one before



Travel Europe Cover

Policy Document

for policies issued from 11 November 2026

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

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

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

freedom
INSURANCE SERVICES LTD

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About your policy

Thank you for being a customer of Freedom Insurance Services.

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

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

By phone: **01223 454 291**
By email: onebefore@freedominsure.co.uk
Visit our website at: www.freedominsure.co.uk

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

- This document, which holds everything you need to know about your insurance policy, and explains what is covered and what is not covered by your insurance.
- An Insurance Product Information Document (IPID), which gives summary information about this policy in a standard format.
- The policy schedule, which outlines the selected cover and the individuals covered by the policy in a summary format.

Please read these documents carefully. They should answer any questions you have about your insurance. If you're still unsure about anything, or if something doesn't look right, please contact us at the details above.

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

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

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

When we use the terms "us", "we" and "our" in this document, we mean OneBefore and Accelerant Insurance UK Limited.

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

This policy covers you for trips that start and end in the United Kingdom, the Isle of Man or the Channel Islands. To be covered, your home must have been in one of these places for at least 6 of the 12 months before you bought this policy, and you must intend to return to it at the end of your trip.

Each insured person must also be registered with a GP in the United Kingdom, the Isle of Man or the Channel Islands – see the Who is covered section.

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

Quick read information

Before you travel

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

Before you travel, you must obtain a Global Health Insurance Card (GHIC) prior to travel by completing an application form via www.ghic.org.uk.

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

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

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

If you have already travelled and need assistance

If you have an emergency, please call our international emergency assistance provider, Healix International, on **+44 (0) 208 608 4163.** This line is open 24 hours a day, 365 days a year.

If you need to make a claim when you return to the UK, you can register one at:
http://intake.sedgwick.com/u/accelerantclaims/home

You can also contact us at accelerantclaims@ie.sedgwick.com or call us on **020 7858 1980.**

If you have already travelled and need to extend your trip

If you want to extend your trip, or have a general enquiry, please contact us using the details below:

By phone: **01223 454 291**
By email: onebefore@freedominsure.co.uk

The maximum length of travel for any single trip on this policy, from your initial departure date to any revised return date, is shown on your policy schedule.

Policy summary

Schedule of cover, excess and limits

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

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

Sections 1 to 10 of this policy apply to you whether you bought the Classic or Signature level of cover, up to the amounts shown in the table below.

Section 5 of this policy applies to you if you bought the Basic level of cover.

Section 11: Cruise upgrade is an upgrade you must select when you bought your policy if you are going on a cruise. Please check that this cover is shown on your policy schedule.

Section 12: Winter sports upgrade is an upgrade you must select when you bought your policy if you are going on a winter sports trip. Please check that this cover is shown on your policy schedule.

Section 13: Top-up cancellation upgrade is an upgrade that allows you to increase the trip cancellation limit on your policy. This cover only applies if you have paid the extra premium, and the cover is shown on your policy schedule.

To learn more about each section of cover, including exclusions and limitations, please read the corresponding section in this document.

The maximum sum insured, and excess shown below are per insured person unless otherwise stated.

Section		Basic		Classic		Signature	
		MAX SUM INSURED	EXCESS	MAX SUM INSURED	EXCESS	MAX SUM INSURED	EXCESS
1	If you need to cancel your trip	£0	£0	£3,000	£50	£6,000	£25
2	If you need to cut your trip short	£0	£0	£3,000	£50	£6,000	£25
3	If you miss your departure	£0	£0	£1,000	£50	£2,000	£25
4	If you are delayed or if your trip is abandoned						
	– Trip delay	£0	£0	£25 per 12 hours £250 in total	£0	£50 per 6 hours £500 in total	£0
	– Trip abandonment	£0	£0	£3,000	£75	£6,000	£25
5	Medical expenses, Emergency assistance and Personal accident Overall limit for medical expenses: *This cover applies only while you are outside the country or territory where your home is located.*	£10,000,000	£100	£10,000,000	£75	£10,000,000	£25
	– Emergency medical and surgical treatment	Included	£100	Included	£75	Included	£25
	– Emergency dental treatment (pain relief only)	£300	£100	£400	£75	£500	£25

	Section	Basic		Classic		Signature	
		MAX SUM INSURED	EXCESS	MAX SUM INSURED	EXCESS	MAX SUM INSURED	EXCESS
	– Daily benefit while in hospital	£20 per day £1,000 in total	£0	£30 per day £1,500 in total	£0	£40 per day £2,000 in total	£0
	– Extra accommodation and travel to stay for treatment	Included	£100	Included	£75	Included	£25
	– Repatriation to your home	Included	£100	Included	£75	Included	£25
	– Someone to travel home with an insured child or insured person travelling alone	Included	£100	Included	£75	Included	£25
	– Unused pre-paid activities	£500	£100	£750	£75	£1,000	£25
	– Transport of body or ashes home, or funeral abroad	£5,000	£0	£5,000	£0	£5,000	£0
	If you have an accident during your trip						
	– Permanent total disability						
	• Age 18 to 75	£10,000	£0	£15,000	£0	£20,000	£0
	• Age 76 to 79	£5,000	£0	£5,000	£0	£5,000	£0
	• Under 18	£5,000	£0	£5,000	£0	£5,000	£0
	– Accidental death						
	• Age 18 to 75	£5,000	£0	£7,500	£0	£10,000	£0
	• Age 76 to 79	£2,500	£0	£3,750	£0	£5,000	£0
	• Under 18	£2,500	£0	£3,750	£0	£5,000	£0
6	If your baggage or personal property is delayed	£0	£0	£50 per 24 hours £400 in total	£0	£75 per 24 hours £600 in total	£0
7	If your personal property is lost, stolen or damaged	£0	£0	£1,500	£75	£3,000	£25
	• Single item limit	£0	£0	£500	£75	£750	£25
	• Overall valuables limit	£0	£0	£500	£75	£750	£25
	– Stolen money	£0	£0	£300	£75	£500	£25
	– Passport and travel documents	£0	£0	£250	£75	£250	£25
	– Lost prescription medication	£0	£0	£100	£75	£300	£25
8	If you have legal expenses resulting from your trip	£0	£0	£15,000 per person £30,000 in total	£75	£25,000 per person £60,000 in total	£25
9	If you are held personally liable for anything during your trip *This cover applies only while you are outside the country or territory where your home is located.*	£0	£0	£750,000	£75	£1,000,000	£25

Section		Basic		Classic		Signature	
		MAX SUM INSURED	EXCESS	MAX SUM INSURED	EXCESS	MAX SUM INSURED	EXCESS
10	If your accommodation becomes uninhabitable	£0	£0	£500	£75	£750	£25
11	Cruise upgrade						
	– Missed departure	£0	£0	£1,000	£75	£2,000	£25
	– Cabin confinement	£0	£0	£100 per day £1,000 in total	£75	£150 per day £1,500 in total	£25
	– Unused pre-paid activities	£0	£0	£750	£75	£1,000	£25
	– Missed excursion	£0	£0	£50 per missed excursion £500 in total	£75	£75 per missed excursion £750 in total	£25
	– Cruise interruption	£0	£0	£1,000	£75	£1,500	£25
12	Winter sports upgrade						
	– Overall lost, stolen or damaged winter sports equipment	£0	£0	£1,250	£75	£1,500	£25
	• Single item limit	£0	£0	£500	£75	£500	£25
	– Hiring winter sports equipment	£0	£0	£50 per day £250 in total	£75	£100 per day £500 in total	£25
	– Loss of ski pass	£0	£0	£500	£75	£500	£25
	– Loss of ski pack	£0	£0	£500	£75	£500	£25
	– Piste closure	£0	£0	£50 per day £500 in total	£75	£50 per day £500 in total	£25
13	Top-up cancellation upgrade	£0	£0	£0	£0	See your policy schedule	£25

How this policy works

Words we use

Some words appear throughout this policy and have a particular meaning. Where you see one of these words, you can click on it to come back to this page.

Close relative
Your partner (if you live together), parent, stepparent or parent-in-law, child or stepchild, sibling or stepsibling, a grandparent or step-grandparent, a grandchild or step-grandchild, aunt, uncle, niece, or nephew.

Doctor
Someone who is a registered medical practitioner and who is not you, a member of your family, or a person you are travelling with.

Home
The place in the United Kingdom, the Isle of Man or the Channel Islands where you normally live.

Midwife
Someone who is a registered medical practitioner and who is not you, a member of your family, or a person you are travelling with.

Policyholder
The person who applied for this policy. They'll be listed as the policyholder on the policy schedule.

Pregnancy complications
A medical condition arising from pregnancy that:

- Was not known or reasonably foreseeable at the time you booked your trip or purchased this insurance (whichever is later).
- Requires medical assessment or treatment;
- Is not part of the normal progression of pregnancy; and

Examples include (but are not limited to): pre-eclampsia, placenta praevia, placental abruption, premature rupture of membranes, premature labour, miscarriage, hyperemesis gravidarum requiring medical treatment, and gestational diabetes requiring medical treatment.

Where you are claiming for cancelling or cutting short your trip, your doctor or midwife must confirm the complication is serious enough to prevent travel or require you to cut your trip short.

Serious illness or injury
Where we use this term in connection with cancelling or cutting short a trip, we mean an illness or injury that a doctor confirms is severe enough to make cancelling or cutting short the trip necessary. Where the illness or injury is to someone other than an insured person, this means they need care or supervision that cannot reasonably be provided by someone else.

Terrorism
The use of force or violence, or the threat of force or violence towards any person or property, by any person or group. It includes acts committed alone, or on behalf of or in connection with any organisation or government, for political, religious or ideological reasons - including where the intention is to influence a government, or to put the public or any section of the public in fear.

A terrorist attack means an act of terrorism as described above.

Trip
A journey that begins when you leave your home and ends when you return to it.

Unexpected
Means you had no reason to think something would happen when you booked your trip or bought this insurance.

You and your
The policyholder and the additional people who are listed on the policy schedule. All adults insured under this policy must be under the age of 80 on the start date of this policy.

Giving us the facts

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

When you take out this policy, and whenever you make a change to it, you must take reasonable care to answer our questions fully and honestly, and to the best of your knowledge. This includes telling us about the medical conditions we ask about, for everyone to be insured.

If you do not, and we would have done something different had we known the full position, we may:

- If we would not have offered you cover at all: treat this policy as if it had never existed and return the premium you have paid
- If we would have offered you cover on different terms: apply the terms we would have applied; or
- If we would have charged you a higher premium: reduce the amount we pay on a claim in proportion.

