### Summary of Cover

The following is only a summary of the main cover limits. You should read the policy for the full terms and conditions.

<table>
<thead>
<tr>
<th>Section &amp; Cover</th>
<th>Limit per person (up to)</th>
<th>Event Excess*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Part A</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Medical &amp; Emergency Expenses**</td>
<td>£10,000,000</td>
<td>£100</td>
</tr>
<tr>
<td>Emergency dental treatment</td>
<td>£300</td>
<td></td>
</tr>
<tr>
<td>Burial Costs / Body Repatriation</td>
<td>£3,500</td>
<td></td>
</tr>
<tr>
<td>Hospital Inconvenience Benefit</td>
<td>£400 (£20 per day)</td>
<td>Nil</td>
</tr>
<tr>
<td>Search &amp; Rescue costs</td>
<td>£50,000 (£10,000 in Home Area)</td>
<td>£500</td>
</tr>
<tr>
<td>2. Personal Accident</td>
<td>£5,000 ***</td>
<td>Nil</td>
</tr>
<tr>
<td>3. Personal Liability</td>
<td>£2,000,000</td>
<td>Nil (£200 property damage)</td>
</tr>
<tr>
<td>4. Activity Equipment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single items, pair or set limit</td>
<td>£1,000</td>
<td>£75</td>
</tr>
<tr>
<td>Delayed Activity Equipment (over 12 hours)</td>
<td>£500</td>
<td>Nil</td>
</tr>
<tr>
<td>Activity Equipment Hire</td>
<td>£200</td>
<td>Nil</td>
</tr>
<tr>
<td>5. Legal Expenses</td>
<td>£25,000</td>
<td>Nil</td>
</tr>
<tr>
<td>6. Curtailment ****</td>
<td>£2,000</td>
<td>£100</td>
</tr>
<tr>
<td>7. Possessions, Personal Effects, Money &amp; Documents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Possessions</td>
<td>£2,000</td>
<td>£75</td>
</tr>
<tr>
<td>Single items, pair or set limit</td>
<td>£300</td>
<td></td>
</tr>
<tr>
<td>Valuables limit</td>
<td>£300</td>
<td></td>
</tr>
<tr>
<td>Delayed Possessions (over 12 hours)</td>
<td>£200</td>
<td>Nil</td>
</tr>
<tr>
<td>Loss of Personal Money</td>
<td>£300</td>
<td>£75</td>
</tr>
<tr>
<td>Loss of Travel Documents including Passport</td>
<td>£1,000</td>
<td>£75</td>
</tr>
<tr>
<td>8. Cancellation, Loss of Deposit or Curtailment</td>
<td>£5,000</td>
<td>£100 (£25 loss of deposit)</td>
</tr>
<tr>
<td>9. Unexpected Events</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel Disruption (costs to reach destination)</td>
<td>£1,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Travel Delay</td>
<td>£120 (£30 each 12 hours)</td>
<td>Nil</td>
</tr>
<tr>
<td>Abandonment (after 12 hours delay)</td>
<td>£5,000</td>
<td>£100</td>
</tr>
<tr>
<td><strong>Part C</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Optional Independent Traveller</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extended Cancellation or Curtailment</td>
<td>£5,000</td>
<td>£100</td>
</tr>
<tr>
<td>Extended Travel Delay</td>
<td>£120 (£30 each 12 hours)</td>
<td>Nil</td>
</tr>
<tr>
<td>Extended Travel Disruption (costs to reach destination)</td>
<td>£1,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Accommodation</td>
<td>£5,000</td>
<td>£100</td>
</tr>
</tbody>
</table>

* The Event Excess on Parts A, B & C is the first amount of each claim, per section, for each separate incident, payable for each Insured Person.

** Cover under Section 1, Part A, is not available in Your Home Area.

*** Cover under Section 2, Part A, is reduced to £2,500 if You are aged under 16.

**** Following an Accident whilst You are participating in an Insured Activity.

### Important Information

This policy is for residents of the United Kingdom only and is effective for policies purchased from 1st January 2021 to 31st December 2021.

It is essential that You read this policy carefully and keep it with You when travelling abroad, as the information contained herein will assist You in the event of an emergency.

Howden is a trading name of Howden UK Group Limited, part of the Hyperion Insurance Group. Howden UK Group Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business.

Registered in England and Wales under company registration number 725875. Registered Office: 16 Eastcheap, London EC3M 1BD.

This insurance is arranged by P J Hayman & Company Limited. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England - No. 2534965.

P J Hayman & Company Ltd is authorised and regulated by the Financial Conduct Authority. Details about the extent of Our regulation with this Authority is available from Us on request.

Underwritten by:

Antares Managing Agency Limited is the managing agent for Antares Syndicate 1274 at Lloyd’s. Antares Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registration Number 006646629). Registered address is 21 Lime Street, London EC3M 7HB.
Cover - We will, subject to the terms of the policy and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the period of insurance. This policy gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the Schedule that states the persons covered and the basis of cover. Together these documents form a Contract of Insurance. You are required to follow the safety guidelines for the activity concerned and where applicable You use the appropriate and recommended safety equipment. This would include the use of safety helmets, life jackets, safety goggles and protective clothing where appropriate. Please note that a General Exclusion of cover exists under Your policy with Us for claims arising directly or indirectly from Your "wilful act of self exposure to peril (except where it is to save human life)". This means that We will not pay Your claim if You do not meet this policy condition.

Financial Services Compensation Scheme (FSCS) - Your insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS, telephone number 0800 678 1100 or 020 7741 1400 or by visiting their website at www.fscs.org.uk

Governing Law - The parties to this contract are free to choose the applicable law. Unless specifically agreed to the contrary this insurance shall be subject exclusively to the law and jurisdiction of the courts of England and Wales.

Money Back Guarantee ("Cooling off" Period) - Please read the policy carefully. If the Insurance does not meet Your requirements please return it within 14 days of the date of issue or receiving the policy, whichever is later. Provided that You have not commenced Your Trip, no cancellation is intended or has been made. Your premium will be refunded in full. Thereafter You may cancel the policy at any time, however no refund of premium is payable.

Privacy Notice
Who we are
We are the Lloyd’s underwriter(s) and P J Hayman & Company Limited as identified in the contract of insurance and/or the Schedule. We are each Data Controllers in respect of Your personal information.

Basic information
We collect and use relevant information about You to provide You with Your insurance cover or the insurance cover that benefits You and to meet Our legal obligations. This information includes details such as Your name, address and contact details and any other information that We collect about You in connection with the insurance cover from which You benefit. This information may include more sensitive details such as information about Your health. In certain circumstances, We may need Your consent to process certain categories of information about You (including sensitive details such as information about Your health). Where We need Your consent, We will ask You for it separately. You do not have to give Your consent and You may withdraw Your consent at any time. However, if You do not give Your consent, or You withdraw Your consent, this may affect Our ability to provide the insurance cover from which You benefit and may prevent Us from providing cover for You or handling Your claims.

The way insurance works means that Your information may be shared with, and used by a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, crime prevention and detection agencies and compulsory insurance databases. We will only disclose Your personal information in connection with the insurance cover that We provide and to the extent required or permitted by law. We will never sell any personal information You provide Us.

Other people’s details You provide to Us
Where You provide Us or Your agent or broker with details about other people, You must provide this notice to them.

Want more details?
For more information about how We use Your personal information please see Our full privacy notice(s), which is available online on Our website or in other formats on request.

