

Specialist sport and recreation travel insurance

Insurance Policy 2017/18

This document is to notify You that the following insurance has been effected with Certain Underwriters at Lloyd's.

Scheme Administrators:

P J Hayman & Company Limited, Standsted House, Rowlands Castle, Hampshire PO9 6DX.
Telephone: **02392 419 039**

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.

Section & Cover	Limit per person (up to)	Event Excess*
Part A		
1. Medical & Emergency Expenses**	£10,000,000	£100
Emergency dental treatment (for relief of pain only)	£300	
Burial Costs / Body Repatriation	£3,500	
Hospital Inconvenience Benefit	£400 (£20 per day)	Nil
Search & Rescue costs	£50,000 (£10,000 in Home Area)	£500
2. Personal Accident	£5,000 ***	Nil
3. Personal Liability	£2,000,000	Nil (£200 property damage)
4. Activity Equipment	£1,000	£75
Single items, pair or set limit	£600	
Delayed Activity Equipment (over 12 hours)	£200	Nil
Activity Equipment Hire	£300	Nil
5. Legal Expenses	£25,000	Nil
6. Curtailment ****	£2,000	£100
Part B		
7. Possessions, Personal Effects, Money & Documents		
Personal Possessions	£2,000	£75
Single items, pair or set limit	£300	
Valuables limit	£300	
Delayed Possessions (over 12 hours)	£200	Nil
Loss of Personal Money	£300	£75
Loss of Travel Documents including Passport	£1,000	£75
8. Cancellation, Loss of Deposit or Curtailment	£5,000	£100 (£25 loss of deposit)
9. Unexpected Events		
Travel Disruption (costs to reach destination)	£1,000	Nil
Travel Delay	£120 (£30 each 12 hours)	Nil
or		
Abandonment (after 12 hours delay)	£5,000	£100
Part C		
10. Optional Independent Traveller		
Extended Cancellation or Curtailment	£5,000	£100
Extended Travel Delay	£120 (£30 each 12 hours)	Nil
Extended Travel Disruption (costs to reach destination)	£1,000	Nil
Accommodation	£5,000	£100

* 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.

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Important Telephone Numbers

Emergency Assistance Service:	+44 (0)20 7902 7405
Claims Service:	01623 631 331
Medical Screening Line:	02392 419 068
Customer Services:	02392 419 039

Important Information

This policy is for residents of the United Kingdom only and is effective for policies purchased from 1st December 2017 to 30th November 2018.

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 Syndicate 1274 at Lloyd's. Registered Office: 21 Lime Street, London EC3M 7HB.
Antares is authorised by the Financial Conduct Authority.
Details about the extent of Our regulation with this Authority is available from Us on request.

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 4100 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 claim 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.

Data Protection

You should understand that any information You have given Us will be processed by Us, in compliance with the provisions of all applicable Data Protection laws including the UK Data Protection Act 1998 and from 25 May 2018 the General Data Protection Regulation (EU 2016/679), for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

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**.

Extension of Cover

In the event of Your death, injury or illness or because of delay or interruption of public transport services 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 Schedule. 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.

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 page 9) 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.

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 condition gives rise to a claim:
 - a) 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
 - 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 Event Excess, these will be advised to You immediately and confirmed in writing.