If you deliberately or recklessly give us information you know to be untrue or misleading, we may treat this policy as if it had never existed, refuse all claims, and keep the premium you have paid.

If you notice any information on your policy schedule isn't right, or if your circumstances change, you should tell us straight away. For example, if your medical conditions change after you buy your policy, you should let us know.

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

Other parts of this policy also ask whether you could reasonably have expected something at the time you booked your trip or bought this insurance. If you booked the trip while insured under an earlier annual multi-trip policy with us, and your cover has run without a break since, we will apply that test at the date you booked the trip instead.

Who is covered

The policyholder and the additional people who are listed on the policy schedule are covered by this policy.

All adults insured under this policy must be under the age of 80 on the start date of this policy. A lower age limit applies to the optional winter sports upgrade — see Section 12: Winter sports upgrade.

Children under the age of 18 are covered if travelling with at least one parent who is insured under this policy and named in the policy schedule. They are also covered if they are travelling with a relative or guardian.

Each insured person must be registered with a doctor's surgery (GP practice) in the United Kingdom, the Isle of Man or the Channel Islands when you buy this policy, and must stay registered for the period of insurance.

If an insured person is not registered, you must tell us when you buy the policy or as soon as you become aware. We will let you know whether we can still provide cover and whether any changes to the terms or premium apply.

If an insured person is not registered with a GP, or you do not tell us, we may reject or reduce any claim for that person where not being registered, or not telling us, is relevant to the claim. For example, it is relevant where it meant a medical condition was not declared, could not be verified, or affected the treatment or care involved in the claim.

We understand that people can be unregistered for a short time, for example after moving house, starting university or arriving in the UK. If this applies to you, please contact us as soon as possible.

What dates are you covered from and to

This policy covers insured claim events that take place within the start and end dates of your insurance which are shown on your policy schedule, subject to the terms and conditions of this policy.

If you travel within the UK, you must stay away for at least 2 nights. Your accommodation must be booked before the trip begins.

If you bought a single trip policy

Trip cancellation cover starts from the purchase of your insurance until the day of departure. All other benefits on your policy provide cover from the day of departure until you return home.

The date of purchase of your insurance, date of departure and date of return are shown on your policy schedule.

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

If you bought an annual multi-trip policy

When your cover applies

Cover starts on the date you asked for and ends one year later. Both dates are shown on your policy schedule.

This policy does not renew automatically. If you want cover after your end date, you will need to buy a new policy.

Which trips are covered

You can make as many trips as you like during the year. The longest any one trip can be is shown on your policy schedule.

You must not already be travelling when your cover starts. We do not cover any trip that began before your start date.

If a trip starts before your cover ends but finishes afterwards, we will keep covering it until you get home, or until you reach the maximum trip length, whichever comes first. This only applies if you booked the trip before your cover ended.

Cancelling a trip

Cancellation cover for a trip starts when you book it, or when your cover starts if that is later. It ends when you leave home for that trip.

We only cover you for cancelling trips that were due to start before your cover ends. The one exception is if we have told you we cannot cover a change in someone's health - then you can cancel a trip you booked during the policy year and claim under this policy, even if the trip was due to start after your cover ended. Please see the Changes in your health section for what to do if someone's health changes and what your options are.

Where you are covered

If you bought a single trip policy, your cover applies only to the countries shown on your policy schedule. These must be countries or territories in the list below.

If you bought an annual multi-trip policy, your cover applies to trips to any of the countries and territories in the list below.

Your cover is subject to any travel restrictions or exclusions issued by the Foreign, Commonwealth and Development Office (FCDO). For more information, please see the Hazardous territories section.

Countries and territories covered

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

The premium

The premium is the amount the policyholder pays us so we can provide you with this insurance. This includes additional charges to cover optional cover you have purchased and pre-existing medical conditions which are shown on your policy schedule.

If you have a pre-existing medical condition

This policy covers claims associated with your pre-existing medical conditions or disabilities you disclosed to us when you bought your policy. They are listed on your policy schedule. Please check that these are an accurate reflection of your health. If there are any issues, please contact us on **01223 454 291**.

When we use the term 'pre-existing medical condition', we mean health issues or illnesses that you knew about before you booked your trip or purchased this insurance.

In the context of this insurance, a pre-existing medical condition is defined as a condition for which, in the last 2 years:

- You have been prescribed medication, received treatment, or consulted with a doctor.
- You have been referred to a specialist or a consultant at a hospital or clinic for tests, diagnosis, or treatment.
- You have attended as an in or outpatient at a hospital or clinic for tests, diagnosis, or treatment.
- You are on a waiting list currently for investigations or treatment.
- You have been diagnosed by a medical practitioner as suffering from a terminal illness.

In addition, for the purposes of this insurance, a pre-existing medical condition is also considered if in the last 5 years you have received medical advice, treatment, or medication for any of the following:

- Heart or circulatory conditions.
- Diabetes.
- High blood pressure or cerebrovascular conditions, such as strokes.
- Cancer, whether in remission or not.
- Lung, breathing or respiratory conditions.
- Organ transplant or dialysis.
- Any form of anxiety, depression or psychiatric condition including eating disorders.

If there are changes to these conditions between buying the policy and departing for your trip, you must let us know. Please see the Changes in your health section for more information.

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

If you are on a waiting list for diagnosis or treatment

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

If you do have a diagnosis and are currently on a waiting list for treatment or further investigation, this policy will not cover you under the following sections if the reason for your claim is related to that condition:

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

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

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

Changes in your health

You must tell us about changes in health

You must tell us if the health of anyone insured under this policy changes. Please tell us as soon as you can, and in any event:

- before you book a new trip; and
- before you start any trip.

You can contact us at:

By phone: **01223 454 291**
By email: services@freedominsure.co.uk

What changes do we need to know about?

You must tell us if an insured person:

- develops a new medical condition;
- experiences a deterioration in an existing medical condition;
- is prescribed new medication or their prescribed medication changes;
- is referred to, or sees, a consultant or specialist;
- is admitted to hospital; or
- is waiting for tests, investigations, surgery, treatment or the results of any tests or investigations.

Why this is important

We will review the change in health and let you know whether:

- we can continue to cover the medical condition at no extra cost;
- we can continue to cover the medical condition for an additional premium; or
- we are unable to continue cover for that medical condition.

If you book a trip before telling us about a change in health and we are unable to continue cover for that condition, you may not be covered if you need to cancel your trip because of that condition.

If we cannot continue providing cover

If we are unable to continue cover for an insured person's medical condition, or you choose not to pay an additional premium we have quoted, you may choose **one** of the following options:

Cancel the policy

We will refund your premium in accordance with the Your right to cancel section.

Remove the affected person

If more than one person is insured, you may remove the affected person and continue cover for everyone else. We will refund the appropriate part of the premium in accordance with the Your right to cancel section. Cover will continue for everyone else.

Make a cancellation claim

If you have already booked a trip, you may choose to make a cancellation claim for that trip, provided the claim is otherwise covered by this policy. If you choose this option, no premium refund will be payable.

Pregnancy

Pregnancy is not an illness under this policy, so we do not cover routine pregnancy care or a planned birth. We do cover pregnancy complications - see Words we use for what we mean by this.

This is a summary. The full terms are in Section 1: If you need to cancel your trip, Section 2: If you need to cut your trip short and Section 5: Medical expenses, Emergency assistance and Personal accident.

Cancelling your trip

You are covered if, after booking your trip or buying this insurance, whichever is later:

- you become pregnant and will not meet your transport operator's conditions of carriage, or
- a doctor or midwife confirms in writing that you are not fit to travel because of pregnancy complications.

Cutting your trip short

You are covered if a doctor or midwife confirms in writing that you are not fit to continue your trip because of pregnancy complications.

Medical treatment while you are away

You are covered for emergency treatment for pregnancy complications. You are not covered for routine antenatal care, normal pregnancy symptoms such as tiredness, mild nausea or backache, planned or elective treatment, or a planned or expected birth.

How far into your pregnancy you can travel

These limits apply to medical treatment only. They do not affect your cover for cancelling or cutting short your trip.

- If you will be more than 28 weeks pregnant at the start of your trip - 24 weeks if you are expecting more than one baby - you need written confirmation from your doctor or midwife that you are fit to travel. You need this whatever your method of travel, including if you are driving.
- If you will be more than 32 weeks pregnant during your trip - 28 weeks if you are expecting more than one baby - we do not cover pregnancy-related medical costs at all.

Cover for communicable diseases

For the purposes of this policy, when we say 'communicable disease' we mean any disease that can be transmitted from one person to another, or from an animal to a person, by any means.

You're covered if you, a travelling companion or a close relative contract a communicable disease, provided the circumstances are covered under the relevant section of this policy.

You're not covered for any other claim arising from or relating to a communicable disease. This includes claims resulting from FCDO or government advice against travel, travel restrictions, quarantine requirements, border closures or lockdowns.

Please be aware:

- We will require confirmation from a doctor that the illness is severe enough to make cancelling or cutting your trip short medically necessary.
- There is no cancellation cover for a communicable disease during the first 14 days after you buy this policy. We will not pay a cancellation claim if you, a travelling companion or a close relative contract the communicable disease during those first 14 days.

Hazardous territories

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

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

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

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

Terrorism

We cover cancelling or cutting short your trip, missing your departure, delays, medical treatment and personal accident caused by a terrorist attack, as described in Sections 1 to 5.

The only exception is where the attack involves biological, chemical, radioactive or nuclear materials — please see the Nuclear, chemical, radioactive and biological hazards section of What's not covered by this policy.

Activities that are covered

The Activities table lists the activities covered by this policy. A tick shows whether each activity is covered as standard or requires an upgrade, and whether personal liability cover applies. The columns mean:

Column	What it means	
Standard cover	The activity is covered automatically under this policy.	
Activity upgrade required	Cover applies only if the Activity upgrade has been purchased and is shown on your policy schedule.	
Winter sports upgrade required	Cover applies only if Section 12: Winter sports upgrade has been purchased and is shown on your policy schedule.	
Personal liability cover applies	✓	Section 9: Personal liability applies while you take part in the activity.
	×	Section 9: Personal liability does not apply while you take part in the activity.
Notes	Conditions you must meet for cover to apply.	