Website: www.antaresunderwriting.com
Website: www.pjhayman.com/documents/PJH_Privacy_policy.pdf

Contact details
You have rights in relation to the information We hold about You, including the right to access Your information. If You wish to exercise Your rights, discuss how We use Your information or request a copy of Our full privacy notice(s), please contact Us at:

For Antares Managing Agency Ltd
Post: Data Protection Officer, 21 Lime Street, London EC3M 7HB
Email: Compliance2@pgglobal.com
Phone: +44 (0) 20 7959 1000

For P J Hayman & Company Limited
Post: Data Protection Officer, Stansted House, Rowlands Castle, Hampshire PO9 6DX
Email: Customerservices@pjhayman.com

Introduction
This is Your Travel Insurance
Please read this document carefully, including the Schedule, to ensure that You have the cover You require. If You have any queries, please contact the issuing Agent / Broker or P J Hayman & Company Ltd on 02392 419 039.

If Your Health Changes - If Your health changes after the time of taking out Your insurance, or at the time of making arrangements to travel in the case of an Annual Multi-Trip insurance, and before the commencement date of Your Trip, You must tell Us by calling the Medical Screening Line on 02392 419 068 so that We can tell You if the change in health will affect Your insurance and if cover can continue for further Trips You may wish to take. If You are not sure whether something is relevant You must tell Us anyway.

Extension of Cover - If in the event of circumstances beyond Your control You are unable to complete the Trip before the expiry of this policy, the cover will be automatically extended without additional premium for the additional days necessary for You to complete the Trip up to a maximum of 60 days.

Reciprocal Health Arrangements
European Health Insurance Card (EHIC) - If You are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland You are strongly advised to obtain a European Health Insurance Card (EHIC). For United Kingdom residents You can apply online through www.dh.gov.uk/travellers. The European Health Insurance Card (EHIC) will entitle You to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland. In the event of liability being accepted for a medical expense which has been reduced by more than Your Event Excess amount, by using either a European Health Insurance Card (EHIC) or a private health insurance policy, We will not apply the deduction of the Event Excess under Section 1 – Medical & Emergency Expenses.

Medicare - Australia - If You are travelling to Australia You can enrol in Medicare which will entitle You to subsidised hospital treatments and medicines. You can do this by contacting a local Medicare office in Australia. All claims for refunds under the Medicare scheme must be made before You leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au

Private Medical Treatment - There is no cover under this policy for in-patient medical & treatment expenses incurred in a private hospital, unless specifically authorised by Our Emergency Assistance Service.

Special Notice - This is not a private medical insurance policy and only gives cover in the event of an accident or sudden illness that requires emergency treatment whilst abroad. In the event of any medical treatment becoming necessary which results in a claim under this insurance, the Insured Person will be expected to allow Us, or Our representatives, unrestricted and reasonable access to all their medical records and information.

Pregnancy - This policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This policy will, however, cover You should complications arise with Your pregnancy which fall within the definition of Complications of Pregnancy and Childbirth which occurs during Your period of insurance.

Period of Insurance
• If Annual Multi-Trip cover is selected: the period for which We have accepted the premium as stated in the Scheduled. During this period any Trip not exceeding 60 days is covered. There is no cover offered by Your policy whatsoever for a Trip which is longer than 60 days. This would include not covering You, regardless of Your incident date, for any claim that relates to a booked Trip that is longer than 60 days in duration. Under these policies, cover under the Cancellation section, shall be operative from the original issue date stated in Your Schedule or at the time of booking a Trip and terminates on commencement of a Trip or the expiry date as shown on Your Schedule.
• If Single Trip cover is selected: the period of the Trip and terminating upon its completion, but not in any case exceeding the period shown in Your Schedule. Under these policies, cover under the Cancellation section, shall be operative from the date You Pay Your premium and terminates on the commencement of Your Trip.
• For all other sections of the policy, whichever cover is selected, the insurance commences when You leave Your Home in the United Kingdom to commence Your Trip and terminates at the time of Your return to Your Home on completion of Your Trip.

Greenland - If You are booked or plan to travel to Greenland, please note that specific conditions of cover exist in Your insurance contract with Us. These conditions are:
1. Under Section 1 - Medical & Emergency Expenses no cover exists for Search & Rescue costs.
2. Cover under all other sections (as shown on Your schedule) is only applicable if You have purchased a specific Search & Rescue insurance policy from an insurance provider within Greenland.

Expiry of Your insurance - If You have an Annual Multi-Trip cover, You will be contacted in writing at least 21 days prior to the expiry of the period of insurance, as shown on Your Schedule/Booking Confirmation.

Single Trip Notes
At the time of taking out this insurance You must be aged 69 years or under. The maximum duration under Single Trip is 6 months (limited to 3 months for ages 65-69 years) continuous coverage.

In the event of early return (including Curtailment), the policy shall become void on the insured Persons arrival Home.

Annual Multi-Trip Notes
At the time of taking out this insurance You must be aged 69 years or under. You may take any number of Trips during the period of insurance but the maximum duration for any one Trip should not exceed 60 days.
Important Conditions Relating to Health

You will not be covered:

1. For any Trip where at the time of taking out this insurance, and in the case of Annual Multi-Trip at the time of booking each Trip, the person whose conditions give rise to a claim:
   a) is waiting for an operation, hospital consultation (other than for regular check-ups for a stable, well controlled condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
   b) has been diagnosed as having a terminal condition; or
   c) is travelling against medical advice or for the purpose of obtaining treatment; or
   d) is suffering from anxiety, stress, depression or any other mental or nervous disorder.

Note: The above exclusion applies not only to You, but also to Close Relatives or other non-travellers on whom the Trip depends.

2. For any Trip where at the time of taking out this insurance and in the case of Annual Multi-Trip at the time of booking each Trip: You answer ‘YES’ to any of the ‘Medical Screening Questions’ and fail to contact the Medical Screening Line.

Note: If your Trip is within the United Kingdom You do not need to contact Us.

You must take care to answer all questions honestly and to the best of your knowledge and not to make a misrepresentation of the facts of your state of health. If you fail to do this, we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

Please refer to the section headed ‘Duty of Care’ below.

Medical Screening

If you need to telephone the Medical Screening Line, (see below for details) you will be asked simple questions about your medical condition, medication, trips to the doctors, and other related matters.

If, as a consequence of your call, we wish to impose special terms, such as an additional premium or higher policy excess, these will be advised to you immediately and confirmed in writing.

You will also be advised of a medical screening reference, which you should keep a record of.

Telephone the Medical Screening Line on 02392 419 068 between the hours of 8.00am and 6.00pm Monday to Friday, closed Bank Holidays, to confirm acceptability of cover (please note Mondays are normally very busy, you may prefer to call at other times).

We may wish to impose special terms, such as an additional premium.

Medical Screening Questions

Important - not applicable if your Trip is within the United Kingdom

Q.1 Within the last 6 months, have you been prescribed new medication or had a change in medication for any Medical Condition?

YES

NO

Q.2 Within the last 12 months, have you, for any Medical Condition, been treated as a hospital in-patient or been referred to, or in the care of, a specialist consultant?

YES

NO

Q.3 Are you taking more than 2 prescribed medications for all of your Medical Conditions?

YES

NO

Q.4 Have you been diagnosed or treated for a malignant condition (e.g. cancer) within the last 5 years?

YES

NO

You do not need to call the Medical Screening Line

You need to call the Medical Screening Line on 02392 419 068 between the hours of 6.00am-6.00pm Monday to Friday, closed Bank Holidays.