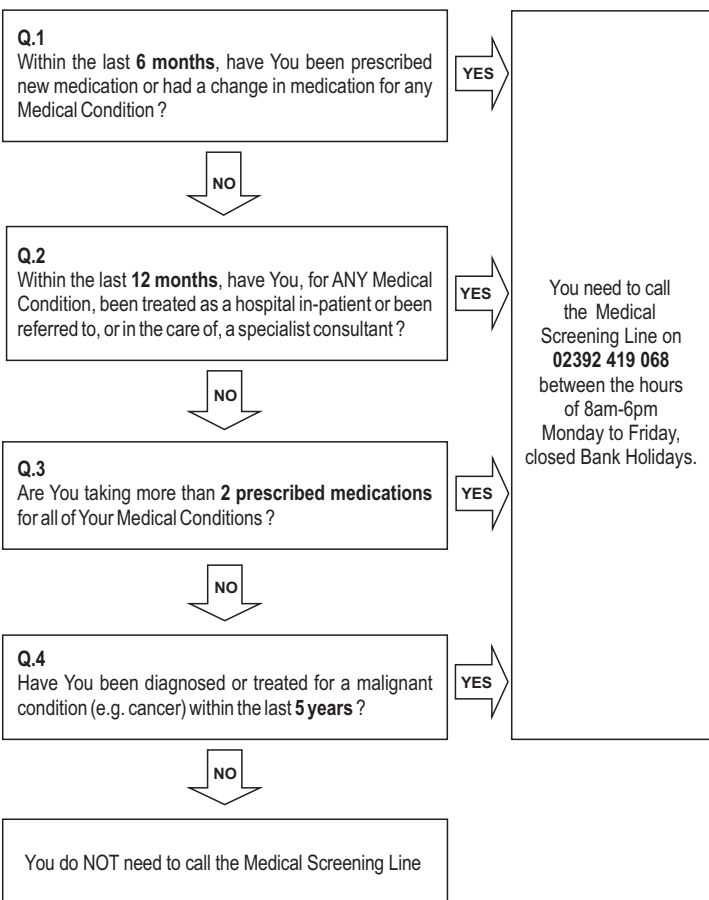
You will also be advised of a medical screening reference, which You should keep a record of.

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



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. For ease of reading the definitions will start with a capital letter.

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 irrecoverable 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.

Curtailment/Curtail

- 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
- 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.

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 (pages 8-9).

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.

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

Section 1: Medical & Emergency Expenses

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, furs, cameras, camcorders, photographic audio video computer television or telecommunications equipment (including mobile phones, mobile phone accessories, smart phones, personal digital assistant(s), blackberries, iPods, iPads, laptops, tablets, 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.

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 cover.

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.

Geographical Areas

Area 1 United Kingdom (excluding Channel Islands & Isle of Man)

Area 2 The continent of Europe (West of the Ural Mountains), the Channel Islands, the Isle of Man, the Republic of Ireland, Madeira, Iceland, the Canary Islands, the Azores, countries with a Mediterranean coastline but excluding Israel, Syria and Lebanon

Area 3 Worldwide excluding USA / Canada / Caribbean

Area 4 Worldwide including USA / Canada / Caribbean

What You are covered for

Overall limit: (per person)	£10,000,000
Part E	£20 per day, up to £400
Part F	£50,000

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 admittance 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 advisors 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.
5. Replenishing supplies of any medication You were using at the start of Your Trip.
6. Any expenses incurred within Your Home Area.
7. Any form of cosmetic surgery and / or treatment which in the opinion of a Medical Practitioner could reasonably be delayed until Your return Home.
8. Expenses incurred more than **12** months after the commencement date of the injury or illness.
9. Charges for private room accommodation.
10. Expenses incurred for in-patient treatment or private treatment not specifically authorised by Us or Our Emergency Assistance Service.
11. Ongoing treatment in existence at the time of travel which has not been agreed by Us in writing.
12. The cost of any elective treatment or surgery including exploratory tests, which are not directly related to the injury or illness which needed Your admittance into hospital.
13. Any expenses or costs after the date that the treating doctor together with Our Emergency Assistance Service have deemed that You are fit to travel.
14. Any expenses incurred as a result of a tropical disease where You have not taken the recommended inoculations.
15. Any expenses incurred as a result of You not adhering to the Medical Screening Questions on page 3 of this policy wording.
16. Any claim for pregnancy which falls outside of the definition of Complications of Pregnancy and Childbirth.

Section 2: Personal Accident

What You are covered for

Overall limit: (per person)	£5,000
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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

- Anything in the General Exclusions.
- Permanent total disablement benefit when You are no longer in full time employment.
- More than **£2,500** when Your age is under **16** years.
- The contracting of any medical condition.
- The injection or ingestion of any substance.
- 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
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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:

- Accidental injury to any person;
- Accidental loss of or damage to property.

In addition We will also pay legal costs and Expenses incurred, with Our written consent, subject to Our liability not exceeding the overall limit shown above, for all damages and costs payable arising out of one event or series of events consequent upon the original cause.