General conditions

To be covered whilst participating in an activity, you must:

- comply with all applicable laws, regulations and safety requirements;
- use a commercial operator, commercial venue, qualified instructor or qualified guide where required;
- follow the instructions of any instructor, guide or activity operator;
- use any safety equipment, protective clothing or headgear required by law, the activity operator or the governing body for the activity;
- take reasonable care for your own safety and the safety of others; and
- participate on a recreational or amateur basis or participate only on the basis permitted by the notes column.

Cover does not apply while:

- participating on a professional or semi-professional basis; and
- taking part in motor racing, speed trials or professional championships.

Incidental activities and adventure holidays

Cover for activities under this section applies only where the activity is undertaken incidentally as part of a wider holiday and is not the main purpose of the trip.

Cover may apply to individual or occasional recreational activities undertaken during a holiday, such as a day hike, guided excursion or similar activity, provided the activity is listed in this section and any applicable activity pack or upgrade is shown on your policy schedule.

Cover does not apply where:

- the trip is arranged, booked or marketed primarily as an activity, adventure, expedition or sports holiday;
- participation in the activity is the main purpose of the trip;
- the trip involves a multi-day, continuous or expedition-style activity;
- the itinerary is centred on the activity; or
- the activity occupies a substantial or predominant part of the trip.

For example, a day hike undertaken during a sightseeing holiday may be covered if listed. A three-day organised hike or trek in South America would be treated as an adventure or activity holiday and would not be covered under this section.

Activities table

Activity		Standard cover	Activity upgrade required	Winter sports upgrade required	Personal liability cover applies	Notes
A	Abseiling	✓			✓	• With a qualified instructor.
	Aerial Safari	✓			×	• Fare-paying passenger. • Through a commercial operator. • Flying or aerial cover applies to this activity.
	Aerobics/Yoga/Pilates	✓			✓	-
	Alpine Coaster/Summer Tobogganing	✓			×	• At a commercial venue.
	Archery	✓			×	• At a commercial venue. • With a qualified instructor.
B	Badminton	✓			✓	-
	Banana Boat/Rubber-Ring Rides	✓			×	• Through a commercial operator.
	Baseball	✓			✓	-
	Basketball	✓			✓	-
	Beach Games	✓			✓	-
	Black-Water/Cave Rafting		✓		✓	• Through a commercial operator or with a qualified guide.
	BMX Cycling - Recreational	✓			×	• No freestyle, jumps or stunts.
	BMX Cycling - Freestyle/Park Riding/Dirt Jumping/Stunts		✓		×	• At a commercial venue. • A helmet must be worn.
	Bodyboarding	✓			✓	-
	Bonefishing	✓			✓	• From land or a non-motorised craft.
	BOSS Underwater Scooter	✓			×	-

Activity		Standard cover	Activity upgrade required	Winter sports upgrade required	Personal liability cover applies	Notes
	Bouldering - Indoor	✓			✓	• At a commercial venue. • Suitable safety matting required.
	Bouldering - Outdoor		✓		✓	• At a recognised bouldering area. • Suitable landing protection required. • No solo climbing above normal bouldering height.
	Bowls	✓			✓	-
	Boxing Fitness/Non-Contact Training		✓		✓	• No sparring or bouts. • No competition.
	Bungee Jumping		✓		✓	• Through a commercial operator. • Maximum three jumps.
C	Camel/Elephant Riding	✓			×	• Through a commercial operator.
	Canyoning		✓		✓	• Through a commercial operator or with a qualified guide.
	Catamaran Sailing - Beach/Hobie Cat	✓			×	• Through a commercial operator. • Within 12 miles of the coast. • Beyond 12 miles is not covered. • Personal flotation device required.
	Clay Pigeon Shooting	✓			×	• At a commercial venue. • With a qualified instructor.
	Climbing Wall/Indoor Climbing	✓			✓	• At a commercial venue.
	Coasteering		✓		✓	• Through a commercial operator or with a qualified guide.
	Cricket	✓			✓	-
	Croquet	✓			✓	-
	Cross-Country Skiing			✓	✓	• On recognised routes.
	Curling	✓			✓	-
	Cycling - Including E-Bikes	✓			×	• On recognised roads, tracks or trails. • E-bikes must be pedal-assisted, with motor assistance that stops at 25 km/h. • E-bikes with a throttle are not covered. • No downhill, freeride, jumps or stunts.
D	Dancing	✓			✓	-
	Deep Sea Fishing		✓		×	• Through a commercial operator.
	Dinghy Sailing	✓			✓	• Within 12 miles of the coast. • Beyond 12 miles is not covered. • Personal flotation device required.
	Dog Sledding - Passenger	✓			✓	• Through a commercial operator.

Activity		Standard cover	Activity upgrade required	Winter sports upgrade required	Personal liability cover applies	Notes
	Dog Sledding - Driver		✓		✗	• Through a commercial operator or with a qualified guide.
	Dolphin Swimming	✓			✓	• Through a commercial operator.
	Dragon Boating	✓			✓	• Through a commercial operator.
	Dry Skiing			✓	✓	• At a commercial venue.
F	Fell Running/Walking	✓			✓	• Recognised routes up to 2,000 metres.
F	Fencing	✓			✗	-
F	Fishing from Land/Angling	✓			✓	-
F	Fly Boarding		✓		✗	• Through a commercial operator.
F	Football - Excluding American Football	✓			✓	-
G	Gaelic Football	✓			✗	-
G	Go Karting - Up to 120cc	✓			✗	• At a commercial venue.
G	Go Karting - Over 120cc		✓		✗	• At a commercial venue.
G	Golf	✓			✓	-
G	Gorilla Trekking		✓		✓	• Through a commercial operator or with a qualified guide.
G	Gravel Biking	✓			✗	• On recognised roads, tracks or trails. No competition.
G	Guided Segway Tour	✓			✗	• Through a commercial operator.
G	Gymnastics		✓		✓	-
H	High Ropes/Tree Trekking/Tree Course	✓			✓	• Harnessed. • At a commercial venue.
H	Hiking/Trekking/Rambling - Up to 2,000 Metres	✓			✓	• On recognised routes.
H	Hiking/Trekking/Rambling - 2,001 to 4,000 Metres		✓		✓	• On recognised routes. • Above 4,000 metres is not covered.
H	Hockey - Field		✓		✗	-
H	Hockey - Street	✓			✓	• No contact. No competition.
H	Horse Riding	✓			✗	• A riding hat must be worn. • No hunting, polo or jumping. • No competition.

Activity		Standard cover	Activity upgrade required	Winter sports upgrade required	Personal liability cover applies	Notes
	Horse/Reindeer-Drawn Sledge/Carriage	✓			✓	• Passenger only. • Through a commercial operator.
	Hot-Air Ballooning	✓			✗	• Fare-paying passenger. • Through a commercial operator. • Flying or aerial cover applies to this activity.
	Hurling		✓		✗	-
	Hydro-Zorbing		✓		✓	• At a commercial venue.
I	Ice Skating	✓			✓	• At an ice rink only. • No ice hockey.
I	Inner Tubing - On Land or Water	✓			✓	• Includes river tubing. • Through a commercial operator. • Not on white water.
I	Inner Tubing - On Snow			✓	✓	-
J	Jeep/Car Trekking - Passenger	✓			✓	• Fare-paying passenger. • Through a commercial operator.
J	Jeep/Car Trekking - Driver		✓		✗	-
J	Jet Boarding/Electric Surfing/eFoiling		✓		✗	• Through a commercial operator.
J	Jet Boating	✓			✓	• Fare-paying passenger. • Through a commercial operator.
J	Jet Skiing	✓			✗	• Through a commercial operator.
K	Kayaking/Canoeing - Calm Water	✓			✓	• Inland or calm waters only. • Within sight of land. • Personal flotation device required. • No white water.
K	Kayaking/Canoeing - Offshore		✓		✓	• Through a commercial operator or with a qualified guide. • Personal flotation device required.
K	Kayaking/Canoeing - White Water		✓		✓	• Through a commercial operator or with a qualified guide. • Grade 5 and above is not covered. • Personal flotation device required.
K	Kite Buggying	✓			✓	• No competition.
K	Kite Surfing		✓		✓	• No competition. • No jumps or big air.
M	Martial Arts Training		✓		✗	• Training only. • No bouts or competitive fighting.
M	Mono-Skiing			✓	✓	• On recognised routes.
M	Motorboating - Passenger	✓			✓	-

Activity		Standard cover	Activity upgrade required	Winter sports upgrade required	Personal liability cover applies	Notes
	Motorboating - Driver		✓		×	• Within sight of shore.
	Motorcycling - Up to 50cc	✓			×	• Includes mopeds, scooters and electric mopeds up to 45 km/h. • You must hold a licence for the vehicle. • A crash helmet must be worn.
	Motorcycling - 51cc to 125cc		✓		×	• Includes scooters and electric equivalents. • You must hold a licence for the vehicle. • A crash helmet must be worn.
	Mountain Biking - Recreational	✓			×	• On recognised tracks or trails. • A helmet must be worn. • No downhill, freeride, jumps or stunt riding.
	Mountain Biking - Freeride/Jumps/Stunt Riding		✓		×	• A helmet must be worn. • No competition.
	Mountain Luging		✓		×	• Wheeled cart on a purpose-built track. • At a commercial venue. • Ice luge is not covered.
N	Netball	✓			✓	-
O	Off-Piste Skiing			✓	✓	• Within ski-area boundaries, or with a qualified guide.
	Orienteering	✓			✓	-
	Outdoor Rock Climbing		✓		✓	• Protected climbing only, using ropes. • A helmet must be worn. • No free solo climbing.
	Outward Bound Pursuits	✓			✓	• Ground level only. • At a commercial venue.
P	Paddleboarding - Calm Water	✓			✓	• Pool, calm lake, reservoir, canal, slow-flowing river, sheltered bay or lagoon.
	Paddleboarding - Material Current		✓		✓	• Tidal river, river with a material current or white water up to Grade 2. • Personal flotation device required.
	Parasailing/Parascending over Water	✓			×	• Through a commercial operator. • Flying or aerial cover applies to this activity.
	Pedalo Use	✓			✓	-
	Polo		✓		×	• No tournaments.
	Pony Trekking	✓			×	• Through a commercial operator. • A riding hat must be worn. • No hunting or jumping. • No competition.

