments of the general public, or to intimidate or coerce them.
- The intent or effect seems to be to advance political, ideological, religious or cultural objectives, or to show support for (or opposition to) a philosophy, ideology, religion or culture.

Travelling companion

Any person **you** are travelling with or staying with or have arranged to travel or stay with. This person does not have to be insured by **your** policy.

Trip(s)

The period of time spent away from **your home** on pre-booked business or leisure travel.

For single **trip** cover: the period of the **trip** until the **trip** ends, as long as it isn't longer than the period shown in the policy certificate.

About your policy

For annual multi trip cover:

- The **trip** must not be longer than:
 - Bronze – 22 days,
 - Silver – 31 days,
 - Gold – 45 days.
- If any **trip** is longer than the maximum number of days this policy will not cover the extra days.
- **Your** policy is valid for **UK** travel where **you** have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home**.

All policies: **trips** outside of the **UK** must start and end in **your home area**.

UK

England, Wales, Scotland, Northern Ireland, Isle of Man and Channel Islands.

Unattended

When **you** cannot fully see **your** property or vehicle, and so **you** are not able to stop anyone unauthorised from interfering with them.

Valuables

This list including any associated equipment:

- binoculars,
- cameras and camcorders, (analogue cameras only and excludes digital cameras which are defined as **Gadgets** and not as valuables),
- drones
- jewellery,
- telecommunications equipment (excluding mobile phones),
- telescopes,
- watches (manual or automatic movement watches only, and excludes smartwatches and fitness trackers which are defined as **gadgets** and not as valuables).

War

Acts of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, **terrorism**, rebellion, revolution, insurrection, civil commotion, civil unrest that resembles or is an uprising, military or seizure of power, nuclear, chemical or biological attack.

We / Us / Our

Inter Partner Assistance S.A.

You / Your / Yourself

See the definition of **insured person**.

About your insurance contract

Your policy is a legal contract between **you** and **us**.

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, unless **you** and **we** have agreed otherwise, **your** policy will be governed by the law of England and Wales.

The insurer

HolidayInsurance.com Travel Insurance is underwritten by Inter Partner Assistance S.A.

Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event **we** cannot meet **our** obligations to **you**, **you** may be entitled to compensation from the scheme. This depends on the type of insurance and the circumstances of the claim. **You** can find more information on the compensation scheme arrangements from the FSCS. Contact them at www.fscs.org.uk or call them on 0207 741 4100.

Cancelling your policy

You are free to cancel this policy at any time by contacting **us**:

Email: enquiries@holidayinsurance.com

Phone: 01376 809 193

Post: Holidayinsurance.com, Digital House, Threshelfords Business Centre, Feering, Kelvedon, Colchester, Essex CO5 9SE

Single trip policies:

- If **you** cancel within 14 days of when **you** purchased the policy or the date **you** get the policy documents, **we** will give you a full refund as long as **you** have not travelled, no claim has been made and **you** do not intend to make a claim.
- If **you** cancel more than 14 days after getting the documents, **we** will refund 50% of the premium paid, if **you**:
 - have not travelled, and
 - have not made a claim, and
 - do not intend to make a claim.

Annual multi trip policies:

- If **you** cancel within 14 days of when **you** purchased the policy, the date **your** policy renewed or the date **you** get the policy documents **we** will give you a full refund if **you** have not travelled, no claim has been made, and **you** do not intend to make a claim.
- If **you** cancel after more than 14 days, **we** will refund a portion of the premium depending on how many complete months are left on **your** policy, as long as **you**:
 - are not on a **trip** at the time the policy is cancelled, and
 - have not made a claim, and
 - do not intend to make a claim.

We have the right to cancel the policy by providing 14 days notice by registered post to **your** last known address for the following reasons:

- a) If **you** make a fraudulent claim.
- b) If **you** are or have been involved with criminal or unlawful activities.
- c) If any policy in **your** name is added to the Insurance Fraud Register.
- d) If **you** use threatening or abusive behaviour or language towards **our** staff or suppliers.

If **we** cancel the policy for one of these reasons, **we** will not refund **you** any of the cost of **your** insurance policy.

Our part of the insurance contract is as follows

We provide the cover set out in **your** policy wording.

Length of policy

This policy lasts for a period of 12 months, or if it is for a single trip – please see **your** policy certificate for **your** cover dates.

About your policy

Automatic renewals on annual multi trip policies

When **you** buy this policy **we** set up a continuous payment authority. This means **we** are authorised to automatically renew **your** policy and take renewal payments from **your** account every year, even if **your** card has expired. **We** have this authority until **you** tell **us** to stop.

We will contact **you** at least 30 days before the end of **your insurance period**. If **you** still meet **our** eligibility criteria, **we** will seek to automatically renew **your** policy, including any optional covers **you** have chosen. **We** will use the latest details **you** provided to **us**.

We will also send **you** a renewal invitation which **you** should check to make sure all **your** details are still correct and relevant. **Your** renewal invitation will have information on how **you** can make changes to **your** details or tell **us** if **you** do not want to renew **your** insurance before **your** renewal date.

How to opt-out of automatic renewals

Contact **us** after **you** have bought this the policy.

Email: enquiries@holidayinsurance.com

Phone: 01376 809 193

Post: Holidayinsurance.com, Digital House, Threshelfords Business Centre, Feering, Kelvedon, Colchester, Essex CO5 9SE

Non-payment of premiums

If **we** have not be able to take a premium payment **we** will contact **you** in writing to ask **you** to pay within 7 days. If **we** do not get payment by this date **we** will write to **you** again to tell **you** that **we** have still not got **your** payment and **we** will give **you** another 7 days to pay. If **we** still have not got **your** payment by that date **we** will cancel the policy with immediately effect and tell **you** in writing.

Administration costs

There may be an administration fee when **you** buy or make changes to **your** policy.

Conditions which apply to your policy

These are some of the conditions **you** must meet as **your** part of the contract. The others are shown in the 'Conditions of your policy' section and 'General exclusions applying to your policy' section. If **you** do not meet these conditions, **we** may decline **your** claim.

You must prevent loss, theft or damage

Everyone covered by **your** policy must take reasonable steps to prevent loss, theft or damage to everything covered under **your** policy.

You should not put **yourself** at unnecessary risk (except in an attempt to save human life).

If **you** do not take reasonable steps to prevent loss, theft or damage, **we** will either reduce any claim payment or **we** may decline **your** claim.

Reciprocal health agreements

The **UK** has healthcare agreements with other countries.

If **you** need medical treatment and use of one these agreements the cost may be less. If **we** pay a medical cost which has been reduced because **you** used a health agreement or private health insurance, **you** will not pay the **excess** under 'Section 2 - Medical emergency and repatriation expenses'.

You will need a Global Health Insurance Card (GHIC) to use the agreements in the EU. To apply for a GHIC:

Online: [Applying for healthcare cover abroad \(GHIC and EHIC\) – NHS \(www.nhs.uk\)](#)

Phone: 0300 330 1350.

If **you** are travelling outside of the EU visit [Healthcare abroad – NHS \(www.nhs.uk\)](#)

For more information on which countries have a reciprocal health agreement:

- If **you** live in the **UK**, see [UK reciprocal healthcare agreements with non-EU countries - GOV.UK \(www.gov.uk\)](#)
- If **you** live in the Bailiwick of Jersey, see [Health agreements between Jersey and other countries \(gov.je\)](#)
- If **you** live in the Bailiwick of Guernsey, see [Travel and Health - States of Guernsey \(gov.gg\)](#)
- If **you** live in the Isle of Man, see [Isle of Man Government - Reciprocal Healthcare Arrangement](#)

Important conditions relating to health

To have the full protection of **your** policy **you** must meet the conditions below.

You must tell **us** about all of **your pre-existing medical conditions**. If **you** do not tell **us** about any **pre-existing medical condition** then **we** may refuse to deal with **your** claim or not pay **your** claim in full, even if a claim is not related directly or indirectly to a **pre-existing medical condition**.

We will not cover **you** under the following sections:

- Section 1 – Cancelling or cutting short a trip
- Section 2 - Medical emergency and repatriation expenses
- Section 6 – Personal accident
- Section 8 - Cruise cover

for any claims arising directly or indirectly from:

1. When **you** buy **your** policy:
 - a) **Your pre-existing medical conditions** unless **we** have agreed in writing to cover **you**.
 - b) Any **medical condition** or symptoms for which **you** have not had a diagnosis or not sought medical advice.
2. At anytime:
 - a) Any **medical condition** **you** have which a **medical practitioner** has advised **you** not to travel (or would have told **you** not to if **you** had **you** asked their advice), but despite this **you** still travel.
 - b) Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
 - c) Any travel which doesn't meet the health requirements of the travel company, their handling agents or other **public transport provider**.