What You are not covered for

- Anything in the General Exclusions.
- The first **£200** of each and every claim in respect of loss or damage to temporary holiday accommodation.
- 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.
- 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.
- Any liability arising out of or incidental to any profession, occupation, or business.
- Any liability which has been assumed under contract and would not otherwise have attached.
- Any liability arising out of ownership, possession, or operation of:
 - any motorised or mechanically propelled or horse drawn vehicle;
 - any aircraft, motorised or mechanically propelled watercraft or sailing vessel;
 - any animal.
- Any liability arising out of the ownership, occupation, possession, or use of any land or building (other than occupation only of any temporary residence).
- Any liability arising out of the use of any firearms or weapons of any kind.
- Any liability arising in respect of any wilful or criminal act or assault.
- Any participant to participant liability.

Section 4: Activity Equipment

What You are covered for

Part A: Activity Equipment (per person) Single items, pair or set limit	£1,000 £600
Part B: Delayed Equipment (per person)	£200
Part C: Equipment Hire (per person)	£300

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

- 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;
- 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;
- 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 85%
- Up to 2 years old 70%
- Up to 3 years old 50%
- Up to 4 years old 25%
- Up to 5 years old 10%
- Over 5 years old Nil

What You are not covered for

- Anything in the General Exclusions.
- The Event Excess in respect of Part A only.
- Expenses that You would have incurred during the normal course of Your Trip.
- Loss or damage to any motorised mechanically propelled or horse drawn vehicle, any aircraft, motorised or mechanically propelled watercraft or sailing vessel.
- Loss or theft in respect of which a written police report has not been obtained within **24** hours of discovery.
- Any claim not supported by documentary evidence of value(s) and proof of ownership.
- Loss or damage caused by normal wear and tear, moth, vermin, atmospheric conditions, gradual deterioration or electrical or mechanical breakdown.
- 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.
- Loss or damage arising from delay, confiscation or detention by customs or other authorities.
- Property more specifically insured elsewhere.
- Damaged Activity Equipment not available for Our inspection.
- Clothing and helmets.

Section 5: Legal Expenses

What You are covered for

Overall limit: (per person)	£25,000
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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:

- We shall have complete control over the legal proceedings and the appointment and control of a lawyer.
- You must follow the legal representatives advice and provide any information and assistance required. Failure to do so will entitle Us to withdraw cover.
- We must have access to any and / or all the legal representatives file of papers.
- We may include a claim for Our costs and Expenses.
- Failure by You to comply with all or any of these conditions will entitle Us to render the Legal Expenses aspect of this insurance void and thereby withdraw cover.

What You are not covered for

- Anything in the General Exclusions.
- 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.
- 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.
- Where the claim has been reported more than **180** days after the commencement of the incident giving rise to a claim.
- 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.
- Where You are insured for legal expenses under any other insurance policy.
- Where, in Our opinion, there is insufficient prospect of success in obtaining a reasonable benefit.
- Any claim emerging from the pursuance to a contingent fee agreement between You and Your council.
- Any claim for travel and accommodation expenses, which You have incurred whilst pursuing legal action.
- Any claim arising from You pursuing legal proceedings as part of or on behalf of a group or organisation.
- Any claim for legal costs where You are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.
- Any claim against Your family or travelling companions.

Note:

- We will not be liable for any claim where legal costs and Expenses are based directly or indirectly on the amount of an award.
- This insurance will not extend to covering You in pursuit of any appeal except at Our sole discretion.
- 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
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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 necessarily 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

- Anything in the General Exclusions.
- The Event Excess.
- 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.
- Government regulation or restriction.
- Your loss of enjoyment of the Trip, however caused.
- The omission or default of the provider of transport or accommodation or of an agent through whom the travel arrangements were made.
- Failure to obtain the necessary passport, visa or permit required for Your journey.
- 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.
- Failure to obtain the recommended vaccines, inoculations or medications prior to Your Trip.
- Any expenses incurred as a result of You not adhering to the Medical Screening Questions on page 3 of this policy wording.
- Any claim for pregnancy which falls outside of the definition of Complications of Pregnancy and Childbirth.