Activity		Standard cover	Activity upgrade required	Winter sports upgrade required	Personal liability cover applies	Notes
Q	Quad Biking		✓		✗	• Through a commercial operator. • A helmet must be worn.
R	Racquetball	✓			✓	-
	Rifle Range	✓			✗	• At a commercial venue. • With a qualified instructor.
	Roller Skating/Rollerblading	✓			✓	-
	Rounders	✓			✓	-
	Rowing - Inland	✓			✓	-
	Rowing - Coastal Waters		✓		✓	• Within sight of land.
	Rugby		✓		✗	-
	Running/Jogging	✓			✓	-
S	Safari - Vehicle	✓			✓	• Passenger only. • Through a commercial operator. • No use of firearms by you.
	Safari - Remote Walking		✓		✓	• With a qualified guide. • No use of firearms by you.
	Sandboarding	✓			✓	• No competition.
	Scooter - Non-Motorised	✓			✓	• No stunt riding. • No competition.
	Scooter - Electric	✓			✗	• Stand-up e-scooters only. A helmet must be worn. No stunts.
	Scuba Diving - Up to 20 Metres	✓			✓	• Qualified for the depth, or with a qualified instructor. • No solo, cave or wreck-penetration diving.
	Scuba Diving - 21 to 30 Metres		✓		✓	• PADI qualified or equivalent for the depth, or with a qualified instructor. • Deeper than 30 metres is not covered. • No solo, cave or wreck-penetration diving.
	Sea Scooter	✓			✗	-
	Show Caves/Organised Mine Tours	✓			✓	• Through a commercial operator. • Caving and potholing are not covered.
	Skateboarding	✓			✓	• No stunt parks. • No competition.
	Skiing			✓	✓	• On recognised routes.
	Skydiving - Indoor	✓			✓	• At a commercial venue.

Activity		Standard cover	Activity upgrade required	Winter sports upgrade required	Personal liability cover applies	Notes
	Skydiving - Tandem		✓		✗	• Attached to a qualified instructor. • Through a commercial operator. • Maximum three jumps. • Flying or aerial cover applies to this activity.
	Sledging/Tobogganing			✓	✗	• On recognised runs.
	Snooker/Pool/Billiards	✓			✓	-
	Snorkelling	✓			✓	• Within sight of land or a support vessel.
	Snowboarding			✓	✓	• On recognised routes.
	Snowmobiling			✓	✗	• A helmet must be worn.
	Snowshoeing			✓	✓	• On recognised routes.
	Softball/Handball/Ultimate Frisbee	✓			✓	-
	Squash	✓			✓	-
	Surfing	✓			✓	• No competition.
	Swimming	✓			✓	• Within sight of land, or with a lifeguard present.
T	Table Tennis	✓			✓	-
	Ten Pin Bowling	✓			✓	-
	Tennis/Padel/Pickleball	✓			✓	-
	Track-and-Field Athletics	✓			✓	-
	Trampolining	✓			✓	• No competition.
	Tug of War	✓			✓	-
V	Via Ferrata		✓		✓	• On recognised routes. • A helmet must be worn.
	Volleyball	✓			✓	-
W	Wakeboarding	✓			✗	• Personal flotation device required. • No jumping. • No competition.
	War Games/Paintball	✓			✗	• At a commercial venue.
	Water Parks	✓			✓	-
	Water Polo	✓			✗	-

Activity		Standard cover	Activity upgrade required	Winter sports upgrade required	Personal liability cover applies	Notes
	Waterskiing	✓			×	• Personal flotation device required. • No jumping. • No competition.
	Weightlifting	✓			✓	• No competition.
	White Water Rafting - Grades 1 to 3	✓			✓	• Through a commercial operator or with a qualified guide.
	White Water Rafting - Grade 4		✓		✓	• Through a commercial operator or with a qualified guide. • Grade 5 and above is not covered.
	Windsurfing/Sailboarding	✓			✓	• No competition.
	Wing Foiling		✓		✓	• No competition.
Y	Yachting		✓		×	• Includes larger catamarans. • Within 12 miles of the coast. • Beyond 12 miles is not covered.
Z	Ziplining/Jungle Surfing	✓			✓	• Through a commercial operator.

Your right to cancel

If the policyholder decides this policy does not meet their needs, they may cancel it by contacting us on **01223 454 291**.

The refund rules are explained below. In all cases, these refunds are available only where:

- no insured person has started a trip under the policy;
- no insured person has made a claim (whether accepted or not); and
- the policyholder confirms in writing that no claim will be made.

If you cancel within the 14-day cooling off period

Your policy has a 14-day cooling-off period from the receipt of your policy documents. Within the 14-day cooling-off period, we will provide you with a full refund.

If you cancel your policy after the 14-day cooling off period

If you cancel your policy after the 14-day cooling-off period we will refund 50% of the premium for single trip policies and 5% of the annual premium for annual multi-trip policies for each full calendar month remaining.

If we are unable to continue your cover following a change in health

Please read the Changes in your health section. If you tell us about a change in health and we are unable to continue cover or you choose not to pay an additional premium, the following refund rules apply:

If you cancel the whole policy:

We will refund the premium for the unexpired period of cover. We work this out as the number of whole days of cover remaining, divided by the total number of days of cover, multiplied by the premium you paid.

If you remove the affected person:

Where other insured persons remain on the policy, we will refund the appropriate proportion of premium for the removed person, calculated on the same basis.

We will calculate any refund from the date you notified us of the change in health, not the date we complete our assessment.

If you choose to make a cancellation claim instead, no premium refund will be payable.

When we might cancel your policy

We may cancel this policy if:

- you do not comply with the terms and conditions of this policy; or
- we decide to withdraw this product.

If we do, we will give the policyholder at least 30 days' written notice.

Cancellation will not affect any rights or obligations that arose before the cancellation date.

If we cancel because we have withdrawn the product, we will refund the premium for the unexpired period of cover, provided no insured person has made a claim (whether accepted or not).

Financial Services Compensation Scheme

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

By phone: **0800 678 1100** or **0207 741 4100**
By email: enquiries@fscs.org.uk
Website: www.fscs.org.uk

How to make a claim

Telling us what happened

You should let us know as soon as possible if any issues arise on your trip so we can start dealing with your claim. If you don't, we might need to reduce the amount we pay you or reject the claim altogether.

When handling a claim, we will ask you for some information to verify your cover and the details of the claim.

Emergency assistance

If you need urgent assistance while on your trip, please contact our international emergency assistance provider, Healix International:

By phone: **+44 (0) 208 608 4163**
By email: OneBefore@healix.com

Any other claims

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

On our website: http://intake.sedgwick.com/u/accelerantclaims/home
By phone: **020 7858 1980**, Monday to Friday between 9.00 am and 5.30 pm.
By email: accelerantclaims@ie.sedgwick.com

Recovering costs from someone else

If we pay a claim and someone else is responsible for your loss, we may take legal action in your name to recover what we have paid. You must give us reasonable help to do this, and you must not do anything that damages our ability to recover - for example, agreeing a settlement without telling us first.

If you recover any amount from someone else for a loss we have already paid, you must repay us up to the amount we paid you.

If you have other insurance

If a loss covered by this policy is also covered by another insurance policy, we will only pay our fair share. You must tell us about any other insurance that may cover your claim.

This does not apply to the accidental death and permanent total disability benefits under Section 5: Medical expenses, Emergency assistance and Personal accident, which we will pay in full.

If you have another insurance policy that covers your legal liability - for example, personal liability cover under a home insurance policy — we will only pay the amount that is more than that policy covers.

How to make a complaint

We hope you're happy with your cover and the service you receive from us. But if you're unhappy about something, we'd like to try to put things right. Please contact us using the details below, providing the policy or claim number.

If your complaint is related to a claim, please contact Sedgwick:

By phone: **020 7858 1980, Monday to Friday between 9.00 am and 5.30 pm.**
By email: customerrelations@ie.sedgwick.com

If your complaint relates to the sale of the policy or policy administration, please contact Freedom Insurance Services:

By phone: **01480 220 673**
By email: onebefore@freedominsure.co.uk
By post: Freedom Insurance Services Limited at Freedom House, 58 Market Square, St. Neots, Cambridgeshire, PE19 2AA

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

The Financial Ombudsman Service is a free impartial service for settling disputes between consumers and businesses providing financial services. You can find out more about them and how to complain at http://financial-ombudsman.org.uk/.

You can also contact them in the following ways:

By phone: **0800 023 4567**
By email: complaint.info@financial-ombudsman.org.uk
By post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

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

What this policy covers

Section 1: If you need to cancel your trip

You are covered if, before you depart for your trip, you need to cancel your travel, accommodation, and pre-booked activities for one of the reasons below.

You are covered up to the amount shown in the Policy summary section for trip cancellation.

We will pay for the irrecoverable financial loss that results from cancelling your trip. We will only cover the loss that you cannot get back from other providers, for example, your credit card provider or airline.

If you are travelling with someone who is not insured under this policy, we will not pay their cancellation costs, even if the trip was paid for jointly or by another person.

What's covered

- Your unexpected death or a serious illness or injury, which makes it necessary for you to cancel your trip. This also applies to close relatives or a person you planned to travel with or stay with while travelling.
- In the 30 days before your planned departure date, the Foreign, Commonwealth and Development Office are advising against "all" or "all but essential" travel to your destination.

  For this to apply, the travel advice should not have been in place when you booked your trip or bought this insurance.
- You or a person you planned to travel with is called for jury service or as a witness in a Court of Law, and this could not be postponed.

  This does not apply if you are called as an expert witness or where your employment would normally require you to attend court.
- Your unexpected involuntary redundancy or the unexpected involuntary redundancy of a person you planned to travel with.

  This only applies if at the time of booking your trip or buying this insurance you had no reason to think this might happen. This doesn't apply if you're self-employed.
- If, within 7 days of your departure date, you cannot live in your home or use your usual place of work because it has been seriously damaged (for example, by fire or flooding), and you need to stay to deal with it.
- If, within 7 days of your departure date, your home is burgled or vandalised, and the police request your presence at your home.
- Your passport, or the passport of a person you planned to travel with, is stolen during the 7 days before your departure date.

  This only applies if an emergency or replacement passport cannot be produced. You must provide a police report of the theft to claim for this benefit.
- You, or a person you planned to travel with, who is a member of the armed forces or emergency services, are being ordered to return to duty.

- We have told you that we cannot continue to cover a change in the health of an insured person and you choose to cancel a trip that was booked before you told us about the change. You do not need to show that cancelling the trip was medically necessary.
- Pregnancy:
    - Where you become pregnant after booking your trip or purchasing this insurance (whichever is later) and you will not meet your transport operator's conditions of carriage; or
    - Your doctor or midwife confirm you are unfit to travel due to pregnancy complications.