If **your** health changes before the start of **your trip**, **you** should check with **your medical practitioner** that **you** are fit to travel.

You may be able to claim under Section 1 – Cancelling or cutting short a trip if **your medical practitioner** confirms **you** are not fit to travel.

Sports and other activities

The following lists set out the sports and activities that this policy will cover without charge.

You must:

- follow local laws and regulations, and
- use the recommended safety equipment.

We will not cover **you** to take part in any sport professionally, or while racing or during a competition.

If **you** are taking part in any other sports or activities not mentioned in these lists, please contact **us** as **we** may be able to offer **you** cover for these sports or activities for an extra cost. **We** will add the details of those sports and activities **you** have bought cover for to **your** policy certificate.

There is no cover under Section 5b – Personal liability for sports or activities marked with an asterisk *

Pack 1

- Abseiling (within organisers guidelines)
- *Administrative, clerical or professional occupations
- Aerobics
- Amateur athletics (track and field)
- Amusement parks (within organisers guidelines)
- Archaeological digging (use of hand tools only)
- Archery
- Badminton
- *Banana boating/donuts/inflatables behind power boat
- Baseball (amateur)
- Basketball (amateur)
- Beach games
- Bicycle riding/cycling wearing a helmet (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level
- Billiards/snooker/pool
- BMX riding (wearing a helmet and no racing, stunts or obstacles) up to 2,500 metres above sea level
- Body boarding (boogie boarding)
- Bowls
- Breathing observation bubble (BOB)
- Bungee jumping/swoop within organisers guidelines and wearing appropriate gear
- *Camel riding
- *Camp America – counsellor
- Canoeing (up to grade 2 rivers)
- Canoeing-sea (within sight of land)
- Capoeira – no contact – dance movement only
- *Caring for children (au pair/nanny)
- *Catamaran sailing (if qualified and no racing)
- *Clay pigeon shooting
- Cricket (amateur)
- Croquet
- Cross country running
- Curling (amateur)
- Cycling (see Bicycle riding)
- Dancing (including instruction)
- Deep sea fishing
- Dinghy sailing (no racing)
- *Driving a car, motorhome, motorbike, moped, scooter or van which **you** are licenced to drive in the **UK**. **You** must wear a helmet if driving a motorbike, moped or scooter and wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available. **We** do not cover driving a quad bike, or taking part in racing, trials, rallies, competitions or track days.
- *e-bike/power assisted bike wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level
- *e-scooter/power assisted scooter wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level.
- *Falconry
- Fell walking/running (up to 2,500 metres above sea level)
- Fencing (training only)
- Fishing
- Fives
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Flying fox (cable car)
- Football (amateur only, no coaching and not main purpose of **trip**)
- Freefall/sky diving simulator
- Frisbee/ultimate frisbee
- *Glass bottom boats/bubbles
- *Go karting (amateur only and within organisers guidelines)
- Great Wall of China
- Handball (amateur)
- Helicopter rides (as a fare paying passenger in licensed aircraft)
- *Hobie catting (if qualified and no racing)

About your policy

- *Horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)
- Hot air ballooning (organised pleasure rides only)
- *Hovercraft driving/passenger
- Hurling (amateur only and not main purpose of **trip**)
- Husky/horse/reindeer sledging or sleigh riding as an activity as a passenger only with a local driver and not on snow
- Indoor climbing (on climbing wall)
- In-line skating/roller blading (wearing pads and helmets)
- Indoor skating/skateboarding (wearing pads and helmets)
- Javelin throwing (amateur)
- *Jet boating (excluding racing and/or competitions)
- Jogging
- *Karting (wearing a helmet and no racing)
- Kayaking (up to grade 2 rivers)
- kayaking (within sight of land)
- Korfball (amateur)
- Mountain Biking (wearing a helmet and no racing) up to 2,500 metres above sea level
- Netball (amateur)
- Octopush
- Orienteering
- *Paint balling/war games (wearing eye protection)
- *Parasailing/parascending – over water
- Pedalos
- Pilates
- *Pony trekking (wearing a helmet)
- *Power boating
- Racket ball
- Rambling
- Refereeing (amateur only)
- *Ringos (not on snow)
- Roller skating/blading/in line skating (wearing pads and helmets)
- Rounders (amateur)
- Rowing (no racing)
- *Running (non-competitive, not part of a triathlon and not a marathon of any type)
- Safari trekking/tracking in the bush (must be organised tour)
- *Sailing/yachting (if qualified or accompanied by a qualified person and no racing)
- Sand boarding/sand dunes/sand surfing/sand skiing
- Scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving or wreck diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- Sea canoeing/kayaking (within sight of land)
- *Segway riding (organised tours only, wearing correct safety equipment including a helmet)
- *Shooting/small bore target/rifle range shooting (within organisers guidelines)
- Skateboarding (wearing pads and helmets)
- Sledging/sleigh riding as a passenger (pulled by horse or reindeer) with a maximum of two nights for Lapland **trips**
- Snorkelling
- Softball (amateur)
- Spear fishing (without tanks)
- *Speed sailing (no racing)
- Squash
- *Students working as counsellors or university exchanges for practical course work (non-manual)
- Surfing (including on board surf simulators)
- Swimming (excluding competitions or racing)
- Swimming with dolphins
- Swimming/bathing with elephants
- Sydney harbour bridge (organised and walking across clipped onto a safety line)
- Table tennis
- *Tall ship crewing (no organised events, competitions or racing)
- Ten pin bowling
- Tennis
- Trampolining
- Tree canopy walking
- Trekking/hiking/walking/hill walking up to 2,500 metres above sea level
- Tug of war
- Volleyball
- *Wake boarding
- Water polo (amateur)
- *Water skiing/water ski jumping
- Whale watching
- White water canoeing/kayaking/touring/rafting up to grade 2 rivers
- Wind surfing/sailboarding
- Wind tunnel flying (pads and helmets to be worn)
- Yoga
- *Zap cats (if qualified or accompanied by a qualified person and no racing)
- Zip lining/trekking (safety harness must be worn)
- Zorbing/hydro zorbing/sphering

Additional sports and other activities

Sports and activities that can be covered at an extra costs. **Your** policy certificate will show if **you** have bought this. There is no cover under Section 5 – Personal liability for those sports or activities marked with an *

Pack 2

- Assault course (amateur only and not main purpose of the **trip**)
- *Bar/restaurant work
- *Beauty therapist
- *Blokarting/land sailing/sand sailing
- *Body building
- *Dune/wadi buggying/bashing
- Field hockey
- Fruit or vegetable picking
- Gymnastics
- High diving (amateur only and not main purpose of the **trip**)
- Lacrosse (amateur only and not main purpose of the **trip**)
- Marathon running (amateur only and not main purpose of the **trip**)
- Minjin swinging
- *Mud buggying
- *Retail trade including manual work (but not including the use of power tools and machinery)
- River tubing
- Roller hockey (amateur only and not main purpose of the **trip**)
- Street hockey (wearing pads and helmets)
- Street luge\wicker basket tobogganing (as a passenger only)
- *Superintendence of manual work
- Tubing

Pack 3

- Bamboo rafting
- Canoeing (up to grade 3 rivers)
- Elephant polo
- Grass skiing
- Hiking between 2,501 and 3,500 metres above sea level
- Kayaking (up to grade 3 rivers)
- Mixed gas diving (nitrox/trimax and not commercial) to 30 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving or wreck diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- *Occasional light manual work (but not including the use of tools and machinery)
- Scuba diving to 30 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving or wreck diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- Trekking/hiking/walking/hill walking up to 2,501 to 3,500 metres above sea level
- Via ferrata

Pack 4

- Bungee slingshot (within organisers guidelines and wearing the appropriate gear)
- Bungee trampolining (within organisers guidelines and wearing the appropriate gear)
- Canoeing (grade 4 and above rivers)
- Cross country skiing/nordic skiing
- *Judo (amateur only and not main purpose of the **trip**)
- *Karate (amateur only and not main purpose of the **trip**)
- Kayaking (grade 4 and above rivers)
- Mixed gas diving (nitrox/trimax and not commercial) to 40 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving or wreck diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- Pot holing
- Rugby (amateur only and not main purpose of the **trip**)
- Scuba diving to 40 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving or wreck diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- Sky jumping (from Sky Tower in Auckland, New Zealand only)
- Tai chi
- White water canoeing/kayaking/touring up to grade 4
- White water rafting up to grade 4 (within organisers guidelines)

Section 1 – Cancelling or cutting short a trip

Introduction

This section is to help **you** if **you** have to cancel or **cut short your trip** because of one of the reasons listed in the table below under the heading of 'What we cover'.