Duty of Care

You must take care to answer all questions honestly and to the best of your knowledge and not to make a misrepresentation of the facts that could influence us in accepting your insurance. This includes your destination, duration, age, planned activities and state of health of all travellers on this policy or on whom your Trip depends. If you are in any doubt, you should contact us on 02392 419 039. If you fail to answer all questions honestly, we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

Definitions

The following definitions apply to this policy. They have the same meaning wherever they appear.

You/Your/Insured Person

Any person named on the Schedule/Booking Confirmation who is registered with a Medical Practitioner and permanently residing in the United Kingdom.

We/Our/Us

Antares Syndicate 1274 at Lloyd’s.

Accident/Accidental

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identical time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

Activity Equipment

Specialist equipment belonging to you or for which you have legal responsibility (including ski equipment) which is specifically used for the insured activity.

Note: this does not include items of clothing and helmets which are covered under Personal Possessions.

Cancellation

Unused and irrevocable travel, car hire, excursions, pre-paid activity course fees and accommodation expenses paid or contracted to be paid by you in respect of your Trip.

Claims Procedure

Instructions shown in this policy that you must follow in the event of a claim.

Close Business Colleague

Any person in the same employment and having the same employer as you within your Home Area, whose absence from work for one or more complete days at the same time as you, prevents the proper continuation of that business.

Close Relative

Mother, father, sister, brother, wife, husband, civil partner, partner (who has co-habited for at least 6 months), son, daughter (including fostered/adopted), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step brother, step sister, or legal guardian.

Complications of Pregnancy and Childbirth

Toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole, (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean section, medical necessary termination and premature births. This definition is only applicable if the complication occurs more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Computer System

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the insured person/you or any other party.

Curtailment/Cut-off

a) abandoning or cutting short the Trip by direct early return to your Home, in which case claims will be calculated from the day you returned to your Home and based on the number of complete days of your Trip that you have not used; or

b) by attending hospital overseas as an in-patient for a period in excess of 48 hours. Claims will be calculated from the date you were admitted to hospital and based on the number of complete days for which you were hospitalised.

All refunds exclude costs attributable to the outward and return travel tickets whether used or unused.

Cyber Act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any computer system.

Cyber Incident

Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any computer system or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any computer system.

Departure Point

The airport, international rail terminal or seaport where you commence your Trip at the start or final part of your Trip.
Event Excess
The first amount of each claim, per section, for each separate incident, payable for each Insured Person.
This is £75 per person (£100 under Section 1 - Medical & Emergency Expenses, Section 6 - Curtailment, Section 8 - Cancellation & Curtailment, Section 9 - Unexpected Events - B2 - Abandonment only and Section 10 - Independent Traveller).
Under Part F of Section 1 (Medical & Emergency Expenses) You will be responsible for the first £500 of each and every claim for Search & Rescue costs.
Under Section 3 - Personal Liability You will be responsible for the first £200 of each claim (in respect of property damage only).
(Higher excesses may apply under certain sections of the policy as a result of Medical Screening).

Expense/Expenses
Costs agreed by Us or Our Emergency Assistance Service that You could become responsible for such as, emergency medical costs or legal Expenses.

Family
A husband/wife/civil partner or partner aged 64 years or under at the time of purchase of the policy (who have co-habited for at least 6 months), plus their unmarried, dependent children (including fostered or adopted), all aged under 18 years at the time of purchase of the policy. Independent travel allowed by the adults, but not the children.

General Exclusions
Circumstances which are not covered by this policy (page 9).

Hazardous Activity
Any dangerous or Hazardous Activity or occupation representing an increased risk of physical injury or stress, including but not limited to manual work abroad, mountaineering, parachuting, white water rafting, yachting outside coastal waters, unless declared to and accepted by the Scheme Administrators, prior to the date of travel.

Home
Your normal place of residence in the United Kingdom.

Home Area
United Kingdom.

Insured Activity
The activity (activities) as notified to the Scheme Administrators or shown on the Schedule of Insurance and for which the appropriate premium has been paid.
Note: You must act in a reasonable manner and adhere to the rules set out by the governing body of the activity, and use all recommended safety equipment or protective clothing.

Medical Practitioner
A registered practising member of the medical profession who is not related to You or any person with whom You are travelling.

Money
Cash or bank or currency notes, cheques, postal and Money orders, current postage stamps (excluding stamp collections), ski passes, travellers' cheques, coupons or vouchers which have a monetary value (excluding lottery tickets).

Personal Possessions
Items owned entirely by You including your luggage and their contents, articles You are wearing or carrying with You including Your Valuables but excluding Activity Equipment.

Public Transport
Any publicly licensed aircraft, sea vessel, train or coach on which You are booked to travel.

Redundancy/Redundant
Means You becoming unemployed under the Protection of Employment Act. You must have been given a notice of Redundancy and be receiving payment under the current Redundancy Payments legislation.
The following are not included in the definition:
• Any employment which has not been continuous and with the same employer for at least 2 years
• Any employment which is not on a permanent basis
• Any employment which is on a short term, fixed contract
• Any instance where You have reason to believe that You would be made Redundant at the time of booking Your Trip or purchasing this insurance policy.

Schedule/Booking Confirmation
The Schedule/Booking Confirmation is part of the policy. It will show details of You, the period of insurance and the cover You have opted for.

Scheme Administrators
P J Hayman & Company Limited; Stansted House, Rowlands Castle, Hampshire PO9 6DX.
Telephone for cover queries: 02392 419 039.

Ski Equipment
Skis, snowboards, ski boots, ski bindings and ski sticks.

Travel Documents
Driving licence, passport, travel tickets, travel passes, ski passes, all of which are owned by You.

 Terrorism/terrorist Activity
An act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and / or to put the public, or any section of the public, in fear.

Trip/Trips
A holiday or journey that begins when You leave Home and ends on Your return Home or, in the case of repatriation on medical grounds, to a hospital or nursing home in Your Home Area. Note: A Trip must involve pre-booked accommodation or travel unless it is a "one-off" event taking place on a single day.

Unattended
When You cannot see or are not close enough to Your baggage, Money, Valuables, property or vehicle to stop it being damaged or stolen.

Valuables
Jewellery, gold, silver, precious metal(s), precious or semiprecious stone articles, watches, telescopes, items made of leather (including designer footwear, handbags or purses), binoculars, sunglasses, reading/prescription glasses, fun, cameras, camcorders, photographic audio video computer television or telecommunications equipment (including mobile phones, mobile phone accessories, smart phones, personal digital assistant(s), blackberries, iPads, iPods, laptops, tablet, personal organiser's, notebooks, netbooks, kindles, ebooks, eReaders, CD's, DVD's, memory cards, speakers, headphones, Nintendo DS, games console, computer games and associated equipment).

United Kingdom/UK
England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man.