  Confirmation must be provided in writing and be time stamped with a date that is after you booked your trip or bought your policy (whichever is later).
- If a natural disaster or a terrorist attack happens within 14 days of your planned departure date and within 20km of your accommodation. Natural disasters include floods, earthquakes, and volcanic eruptions.

What's not covered

1. The excess per insured person, which is shown in the Policy summary section.
2. Any circumstance that you knew about at the time you booked your trip or bought your policy, and which could reasonably have been expected to prevent you from travelling.
    - For example, if you bought this insurance after your child had already fallen ill, or after you already knew their condition might prevent you from travelling.
    - This exclusion does not apply to any pre-existing medical conditions that you have already declared to us and that we have confirmed in writing as accepted and covered by your policy.
3. Lack of enjoyment or no longer wanting to travel for any reason other than those listed under 'Covered reasons for cancelling your trip'.
4. Any claim for cancelling your trip due to a serious illness or injury or pregnancy complications if you do not have written confirmation from a doctor or midwife (as applicable) that you are medically unfit to travel or that it is necessary for you to cancel your trip.

   The confirmation must be in writing, must be dated after your policy starts, and must be obtained before you cancel your trip.
5. Cancellation due to a pre-existing medical condition that has not been declared to us and that is not listed on your policy schedule.
6. Cancellation due to a pre-existing medical condition that you had a diagnosis for and were on a waiting list for treatment or further investigation at the time of purchasing your policy.
7. Trips that are cancelled due to the Foreign, Commonwealth and Development Office (FCDO) advice against travel due to a communicable disease. Communicable disease has the meaning given under Cover for communicable diseases.
8. If you don't have a valid passport or visa.
9. Extra costs that result from you not telling the travel company as soon as you know that you must cancel your trip.

10. Any claim for a natural disaster or terrorist attack where the local or national authorities have confirmed that it is safe to travel and stay at your destination. Natural disasters include floods, earthquakes, and volcanic eruptions.

11. Any claim for not meeting your transport operator's conditions of carriage, which includes not having recommended vaccines.

12. Costs that can be recovered from other providers.

13. Anything mentioned in the What's not covered by this policy section of this document.

Section 2: If you need to cut your trip short

If you need immediate assistance while on your trip please contact our international emergency assistance provider, Healix International, on **+44 (0) 208 608 4163**. If you need to return home earlier than planned, you must have this approved by Healix before you book anything.

You are covered if, while you are on a trip, you need to cut your trip short and return to your home for one of the reasons below.

You are covered up to the amount shown in the Policy summary section for cutting your trip short.

We will cover the irrecoverable financial loss that results from cutting your trip short. This includes the cost of travel, accommodation and pre-booked activities which have not been used and have already been paid for. We'll calculate a proportionate amount for the unused part of your trip plus the reasonable additional cost of returning to your home (by economy class) earlier than planned.

You will need receipts for anything you want to claim for.

If you are travelling with someone who is not insured under this policy, we will not pay their curtailment costs, even if the trip was paid for jointly or by another person.

What's covered

- Your unexpected death, serious illness or injury which makes it necessary for you to cut your trip short. This also applies to close relatives and a person you are travelling with or a person you are staying with while travelling.
- The Foreign, Commonwealth and Development Office advise against "all" or "all but essential" travel to your destination.

  For this to apply, the travel advice should not have been in place at the time of booking your trip, buying this insurance, or starting your trip.
- You or a person you are travelling with is called for jury service or as a witness in a Court of Law, and this could not be postponed.

  This does not apply if you are called as an expert witness or where your employment would normally require you to attend court.
- Your home or your usual place of work becomes uninhabitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes or impact by aircraft.
- Your home is burgled or vandalised, and the police request your presence at your home.
- Your passport, or the passport of a person you are travelling with, is stolen and you are unable to continue your trip as planned.

  This only applies if an emergency or replacement passport cannot be produced. You must provide a police report of the theft to claim for this benefit.
- You, or a person you are travelling with, who is a member of the armed forces or emergency services being ordered to return to duty.
- Pregnancy:
  - A doctor or midwife confirms that you are not fit to continue your trip because of pregnancy complications.

- Confirmation must be provided in writing and be time stamped with a date that is after you started your trip.

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

What's not covered

1. The excess per insured person, which is shown in the Policy summary section.

2. Any circumstance that you knew about at the time you booked your trip or bought your policy, and which could reasonably have been expected to result in your trip being cut short.

   - For example, if you bought this insurance after your child had already fallen ill, or after you already knew their condition might prevent you from travelling.
   - This exclusion does not apply to any pre-existing medical conditions that you have already declared to us and that we have confirmed in writing as accepted and covered by your policy.

3. Lack of enjoyment or no longer wanting to travel for any reason other than those listed under 'Covered reasons for cutting your trip short'.

4. Any claim if you travel against medical advice or would have been if you had sought such advice.

5. Any claim for cutting your trip short due to serious illness or injury or pregnancy complications if you do not have written confirmation from a doctor or midwife (as applicable) that you are medically unfit to continue your trip.

   The confirmation must be in writing, must be dated after your trip has started, and must be obtained before you return home.

6. Cutting your trip short, where you do not obtain the prior agreement from our international emergency assistance provider, Healix.

7. Cutting your trip short due to a pre-existing medical condition that has not been declared to us and that is not listed on your policy schedule.

8. Cutting your trip short due to a pre-existing medical condition that you had a diagnosis for and were on a waiting list for treatment or further investigation at the time of purchasing your policy.

9. Trips that are cut short due to the Foreign, Commonwealth and Development Office (FCDO) advice against travel due to a communicable disease. Communicable disease has the meaning given under Cover for communicable diseases.

10. If you don't have a valid passport or visa to continue your trip.

11. Any claim for a natural disaster or a terrorist attack where the local or national authorities have confirmed that it is safe to stay. Natural disasters include floods, earthquakes, and volcanic eruptions.

12. Any claim for not meeting your transport operator's conditions of carriage, which includes not having recommended vaccines.

13. Costs that can be recovered from other providers.

14. Anything mentioned in the What's not covered by this policy section of this document.

Section 3: If you miss your departure

You are covered up to the amount shown in the Policy summary section if you miss a scheduled departure that is a part of your travel itinerary for one of the reasons below.

The cost of food, drink and telephone/mobile expenses is not covered.

You will need receipts for anything you want to claim for.

What's covered for missed departure

- The failure of scheduled public transport due to severe weather conditions (as defined in Section 4: If you are delayed or if your trip is abandoned), natural disaster, terrorist attack or unexpected strike or industrial action that directly impacts your travel itinerary.
- An accident to or breakdown of the vehicle in which you are travelling. This would not include your vehicle running out of petrol, oil or water, having a flat tyre, puncture or flat battery.
- An accident or breakdown occurring to another vehicle ahead of you on a road which causes an unexpected delay to the vehicle in which you are travelling.

What's not covered

1. The excess per insured person, which is shown in the Policy summary section.
2. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance. For example, a strike or industrial action that was announced or had started before you booked your trip or bought this insurance.
3. If you don't allow enough time to arrive at your point of departure.
4. If you don't allow enough time between connecting flights.
5. Anything mentioned in the What's not covered by this policy section of this document.

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

You are covered up to the amount shown in the Policy summary section if your trip is delayed or abandoned for a reason listed below.

For delayed trips:

- This applies to delays that are longer than the delay limit shown in the Policy summary section.
- To claim for this, you must have continued your trip to your intended destination.

For abandoned trips:

- We will pay for the irrecoverable and unused travel and accommodation costs you have paid.
- To claim for this, your arrival time at your final destination must be delayed by more than 24 hours.

Covered reasons for delayed or abandoned trips

- Severe weather conditions, natural disaster, terrorist attack or unexpected strike or industrial action that directly impacts your travel itinerary.

  By "severe weather conditions", we mean weather for which:

  - in the UK, the Met Office has issued an amber or red weather warning; or
  - outside the UK, the relevant national meteorological service or officially designated government weather authority has issued a warning indicating an equivalent level of severity.

    The warning must relate to the area directly affecting your itinerary and the relevant date of travel. The carrier must confirm that the delay or cancellation was caused by the severe weather.
- Mechanical breakdown or technical fault at the port of departure or occurring to your aircraft, coach, train, or sea vessel.

What's not covered if your trip is delayed or abandoned

1. The excess per insured person, which is shown in the Policy summary section.
2. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance. For example, a strike or industrial action that was announced or had started before you booked your trip or bought this insurance.
3. Any claim where compensation is available from your transport operator, unless you have a document from them explaining why no compensation was given.
4. Anything mentioned in the What's not covered by this policy section of this document.

Section 5: Medical expenses, Emergency assistance and Personal accident

This section explains what to do if you need medical assistance during your trip and what medical expenses we will pay.

When medical expenses are covered

All medical expenses claimed under this section must:

- Be medically necessary,
- Arise from a sudden illness, an unexpected deterioration of a pre-existing medical condition which is listed on your policy schedule or an accidental injury that occurs during your trip,
- Not be reasonably capable of being delayed until your return home,
- Be reasonable and customary for the country in which treatment was provided.

We reserve the right to obtain independent medical advice when assessing your claim.

This cover applies only while you are outside the country or territory where your home is located.

Emergency medical assistance

If you become ill or injured during your trip, help is available 24 hours a day from our emergency assistance provider, Healix International.

You (or someone acting on your behalf) should contact Healix as soon as reasonably possible:

By phone: **+44 (0) 208 608 4163**
By email: OneBefore@healix.com

Healix International is there to support you. They will:

- Direct you to appropriate medical facilities,
- Liaise with treating doctors and hospitals,
- Confirm whether treatment is medically necessary,
- Provide payment guarantees where required,
- Arrange emergency evacuation or repatriation if needed.

To ensure you receive the right support and that your treatment is managed appropriately, you must contact Healix International before incurring further treatment if:

- You are admitted to hospital as an inpatient,
- Surgery is being considered,
- Your condition is severe or potentially life-threatening,
- Emergency evacuation or repatriation may be required,
- You are advised to extend your stay for medical reasons,
- A medical provider requests a guarantee of payment,
- Significant further treatment is being proposed.

- Emergency evacuation, repatriation, or someone travelling to accompany you home may be required. Please contact Healix before you book anything.