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:

- 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);
- 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);
- loss or theft of Your personal Money;
- 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

- Anything in the General Exclusions.
- The Event Excess other than in respect of Part B where no Event Excess will apply.
- Breakage or damage to:
 - fragile articles, paintings, works of art, sculptures, musical instruments, household goods;

- audio, video, computer, television and telecommunications equipment, mobile phones, Satellite Navigation Equipment unless the breakage or damage is caused by fire, theft or in an Accident to the vehicle in which they are being carried.
- Contact or corneal lenses, dentures.
 - Perishable goods, bottles, cartons and any damage caused by them or their contents.
 - Any loss of Personal Possessions due to atmospheric or climatic conditions, wear, tear depreciation, moth or vermin, cleaning, restoring, repairing, mechanical or electrical breakdown.
 - Any damage to suitcases unless they are rendered unusable in the opinion of a luggage supplier / repairer.
 - Personal Possessions left Unattended away from Your Trip accommodation unless between 6.00am and 11.00pm local time in the locked boot or covered hatchback of a motor vehicle where entry was gained by violent and forcible means.
 - Any loss of personal Money due to depreciation in value, currency changes or shortage caused by any error or omission.
 - Valuables or Money carried in any Unattended suitcases, trunks or similar containers.
 - Unattended Valuables and personal Money unless locked in a safe or safety deposit box or left in Your locked (doors and all windows) Trip accommodation.
 - Loss or theft of travellers' cheques where the issuer provides a replacement service.
 - Loss or damage arising from delay, confiscation or detention by customs or other authorities.
 - Loss or theft in respect of which a written police report has not been obtained within 24 hours of discovery.
 - Property more specifically insured elsewhere.
 - Your failure to exercise reasonable care for the safety of Your property as if uninsured.
 - Loss or damage to household goods and home contents.
 - Claims to anything being shipped under a Bill of Lading.
 - 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
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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 necessarily and unavoidably cancelled or Curtailed as a result of any of the following events occurring:

- The death, bodily injury or illness of:
 - You;
 - any person with whom You are travelling or have arranged to travel with;
 - any person with whom You have arranged to reside temporarily;
 - any Close Relative residing in the United Kingdom;
 - a Close Business Colleague.
- 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.
- 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.
- The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a government department 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.
- 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.
- Closure of air space directly attributable to volcanic eruption.

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 death, bodily injury or illness.
- 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

- Anything in the General Exclusions.
- The Event Excess other than in respect of Loss of Deposit claims where the excess is reduced to £25.
- 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.
- Increased Cancellation charges due to Your failure to notify the travel agent, tour operator or travel / accommodation / course provider immediately it is 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 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.
14. Any claim for pregnancy which falls outside of the definition of Complications of Pregnancy and Childbirth.

Section 9: Unexpected Events

What You are covered for

Part A: Travel Disruption Overall limit (per person)	£1,000
Part B: Travel Delay	
1. Each 12 hour delay up to a maximum of	£30
or	£120
2. Abandonment after 12 hours	£5,000

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;

We will pay the sum shown above for each **12** hour delay up to the maximum shown; or

2. 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.

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 the

1. Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body issuing a directive:
 - i) prohibiting all travel or all but essential 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
- or
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 to Your overseas destination or 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 You choose to cancel Your Trip because the alternative transport to Your overseas destination offered by the Public Transport operator was not reasonable,
 - or
 - 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 re-directed after take-off; 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 You choose to make other travel arrangements for Your Trip because the alternative transport offered by the Public Transport operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on Your ticket(s) together with any compensation from the Public Transport operator.

You may claim only under subsection 1) or 2) above for the same event, not both.

You may claim only under Section 10 – Independent Traveller or Section 9 – Travel Delay for the same event, not both.

3) 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 in reaching Your overseas destination or returning You to Your Home Area if You fail to arrive at the departure point:

- a) in time to board any onward connecting Public Transport service on which You are booked to travel following completion of the initial international journey including connections within Your Home Area on the return journey to Your Home as a result of:
 1. the failure of other Public Transport, or
 2. strike, industrial action or adverse weather conditions, or
 3. 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
 4. closure of air space directly attributable to volcanic eruption.

Special condition 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 accommodation on arrival or at any other time during the Trip because You cannot use Your booked accommodation,
 - or
 - 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 or an infectious disease 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.