Geographical Areas

PART A

SECTIONS 1, 2, 3, 4, 5 AND 6

Section 1: Medical & Emergency Expenses

What You are covered for

<table>
<thead>
<tr>
<th>Overall limit: (per person)</th>
<th>£10,000,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part E</td>
<td>£20 per day, up to £400</td>
</tr>
<tr>
<td>Part F</td>
<td>£50,000</td>
</tr>
</tbody>
</table>

If You become unexpectedly ill or are injured outside Your Home Area, We will pay up to the amount shown above (for each Insured Person) in respect of:

A) reasonable and necessary emergency medical treatment expenses, ambulance charges and similar costs, hospital fees and emergency dental treatment costs (up to £300 for the immediate relief of pain to Your natural teeth only), additional accommodation (room only) and repatriation expenses necessarily incurred and payable until such time as, when in the opinion of the doctor in attendance and Our medical advisers, You are fit to travel;
B) necessary travel and accommodation (room only) expenses of one relative or friend, or a qualified nurse who in the opinion of the doctor in attendance and Our medical advisers is needed to accompany You, because of Your disability;
C) additional return Home Expenses necessarily incurred by You resulting from the death, sudden illness or injury of Your spouse or other Close Relative not travelling with You;
D) i. up to £3,500 for the transfer of Your body or ashes in the event of death, to Your Home (but excluding funeral and interment expenses), or
ii. up to £3,500 towards the cost of burial or cremation expenses in the country, outside Your normal Home Area, where death occurs;
E) a hospital inconvenience benefit (up to the amount shown above) in the event of You being admitted to hospital abroad as an in-patient due to Accidental bodily injury or illness sustained abroad during the period of Your Trip;
F) any necessary costs You incur from a specialist local rescue organisation for search, rescue and emergency transfer to a hospital, up to £50,000 (£10,000 within Your Home Area) in the event of an Accident whilst You are participating in an Insured Activity, provided You have paid the additional premium for that Insured Activity and this is shown on Your Schedule / Booking Confirmation. Search and Rescue costs are covered for a period not exceeding 72 hours from the time at which assistance is first summoned.

Special conditions relating to claims

1. You must give notice as soon as possible to Our Emergency Assistance Service or Us of any bodily injury or illness which necessitates Your admission to hospital as an in-patient or before any arrangements are made for Your repatriation.
2. You must contact Our Emergency Assistance Service prior to incurring any medical or treatment costs for in-patient treatment in a private hospital. There is no cover under this policy for expenses incurred without Our prior approval.
3. We may instruct You to return Home if Our medical advisers and the doctors treating You decide that You can safely return Home. If You refuse to be repatriated all cover under the policy will cease.
4. You must provide details to Us of any other travel insurance or private medical insurance policy that also provides cover during this particular Trip.

What You are not covered for

1. Anything in the General Exclusions.
2. The Event Excess other than in respect of Part E - hospital inconvenience benefit, where no excess will apply and Part F - Search and Emergency Rescue costs where You will be responsible for the first £500 of each and every claim each Insured Person.
3. In-patient treatment which has not been notified to and agreed by Us or Our Emergency Assistance Service.
4. Outpatient treatment and additional related expenses unless they have been agreed by Us or Our Emergency Assistance Service.
Section 2: Personal Accident

What You are covered for

Overall limit: (per person) £5,000

We will pay up to the amount shown above (for each Insured Person) for external accidental bodily injury, which independently of any other cause results in:

A) death, or
B) total and permanent loss of sight in one or both eyes or total loss by physical severance at or above the wrist or ankle or total and permanent loss of use of one or both hands, arms, legs or feet; or
C) permanent and total disablement from engaging in paid employment or paid occupations of any and every kind whatsoever which has continued for 12 months from the date of injury and is without hope of improvement, all occurring within 12 months of the event happening.

The maximum amount of all benefits payable for one or more injuries sustained by You during the period of insurance shall not exceed the overall limit shown.

What You are not covered for

1. Anything in the General Exclusions.
2. Permanent total disablement benefit when You are no longer in full time employment.
3. More than £2,500 when Your age is under 16 years.
4. The contracting of any medical condition.
5. The injection or ingestion of any substance.
6. Any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Section 3: Personal Liability

What You are covered for

Overall limit: (per person) £2,000,000

We will pay up to the amount shown above (for each Insured Person) in respect of:

Your legal liability to a third party arising during the period of the Trip as a result of:

a) Accidental injury to any person;
b) Accidental loss of or damage to property.

In addition We will also pay up to the amount shown above (for each Insured Person) in respect of:

• Up to 5 years old 70%
• Up to 16 years 70%

What You are not covered for

1. Anything in the General Exclusions.
2. The first £200 of each and every claim in respect of loss or damage to temporary building (other than occupation only of any temporary residence).
3. Bodily injury or disease to any person who, at the time of sustaining such injury, is engaged in Your service or to any member of Your family or anyone You are travelling with.
4. Damage to property belonging to, or in the care, custody or control of You or a member of Your family or a person in Your service.
5. Any liability arising out of incidental to any occupation, occupation, or business.
6. Any liability which has been assumed under contract and would not otherwise have attached.
7. Any liability arising out of ownership, possession, or operation of:
   a) any motorised or mechanically propelled or horse drawn vehicle;
   b) any aircraft, motorised or mechanically propelled watercraft or sailing vessel;
   c) any animal.
8. Any liability arising out of the ownership, occupation, possession, or use of any land or building (other than occupation only of any temporary residence).
9. Any liability arising out of the use of any firearms or weapons of any kind.
10. Any liability arising in respect of any willful or criminal act or assault.
11. Any participant to liable party.

Section 4: Activity Equipment

What You are covered for

Part A: Activity Equipment (per person) £1,000

Part B: Delayed Equipment (per person) £200

Part C: Hire Equipment (per person) £300

What We will pay up to the amount shown above (for each Insured Person) in respect of:

1. Loss or damage to Your own Activity Equipment taken with You or purchased on Your Trip but subject to the limits as set out above in respect of single items, pairs or sets, loss of hired Activity Equipment which is Your responsibility;
2. The hire of essential items if Your own Activity Equipment is misplaced, or stolen on Your outward journey for over 12 hours from the time You arrive at Your Trip destination;
3. The hire of Activity Equipment if Your own is lost or damaged during Your Trip.

Basis of claims settlement – Activity Equipment

Claims will be assessed as a percentage of the original purchase price and the age of the Activity Equipment at the time of the loss as follows:

• Up to 1 year old 100%
• Up to 2 years old 85%
• Up to 3 years old 70%
• Up to 4 years old 50%
• Up to 5 years old 30%
• Over 5 years old Nil

What You are not covered for

1. Anything in the General Exclusions.
2. The Event Excess in respect of Part A only.
3. Expenses that You would have incurred during the normal course of Your Trip.
4. Loss or damage to any motorised mechanically propelled or horse drawn vehicle, any aircraft, motorised or mechanically propelled watercraft or sailing vessel.
5. Loss or theft in respect of which a written police report has not been obtained within 24 hours of discovery.
6. Any claim not supported by documentary evidence of value(s) and proof of ownership.
7. Loss or damage caused by normal wear and tear, moth, vermin, atmospheric conditions, gradual deterioration or electrical or mechanical breakdown.
8. Activity Equipment left Unattended away from Your Trip accommodation unless between 6.00am and 11.00pm local time and it is in the locked boot or covered hatchback of a motor vehicle where entry was gained by violent and forcible means.
9. Loss or damage arising from delay, confiscation or detention by customs or other authorities.
10. Property more specifically insured elsewhere.
11. Damaged Activity Equipment not available for Our inspection.
12. Clothing and helmets.

Section 5: Legal Expenses

What You are covered for

Overall limit: (per person) £25,000

We will pay up to the amount shown above (for each Insured Person) in respect of legal costs and expenses incurred by You in pursuit of compensation and / or damages against a third party arising from or out of Your death or personal injury occurring during the period of the Trip.

Note:

A) We shall have complete control over the legal proceedings and the appointment and control of a lawyer.
B) You must follow the legal representatives advice and provide any information and assistance required. Failure to do so will entitle Us to withdraw cover.
C) We must have access to any and / or all the legal representatives file of papers.
D) We may include a claim for Our costs and Expenses.
E) Failure by You to comply with any or all of these conditions will entitle Us to withdraw at any stage and shall not then be liable for any further expenses.