If you are unable to contact Healix International yourself (for example, because you are incapacitated), this will not affect your cover. However, you, or someone acting on your behalf, should contact them as soon as reasonably practicable.

If Healix International is not contacted where it would have been reasonable to do so, and this prevents us from managing your treatment or costs effectively, we may reduce or decline your claim.

Non-emergency medical treatment

If you require minor medical treatment during your trip that is not serious and does not require hospital admission or emergency assistance (for example, a GP consultation), you do not need to contact Healix International in advance. In these cases, you must:

- Pay the provider directly.
- Obtain a written medical report confirming diagnosis and treatment and keep itemised invoices and receipts - your claim may be rejected if receipts are not provided.
- Submit these when you return home by contacting Sedgwicks. Please see the How to make a claim section.

What you are covered for

We will pay reasonable and necessary medical expenses incurred during your trip as a result of a sudden illness, an unexpected deterioration of a pre-existing medical condition which is listed on your policy schedule or an accidental injury that occurs during your trip.

We will pay up to the limits shown in the Policy summary section. This includes:

- Emergency medical and surgical treatment prescribed by a doctor.
- Emergency dental treatment for pain relief only.
- A daily inpatient hospital benefit.
- Additional accommodation (room only) and travel costs if a doctor confirms you must remain at your destination for treatment or recovery.
- Repatriation to your home, where Healix International confirms this is medically necessary.
    - We will pay for economy-class travel unless a doctor certifies that you need to travel in a higher class.
    - If you did not buy a return ticket, we may deduct the reasonable cost of one from your claim, using the cost of a return flight with the airline you originally flew with as a guide.
    - If Healix International, in consultation with your treating doctor, confirms that you are medically fit to return to your home, we have the right to arrange your return. If you refuse, we may stop cover.
- If you're a child, or if you're travelling alone, and you have been advised by a doctor that it is medically necessary to be accompanied home, we'll pay for one person to travel to stay and return home with you. We'll pay for their room only and return travel in economy class.

- Non-refundable pre-paid activities you were unable to use due to hospitalisation or serious illness. We will need confirmation from your treating doctor that your condition is serious enough to warrant you cancelling your pre-paid activities. We will also need proof from the company you booked the pre-paid activity with, that they are not refunding you.
- If you die during your trip outside the country or territory where your home is located, we will pay up to the amounts shown in the Policy summary section for the transport of your body or ashes back to your home, or we will pay for your funeral.

Pre-existing medical conditions

Cover under this section is subject to the terms set out in the If you have a pre-existing medical condition section of this policy.

We will only pay claims arising from a pre-existing medical condition if:

- The condition was declared to us
- We agreed to provide cover, and
- It is listed in your policy schedule.

If a pre-existing medical condition was not declared, not accepted, or is not shown in your policy schedule, claims arising from that condition will not be covered.

Pregnancy related medical expenses: What's covered

Pregnancy is not considered an illness under this policy.

We will cover emergency medical treatment arising from unexpected pregnancy complications during your trip, provided that:

- You were fit to travel at the start of your trip, and
- The complication was not known or reasonably foreseeable when you booked your trip or purchased this insurance.

Pregnancy related medical expenses: What's not covered •

- Routine antenatal care;
- Planned or elective treatment;
- Planned or expected childbirth or delivery;
- Normal pregnancy symptoms (including fatigue, mild nausea, backache and general discomfort);
- Any pregnancy-related costs if you are more than 28 weeks pregnant at the start of your trip (24 weeks for multiple pregnancy) unless you obtained written confirmation from your doctor or midwife that you were fit to travel. This requirement applies regardless of your method of transport.

If written confirmation was required but not obtained, and a claim arises, we reserve the right to decline or reduce the claim if medical evidence shows you were not fit to travel at the start of your trip.

- Any pregnancy-related costs if you are more than 32 weeks pregnant during your trip (28 weeks for multiple pregnancy).

Accidental death and permanent disability

If you suffer an accidental bodily injury during your trip that results in permanent disability or death within 12 months of the accident, we will pay up to the amount shown in the Policy summary section.

If an accident causes you to suffer a bodily injury during your trip that, within 12 months of the accident, results in permanent total disability, we will pay the amount shown in the Policy summary section.

- By 'accident' we mean a sudden, unexpected and external event.
- By 'permanent total disability' we mean that, because of the accident, you will never again be able to do any paid work you are suited to by your education, training or experience - or, if you were not in paid work when the accident happened, that you will never again be able to carry out your normal daily activities without help from someone else. We will appoint a doctor to confirm this.

If you die as a result of the same accident, we will pay the accidental death benefit instead. We will not pay both.

The amount we pay for accidental death or permanent total disability depends on your age when you bought the policy.

Examples of covered accidents include:

- A road traffic collision resulting in permanent paralysis.
- A fall from height caused by structural failure resulting in traumatic brain injury and permanent impairment.

The following examples would not meet the definition of an accident:

- An injury caused by illness (for example, a stroke or heart attack that leads to a fall).
- Gradual or repetitive strain injuries.
- Degenerative conditions or wear and tear.
- Straining a muscle while lifting luggage where no sudden external event occurred.

What's not covered in this section

1. The excess per insured person, which is shown in the Policy summary section.
2. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance.
3. Claims arising directly or indirectly from a pre-existing medical condition that:
   - Was not declared to us during the medical screening process,
   - Was declared but not accepted by us, or
   - Is not listed in your policy schedule.
4. Treatment that was not medically necessary.
5. Treatment that could reasonably have waited until your return home.
6. Costs not approved by Healix International where approval was reasonably required. This includes but is not limited to hospital treatment or repatriation.

7. Any further costs if you refuse to move hospital or return to your home after our medical adviser confirms it is safe to do so.
8. The cost of a single or private hospital room unless medically necessary.
9. Private treatment where suitable public treatment is available.
10. Any medical costs incurred after you return to your home.
11. Any claim arising from your travelling when you were medically unfit to do so. This includes:
    - Travelling against the advice of a doctor, or
    - Travelling without seeking medical advice when, based on your symptoms at the time, a registered doctor would have advised you not to travel.
12. Dental treatment that is not an emergency or related to pain relief.
13. Claims for medical expenses, including dental treatment, incurred in the country or territory where your home is located. This means we will not cover medical expenses incurred:
    - in the UK, if your home is in the UK;
    - in the Isle of Man, if your home is in the Isle of Man; or
    - in the Channel Islands, if your home is in the Channel Islands.
14. Travel or transport-related costs, other than the international travel costs we agree to pay, to bring you home. This includes taxi and parking costs you or a companion pay because of your need for medical assistance.
15. Anything mentioned in the What's not covered by this policy section.

Section 6: If your baggage or personal property is delayed

What's covered

We will pay up to the amounts shown in the Policy summary section to replace essential items while you wait for your baggage to reach your outbound destination. Your baggage must be delayed for at least 12 hours before you can claim on this benefit.

- For the avoidance of doubt this does not cover baggage or personal property delayed on the return leg of your trip.
- For a valid claim, we will need to see a written statement from your transport operator or tour operator confirming the delay. We will only pay this benefit if your transport operator or tour operator has not compensated you for the delay.

If your baggage proves to be permanently lost and you claim under Section 7: If your personal property is lost, stolen or damaged, we will deduct what we paid you for your delayed baggage from your lost baggage claim.

What's not covered

1. We won't cover property or baggage that is delayed or held by Customs, the police, or other officials.

2. Any claim where compensation is available from your transport operator or tour operator, unless you have a document from them explaining why no compensation was given.

3. Winter sports equipment, unless you bought the cover in Section 12: Winter sports upgrade, paid the extra premium and the cover is shown on your policy schedule.

4. Golf equipment.

5. Baggage or personal property that is delayed on your return home.

6. Anything mentioned in the What's not covered by this policy section of this document.

Section 7: If your personal property is lost, stolen or damaged

What's covered

This policy offers cover if the personal property you own and take with you on a trip is lost, stolen or damaged during the trip. Personal property includes items that belong to you and are listed in the table below. Please note that mobile phones and other electronic devices are not covered by this policy.

This policy provides cover up to the limits shown in the Policy summary. We will pay the cost of repairing an item or, if repair is not economical, its value at the time it was lost, stolen or damaged, taking into account wear, tear and depreciation.

The Policy summary shows:

- the most we will pay in total for all your personal property;
- the most we will pay for any one item, pair or set; and
- the most we will pay in total for each of the categories of personal property shown in the table below.

All of these limits apply. The most we will pay in total will not be more than the overall limit for personal property, however many categories you claim under.

The table below shows the percentage of the item's original value that we will pay, based on its age. If the item you are claiming for is not listed, we will use the most appropriate category to determine both its value and the category limit that applies to it.

Settlement values for personal property

Personal Property	Less than 6 months old	6 months to 1 year old	1 year to 2 years old	2 years to 3 years old	3 years to 4 years old	More than 4 years old
Valuables	95%	90%	85%	80%	75%	70%
Clothing, shoes and accessories	80%	70%	50%	20%	0%	0%
Sports equipment	80%	60%	40%	10%	10%	0%
Luggage, prams, car seats and other such items	95%	70%	50%	20%	0%	0%
Cosmetics, perfume, and other toiletries	60%	30%	0%	0%	0%	0%

Conditions that apply to this section

- If the item comes in a pair or set, we will treat the pair or set as one item.
- You must take reasonable care of your belongings. Failure to do so may result in a reduced payout or denial of your claim.
- Any claim that is fraudulent or exaggerated will result in denial of the claim, cancellation of your policy, recovery of any payments made, and may be reported to law enforcement.
- All claims must be supported by independent evidence of loss, theft, or damage.
- We will only cover amounts that cannot be recovered elsewhere.
- When we say 'valuables' in this section we mean personal items of value including:
- Jewellery and watches made of or containing gold, silver, precious metals, or precious and semi-precious stones.
- Spectacles and sunglasses.
- Antiques (other than paintings) and anything made of fur or silk.
- Valuables must be carried with you while travelling. For example, this means valuables are not checked in or kept in the luggage hold area of a hotel or while on a coach or train.
- When you are not with your property, it must be locked in your accommodation or vehicle. Valuables must be kept in a safety deposit box if available.
- When Section 12: Winter sports upgrade has been selected, and is reflected on your policy schedule, winter sports equipment will be covered by this section and assessed as Sports equipment in the table above.