Sometimes **your** tour operator or transport provider may be responsible for refunding **your** costs. When this happens, **we** will not provide cover under this policy. **Your** credit or debit card provider may also cover **your** costs if the services **you** have paid are not as agreed e.g., if company becomes insolvent.

Please contact **your** tour operator, **your** airline or **your** credit or debit card provider directly for information on what they cover.

What we cover

Cover for cancelling a trip

If **you**:

- have to cancel **your trip** for any of the reasons in the table below, and
- **you** are not able to recover these costs from another company,

we will pay **you** up to the amount shown in the Table of Benefits for **your** share only of unused travel and accommodation costs and other **pre-paid charges**.

Cover for cutting short your trip

If **you** have to **cut short your trip** for any of the reasons in the table below, **we** will pay **you** up to the amount shown in the Table of Benefits for **your** share only of:

- **your** unused travel and accommodation costs,
- other **pre-paid charges**, and
- any reasonable extra travel costs.

If **you** need to cancel or **cut short your trip**, **we** will only cover any **pre-paid charge** relating to winter sports if **you** have paid for the extra cover.

Cover for the following events:	Cover for cancelling a trip	Cover for having to cut short your trip
What: death, injury, illness, disease, or pregnancy complications . Who: you, your travel companion, your close relative or your colleague .	✓	✓
What: compulsory personal quarantine , jury service attendance or being called as a witness at a Court of Law (not including in an advisory or professional capacity), the police or other authorities requesting you to stay at or return home . Who: you or your travel companion .	✓	✓
What: redundancy . Who: you or your travel companion .	✓	✓
What: being a member of the Armed Forces (including reserves and territorial), the Emergency Services, public sector medical or nursing professions (in the public sector) or Government (Senior employees only) and having leave cancelled. Who: you or your travel companion .	✓	✓
Within 21 days of your departure the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO), or a regulatory authority in a country you are travelling to, advises against: <ul style="list-style-type: none"> • all travel, or • all but essential travel. Not including where the advice is due to terrorism, war, a pandemic or regional quarantine .	✓	✗
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country in which you are travelling in advises you to evacuate or return to your home area , as long as the advice came into force during your trip .	✗	✓

Not including where the advice is due to terrorism, war, a pandemic or regional quarantine.		
Insolvency of the accommodation providers or their booking agents	✓	✓
Catastrophe	✓	✓
If your public transport is delayed or cancelled, and there is no suitable alternative public transport provided within 12 hours of the scheduled departure time. Not including where your public transport is delayed or cancelled directly or indirectly due to war or terrorism.	✓	✗
You are being denied boarding because there are too many passengers for the seats available. Not including where you choose not to board.	✓	✗
If you are due to travel outside of your home area and your passport and / or visa is stolen in the 72 hours before your scheduled departure time or during your trip and this means you are not able to continue your trip.	✓	✓
If you don't reach your international departure point in time to board your pre-booked public transport and you : <ul style="list-style-type: none"> are not able to make alternative arrangements, and miss 50% or more of the planned trip. because of: a) The failure of other public transport. b) An accident to, or breakdown of, the vehicle you are travelling in. c) An accident, breakdown or an unexpected traffic incident which causes an unexpected delay. d) bad weather.	✓	✗
Your public transport provider rearranges your departure or return within 7 days of your original planned departure, and the new schedule means you missing 50% or more of your trip.	✓	✗



- You** must first get approval from **our** Medical Assistance Service to confirm it is necessary to return **home** before **you** cut short **your trip** for any of the reasons listed above.
- If **you** do not tell the travel agent, tour operator or transport or accommodation provider as soon as **you** find out it is necessary to cancel the **trip**, **we** will only pay the cancellation charges that would have applied at the time **you** first knew **you** needed to cancel.
- You** must provide a written police report if **you** make a claim for a stolen passport and / or visa.

What we do not cover

- The **excess**.
- Any claim where **you** have not been able to evidence **your** loss.
- Claims for cancelling or **cutting short your trip** because of circumstances or an event that **you** knew about before **you** bought **your** policy, or at the time of booking any **trip** whichever is the later.
- The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** after **you** have cut short **your trip**. If **you** have not bought a return ticket, **we** will not cover any costs involved in returning **you** to **your home**, unless agreed by **our** Medical Assistance Service.
- Pre-existing medical conditions** as set out in the 'Important conditions relating to health' section unless **we** have agreed in writing to cover **you**.
- Any **medical condition** affecting **you**, a **close relative**, **your travelling companion** or a **colleague** that **you** are aware of when: **you** bought **your** policy, or
 - at the time of booking any **trip**
 - that **you** think could result in a claim on this policy.
- Any claims for voluntary **redundancy**, including a compromise agreement or resignation. **We** will also not cover misconduct or dismissal.
- Costs paid for using any reward scheme (for example, Avios or supermarket loyalty points) unless **you** can provide evidence of how much money they are worth.

9. Any claim relating to a lost passport and / or visa if **you** have left them **unattended** at any time. **We** will cover them if they were stored securely in **your home**. If **your** passport is lost or stolen during **your trip you we** will not cover **you to cut short your trip** unless it was deposited in a safe, safety deposit box or left in locked accommodation.
10. Any claim where **you** cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (or any other equivalent government body in another country) advises against travel due to a **pandemic** or **war**.
11. Claims relating to **you** being denied boarding due to **your** anti-social behaviour, drug use, alcohol or solvent abuse.
12. Any costs if **you** are not able to provide any valid **important documents** or other documents that are required by the **Public Transport** operator or their handling agents.
13. Pregnancy, where there is no accompanying **pregnancy complication**. This policy does not cover any costs of normal pregnancy or childbirth. This section provides cover for unforeseen events, **accidents**, illnesses and diseases. **We** do not consider normal childbirth as one of these events.
14. The death or illness of any pet or animal.
15. Any claim due to a **regional quarantine**.
16. Any claim from **you** not wanting to travel due to the need to quarantine on return to **your home area**.
17. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
18. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.
19. **Your** unused and / or extra travel costs where the cancellation or delay is because of the insolvency of the **public transport operator**.



Remember to look at the:

- 'Conditions of your policy'
- 'General exclusions applying to your policy', and
- the 'Making a claim' sections.

Section 2 - Medical emergency and repatriation expenses

Introduction

This section is to help **you** if **you** need unexpected emergency medical treatment while on a **trip**. Under certain circumstances, **you** may be covered by a reciprocal health agreement. **You** can find out more about these under the reciprocal health agreement section.

What we cover

We will pay **you** up to the amount shown in the Table of Benefits if **you** have suffered an injury during a **trip** from an **accident**, or an unexpected illness, disease or **personal quarantine**, and any of the following are necessary.

1. Emergency medical, surgical, hospital, ambulance and medical fees and charges outside of **your home area**.
2. Emergency dental treatment for immediate pain relief outside of **your home area**.
3. An amount for every complete 24-hour period **you** are in hospital or confined to **your** accommodation on the advice of a **medical practitioner** and towards meal expenses for a nominated person who is staying or travelling with **you**.
4. Telephone calls to and from **our** Medical Assistance Service to tell them and deal with the issue.
5. The cost of taxi fares for **you** to travel to or from hospital for **your** admission, discharge or outpatient treatment or appointments and / or to collect medication prescribed for **you**.
6. If **you** die outside **your home area**, funeral costs abroad plus the cost of returning **your** ashes or **your** body to **your home**. If **you** die on a **trip** within **your home area**, the reasonable extra cost of returning **your** ashes or body to **your home**.
7. If it is medically necessary for **you** to stay beyond **your** scheduled return date, the cost of extra transport and / or accommodation up to the standard of **your** original booking.

If **our** Medical Assistance Service agree this includes:

- a) Reasonable extra transport and / or accommodation costs for someone to stay with **you**, or travel to **you** from the **UK**, or escort **you home**.
 - b) If **you** cannot use the return ticket, extra travel costs to return **you** to **your home**, or a suitable hospital nearby.
 - c) Reasonable extra accommodation costs if **you** have to move accommodation to be nearer the hospital following the extended stay.
 - d) Reasonable taxi or hire car costs for **you** to travel to and from the hospital only.
8. If **our** Medical Assistance Service agree, and it is medically necessary, extra costs **you** have to use air transport or other suitable means, including qualified attendants, to bring **you** back to **your home**. Unless **our** Medical Assistance Service agree differently, these costs will be the same class of travel **you** used on the outward journey. If **our** Medical Assistance Service agree an alternative method of travel, **we** will only cover the costs for the ill or injured **insured person**.
 9. Reasonable costs for one person, or a specialist vehicle recovery company, to collect and return **your** vehicle if **you** were not able to drive it to **your home** following **your** illness, injury or death.