What You are not covered for

1. Anything in the General Exclusions.
2. Costs and Expenses to pursue a claim against Us, Our agents, any other person insured under this policy, any person with whom You had arranged to travel, any carrier, any airline or any travel agent or tour operator.
3. Costs and expenses incurred prior to the granting of support by Us. We reserve the right to withdraw at any stage and shall not then be liable for any further expenses.
4. Where the claim has been reported more than 180 days after the commencement of the incident giving rise to a claim.
5. Where the laws, practices and / or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be reasonably greater than the anticipated value of the compensation award.
6. Where you are insured for legal expenses under any other insurance policy.
7. Where, in our opinion, there is insufficient prospect of success in obtaining a reasonable benefit.
8. Any claim emerging from the pursuance to a contingent fee agreement between you and your council.
9. Any claim for travel and accommodation expenses, which you have incurred whilst pursuing legal action.
10. Any claim arising from you pursuing legal proceedings as part of or on behalf of a group or organisation.
11. Any claim for legal costs where you are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.
12. Any claim against your family or travelling companions.

Note:
1. We will not be liable for any claim where legal costs and expenses are based directly or indirectly on the amount of an award.
2. This insurance will not extend to covering you in pursuit of any appeal except at our sole discretion.
3. Where there is a possibility of a claim being brought in more than one country we will not be liable for the costs if an action is brought in more than one country.

Section 6: Curtailment

Note: cover under this section only applies whilst you are participating in an Insured Activity, as shown on the Schedule/Booking Confirmation.

What you are covered for

| Overall limit: (per person) | £2,000 |

We will pay up to the amount shown above (for each insured person) in respect of travel and accommodation costs which you have paid or are contracted to pay and which you cannot recover from any other source if your trip is unnecessarily and unavoidably curtailed following an accident whilst you are participating in an insured activity, provided you have paid the additional premium for that insured activity and this is shown on your schedule/booking confirmation.

Special Conditions relating to claims:
You must obtain a medical certificate from a medical practitioner and prior approval of our emergency assistance service to confirm the necessity to return home prior to curtailment of the trip due to your accident.

What you are not covered for
1. Anything in the general exclusions.
2. The event excess.
3. Increased charges due to your failure to notify the travel agent, tour operator, or travel accommodation provider immediately it is found necessary to curtail your trip.
4. Government regulation or restriction.
5. Your loss of enjoyment of the trip, however caused.
6. The omission or default of the provider of transport or accommodation or of an agent through whom the travel arrangements were made.
7. Failure to obtain the necessary passport, visa, or permit required for your journey.
8. Curtailment claims are limited to the lost proportion (each complete night) of your accommodation costs, which you have not used following curtailment of your trip for the reasons as stated above.
9. Failure to obtain the recommended vaccines, inoculations or medications prior to your trip.
10. Any expenses incurred as a result of you not adhering to the medical screening questions on page 3 of this policy wording.
11. Any claim for pregnancy which falls outside of the definition of complications of pregnancy and childbirth.
12. Any loss, damage, liability, cost or expense arising directly or indirectly out of a cyber act or cyber incident.

PART B: SECTIONS 7, 8, AND 9 (only operative if indicated in the schedule/booking confirmation)

Section 7: Possessions, Personal Effects, Money and Documents

What you are covered for

| Part A: Personal Possessions (per person) | £2,000 |
| Single items, pair or set limit | £300 |
| Valuables limit | £300 |

| Part B: Delayed Possessions (per person) | £200 |
| Part C: Personal Money (per person) | £300 |
| Part D: Travel Documents (per person) | £1,000 |

We will pay up to the amount shown above (for each insured person) in respect of:
A) loss, theft or damage to your personal possessions taken with you or purchased on your trip but subject to the limits as set out above in respect of: Valuables, single items, pairs or sets and sports equipment (excluding activity equipment which is covered under section 4);
B) the purchase of essential items if your personal possessions are misplaced or stolen on your outward journey for over 12 hours from the time you arrived at your final destination (note: the amount payable will be deducted from the final claim settlement if your personal possessions are permanently lost);
C) loss or theft of your personal money;
D) loss or theft of your travel documents (including passport) and, if necessary, additional travel and accommodation (room only) expenses.

Basis of settlement - Part A of this section
If the damaged item is beyond economical repair it will be treated as lost. If an original purchase receipt or valuation is provided we will pay the replacement cost (subject to the limits set out above applying), otherwise we will assess the claim based on the intrinsic value at the time of loss, making allowance for age, and depreciation.

Note: This does not apply to items of clothing and footwear, where claims settlements will be based on the value at time of loss, less an allowance for age and depreciation.

What you are not covered for
1. Anything in the general exclusions.
2. The event excess other than in respect of part B where no event excess will apply.
3. Breakage or damage to:
   a) fragile articles, paintings, works of art, sculptures, musical instruments, household goods;
   b) audio, video, computer, television and telecommunications equipment, mobile phones, satellite navigation equipment unless the breakage or damage is caused by fire, theft or an accident to the vehicle in which they are being carried.
   c) contact or corneal lenses, dentures.
   d) perishable goods, bottles, cartons and any damage caused by them or their contents.
   e) any loss of personal possessions due to atmospheric or climatic conditions, wear, tear, depreciation, moth or vermin, cleaning, restoring, repairing, mechanical or electrical breakdown.
   f) any damage to suitcases unless they are rendered unusable in the opinion of a luggage supplier/repairer.
   g) personal possessions left unattended away from your trip accommodation unless you are in possession of a medical practitioners note or have obtained an official report or a property irregularity report (PIR).
   h) loss or theft of travelers’ cheques where the issuer provides a replacement service.
   i) loss or damage arising from delay, confiscation or detention by customs or other authorities.
   j) loss or theft in respect of which a written police report has not been obtained within 24 hours of discovery.
   k) property more specifically insured elsewhere.
   l) your failure to exercise reasonable care for the safety of your property as if uninsured.
   m) loss or damage to household goods and home contents.
   n) claims arising with respect to any shipments made under a bill of lading.
   o) any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a property irregularity report (PIR).

Section 8: Cancellation, Loss of Deposit or Curtailment

What you are covered for

| Overall limit: (per person) | £5,000 |

We will pay up to the amount shown above (for each insured person) in respect of travel and accommodation costs and pre-paid activity course fees, which you have paid or are contracted to pay and which you cannot recover from any other source if your trip is unnecessarily and unavoidably cancelled or curtailed as a result of any of the following events occurring:
1. The death, bodily injury or illness of:
   a) you;
   b) any person with whom you are travelling or have arranged to travel with;
   c) any person with whom you have arranged to reside temporarily;
   d) any close relative residing in the united kingdom;
   e) a close business colleague.
2. Compulsory quarantine or jury service attendance solely as witness at a court of law of you, or persons with whom you are travelling or had arranged to travel with.
3. Redundancy (which qualifies for payment under current united kingdom redundancy payment legislation and at the time of booking the trip there was no reason to believe anyone would be made redundant) of you, any person with whom you are travelling or had arranged to travel with.
4. The withdrawal of leave for members of the armed forces, police, fire, nursing or ambulance services or employees of government departments provided that such cancellation or curtailment could not reasonably have been expected at the time of purchasing this insurance or in the case of an annual multi-trip policy at the time of booking your trip.
5. The Police requesting You to remain at or return to Your Home due to serious damage to Your Home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.
6. Closure of air space directly attributable to volcanic eruption.