Claim assessment

As part of the claim assessment:

- We will need to verify the ownership, serial numbers, condition, proof of recent use and age of your personal property via original receipts, third-party checks, and other documentation.
- For claims related to stolen property we require police reports describing the stolen property and confirming the date, time and location of the theft. For theft claims from your locked accommodation or vehicle we will ask to see evidence of visible signs of forced entry.
- For claims related to damaged property we require reports from reputable repair shops documenting the extent of the damage and the cost of repair.
- Where relevant, we may ask to see a written report from your transport operator, tour operator or accommodation provider to support your claim.
- If your personal property is lost, stolen or damaged while in the care of an airline, another transport operator or your accommodation provider, you must report it within 24 hours. We will need to see a written report from them, such as a property irregularity report, describing the event that led to your claim and the portion of your claim that will be covered by them.

If your money is stolen

- We will pay up to the amount shown in the Policy summary section for stolen money whilst being carried on your person or left in a locked room or safety deposit box. We will only cover amounts that cannot be recovered elsewhere.
- We will ask you for reasonable evidence, such as a police report, of the theft.
- We will ask for bank statements or cash withdrawal receipts for any claim you make so that we can confirm that the money belonged to you.

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

- We will pay up to the amounts shown in the Policy summary section for lost, stolen or damaged passports or travel documents.
- We will only cover passports or travel documents that are lost, stolen or damaged whilst being carried on your person or left in a locked room or safety deposit box while abroad.

We will pay for:

- The cost of the replacement passport or travel documents.
- The cost of reasonable and necessary travel and accommodation expenses (room only) to obtain a replacement passport or travel document.

We will ask you for reasonable evidence of the loss or theft. This could include a police report or confirmation letter from your tour operator or accommodation provider.

We will ask to see the receipts for any extra costs of getting a replacement passport or travel document abroad.

What's not covered

1. The excess per insured person, which is shown in the Policy summary section.
2. Any item valued less than £50.
3. Items that have been hired or loaned.
4. Valuables that are inside checked-in baggage or left unattended away from you while travelling (for example, left in a coach baggage hold).
5. Amounts that can be recovered elsewhere.
6. Winter sports equipment, unless you bought the cover in Section 12: Winter sports upgrade, paid the extra premium and the cover is shown on your policy schedule.
7. Golf equipment.
8. Sports equipment that is damaged while in use.
9. Any claim involving theft of your personal property from accommodation you have not paid to stay in. This means, for example, we will not pay a claim if your property is stolen when you are staying with a friend.
10. Any claim involving theft of valuables, where a safety deposit box is available but was not used.

11. Personal property that is not locked in your accommodation.

12. Personal property left unattended in a public place or vehicle unless the items were left in a locked vehicle and were out of sight.

    There must also be proof, such as photos, witness statement, or a police report, that someone used force to break into the vehicle. This evidence must show that your property was in a locked vehicle and was out of sight.

13. Damage to fragile items like glassware or china.

14. Damage caused by something leaking in your luggage, such as powder or liquid.

15. Scratches and dents, unless they make the item unusable. We will require evidence, such as photographs to support your claims.

16. Damage due to moth or vermin. We will require evidence, such as photographs to support your claims.

17. Any item that is lost, stolen or damaged while you are swimming.

18. Claims for loss, theft or damage to food and flowers, bikes and their accessories, dentures, paintings, and motor vehicles, including their accessories, for example, tyres and roof boxes are not covered.

19. Money that you have lost.

20. We don't cover passports or travel documents that are lost in the UK, the Isle of Man or the Channel Islands.

21. Items or baggage that are confiscated, for whatever reason, by customs, the police or other officials.

22. Unexplained loss where you are unable to identify when and where the loss occurred.

23. Any claim without independent evidence of loss, theft or damage.

24. Lost, stolen or damaged personal property while in the care of an airline, another transport operator, or your accommodation provider where you did not report it to them within 24 hours.

25. Anything mentioned in the What's not covered by this policy section of this document.

Section 8: If you have legal expenses resulting from your trip

What's covered

You are covered up to the amounts shown in the Policy summary section for reasonable and necessary legal costs to pursue legal action for compensation if someone else causes your bodily injury or death while on a trip. You are also covered for reasonable and necessary legal costs to defend claims made against you, provided the claim is covered in Section 9: If you are held personally liable for anything during your trip.

- We will only provide cover if we and your legal representative agree that your claim has reasonable prospects of success for the duration of the claim.
- You must send us the quote from the lawyer who will be representing you and get our approval to proceed before proceeding with legal action.
- We reserve the right to stop paying legal costs if the legal costs would be disproportionate to the value of the claim.
- Any recovered legal expenses from other sources will be split between us and you in the same ratio as they were originally paid.

What's not covered

1. The excess per insured person, which is shown in the Policy summary section.
2. Claims made more than 90 days after the incident.
3. Any costs we haven't agreed to in writing.
4. If we or your legal representative thinks you're more likely to lose your case, or that your case will cost more than the outcome.
5. Any costs if you make a claim against us.
6. Any costs relating to animals you own or look after.
7. Any legal costs incurred in defending a claim against you, unless the claim is covered under Section 9: If you are held personally liable for anything during your trip.
8. Any appeal where we did not provide cover for the original claim.
9. Anything mentioned in the What's not covered by this policy section of this document.

Section 9: If you are held personally liable for anything during your trip

You are covered up to the amount shown in the Policy summary section if you are found legally liable for an accident during your trip that caused damage to someone else's property or bodily injury.

- You are also covered to defend your legal rights in claims against you that are covered in this section. Your legal expense cover is described in Section 8: If you have legal expenses resulting from your trip.
- This cover applies only while you are outside the country or territory where your home is located.
- You must call our claims administrator, Sedgwick, straight away if an accident happens or if someone makes a legal claim against you.
- Don't admit or deny liability for any accident or negotiate or agree to pay anything unless you have permission from us in writing.

What's covered

- Accidental bodily injury where the injured person is not you, a member of your family, a member of your household or a person that is employed by you.
- Accidental loss of or damage to any property that does not belong to you, a member of your family, a member of your household or a person that is employed by you, and that is not in your care, custody or control.
- Accidental damage to your temporary holiday accommodation, and to its contents, that does not belong to you, a member of your family, a member of your household or a person employed by you.

What's not covered

1. The excess per insured person, which is shown in the Policy summary section.
2. Any liability arising from any trade, business or profession, or from any paid or unpaid work. This includes liability arising from advice or services you provide, whether or not you are paid for them.
3. We will not cover incidents that are the result of you owning, driving, piloting or controlling:
   - any aircraft
   - any mechanically propelled watercraft
   - any mechanically propelled vehicle
4. We will not cover incidents that are the result of you owning, possessing, carrying, handling or using any firearm or other weapon.
5. We will not cover liability for bodily injury to another participant arising while you are both taking part in a contact sport, sporting match, race or competition.
6. Liability arising from any activity marked × in the Activities table.
7. Damage to property belonging to you, a member of your family, a member of your household or a person that is employed by you.

8. Bodily injury to you, a member of your family, a member of your household or a person that is employed by you.
9. Bodily injury that is not the result of a sudden accident.
10. Injury or damage caused by animals other than domestic cats and dogs.
11. Anything mentioned in the What's not covered by this policy section of this document.

Section 10: If your accommodation becomes uninhabitable

What's covered

You are covered up to the amount shown in the Policy summary section, for additional accommodation and transportation costs you incur to move to alternative accommodation on arrival or at any other time during the trip because you cannot use your booked accommodation because of:

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

What's not covered

1. The excess per insured person, which is shown in the Policy summary section.
2. Claims arising directly or indirectly from any costs or charges also covered under any other section of this policy.
3. Claims arising directly or indirectly from any claim if your trip is booked as part of a package holiday.
4. Any claim for additional transport and accommodation costs, which are of a higher standard than that of your pre-booked transport and accommodation.
5. Any costs incurred by you which are recoverable from elsewhere including those from the transport operator, the accommodation provider or your credit or debit card issuer or those for which you receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
6. Any costs which you would have expected to pay during your trip.
7. Anything mentioned in the What's not covered by this policy section of this document.

Section 11: Cruise upgrade

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

Missed departure

This section covers you if, for a reason listed below, you miss the initial international departure of your cruise.

We will pay up to the amount shown in the Policy summary section for reasonable additional accommodation (room only) and necessary travel expenses incurred to join your cruise at the next docking port.

Covered reasons for missed departure:

- The failure of scheduled public transport due to severe weather conditions (as defined in Section 4: If you are delayed or if your trip is abandoned), natural disaster, terrorist attack or unexpected strike or industrial action that directly impacts your travel itinerary.
- An accident to or breakdown of the vehicle in which you are travelling (this would not include your vehicle running out of petrol, oil, or water, having a flat tyre, puncture or flat battery).
- An accident or breakdown occurring to another vehicle ahead of you on a road which causes an unexpected delay to the vehicle in which you are travelling.

Cabin confinement

This section covers you if you are confined to your cabin by the ship's medical officer for medical reasons.

We will pay up to the amount shown in the Policy summary section for each day that you are confined.

We will pay up to the amount shown in the Policy summary section for the non-refundable and irrecoverable cost of pre-paid activities booked before your departure, which you were unable to use as a direct result of your confinement.

Missed excursion

We will pay up to the amount shown in the Policy summary section for each pre-arranged excursion you miss due to circumstances beyond your control, such as adverse weather conditions, industrial action, or timetable restrictions.

When we use the term 'excursion', we mean a specific activity you had arranged to take part in during your cruise, for example, visiting a particular city, which involves disembarking your ship.

This must be confirmed by the cruise operator in writing, confirming the reason for the missed excursion.

Cruise interruption

This section will cover you for the additional, reasonable travel expenses to reach the next port to re-join the cruise following hospital treatment on dry land.

We will pay up to the amount shown in the Policy summary section.

What's not covered

1. The excess per insured person, which is shown in the Policy summary section.

2. We will not pay for any claim under this upgrade to the extent that it is payable under another section of this policy.

3. Any circumstance that could reasonably have been expected at the time you booked your trip or bought this insurance. For example, a strike or industrial action that affects your trip, which was announced or had started before you booked your trip or bought this insurance.

4. Where you claim under more than one part of this section for the same event, we will not pay twice for the same loss. We will pay under whichever part gives you the greater amount.

5. Anything mentioned in the What's not covered by this policy section of this document.

Section 12: Winter sports upgrade

If you are going on a winter sports trip you must purchase this cover. The cover listed in this section only applies if you have specifically chosen the cover, you have paid the extra premium, and this cover is shown on your policy schedule.