1. **You** must tell **our** Medical Assistance Service as soon as possible about:
 - any injury due to an **accident**, illness or disease which needs **you** to go to hospital urgently as an in-patient, or
 - before **you** make arrangements to go **home**.
2. If **you** have an injury due to an **accident**, illness or disease **we** have the right to move **you** from one hospital to another and / or arrange to bring **you** back to the **UK** at any time during the **trip**. **We** will do this if **our** Medical Assistance Service (taking into account information from the **medical practitioner** looking after **you**) says it is safe to move **you** or for **you** to travel safely to **your home area** or a suitable hospital nearby to continue treatment.
3. This is not a private medical insurance policy. This section only covers emergency medical or dental treatment and not treatment or surgery **you** can reasonably delay until **you** get back to **your home area**. **Our** decisions about the treatment or surgery that **we** will pay for (including bringing you back to **your home area**) will be based on this. If **you** do not accept **our** decisions and do not want to be moved to another hospital or go **back to your home area**, then **we** have the right to end cover under the following sections:
 - Section 1 – Cancelling or cutting short a trip
 - Section 2 - Medical emergency and repatriation expenses
 - Section 6 – Personal accident
 - Section 8 - Cruise cover

We will then not be liable for any claims from **you** for any more treatment and / or to bring **you** back to **your home area**.

You will continue to have cover under all other sections for the rest of **your trip**.

What we do not cover

1. The **excess** except under point 3 of What is covered.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Any claim caused by taking part in a sport or activity where the policy doesn't cover the sport or activity.
4. Any claim caused by participating in a winter sports activity unless **you** have purchased the upgrade and it is shown as purchased in **your** certificate
5. Pregnancy, where there is no accompanying **pregnancy complication**. This policy does not cover any costs for normal pregnancy or childbirth. This section provides cover for unexpected events, **accidents**, illnesses and diseases. **We** do not consider normal childbirth as one of these events.
6. **Pre-existing medical conditions** as set out in the 'Important conditions relating to health' section unless **we** have agreed in writing to cover **you**.
7. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come home where **you** have cut short **your trip** or had to extend **your trip**. If **you** have not bought a return ticket, **we** will take off the cost of an economy flight (based on the cost on the date **you** come home) from any costs **we** have from returning **you** to **your home**.
8. Any claims arising directly or indirectly from:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the injury from an **accident** or illness which caused **you** to go into hospital.
 - b) Any costs which are not usual, reasonable or typical to treat **your** injury from an **accident**, illness or disease.
 - c) Any form of treatment or surgery which can be reasonably delayed until **you** get back to **your home area**. This will be based on the opinion of **our** Medical Assistance Service (based on information from the **medical practitioner** looking after **you**).
 - d) Costs to get medication which **you** know **you** will need at the time of departure, or which **you** know **you** will need during **your trip**.
Where possible and with the agreement of **your medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays.
 - e) Extra costs arising from single or private room accommodation.
 - f) Treatment or services provided by a health spa, physiotherapist or nursing home or any rehabilitation centre unless **our** Medical Assistance Service agrees.
 - g) Any costs **you** have from visiting another person in hospital, or costs others have to visit **you** in hospital.
 - h) Any costs **you** have after **you** have returned to **your home area**.
 - i) Any costs **you** have in the **UK**:
 - i. for private treatment,
 - ii. which are funded by, or are recoverable from the Health Authority in **your** usual country of residence, or
 - iii. which are funded by a reciprocal health agreement between these countries and/or islands.
 - j) Costs **you** have from getting a result of a tropical disease where **you** have not had the NHS recommended vaccinations and / or not taken the NHS recommended medication.
 - k) Any costs after the date **we** attempt to move **you** from one hospital to another and / or arrange to bring **you** back home, and **you** decide not to move or go back home.
9. Costs for medical tests needed:
 - in the area **you** are travelling to, in or from,
 - to go back to **your home area**, or
 - by the **public transport** provider.

Unless specifically needed to get **you** back home and arranged by **our** Medical Assistance Service.



Remember to look at the:

- 'Conditions of your policy'
- 'General exclusions applying to your policy',
- the 'Making a claim' and
- 'Important conditions relating to health' sections.

Section 3 – Disruption or delay to travel plans

Introduction

This section is to help **you** if **you** have certain disruptions to **your** travel plans and **you** are left with extra costs. In some circumstances, **your** tour operator or transport provider may be responsible for providing help and compensation. If the costs **you** have are covered by the compensation scheme of **your** tour operator or transport provider, **we** will not provide the same cover under this policy. **You** may also have cover from **your** credit or debit card provider if the services **you** have paid for are not provided as agreed (for example, if a company becomes insolvent).

For more information on the cover from **your** tour operator, **your** airline visit or **your** credit or debit card provider please contact them directly.

What we cover

1. Missed departure

If **you** do not arrive at the departure point in time to get the **public transport** on which **you** are booked on because of:

- a) the failure of other **public transport**,
- b) an accident to, or breakdown of, the vehicle in which **you** are travelling,
- c) an accident, breakdown or an unexpected traffic incident happening which causes a delay, or
- d) strike or **bad weather**,

then **we** will pay **you** up to the amount shown in the Table of Benefits for reasonable extra accommodation (room only) and **public transport** costs (economy only) so that **you** can continue **your trip**.

Not including if **you** missed **your** departure due to **terrorism, war, a pandemic or regional quarantine**.

2. Delayed arrival

If **you** arrive later than planned at **your** destination because of a **public transport** delay, **we** will pay **you** up to the amount shown in the Table of Benefits for:

- a) each period of delay up to the maximum shown (*to help **you** pay for telephone calls, drinks and meals bought during the delay*)
- b) a share of any unused travel and accommodation costs.

Not including if the delay was due to a **terrorism, war, a pandemic or regional quarantine**.

3. Travel disruption

We will pay **you** up to the amount shown in the Table of Benefits for **your** reasonable extra accommodation and **public transport** travel costs (up to the standard of **your** original booking) so that **you** can continue **your trip** if it is disrupted because of:

- a **catastrophe**, or
- the insolvency of the accommodation provider or their booking agents or
- the **public transport** on which **you** were booked to travel on is being cancelled or delayed (as shown in the Table of Benefits), or it was diverted or redirected after take-off, or
- **you** are denied boarding because there are too many passengers for the seats available and the transport provider does not offer a suitable alternative within the timeframe shown in the Table of Benefits.

Not including where the disruption is due to **terrorism, war, a pandemic or regional quarantine**.

*If **you are no longer able to travel** cover may be provided under Section 1 – Cancelling or cutting short a trip*



1. If **your** flight is cancelled or delayed **you** can get financial compensation, help or a refund of **your** costs:
 - from **your** travel provider, and
 - under the Denied Boarding Regulation, **you** must try these options first.
2. **You** must allow enough time to arrive at the departure point and check in for **your** outward or return journey.

What we do not cover

1. The **excess** except under 2 of 'What we cover'.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Any strike or **bad weather** that was publicly announced before **you** bought **your** policy, or within 7 days of booking any **trip**.
*An example of publicly announced **bad weather** would be when a weather event is officially named by the Met Office, Environment Agency or any similar body.*
4. Any claims arising directly or indirectly from **terrorism, a pandemic or war**.

5. Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within the timeframe shown in the Table of Benefits of the scheduled time of departure.
6. Claims caused by:
 - a) Breakdown of any vehicle **you** own which has not been maintained in line with the manufacturer's instructions.
 - b) An accident or breakdown when **you** do not provide a repairer's report.
 - c) Any costs **you** have because **you** did not plan **your** journey correctly. **You** must allow enough time to complete **your** journey and arrive at the time set out by the travel provider.
 - d) Any inbound **public transport** cancelled by a provider because **you** missed **your** outbound **public transport**.
7. Any costs associated with rearranging **your** travel plans because the **public transport** provider changed their scheduled timings which then affected **your** planned itinerary.
8. Any claim where **you** were not able to take **your public transport** because of delays at security and / or customs.
9. **You** not being able to travel because **you** could not produce vaccine certificates, medical tests or documents that **you** need to travel.
10. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.



Remember to look at the:

- 'Conditions of your policy'
- 'General exclusions applying to your policy', and
- the 'Making a claim' sections.

Section 4 – Personal belongings and money

Introduction

This section is to help **you** if something happens to **your** suitcases (or similar containers), their contents, **your important documents** or **your personal money**.

What we cover

1. We will pay **you** up to the amount shown in the Table of Benefits for the following items if they are accidentally lost, damaged or stolen while on **your trip**.