Special Conditions relating to claims
1. You must obtain a medical certificate from a Medical Practitioner and prior approval of Our Emergency Service to confirm the necessity to return Home prior to Curtailment of the Trip due to death, bodily injury or illness.
2. If You cancel the Trip due to bodily injury or illness You must provide a medical certificate from a Medical Practitioner stating that this necessary and reasonably prevented You from travelling.

What You are not covered for
1. Anything in the General Exclusions.
2. The Event Excess other than in respect of Loss of Deposit claims where the excess is reduced to £25.
3. Cancellation charges in excess of those shown in the booking conditions of the travel, accommodation or course provider or surcharges levied increasing basic brochure prices.
4. Increased Cancellation charges due to Your failure to notify the travel agent, tour operator or travel / accommodation / course provider immediately it’s found necessary to cancel or Curtail Your Trip.
5. Circumstances that could reasonably have been anticipated at the time the Trip was booked or when You purchased this insurance.
6. Your financial circumstances (other than as a result of a Redundancy for which You qualify for payments under current legislation) or Your disinclination to travel, for whatever cause.
7. Government regulation or restriction.
8. Your loss of enjoyment of the Trip, however caused.
9. The omission or default of the provider of transport or accommodation or of an agent through whom the travel arrangements were made.
10. Failure to obtain the necessary passport, visa or permit required for Your journey.
11. Curtailment claims are limited to the lost proportion (each complete night) of Your accommodation costs or each complete day of Your pre-paid activity course fees, which You have not used following Curtailment of Your Trip for the reasons as stated above.
12. Failure to obtain the recommended vaccines, inoculations or medications prior to Your Trip.
13. Any expenses incurred as a result of You not adhering to the Medical Screening Questions on page 3 of this policy wording.
15. Any claim in any way caused by or resulting from:
   a) the coronavirus disease (COVID-19);
   b) any mutation or variation of COVID-19;
   c) severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
   d) any mutation or variation of SARS-CoV-2;
   e) any epidemic, pandemic or mass outbreak of infectious disease;
   f) any fear or threat of a), b), c), d) or e) above (whether actual or perceived).
16. Any loss, damage, liability, cost or expense arising directly or indirectly out of a Cyber Act or Cyber Incident.

Part A: Travel Disruption Overall limit (per person) £1,000

<table>
<thead>
<tr>
<th>Part B: Travel Delay</th>
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<tbody>
<tr>
<td>Each 12 hour delay</td>
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<td>up to a maximum of</td>
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<tr>
<td>£30</td>
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<tr>
<td>or</td>
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<tr>
<td>£120</td>
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<tr>
<td>Abandonment after 12 hours</td>
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</tbody>
</table>

We will pay up to the amount shown above (for each Insured Person) in respect of:
A) reasonable additional accommodation and travel expenses necessarily incurred to reach the overseas destination or to reach Home due to:
   i. scheduled Public Transport services failing to get You to Your destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown, or
   ii. the private motor vehicle in which You were travelling suffering from a mechanical breakdown or failure, or
   iii. the private motor vehicle in which You were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure, or as a result of the outward or inward flight being delayed, to include Your missing a connecting flight, or
   iv. closure of air space directly attributable to volcanic eruption.
B) 1. delay of at least 12 hours in departure of the aircraft, sea vessel, or train (using the Channel Tunnel), on which You are booked on Your outward or return journey.
   2. we will pay the sum shown above for each 12 hour delay up to the maximum shown; or
   3. if the outward journey is delayed for more than 12 hours You may opt to abandon Your Trip and claim irrecoverable Cancellation costs as shown above.

Note: You may claim under A) or B) but not both.
What You are not covered for
1. Anything in the General Exclusions.
2. The Event Excess in respect of Part B (2) only.
3. Expenses that You would have incurred during the normal course of Your Trip.
4. Circumstances already known at the time of taking out this insurance or booking the Trip.
5. Your failure to check in on time or to allow sufficient time to get to the Departure Point.
6. Claims not supported by a written report from the appropriate authorities.
7. Claims that are not justifiable given the circumstances, for example: the fear of an event happening or not taking place.
8. Claims arising directly or indirectly from the delay of travel arrangements caused by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.
9. Any claim in any way caused by or resulting from:
   a) the coronavirus disease (COVID-19);
   b) any mutation or variation of COVID-19;
   c) severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
   d) any mutation or variation of SARS-CoV-2;
   e) any epidemic, pandemic or mass outbreak of infectious disease;
   f) any fear or threat of a), b), c), d) or e) above (whether actual or perceived).

PART C - SECTION 10 (only operative if indicated in the Schedule/Booking Confirmation)

Section 10: Independent Traveller

Cover in respect of Section 10 only operates if the appropriate Independent Travellers extension has been chosen and the appropriate additional premium has been paid.

What You are covered for
1. Extended Cancellation or Curtailment £5,000
2. Extended Travel Delay £120 (£30 each 12 hours)
3. Extended Travel Disruption (costs to reach destination) £1,000
4. Accommodation £5,000

1) Extended Cancellation or Curtailment Charges

Section 8 – Cancellation, Loss of Deposit or Curtailment is extended to include the following cover.
We will pay You up to the amount shown above (for each Insured Person) for any irrecoverable unused travel and accommodation costs and pre-paid activity course fees and any other prepaid charges which You have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:
   a) You were not able to travel and use Your booked accommodation or attend Your pre-paid activity course or
   b) the Trip was Curtailed before completion as a result of:
      1. Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or the World Health Organization (WHO) or similar body issuing a directive:
         i) prohibiting all travel to, or
         ii) recommending evacuation from the country or specific area or event to which You were travelling providing such a directive came into force after You purchased this insurance or booked the Trip (whichever is the later), or in the case of Curtailment after You had left Your Home Area to commence the Trip;
      2. closure of air space directly attributable to volcanic eruption.
You may claim only under Section 10 – Independent traveller or Section 8 – Cancellation, Loss of Deposit or Curtailment for the same event, not both.