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

When we use the term 'winter sports', we mean the activities listed in the Activities that are covered section of this document as winter sports.

Lost, stolen or damaged winter sports equipment

When the winter sports upgrade has been selected, and shown on your policy schedule, winter sports equipment is treated as sports equipment and is covered under Section 7: If your personal property is lost, stolen or damaged, subject to that sections terms, conditions, limits and exclusions.

Hiring winter sports equipment

We will pay up to the amount shown in the Policy summary section for the reasonable cost of hiring replacement winter sports equipment because of the accidental loss, theft, damage, or delay of your own equipment during your trip.

For delayed winter sports equipment, the delay must be for at least 12 hours. We will ask to see confirmation of the delay from your transport operator.

Ski pass and ski pack

If you lose or your pass for the ski lift is stolen, we will pay you up to the amounts shown in the Policy summary section for the unused portion of your ski pass based on the value of the pass when it was lost or stolen.

If you get sick or are injured during your trip, and a doctor confirms that you cannot ski or use the ski pack facilities, we will pay for the unused portion of your pre-booked, non-refundable ski pack.

Piste Closure

We will pay the daily benefit shown in the Policy summary section for each full 24-hour period during which all lift systems in your pre-booked ski resort are closed due to lack of snow and no alternative skiing is available within reasonable travelling distance.

Cover applies only:

- Where closure occurs during the published ski season for that resort; and

- Where your travel dates fall between December and April (Northern Hemisphere) or May and October (Southern Hemisphere).

You must obtain written confirmation from the ski resort management confirming:

- The reason for closure;
- The date and duration of closure; and
- That all lift systems were closed due to lack of snow.

We will not pay:

- If the resort is partially open;
- If closure is due to adverse weather other than lack of snow;
- If alternative skiing was available nearby;
- If you were aware of the closure before booking your trip or purchasing this insurance (whichever is later).

What's not covered by your winter sports upgrade

1. The excess per insured person, which is shown in the Policy summary section.
2. We will not pay for any claim under this upgrade to the extent it is payable under another section of this policy.
3. Any claim for loss of your ski pass, loss of your ski pack or piste closure where you are also claiming under Section 2: If you need to cut your trip short for the same event. Where this happens, we will pay under whichever gives you the greater amount.
4. Any circumstance which, at the time you booked your trip or purchased this insurance (whichever is later), was known to you or was publicly known and could reasonably have been expected to affect your ability to take part in winter sports.

   This includes, but is not limited to:

   - A strike or industrial action affecting lift operations;
   - Closure of the ski resort or lift systems;
   - Lack of snow or piste closure;
   - Severe weather conditions affecting access to the resort; or
   - Government or local authority restrictions.
5. Any claim for both Ski package (including ski pass) and cutting your trip short relating to the same event.
6. Any claim that involves sickness or injury where you do not obtain confirmation from a doctor that your condition is severe enough to prevent you from skiing or snowboarding or using the ski package facilities.
7. For lost, stolen or damaged winter sports equipment, anything mentioned in what's not covered in Section 7: If your personal property is lost, stolen or damaged.

8. Anything mentioned in the What's not covered by this policy section of this document.

Section 13: Top-up cancellation upgrade

This section only applies if you have bought this top-up cancellation upgrade, paid the appropriate extra premium, and this cover is shown on your policy schedule. The top-up cancellation upgrade is only available on the 'Signature' tier of this product.

What's covered by your top-up cancellation cover

You are covered for the total amount of cancellation cover shown on your policy schedule if you cancel your trip. This total amount includes the cover offered under Section 1: If you need to cancel your trip, as well as the top-up cancellation upgrade cover that you selected and paid for when you bought this policy.

For a valid claim under this section, the reason for cancellation or curtailment must be covered and accepted by us under

- Section 1: If you need to cancel your trip or
- Section 2: If you need to cut your trip short.

The amount we pay for cancellation or curtailment as a result of this upgrade, is limited to the top-up amount you bought, which is shown on your policy schedule.

The top-up amount shown on your policy schedule is the maximum total we will pay if you need to cancel or cut short your trip. It is not in addition to the limits shown in the Policy summary section.

What's not covered by your top-up cancellation upgrade

1. Any claim you make, whether valid or not, that is covered under another section of this policy.
2. If you bought the 'Basic' or 'Classic' tier of this insurance product then you cannot buy this upgrade. Please check your policy schedule for details.
3. Anything mentioned in the What's not covered by this policy section of this document.

What's not covered by this policy

Activities that aren't covered

We will not cover any claim arising from:

- your participation in any professional or semi-professional sport or activity, including training or practice;
- any activity that is not listed in the Activities table in the Activities that are covered section;
- any activity that requires the Activity upgrade or the Winter sports upgrade in the Activities table, unless you have purchased the required upgrade and it is shown on your policy schedule; or
- flying or aerial activities unless you are travelling as a fare-paying passenger on a licensed commercial flight, or the Activities table shows that flying or aerial cover applies to that activity and you have purchased any required upgrade.

Alcohol, medicine and drugs

We won't pay a claim where alcohol or drugs caused or actively contributed to the event you are claiming for.

We also won't pay a claim where medicine caused or actively contributed to the event, if you did not follow the instructions that came with the medicine or that were given to you by the doctor who prescribed it.

When we say 'drugs' we mean any drug that is illegal in the United Kingdom or in the country you are visiting, and any prescription medicine that was not prescribed to you.

Being prescribed medicine does not affect your cover, provided you take it as directed. This includes medicine prescribed to treat a drug or alcohol addiction.

Asbestos

We will not pay any actual or alleged claim for loss directly or indirectly caused by, arising out of, resulting from, in consequence of, in any way involving, or contributed to by the hazardous nature of asbestos or any material containing asbestos, in whatever form or quantity.

Communicable diseases

We will not pay any claim directly or indirectly caused by, contributed to by, arising from, resulting from, or in connection with a communicable disease, or from the fear or threat of one, regardless of any other cause or event contributing at the same time or in any other sequence.

When we say 'communicable disease' we mean any disease that can be transmitted from one person to another, or from an animal to a person, by any means.

This exclusion applies notwithstanding any other section of this policy, except as provided in the Cover for communicable diseases section of this policy. That section explains what we do cover if you, a close relative or the person you planned to travel with is diagnosed with a communicable disease.

Crime

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

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

Cyber events

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

- the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example, a computer, smartphone, or tablet).
- any computer virus.
- any computer related hoax.
- any failure, unavailability or reduction in the functionality of a computer system, network or device, or any failure in its security.
- the destruction, distortion, erasure, corruption or alteration of electronic data, from any cause whatsoever.
    - This exclusion applies regardless of any other cause or event contributing to the claim at the same time or in any other sequence.
    - When we say "electronic data", we mean facts, concepts and information converted into a form that can be used for communication, interpretation or processing by electronic, electromechanical or electronically controlled equipment.
    - When we say "computer virus" we mean corrupting, harmful or otherwise unauthorised instructions or code that can spread through a computer system or network. This includes, but is not limited to, Trojan horses, worms and time or logic bombs.

Electronic data

We will not pay for the value of any electronic data. If electronic data processing media (for example, a laptop, tablet, phone, USB stick, memory card, or other storage device) suffers physical loss or damage that is covered under this policy, the most we will pay is:

- the cost of repairing or replacing the blank media (at our choice), and
- the reasonable cost of copying electronic data back onto it from back-ups or from originals of a previous generation.

We will not pay for:

- research or engineering costs, or
- any costs of recreating, gathering, re-entering, or assembling electronic data. This does not reduce what we pay for the device itself. We will settle any claim for a lost, stolen or damaged device under the section of this policy that covers it.

If the media is not repaired, replaced, or restored, we will only pay the cost of the blank media.

This exclusion applies even if the electronic data cannot be recreated, gathered, or assembled.

Health of close relatives and other people

This applies where you are claiming because of the illness, injury or death of a close relative, a person you planned to travel with, or a person you planned to stay with.

We will not cover cancelling or cutting short your trip if, at the time you booked your trip or bought this insurance, that person:

- was receiving treatment for the condition that led to your claim, or was waiting for treatment or for the results of tests or investigations into it;
- had been told by a doctor that their condition was terminal; or
- had been advised by a doctor not to travel or was in hospital.

Injuries and conditions we don't cover

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

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

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

We don't cover any claims if:

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

Known events

We will not cover any loss arising from a known event. A known event is any circumstance or event that you were aware of before the effective date of your policy or before you booked the trip you are claiming for, including (but not limited to) sickness or injury, natural disasters, epidemics, civil unrest or airline strikes.

This exclusion does not apply to a pre-existing medical condition that was disclosed to us before the policy started and that we agreed to cover. Please see the If you have a pre-existing medical condition section for more information.

Nuclear, chemical, radioactive and biological hazards

We won't pay any claims caused directly or indirectly by nuclear or radiological materials or by pollution or contamination arising from them. This could be from nuclear fuel (e.g. uranium), nuclear waste, or nuclear machinery.

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

We also won't pay any claim caused directly or indirectly by a chemical, biological, biochemical or electromagnetic weapon.

This exclusion does not apply to radioactive isotopes used for medical or other similar peaceful purposes.

Participation in war, riots and terrorism

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

Sanctions

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

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

Search and rescue

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

Terrorism

We cover cancelling or cutting short your trip, missing your departure, delays, medical treatment and personal accident caused by a terrorist attack, as described in Sections 1 to 5 - unless the claim is caused directly or indirectly by, or results from, biological, chemical, radiological or nuclear materials, or any pollution or contamination arising from them, which we do not cover. Please see the Nuclear, chemical, radioactive and biological hazards section.

Travelling to hazardous territories

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

War

We will not pay any claim caused directly or indirectly by, contributed to by, or arising from any of the following:

- war, whether declared or not
- invasion, or the act of a foreign enemy
- hostilities or warlike operations
- civil war, rebellion, revolution, insurrection or uprising
- military or usurped power
- property being taken, damaged or destroyed by order of any government or public authority.

This applies however the claim arises, and whether or not the event happens in the country you were travelling to. For example, we will not cover your claim if your flight is cancelled because an airport or airspace has closed as a result of any of these events, even if that airport is in a different country.

Where an event falls within both this section and the terrorism cover described in the Terrorism section, this section applies and we will not pay the claim.

How we use your personal information

To comply with data protection regulations, we are committed to processing personal information fairly and transparently. This section explains how we collect and use this information.

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

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