- a) **Baggage**
- b) **Valuables**
- c) **Personal money**
- d) **Cash**

The most **we** will pay **you** for any one item, pair or set of items is shown in the Table of Benefits as the single article limit. If **you** make a claim **you** will get the full replacement cost of **your** lost or stolen items. For damaged items, **we** may cover the cost of repair.

2. If **your baggage** is lost on the outward journey by the transport provider or their agents, **we** will pay **you** up to the amount shown in the Table of Benefits for each period **your baggage** is delayed.
*This is to help pay for essential items, such as clothing and toiletries, that **you** have to buy until **you** get **your baggage** back.*
3. If **your important documents** are lost, damaged or stolen while outside **your home area** **we** will pay **you** up to the amount set out in the Table of Benefits to replace them.
We will also help pay for travel and accommodation costs if **you** need to go to the embassy. **You** must check that any temporary documents will let **you** return **home** or continue **your** planned trip.



1. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.
3. If any items are lost, stolen or damaged while in the care of an airline **you** must report this within the time limit set out in their terms and conditions and get a Property Irregularity Report.

What we do not cover

1. The **excess** except under 2 of 'What we cover'.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Any claim for **sports equipment** where the policy doesn't cover the sport or activity which **you** are taking part in.
Any claim for **ski equipment** (please see Section 7 – Winter sports if **you** have paid the bought for the additional cover).
4. Any claims for **golf equipment** (please refer to Section 9 – Golf cover if **you** have bought the additional cover).
5. Any claim for **gadgets** or **gadget accessories**.
6. Lost, stolen or damaged **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless it was deposited in a safe, safety deposit box or left in locked accommodation.
7. Lost, stolen or damaged **baggage** and that was left in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (such as a locked dashboard, boot or luggage compartment, fixed storage unit on a motorised or towed caravan, locked luggage box which is locked to a roof rack), and someone has broken into the secure area.
8. Loss, theft or damage:
 - a) To motor accessories (this does not include keys for a car **you** own),
 - b) To tobacco products, tobacco substitutes and items that spoil or decay (such as food and drinks),
 - c) Caused by wear and tear, or
 - d) Mechanical or electrical breakdown.



Remember to look at the:

- 'Conditions of your policy'
- 'General exclusions applying to your policy', and
- the 'Making a claim' sections.

Section 5 – Legal and liability

Introduction

This section is split into two parts.

Section 5a - Legal expenses and assistance is to help **you** if **you** need to make a claim for compensation if someone else causes **you** illness, injury or death.

Section 5b - Personal liability is to help **you** if **you** are found to be responsible for damage to someone else's property, or for someone's illness, injury or death.

Section 5a - Legal expenses and assistance

What we cover

We will pay **you** up to the amount in the Table of Benefits if **you** need to go to court to pursue a claim where someone has caused **you**:

- Injury in an **accident**,
- Illness, or
- Death.

Prospects of success

We will only provide cover if:

- the claim **you** are pursuing or defending is likely to be successful, and
- if **you** are seeking damages or compensation, it must be likely the decision will be enforced.

If **we do** not think **your** claim will be successful or the decision will not be enforced, then **you** or **we** can ask for a second opinion from an independent **lawyer**.

We will not cover the cost of **you** seeking independent legal advice.

If an independent **lawyer** agrees **your** claim is not likely to be successful or the judgement will not be enforced then **you** cannot make a claim under this policy.



1. **We** will take over the legal action with agents **we** appoint who have the skills and knowledge to pursue **your** claim.
2. **You** must take **our** agent's advice and provide all information and help that they may need.
3. **You** must tell **us** if **you** are offered any payment or a promise of payment and must not accept these without **our** permission.
4. **We** may include a claim for **our** legal costs and other costs.
5. **We** may take over and act in **your** name to recover any legal costs **we** have paid. **You** must give **us** any help **we** need, and any costs recovered will belong to **us**.

What we do not cover

1. Any claim where **you** have not been able to evidence **your** loss.
2. Costs for any claim against:
 - a) **us**,
 - b) **our** appointed agents,
 - c) a **travelling companion**,
 - d) someone related to **you**, or
 - e) another **insured person**.
3. Legal costs **you** have before **we** accept **your** claim.
4. Any claim where the legal costs:
 - a) are likely to be more than the amount of compensation **you** are likely to get, or
 - b) will differ based on the result of the claim.
5. Legal costs if a claim is in more than one country.
6. Travel, accommodation and other costs to pursue a claim for compensation.
7. The cost of an appeal.
8. Claims not in **your** private capacity.



Remember to look at the:

- 'Conditions of your policy'
- 'General exclusions applying to your policy', and
- the 'Making a claim' sections.

Section 5b - Personal liability

What we cover

We will pay **you** up to the amount shown in the Table of Benefits (including legal costs) for any amount **you** are legally responsible to pay as compensation following:

1. **Accidental** injury, death, illness or disease to anyone who **you** do not employ or who is not a **close relative** or who does not live with **you**.
2. Loss of or damage to property:
 - that does not belong to **you**, a **close relative** or anyone **you** employ, and
 - **you**, a **close relative** or anyone **you** employ are not responsible for it.Cover is provided for temporary holiday accommodation occupied (but not owned) by **you**.



1. **You** must tell **us** as soon as possible to tell us about any incident which may lead to a claim against **you**.
2. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** get it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without getting **out** permission in writing.
4. **We** have the right to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise made by any third party against **you**. **We** will have full discretion in the conduct of any negotiation or legal actions to settle any claim. **You** will give **us** all necessary information and help which **we** need.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions in this policy.

What we do not cover

1. The **excess**.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Compensation or legal costs resulting directly or indirectly from the following:
 - a) Responsibility **you** have agreed to in an agreement (such as a hire agreement) unless **you** would be responsible without the agreement.
 - b) Claims for any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership, possession or use of vehicles, aircraft or watercraft that have an engine or use machinery to make them work. (This does not include surfboards, rowing boats, punts or canoes without an engine that are operated by hand).
 - d) The transmission of any contagious or infectious disease or virus.
 - e) **Your** ownership, care, custody or control of any animal.
 - f) Any claim where the incident happened within the **UK**.



Remember to look at the:

- 'Conditions of your policy'
- 'General exclusions applying to your policy', and
- the 'Making a claim' sections.

Section 6 – Personal accident

Introduction

This section is to provide **you** with an amount of money if **you** have an **accident** during **your trip** that leads to **your**:

- death,
- **loss of sight**,
- **loss of limb**, or
- **permanent total disablement**.

This section does not apply if **you** suffer any of the above because of an illness.

What we cover

We will pay one of the benefits set out in the Table of Benefits if **you** have an injury from an **accident** which within two years leads directly to **your**:

1. death, or
2. **loss of limb** and / or **loss of sight**, or
3. **permanent total disablement**.



Our medical practitioner may examine **you** and may refer you to a specialist if they think this is necessary.

What we do not cover

1. Any claim where **you** have not been able to evidence **your** loss.
2. **We** will not pay **you** any benefit under:
 - a) More than one of benefit 1, 2 or 3 in the 'What we cover' section above,
 - b) Benefit 2 if the permanent loss of a hand or foot is only partial and not an entire hand or foot,
 - c) Benefit 3 until one year after the date **you** had the injury because of an **accident**.
3. Benefit 1 will be paid to the deceased **insured person's** estate.
4. Any claim which is caused by either:
 - a) Medical or surgical procedures or
 - b) Illness, infection or bacteria or
 - c) Any gradual deterioration of the body.
5. Any claim which is related to suicide.



Remember to look at the:

- 'Conditions of your policy'
- 'General exclusions applying to your policy', and
- the 'Making a claim' sections.

Section 7 – Winter sports

(Your policy certificate will show if **you** have bought this)

Introduction

This section is optional and provides cover whilst **you are on a Winter sports trip where you will be doing sports or activities on snow or ice.**

It's important to check the sports and other activities section to check the sports or activities **you** will be doing are covered. of the wording to ensure that any activities that **you** plan to participate in as part of **your Winter sports trip** are covered.

We do not cover any professional sports or entertainment.

Your policy certificate will show if **you** have bought winter sports cover.

There is no cover provided in this section for any **insured person** aged 65 and over for either single trip or annual multi trip.

What we cover

We will pay **you** up to the amounts shown in the Table of Benefits for:

1. The accidental loss, theft of or damage to **ski equipment**.
2. The most **we** will pay **you** for any one item, pair or set of items is shown in the Table of Benefits as the single article limit.
3. The cost of hiring replacement **ski equipment** if **your ski equipment** is:
 - a) lost, stolen or damaged; or
 - b) delayed on the outward journey for more than 24 hours.
4. The unused portion for **your ski pack** and ski pass
 - a) after **your accident**, bodily injury, illness or disease, or
 - b) if it is lost or stolen.
5. If the pistes (not including cross country skiing) in **your** resort are closed because:
 - there is not enough snow; or
 - too much snow; or
 - an avalanche.This only applies to **trips** outside of the **UK** during the published ski season for **your** resort.
6. Reasonable extra accommodation (room only) and transport if an avalanche or landslide delays **you** for 24 hours or more.



1. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.

What we do not cover

1. The **excess** under point 1 of What we cover.
2. Any claim where **you** have not been able to evidence **your** loss. Please see the claims evidence section for more information.
3. Loss, theft or damage to **ski equipment** left **unattended** at any time.
4. Lost, stolen or damaged **ski equipment** that was left in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (such as a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack); and someone has broken into the secure area.
5. Any claim for **gadgets** or **gadget accessories**.
6. Any claim where **you** did not leave **your home** to start **your trip**.
7. Loss, theft or damage:
 - a) Caused by wear and tear; or
 - b) Mechanical or electrical breakdown.
8. If the skiing facilities are closed or it had been announced they will be closed in **your** resort when **you** bought **your** policy, or at the time of booking any **trip**.
9. Any claim where transport costs, compensation or alternative skiing facilities are provided to **you**.

Winter sports and activities

The following sports and activities are only covered if the Winter sports cover is shown as bought in **your** policy certificate.

No cover under Section 5b – Personal Liability for those sports or activities marked with*

- Ice hockey
- *Ice skating
- Kick sledging
- Ski – blading
- *Ski – dooing
- Skiing on piste**
- Skiing – mono
- Skiing Nordic
- Skiing – off piste within resort boundaries**
- Sledging
- *Sledging/sleigh riding as a passenger (pulled by dogs, horses or reindeer)
- Snow biking
- Snow boarding on piste**
- Snow boarding – off piste within resort boundaries**
- Snow bobbing
- *Snow carting
- *Snow mobiling
- Snow shoe walking
- Tobogganing

** A piste is a recognised and marked ski run within the resort boundaries.



Remember to look at the:

- 'Conditions of your policy'
- 'General exclusions applying to your policy', and
- the 'Making a claim' sections.

Section 8 - Cruise cover

(Your policy certificate will show if **you** have bought this)

Introduction

You are automatically covered whilst on a **cruise**. This section is optional and provides extra cover if **you** are on a **cruise**. **You** will only have the increased covers if **you** have bought this cover.

What we cover

We will pay **you** up to the amounts shown in the Table of Benefits for:

1. Missed departure
Reasonable extra accommodation (room only) and **public transport** costs (economy only) so that you join the **cruise** ship if **you** miss the **cruise**:
 - at the initial departure point at the start of **your cruise**; or
 - after **you** have been ashore,because of:
 - a) the failure of other **public transport**,
 - b) an accident to, or breakdown of, the vehicle in which **you** are travelling,
 - c) an accident, breakdown or an unexpected traffic incident happening which causes an unexpected delay, or
 - d) strike or **bad weather**.Not including **you** missed **your** departure due to a **terrorism, war, pandemic or regional quarantine**
2. Missed port of call
If a planned port visit is cancelled due to **bad weather** or timetable restrictions and no alternative port is offered.
3. Confined to cabin and unused excursions
If **you** are confined to **your** cabin due to an **accident** or illness which is covered under Section 2 - Medical emergency and repatriation expenses:
 - a) an amount for every complete 24-hour period, and
 - b) towards and towards unused excursions.
4. Baggage
We will pay **you** up to the amount shown in the Table of Benefits for the following items if they are accidentally lost, damaged or stolen while on **your cruise**:
 - a) **baggage**
 - b) **valuables**The most **we** will pay **you** for any one item, pair or set of items is shown in the Table of Benefits as the single article limit. If **you** make a claim **you** will get the full replacement cost of **your** lost or stolen items. For damaged items, **we** may cover the cost of repair.



1. **You** must tell **our** Medical Assistance Service as soon as possible about:
 - any injury due to an **accident**, illness or disease which needs **you** to hospital as an in-patient; or
 - before **you** make arrangements to go **home**.
2. **You** must **allow** at least 3 hours between **your** planned arrival at the port and the scheduled departure time.
3. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
4. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.
5. If any items are lost, stolen or damaged while in the care of an airline **you** must report this within the time limit set out in their terms and conditions and get a Property Irregularity Report.

What we do not cover

1. The **excess** except under points 2 and 3 of the What we cover section.
2. Any claim where **you** have not been able to evidence **your** loss.

3. **Pre-existing medical conditions** as set out described in the 'Important conditions relating to health' section unless **we** have agreed in writing to cover **you**.
4. Any **trip** taken on board a cargo vessel.
5. Any claims arising directly or indirectly from **terrorism, pandemic or war**.
6. Costs paid for using any reward scheme (for example, Avios or supermarket loyalty points) unless **you** can provide evidence of how much they are worth.
7. Any **cruise** itinerary changes caused by:
 - a) strike or industrial action,
 - b) **you** choosing not to attend the port visit as per **your** itinerary,
 - c) if **your cruise** ship cannot put people ashore due to the mechanical or operational failure of the ships tender or any other boat, or
 - d) any change of itinerary where the **cruise** operator has offered compensation (including onboard credit).
9. Any claim for **sports equipment** where the policy doesn't cover the sport or activity which **you** are taking part in.
10. Any claim for **ski equipment** (please see Section 7 – Winter sports if **you** have paid the bought for the additional cover).
11. Any claims for **golf equipment** (please refer to Section 9 – Golf cover if **you** have bought the additional cover).
12. Any claim for **gadgets or gadget accessories**.
13. Lost, stolen or damaged **valuables** left **unattended** at any time unless it was deposited in a safe, safety deposit box or left in locked accommodation.
14. Lost, stolen or damaged **baggage** and that was left in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (such as a locked dashboard, boot or luggage compartment, fixed storage unit on a motorised or towed caravan, locked luggage box which is locked to a roof rack) and someone has broken into the secure area.
15. Loss, theft or damage:
 - a) To motor accessories (this does not include keys for a car **you** own),
 - b) To tobacco products, tobacco substitutes and items that spoil or decay (such as food and drinks),
 - c) Caused by wear and tear, or
 - d) Mechanical or electrical breakdown.



Remember to look at the:

- 'Conditions of your policy'
- 'General exclusions applying to your policy',
- the 'Making a claim' and
- 'Important conditions relating to health' sections.

Section 9 – Golf cover

(Your policy certificate will show if **you** have bought this)

Introduction

You are automatically covered to play golf. This section is optional and provides extra cover if **you** are playing golf while on a **trip**.

We do not cover any professional sports or entertainment.

What we cover

We will pay **you** up to the amounts shown in the Table of Benefits for:

1. The accidental loss, theft or damage to **golf equipment**.
The most **we** will pay **you** for any one item, pair or set of items is shown in the Table of Benefits as the single article limit.
2. The cost of hiring replacement **golf equipment** if **your golf equipment** is:
 - a) lost, stolen or damaged; or
 - b) delayed on the outward journey for more than 24 hours.
3. Unused green fees.
Unused green fees if **you** cannot play golf due to an **accident** or illness which is covered under Section 2 - Medical emergency and repatriation expenses.



1. **You** must report any theft to the police in the country where the theft happened as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage that happens while the item is with a transport company, authority, hotel or accommodation provider and get a written record of the event.
3. If any items are lost, stolen or damaged while in the care of an airline **you** must report this within the time limit set out in their terms and conditions and get a Property Irregularity Report

What we do not cover

1. The **excess** under 1 of What we cover.
2. Any claim where **you** have not been able to evidence **your** loss.
3. Loss, theft or damage to **golf equipment** left **unattended** at any time.
4. Any claim for **gadgets** or **gadget accessories**.
5. Lost, stolen or damaged **golf equipment** that was left in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (such as a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack); and someone has broken into the secure area.
6. Loss, theft or damage:
 - a) To motor accessories,
 - b) Caused by wear and tear, or
 - c) Mechanical or electrical breakdown.



Remember to look at the:

- 'Conditions of your policy'
- 'General exclusions applying to your policy',
- the 'Making a claim' and
- 'Important conditions relating to health' sections.

Conditions of your policy

These conditions apply to **your** whole policy. **You** must meet them to have the full protection of **your** policy.

If **you** do not meet them **we** may take one or more of the following actions:

- Cancel **your** policy.
- Declare **your** policy void (this means treating **your** policy as if it never existed).
- Change the terms and / or premium **you** pay for **your** policy.
- Refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

1. Providing accurate and complete information

When **you** take out, renew or make changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide more information and / or documents to make sure the information **you** provided was accurate and complete. If **you** don't provide accurate or complete information, or the extra information **we** ask for, **we** may refuse **your** claim or reduce the amount of any claim.