2) Extended Delayed Departure

If applicable Section 9 – Travel Delay is extended to include the following cover.
1) We will pay You up to the amount shown above (for each Insured Person) if the Public Transport on which You are booked to travel is cancelled or delayed for more than 12 hours at the departure point of any connecting Public Transport in Your Home Area or Your overseas destination on the return journey to Your Home We will pay You for the first complete 12 hours of delay and for each complete concurrent 12 hour period thereafter, up to the maximum amount shown above provided You eventually continue the Trip.
2) We will pay You up to the amount shown above (for each Insured Person) for either:
   a) any irrecoverable unused accommodation costs or pre-paid activity course fees and charges which You have paid or are contracted to pay because You were not able to travel and use Your booked accommodation or attend Your pre-paid activity course as a result of:
      i) the Public Transport on which You were booked to travel from Your Home Area being cancelled or delayed for more than 12 hours; or
      ii) You being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours; or
      iii) closure of air space directly attributable to volcanic eruption, and
   b) reasonable additional accommodation (room only) and travel Expenses necessarily incurred in reaching Your overseas destination and/or in returning You to Your Home Area as a result of:
      i) the Public Transport on which You were booked to travel being cancelled, delayed for more than 12 hours, diverted or redirected after take-off; or
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
2. You must get written confirmation from the provider of the accommodation (or their
1. any irrecoverable unused accommodation costs and charges which You have paid or
4. You must check in according to the itinerary supplied to You.
3. You being denied boarding (because there are too many passengers for the seats
2. strike, industrial action or adverse weather conditions, or
1. the failure of other Public Transport, or
You may claim only under Section 10 – Independent Traveller or Section 9 – Travel Delay for the
4) Accommodation cover
2) The Cancellation charges that would have otherwise applied.
1. To answer all questions honestly and to the best of your knowledge. Failure to do so may
5. Claims arising directly or indirectly from:
4. closure of air space directly attributable to volcanic eruption.
Special condition relating to volcanic eruption claims
You may arrive at Your departure point and Your booked Public Transport is cancelled because of
a volcanic eruption, then cover is available to You for reasonable additional accommodation
(room only) and travel expenses necessarily incurred to reach Your overseas destination or to
return You to Your Home.
You may claim only under Section 10 – Independent Traveller or Section 9 – Travel Disruption for the
same event, not both.
4. Extended Travel Disruption
If applicable Section 9 – Travel Disruption is extended to include the following cover.
We will pay You up to the amount shown above (for each Insured Person) for reasonable additional
accommodation (room only) and travel expenses necessarily incurred to reach Your overseas destination or
to return You to Your Home.
You may claim only under Section 10 – Independent Traveller or Section 9 – Travel Disruption for the
same event, not both.
3. You to Your Home if it becomes necessary to Curtail the Trip.
as a result of fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane,
4. closure of air space directly attributable to volcanic eruption.
Special conditions relating to volcanic eruption claims
If You arrive at Your departure point and Your booked Public Transport is cancelled because of
a volcanic eruption, then cover is available to You for reasonable additional accommodation
(room only) and travel expenses necessarily incurred to reach Your overseas destination or to
return You to Your Home.
You may claim only under Section 10 – Independent Traveller or Section 9 – Travel Disruption for the
same event, not both.
4) Accommodation cover
We will pay You up to the amount shown above (for each Insured Person) for either:
1. any irrecoverable unused accommodation costs and charges which You have paid or
are contracted to pay because You were not able to travel and use Your booked accommodation,
or
2. reasonable additional accommodation and transport costs incurred:
   a) up to the standard of Your original booking, if You need to move to other
   b) with the prior authorisation of the Emergency Assistance Service to repatriate You
        to Your Home if it becomes necessary to Curtail the Trip, as a result of fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning affecting Your accommodation or resort.
You may claim only under one of subsections 1 or 2 above for the same event, not both.
You may claim only under Section 10 – Independent Travellers or Section 8 – Cancellation, Loss of Deposit or Curtailment for the same event, not both.

General Conditions
Our duty to You:
We aim to provide a high standard of service and to meet any claims covered by this
insurance fairly and promptly. Should there be any complaint We will investigate this at once
and resolve the matter as quickly as possible.
Your duty to Us:
1. To answer all questions honestly and to the best of your knowledge. Failure to do so may
   affect Your rights under this insurance. If the details disclosed to Us by You change during
   the period of insurance, We reserve the right to amend or cancel Your insurance, providing
   You with a pro-rata refund of premium. If You are in any doubt as to whether a
   fact is relevant, then for Your own protection it should be disclosed to Us;
   2. To follow the Claims Procedure (see pages 9-10) and to take all possible care to
      safeguard against Accident, injury, loss or damage as if You had no insurance cover and
      provide all necessary documentation to support any claim;
   3. To give Us full details in writing of any incident which may result in a claim as soon as
      reasonably possible, but in any event within 31 days;
   4. To pass on to Us immediately any writ, summons, legal process, or other communication
      in connection with the claim, unanswered;
   5. To provide all necessary information and assistance We may require at Your own
      expense (including where necessary medical certification and details of any private health insurance You have);
   6. Not to admit liability for any event or offer to make payment without Our prior written
      consent;
7. Recognising Our right to:
   a) make Your policy void where any claim is found to be false or fraudulent;
   b) take over and deal with in Your name the defence or settlement of any claim made
      under this policy;
   c) take proceedings in Your name, but at Our expense to recover for Our benefit the
      amount of any payment made under this policy;
   d) obtain information from Your medical records (with Your permission) for the
      purpose of dealing with any medical, Cancellation or Curtailment claims (no
      personal medical information will be disclosed to any other person or organisation
      without Your prior approval); 
   e) pay all claims under the Laws of England and Wales;
   f) make payments to You or Your legal representatives.
Sanctions, Export and Exchange Control Clause
We shall not be deemed to provide cover and shall not be liable to pay any claim or provide
any benefit hereunder to the extent that the provision of the cover, payment of the claim or
provision of the benefit would expose Us to any sanction, prohibition or restriction under
United Nations, resolutions or the trade or economic sanctions, laws or regulations of
the European Union, United Kingdom or United States of America and Australia.

The GDPR and Data Protection Act 2018
For the purpose of providing this insurance and handling of claims or complaints, We may
need to transfer certain information which You have provided to Us to other parties. Any
information You have provided will be dealt with by Us in compliance with the provisions of the
GDPR and Data Protection Act 2018.

Cyber Clarification Clause
Except for Cancellation and Curtailment cover (only) We will pay for any otherwise covered
loss, damage, liability, cost or expense caused by a Cyber Act or Cyber Incident, subject
always to the policy’s full terms, conditions, limitations and exclusions.

What are you not covered for
1. The Event Excess other than in respect of Section 9 - Unexpected Events (Part A and
Part B (1) only) where no excess will apply.
2. The cost of Airport Departure Duty.
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other
holiday points scheme.
General Exclusions

These exclusions apply in addition to the exclusions that appear in each section of the policy.
You are not covered for:

1) any loss or expense where You have not followed the Claims Procedure;
2) any loss or expense or any legal liability, injury, illness or death directly or indirectly due
to, contributed to or caused by:
a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil
war, civil commotion, rebellion, revolution, insurrection, military or usurped power;
b) Terrorist Activity;
c) Your participation in any Hazardous Activity, unless this is an Insured Activity for
which the appropriate premium has been paid;
d) Your suicide, self-injury or any wilful act of self exposure to peril (except where it is
to save human life);
e) being under the influence of drugs (except those prescribed by a Medical
Practitioner, but not when prescribed for the treatment of drug addiction);
f) Your abuse or prior abuse of solvents;
g) You drinking too much alcohol, Your alcohol abuse or Your alcohol dependency. (In
respect of You drinking too much alcohol, We do not expect You to avoid alcohol,
but We will not cover any claims that occur because You have drunk so much alcohol
that Your judgement is affected and You need to make a claim as a result);
h) You:
   a) jumping or diving from a pier(s), a wall(s), a bridge(s) or a rock(s) including
tombstoning or shore diving,
   b) climbing on top of or jumping from a vehicle,
   c) climbing or jumping from a building or balcony,
   d) climbing or moving from any external part of any building to another part
(excluding where stairs are being used) and falling, regardless of the height,
   e) unless Your life is in danger or You are attempting to save human life;
   f) confiscation or detention or nationalisation or requisition or destruction of or
damage to property by or under the order of any government or other authority;
   g) ionising radiation or contamination by radioactivity from any nuclear fuel or from
any nuclear waste from the combustion of nuclear fuel;
   h) radioactive, toxic, explosive, or other hazardous properties of any explosive
nuclear assembly or nuclear component thereof;
   i) pressure waves caused by aircraft and other aerial devices travelling at sonic or
super sonic speeds;
   j) You travelling to countries where the Travel Advice Unit of the Foreign,
Commonwealth & Development Office (FCDO) or the World Health Organization
(WHO) or similar body have issued a directive advising against all travel.
3) any other loss, damage or additional expense following on from the event for which You
are claiming, unless We provide cover under this insurance. Examples of such loss,
damage or additional expense would be the cost of replacing locks after losing keys,
costs incurred in preparing a claim or loss of earnings.
4) any loss due to currency exchange of any and every kind;
5) any loss, injury, damage, death or legal liability arising directly or indirectly from, or
consisting of, the failure, or fear of failure, of any equipment or any computer programme,
whether or not You own it, to recognise or to correctly interpret or process any date as its true
calendar date, or to continue to function correctly beyond that date, this exclusion does not
apply to Section 1 - Medical & Emergency Expenses and Section 2 - Personal Accident
of this policy;
6) any loss where at the time of taking out this insurance or at the time of booking each Trip:
   a) the person whose condition gives rise to a claim:
      i) is waiting for an operation, hospital consultation (other than for regular check-
ups for a stable condition) or other hospital treatment or investigations, or are
awaiting the results of any tests or investigations; or
      ii) has been diagnosed as having a terminal condition; or
      iii) is travelling against medical advice or for the purpose of obtaining treatment; or
      iv) is suffering from anxiety, stress, depression or any other mental or nervous
disorder;
   b) You answer "yes" to any of the "Medical Screening Questions" and fail to telephone
the Medical Screening Line (see page 3);
   c) Note: exclusion 6 a) applies not only to You, but also to Close Relatives or other persons
on whom the Trip depends.
7) from You travelling against any health requirements stipulated by the carrier, their
handling agents or any other public transport provider;
8) any claims arising from routine treatment or care which could be reasonably be expected
to arise during Your period of insurance;
9) any claims arising for in-patient medical treatment in a private hospital, without the prior
approval of Us or Our Emergency Assistance Service.