Special conditions relating to all Independent Traveller claims

1. If You fail to notify the travel agent, tour operator or provider of transport / accommodation / course as soon as You find out it is necessary to cancel the Trip Our liability will be limited to the Cancellation charges that would have otherwise applied.
2. You must get written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that You could not use Your accommodation and the reason for this.
3. You must give notice as soon as possible to the Emergency Assistance Service of any circumstances making it necessary for You to return Home and before any arrangements are made for Your repatriation.
4. You must check in according to the itinerary supplied to You.
5. You must get written confirmation from the Public Transport operator (or their handling agents) of the Cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
6. You must comply with the terms of contract of the Public Transport operator and seek financial compensation, assistance or a refund of your ticket from them in accordance with such terms and/or (where applicable) your rights under EU Air Passengers Rights legislation in the event of denied boarding, Cancellation or long delay of flights.

What you are 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.
5. Claims arising directly or indirectly from:
 - a) Strike, industrial action or a directive prohibiting all travel or all but essential travel to the country or specific area or event to which You were travelling, existing or being publicly announced by the date You purchased this insurance or at the time of booking any Trip
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.

- c) Denied boarding due to Your drug use, alcohol or solvent abuse or Your inability to provide a valid passport, visa or other documentation required by the Public Transport operator or their handling agents.
6. Any costs incurred by You which are recoverable from the providers of the accommodation (or their administrators) or for which You receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by You which are recoverable from the Public Transport operator or for which You receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. Any accommodation costs, charges and expenses where the Public Transport operator has offered reasonable alternative travel arrangements.
9. Any costs which You would have expected to pay during Your Trip.
10. Anything in the General Exclusions (see pages 8-9).

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) You 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, unless Your life is in danger or You are attempting to save human life.
 - i) confiscation or detention or nationalisation or requisition or destruction or damage to property by or under the order of any government or other authority;
 - j) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - k) radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - l) pressure waves caused by aircraft and other aerial devices travelling at sonic or super sonic speeds;
 - m) You travelling to countries where the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body have issued a directive advising against all, or against all but essential 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;

Note: exclusion 6 a) applies not only to You, but also to Close Relatives or other persons on whom the Trip depends.

b) You answer "yes" to any of the "Medical Screening Questions" and fail to telephone the Medical Screening Line (see page 3);

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

- 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:

Fogg Travel Insurance Services Limited
Crow Hill Drive, Mansfield
Notts. NG19 7AE

Telephone: **01623 631 331**

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 admit 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.

Curtailed / 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 or the Scheme Administrators). You will need to obtain an estimate for repair or a letter confirming that the damage is irreparable.

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@antaresunderwriting.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). The contact details for the Financial Ombudsman Service is:

- Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square, London E14 9SR
Email: **complaint.info@financial-ombudsman.org.uk**
Telephone: **0300 123 9123**
Website: **www.financial-ombudsman.org.uk**

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.

What to do in the Case of a Medical Emergency

Contact Our Emergency Assistance Service, provided by Intana Global.

Telephone: +44 (0)20 7902 7405

Email: ops@intana-global.com

Fax: +44 (0)20 7928 4748

In the event of Your bodily injury or serious illness which may lead to in-patient hospital treatment or before any arrangements are made for repatriation to Your Home You must contact Our Emergency Assistance Service, please quote: Howden Travel Insurance.

The service is available to You and operates **24** hours a day, **365** days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses.

If this is not possible because the condition requires immediate emergency treatment You must contact Our Emergency Assistance Service as soon as possible.

Private medical treatment is not covered unless authorised specifically by Our Emergency Assistance Service.

Medical assistance abroad

Our Emergency Assistance Service has the medical expertise, contacts and facilities to help should You be injured in an Accident or fall ill. Our Emergency Assistance Service will also arrange transport to Your Home when this is considered to be medically necessary.

Payment for medical treatment abroad

If You are admitted to a hospital / clinic while abroad, Our Emergency Assistance Service will arrange for medical expenses covered by the policy to be paid direct to the hospital / clinic. To take advantage of this benefit someone must contact Our Emergency Assistance Service for You as soon as possible.

For out-patient treatment, You should pay the hospital / clinic Yourself and claim back medical expenses from Us on Your return Home. Beware of requests for You to sign for excessive treatment or charges. If in doubt regarding any such requests, please call Our Emergency Assistance Service for guidance.