2. Changes in **your** circumstances

You must tell **us** as soon as reasonably possible if **your** circumstances change or if any of the information shown in **your** policy certificate changes during the **insurance period**.

3. **We** may not pay **your** claim if **you** do not:

- Take all possible care to prevent an **accident**, injury, loss, damage or theft.
- Give **us** full details of any incident which **you** may make a claim for as soon as is reasonably possible.
- Pass on to **us** every claim form, summons, legal process, legal document or other communication relating to a claim.
- Provide all information and help that **we** may reasonably need at **your** cost. This includes, where necessary, medical certificates and details of any other insurance under which **you** could claim.). **We** will only ask for information relevant to **your** claim.

4. **Fraud prevention and claims history**

To prevent and detect fraud **we** may share **your** information with the police, fraud prevention agencies and various databases. This includes if **you** give **us** false or inaccurate information.

These databases are used to:

- Help make decisions about providing insurance, credit and other services for **you** and **your** household,
- Trace people who owe **us** money or who **we** owe money to,
- Check **your** identity to prevent money laundering, unless **you** provide **us** with other suitable proof of identity,
- Carry out credit searches.

You can ask more details about the databases and who **we** share information with.

5. **You** must not admit any liability for any event, or offer to pay, without getting **our** permission in writing.

6. The terms of **your** policy can only be changed if **we** agree. **You** may need to pay an extra premium before making a change to **your** policy.

7. **You** must start each **trip** from **your home** or place of business in the **UK** and return to **your home** or place of business in the **UK** at the end of each **trip**.

8. **You** acknowledge **we** may:

- Void **your** policy if a claim is fraudulent.
- Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.
- Act in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
- Get information from **your** medical records (with **your** permission) to deal with any cancellation or medical claims. **We** will not provide any personal information to any third party without getting **your** permission first.

9. Trip lengths

- Annual multi trip policies:
 - The **trip** must not be longer than:
 - Bronze 22 days

Exclusions and conditions

- Silver 31 days
- Gold 45 days.

If any **trip** is longer than the maximum number of days this policy will not cover any extra days.

- **UK** travel is covered where **you** have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home**.
 - Single trip policies: **your** date of departure and the date **you** are scheduled to return **home** are set out in **your** policy certificate. If any **trip** exceeds this there is no cover for the extra days.
 - Annual multi trip and single trip policies will automatically extend if:
 - a) **your** return to **your home area** is unavoidably delayed due to an event covered by this policy,
 - b) providing **you** accept alternatives, and
 - c) don't intentionally delay **your** return.
10. **We** will not pay **you** more than the amounts shown in the Table of Benefits. These amounts are for each person and each **trip**.
11. **We** will only pay a relevant share of any claim where there is another insurance policy in place which covers the same risk. **You** must give **us** details of any other relevant insurance.
12. No insurer shall be deemed to provide and no insurer shall be liable to pay any claim or provide any benefit to the extent that the provision of such cover, payment or such claim of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, **UK** or United States of America.

General exclusions applying to your policy

At anytime

Your policy does not cover **you** for any claim that is directly or indirectly related to any of the following:

1. Under all sections, any claim arising from a reason not listed under 'What we cover'.
2. If **you** were not fit to go on **your trip** when **you** booked **your trip** or bought **your** policy, whichever is the later date.
3. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
4. **You** were not able to travel because **you** did not have, did not get, or could not provide a valid passport or any necessary visa in time for the booked **trip**.
5. **War**, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under:
 - Section 2 - Medical emergency and repatriation expenses, and
 - Section 6 – Personal accidentunless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.
6. **Your** travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all or all but essential travel (cover will be excluded under all sections) other than claims arising from new FCDO advice resulting in **you** not being able to travel or **cutting short the trip** before completion, as provided for under Section 1 - Cancelling or cutting short a trip, unless the advice is issued in relation to **war, terrorism or a pandemic**.
7. Any claim due to a **pandemic** except under Section 1 – Cancelling or cutting short a trip and Section 2 - Medical emergency and repatriation expenses due to **personal quarantine**.
8. Unless **we** provide cover under this insurance, any other loss, damage or extra costs from the event **you** are claiming for. This includes any claim for **you** not enjoying a **trip**.

Examples of loss, damage or extra costs:

 - *replacing locks after losing keys,*
 - *preparing a claim,*
 - *loss of earnings following injury, illness or disease, or*
 - *not being able to enjoy the trip because of poor weather.*
9. Any unused or additional costs incurred by **you** which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or compensation scheme.
 - b) The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
 - c) **Your** credit or debit card provider or PayPal.
10. Any person not insured or named on this policy. This policy does not cover costs relating to anybody not insured on this policy. Please make sure that everyone travelling has enough insurance to meet their needs. This applies even when **you** have paid the costs. For example, if **you** have paid for someone's travel and accommodation. The only exception is if **our** Medical Assistance Service agree for someone to stay with **you**.
11. **Your** unused and / or extra travel costs where the cancellation or delay is because of the insolvency of the **public transport operator**.
12. Any costs for **your package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice.
13. Any property maintenance costs or fees **you** have as part of **your** involvement in a timeshare or Holiday Property Bond scheme.
14. Any virtual currency including but not limited to crypto currency, including changes in value.
15. Failure of air traffic control, airport computer systems or any travel booking systems, including loss of access, use, loss of data and system failure caused by a **cyber-attack**.
16. Loss or damage due to a loss in value, or variations in the exchange rate.
17. Euthanasia.
18. The cost of Air Passenger Duty (APD) at the rate published by HMRC, including when this cannot be recovered.
19. Any claim that did not happen during the **insurance period**.
20. Circumstances or an event that **you** knew about before **you** bought **your** policy, or when **you** booked a **trip**, whichever is the later.

Exclusions and conditions

While you are on a trip

Your policy does not cover **you** for any claim that is directly or indirectly related to any of the following:

1. Sports or activities which **we** do not cover under **your** policy. There are many sports and activities which **we** cover as standard. Please see the Sports and activities section.
2. Items that are delayed or confiscated by customs, a government or another authority.
3. An injury or illness **you** have deliberately given **yourself**.
4. Alcohol, drugs or solvents:
 - a) Affecting **your** physical ability and/or judgement, or
 - b) **Your** abuse of alcohol, drugs and/or solvents, or
 - c) **You** are having symptoms, or illness because **you** are dependent and / or withdrawing from them.
5. **You** putting **yourself** at unnecessary risk (except in an attempt to save human life)
6. **Your** own unlawful action or any criminal proceedings against **you**.
7. **Your** manual work involving:
 - the lifting or carrying of heavy items over of 25 kgs,
 - using power tools or machinery,
 - scaffolding or ladders,
 - working above 6m,
 - any electrical or construction work, or
 - any type of work underground.
8. **You** going into controlled or restricted areas and / or using a swimming pool outside the specific opening times. When travelling **you** must comply with guidelines for controlled areas, swimming pools, etc.
9. **You**:
 - climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony, or
 - moving from one part of a building to another (apart from stairs, ramps or walkways) and falling, regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
10. **You** not wearing a **helmet** whilst on a motorcycle, moped, scooter, Segway or bicycle.
11. **You** not wearing a seatbelt when **travelling** in a motor vehicle, where a seatbelt is available.
12. Any:
 - surgery,
 - treatment or
 - investigationsfor medical, dental or cosmetic reasons (including any costs **you** have relating to the discovery of other medical conditions and/or complications from these procedures) which is not related to an unexpected medical or dental emergency.

If your flight is delayed

The Denied Boarding Regulation (UK 261 Regulation)

You may be able to get compensation from **your** airline under The Denied Boarding Regulation (Regulation UK261).

The regulation sets out the minimum rights for air passengers to make sure they are treated fairly if one of the following happens:

1. Denied Boarding - **you** were not allowed to get on the plane because the airline did not have enough seats on the flight.
2. Cancelled Flight - **your** flight has been cancelled.
3. Long Delays - **your** flight was delayed for three hours or more.
4. Baggage - **your** checked-in baggage has been damaged, delayed or lost.
5. Injury and Death by Accident(s) - **you** were injured during **your** flight.
6. Package Holidays - **you** did not get what **you** booked.

For more information please visit: [Delays and cancellations | UK Civil Aviation Authority \(caa.co.uk\)](https://www.caa.co.uk/Flights-and-airports/If-your-flight-is-delayed/)

Making a claim

If **you** are abroad and need urgent help please contact the **our** Medical Assistance Service on +44 (0)330 678 3439.