Claims Procedure

You must comply with the following conditions to have the full protection of Your policy.
If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim
or reduce the amount of any claim payment.

1. Claims Notification
If You require a claim form, please contact:
Insurance Administration Services Limited
PO Box 9, Mansfield, Notts. NG19 7BL
Telephone: 01623 646308
Email: claims@ias-health.com
You should quote Howden Travel Insurance.

The notification must be made within 31 days or as soon as possible thereafter following any
bodily injury, illness, incident, event, Redundancy or the discovery of any loss or damage
which may give rise to a claim under this policy.
You must also inform Us if You are aware of any writ, summons or impending prosecution. Every
communication relating to a claim must be sent to Us without delay. You or anyone acting on
Your behalf must not negotiate admittance or repudiate any claim without Our written consent.

You or Your legal representatives must supply at Your own Expense all information, evidence,
details of household insurance and medical certificates as required by Us. We reserve the
right to require You to undergo an independent medical examination at Our Expense. We may
also request and will pay for a post-mortem examination.

You must retain any property which is damaged, and, if requested, send it to Us at Your own
Expense. Upon final settlement of the claim all such items shall become Our property. In
addition, if the property is subsequently recovered or there is any salvage, then it will also
become Our property. We may refuse to reimburse You for any Expenses for which You
cannot provide receipts or bills.

2. Fraud
You must not act in a fraudulent manner. If You or anyone acting for You
- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in
any respect or;
- Make a statement in support of a claim knowing the statement to be false in any respect or;
- Submit a document in support of a claim knowing the document to be forged or false in any
respect or;
- Make a claim in respect of any loss or damage caused by Your wilful act or with Your
connivance.

Then
- We shall not pay the claim;
- We shall not pay any other claim which has been or will be made under the policy;
- We may at Our option declare the policy void;
- We shall be entitled to recover from You the amount of any claim already paid under the
policy;
- We shall not make any return of premium;
- We may inform the police of the circumstances.

You must follow these instructions as failure to do so could prejudice Your claim.

Cancellation
Notify the travel agent / tour operator / course provider immediately You need to cancel, and
obtain a Cancellation invoice. If You delay We will only pay for those costs that You would
have had to pay on the date it would have been reasonable for You to cancel.

Curtailment / cutting short Your Trip
You must obtain a medical certificate from a medical practitioner to confirm the necessity to
return Home prior to Curtailment of the Trip due to death, Accident, bodily injury or serious
illness.

Damage to Personal Possessions / Activity Equipment during Your Trip
Retain the items in case We wish to see them (note: You may not abandon any property to Us
which becomes Our property. We may refuse to reimburse You for any Expenses for which You
cannot provide receipts or bills.

Delay of Personal Possessions / Activity Equipment in transit
Retain Your tickets / luggage tags and report the matter immediately to the carrier and obtain a
Property Irregularity Report form or its equivalent. If Your Personal Possessions or Activity
Equipment is delayed for more than 12 hours on Your outward journey and You need to buy or
hire essential items, ensure that You keep all receipts.

Loss of Personal Possessions / Activity Equipment, Money and Travel Documents
during Your Trip
Notify the police as soon as possible (within 24 hours of discovery) and obtain a written report
and reference number from them. Also report the loss to Your tour operator’s representative
or hotel / accommodation manager and if possible obtain a written report. You will be
expected to provide proof of purchase / ownership and / or receipts or pre-loss valuations.
Medical emergency expenses
Contact Our Emergency Assistance Service immediately if You are admitted as an in-patient (see page 10). Please note there is no cover for medical & treatment expenses incurred in a private hospital without the prior approval from Us or Our Emergency Assistance Service.

Personal accident
Obtain a certificate from the treating Medical Practitioner or specialist. In the event of death, We will require sight of an original copy of the Death Certificate.

Personal liability
You must not admit responsibility to anyone or agree to pay for any damage, repair costs or compensation. You must keep a detailed written record and send it to Us with any correspondence received, unanswered.

Travel delay / travel disruption
You need to obtain a letter from the airline, railway company or shipping line (or their handling agents) which shows the scheduled departure time, actual departure time and the reason for the delay. If You are delayed getting to Your Departure Point, You must provide proof of the delay (e.g. a police or motoring organisation report) and provide receipts for necessary expenses incurred.

Unexpected events
Keep all relevant receipts and obtain, where possible, written details of the event from the local authorities, property owners or tour operator’s representative.

Complaints Procedure
We are dedicated to providing You with a high quality service and want to ensure that this is maintained at all times. If You feel that We have not offered a first class service or You have any questions or concerns about this policy or the handling of Your claim, please contact Us and We will do our best to resolve the problem. Our contact details are:

- Antares Managing Agency Limited - Compliance Department
  21 Lime Street, London EC3M 7HB
  Telephone: +44(0)20 7959 1900
  Email: compliance2@qiglobal.com

If at any time You feel that Your complaint has not been resolved, You may refer the matter to the Complaints Department at Lloyd's. Their address is:

- Complaints
  Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent ME4 4RN
  Email: complaints@lloyds.com
  Telephone: +44 (0)20 7327 5693
  Fax: +44 (0)20 7327 5225
  Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures including timescales are set out in a leaflet “Your Complaint - How We Can Help” available from the above address or on the website www.lloyds.com.

If You remain dissatisfied after Lloyd's has considered Your complaint You may refer Your complaint to the Financial Ombudsman Service (FOS). Contact details for the Financial Ombudsman Service:

- Postal address: Exchange Tower, Harbour Exchange, London E14 9SR
  Customer Helpline: 0800 023 4567
  Website: www.financial-ombudsman.org.uk
  Email: complaint.info@financial-ombudsman.org.uk

Other ways to get in touch:
0300 123 9 123 - calls cost no more than calls to 01 and 02 numbers
(18002) 020 7984 1000 - calls using next generation text relay

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The complaints handling arrangements above are without prejudice to Your rights in law.

Online sales only: if You purchased Your policy online, You are also able to use the EC Online Dispute Resolution (ODR) platform at http://ec.europa.eu/consumers/odr/ who will notify the FOS on Your behalf.