For all claims follow these steps:

1. Find the relevant section below and make sure **you** have all the claims evidence **we** may ask for. **You** will need to cover the cost of providing any evidence.
2. As soon as reasonably possible:
 - register **your** claim online at <https://uk.claims.axa.travel/>, or
 - or telephone the Customer Helpline on 0330 678 3436.**you** will need **your** policy number.
Please remember to keep copies of everything **you** send to **us**.

Claims evidence

- **You** must provide the following evidence, when **we** ask for it, at **your** own cost.
- The documents below are examples of what **we** may ask for.

All sections of the policy

- **You** must provide details of any home, travel, private medical or other insurance under which **you** could also claim.
- Confirmation of **your** booked travel and accommodation costs, such as a booking invoice.

Section 1 – Cancelling or cutting short a trip

- Cancellation invoice including any refund **you** will get.
- For accommodation **you** booked independently and not as part of a **package**, written confirmation that **you** will not get a refund and evidence **you** have paid for that accommodation.
- Medical history and confirmation from a **medical practitioner** that **you** or **your travelling companion** are not fit to travel.
- Confirmation from a **close relative's medical practitioner** or a letter from the hospital confirming their illness or injury.
- Confirmation from the Clerk of the Courts office that **you** are needed for jury service or as a witness in a court of law.
- Confirmation from **your** employer or **your travelling companion's** employer of **redundancy** and the period of employment or that leave has been cancelled.
- A letter from **your** tour operator's representative, hotel or accommodation provider, where appropriate.
- Confirmation of the delay from the **public transport** company involved.
- Original police report including a crime reference number, or an incident report, **you** must get this as soon as possible.
- Confirmation from the **public transport** company that **you** were denied boarding.
- Evidence of service history and / or MOT history for **your** vehicle.
- Confirmation from a garage or motoring organisation that **you** had breakdown assistance.
- Confirmation from the **public transport** company that **your** departure has been rearranged.
- Evidence of the accident, breakdown or an unexpected traffic incident if **you** miss **your** departure.
- Confirmation from a relevant authority that **you** have been told stay at or return **home**.
- A copy of a death certificate, where appropriate.

Section 2 - Medical emergency and repatriation expenses

- Receipts or bills for all in-patient or outpatient treatment or emergency dental treatment received.
- Receipts or bills for taxi fares to or from hospital with details of the date, name and hospital location.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for extra costs.
- If applicable, a copy of **your** Global Health Insurance Card (GHIC).
- Receipts, bills or proof of costs for any other transport, accommodation, other costs or charges, including calls to **our** Medical Assistance Service.
- If there has been a death, a copy of the death certificate and receipts or bills for funeral, cremation or repatriation costs (the cost of getting **you home**).
- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).

How to make a claim

Section 3 – Disruption or delay to travel plans

- Cancellation invoice including any refund **you** will get.
- Confirmation from a garage or motoring organisation that **you** had breakdown assistance.
- Evidence of service history and / or MOT history for **your** vehicle.
- Confirmation of the delay to **public transport** from the company involved and the length of the delay.
- Confirmation from the police (if involved) of the circumstances relating to the claim.
- If **your** accommodation was booked independently and not as part of a **package**, evidence that **you** have paid for the accommodation and written confirmation that **you** will not get a refund.
- Written confirmation that you will not get a refund for the unused travel and / or accommodation

Section 4 – Personal belongings and money

- A Property Irregularity Report (PIR) or a report from the transport provider. **You** must get this as soon as possible.
- For all loss, theft or attempted theft, a police report including crime reference number or incident report, from the local police in the country where the incident happened.
- Proof that **you** bought the item (for example, original receipts, valuations **you** got before the loss, cash withdrawal slips, credit and debit card statements etc.).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- All travel tickets and tags.
- A letter from the transport provider confirming the number of hours **your baggage** was delayed.

Section 5 – Legal and liability

Section 5a - Legal expenses and assistance

- Evidence to support **your** claim, including photos.

Section 5b - Personal liability

- Any claim form, summons, or other legal document. **You** must send these as soon as possible.
- Any receipts and invoices for the damaged property.
- Any reasonable information or help **we** need to deal with the case and **your** claim.

Section 6 – Personal accident

- Detailed medical report from **your** consultant and treating doctor.
- Confirmation of the executor or administrator of the estate.
- A copy of a death certificate, where appropriate.

Section 7 – Winter sports

This section is optional, **your** policy certificate will show if **you** have bought this.

- Cancellation invoice including any refund **you** will get.
- For all loss, theft or attempted theft, a police report including crime reference number or incident report, from the local police in the country where the incident happened.
- Transport providers report or Property Irregularity Report (PIR) from the transport provider. **You** must get this as soon as possible.
- All travel tickets and tags.
- Proof that **you** bought the item (for example, original receipts, valuations **you** got before the loss, credit and debit card statements etc.).
- Repair report.

Section 8 - Cruise cover

This section is optional, **your** policy certificate will show if **you** have bought this.

- Confirmation from the transport provider of the reason and length of **your** delay.
- Confirmation from a garage or motoring organisation that **you** had breakdown assistance.
- Evidence of service history and / or MOT history for **your** vehicle.
- For accommodation **you** booked independently and not as part of a **package**, written confirmation that **you** will not get a refund and evidence **you** have paid for that accommodation.
- Confirmation from **your cruise** operator confirming the reason **your** scheduled port visit was cancelled.
- Confirmation from **your** ship's medical officer that **you** were confined to **your** cabin and the length of **your** confinement.
- A Property Irregularity Report (PIR) or a report from the transport provider. **You** must get this as soon as possible.

How to make a claim

- For all loss, theft or attempted theft, a police report including crime reference number or incident report, from the local police in the country where the incident happened.
- Proof that **you** bought the item (for example, original receipts, valuations **you** got before the loss, cash withdrawal slips, credit and debit card statements etc.).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- All travel tickets and tags.

Section 9 – Golf cover

This section is optional, **your** policy certificate will show if **you** have bought this.

- For all loss, theft or attempted theft, a police report including crime reference number or incident report, from the local police in the country where the incident happened. **You** must get this as soon as possible.
- Transport providers report or Property Irregularity Report (PIR) from the transport provider. **You** must get as soon as possible.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags.
- Proof that **you** bought the item (for example, original receipts, valuations **you** got before the loss, credit and debit card statements etc.).
- A letter from the transport company confirming the number of hours **your golf equipment** was delayed.
- Repair report where applicable.

Complaints procedure

You have the right to expect the best possible service and support. If **we** have not delivered the service that **you** expected, or **you** are concerned with the service provided, **we** would like the opportunity to put things right. If **you** feel **we** have not met **our** standards, please contact:

If your complaint is about the sale of your policy:	
Post:	Holidayinsurance.com Digital House Threshelfords Business Centre Feering Kelvedon Colchester Essex CO5 9SE
Email:	enquiries@holidayinsurance.com
Phone:	01376 809 193

If your complaint is about a claim on your policy:	
Post:	Complaints Team, AXA Partners, The Quadrangle, 106-118 Station Road, Redhill RH1 1PR.
Email:	claimcomplaints@axa-assistance.co.uk
Phone:	0330 678 3436

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 still not satisfied.

If **you** are still not satisfied 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.

Post: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: 0300 123 9 123 or 0800 023 4567

Fax: 020 7964 1001

Email: complaint.info@financial-ombudsman.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**.

Data protection notice

AXA Partners, which is part of the AXA Group, takes **your** privacy very seriously. For information on:

- how **we** collect **your** personal data,
- what information **we** collect,
- how **we** use it,
- who **we** share it with,
- how long **we** keep it, and
- **your** rights relating to that data,

you can read **our** privacy policy online at www.axapartners.com/en/page/en.privacy-policy or **you** can ask one of **our** agents for a copy.

We may also provide **you** with additional information separately including:

- detailing specific ways **we** wish to use **your** data, and
- where relevant, how and when **we** ask for **your** consent.

Please send data privacy queries and data subject requests to: dataprotectionenquiries@axa-assistance.co.uk

Please note this mailbox should not be used for queries regarding policies, claims or assistance.

Important telephone numbers and email addresses

Customer services:

Monday - Friday 8:30am - 6pm and Saturday 8:30am - 4pm

Email: enquiries@holidayinsurance.com

Phone: 01376 809 193

Medical assistance

Always available

From anywhere in the world: +44 (0)330 678 3439

From the UK: 0330 678 3439

Travel claims

Monday to Friday between 9am and 5pm

Phone: 0330 678 3436

Online: <https://uk.claims.axa.travel/>

Customer Services

Tel: 01376 809 193

Email: enquiries@holidayinsurance.com

Medical Assistance

From anywhere in the world

Tel: **+44 (0)330 678 3439**

From the UK

Tel: 0330 678 3439

Claims

Online: <https://uk.claims.axa.travel/>

Tel: 0330 678 3439