



Individual Travel Insurance

POLICY WORDING

Please read carefully and retain

This insurance is administered by Status Insurance Management Limited who are authorised and regulated by the UK Financial Conduct Authority (FCA). Their FCA number is 305697.

A blue ink handwritten signature, appearing to be "L. [unclear]", written over a horizontal line.

SIGNATURE OF COVERHOLDER

STATUS INSURANCE MANAGEMENT LIMITED,
10 HIGH STREET, BILLERICAY, ESSEX CM12 9BQ

This document only constitutes a valid Policy when issued in conjunction with a **Schedule of Insurance** which shows that **You** have purchased the correct level of cover and **You** have paid the premium quoted. The Policy describes the cover provided for **You** and the conditions which **Your** cover depends on.

Provided the premium specified has been paid **We** will provide the insurance specified in this policy and **Schedule of Insurance** and any attached endorsements during the **Period of Insurance**.

All information supplied to **Us** by or on behalf of **You** is deemed to be incorporated in and shall form the basis of this policy.

The Contract of Insurance

This Policy is a contract of insurance between **You** and **Us**. In return for the premium **You** have paid or agreed to pay shown in the **Schedule of Insurance We** agree to insure **You**, in accordance with the terms and conditions contained in or endorsed on this Policy.

The following elements form the contract of insurance, please read them and keep them safe:

- **Your** Policy, **Schedule of Insurance** and any endorsements;
- Any clauses endorsed on this Policy, as set out in **Your Schedule of Insurance**;
- Any changes to **Your** insurance Policy contained in notices issued by **Us** at renewal.

You should take the time to read all its terms, especially the conditions which **You** have to fulfil to ensure **Your** insurance remains valid and what **You** have to do when making a claim.

Important

It is important that **You**:

- check that the Sections **You** have requested are included in the **Schedule of Insurance**;
- check that the information **You** have given **Us** is accurate – see the "General Conditions" on page 12
- comply with **Your** duties under each Section and under the insurance as a whole.

If this Policy does not meet **Your** requirements, or if **Your** requirements change, **You** should contact **Your** insurance intermediary at **Your** earliest opportunity.

We would remind **You** that **You** must tell **Us** as soon as reasonably practicable of any facts or changes which might affect **Our** assessment or acceptance of this insurance. If **You** do not disclose all relevant facts **You** may invalidate **Your** Policy or **Your** Policy may not operate fully.

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COOLING-OFF PERIOD

If this cover does not meet **Your** requirements, **You** may return the insurance documentation to **Your** insurance intermediary within fourteen (14) days of the cover starting or the day on which **You** receive the documents, whichever is the latter. **We** will refund all premiums paid within thirty (30) days from the date **We** receive the notice of the cancellation from **You**. **We** will not refund premiums if **You** have taken a **Trip** or made a claim within the fourteen (14) days.

Please contact **Your** insurance intermediary who issued this Policy to obtain this refund, their address and telephone number will appear on the intermediary's correspondence to **You**.

CANCELLATION

Your right to cancel this insurance

You may cancel this insurance by giving **Us** 30 days' notice in writing to **Our** address as stated in this Policy. If **You** cancel this insurance **We** will pay **You** a refund of any premium paid less a deduction in respect of the time for which **You** have been covered up to the effective date of cancellation.

Our right to cancel this insurance

We may cancel this insurance where there is a valid reason by giving **You** 30 days' notice in writing to **Your** last known address. Examples of valid reasons are as follows:

- A change in risk occurring which means that **We** can no longer provide **You** with insurance cover;
- Non-cooperation or failure to supply any information or documentation **We** request;
- Failure to inform **Us** of changes to information provided by **You** or that have been requested by **Us**.

If **You** have an annual multi-trip policy, provided no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this Policy **We** will refund **You** for the exact number of days that was left on **Your** Policy. The premium for the period up to the date when the cancellation takes effect will be calculated and the portion of the premium paid by **You** for the unused days of cover remaining will be returned to **You**. However, in calculating the amount of premium to be returned to **You** there will be an additional charge to cover the administration cost of providing this Policy and this will be calculated as a minimum amount of one half of the portion of the premium to be returned to **You** or £50/€75, whichever is the lesser. If a claim has been made during the period of cover provided, **You** must pay the full premium and **You** will not be entitled to any refund.

If **You** wish to cancel **Your** Policy please contact the insurance intermediary who arranged this Policy.

If you have a Single Trip Policy and wish to cancel it **We** will not refund any premium.

TABLE OF BENEFITS

These are the maximum sums insured. Please see **Your** individual **Schedule of Insurance** for the exact levels of cover **You** have purchased. Benefit limits in the Table of Benefits are shown in both Sterling (£) and Euros (€). The currency in which **You** pay **Your** premium is the currency that will apply to the cover **You** have purchased and in which a claim will be settled.

Section of Cover	Up to Limit of (£/€) per Insured Person	Excess per insured person, per section
1.1.1 Cancellation or Curtailment	£5,000/€7,500	£100/€150
1.1.2 Travel Disruption	£500/€750	£100/€150
1.1.3 Alternative Accommodation	£500/€750	£100/€150
1.2 Missed Departure and Transport diversion	£500/€750	£100/€150
1.3 Travel Delay Inconvenience Benefit	£20/€30 for the first completed 12 hour period. £10/€15 each additional completed 12 hour period up to £200/€300	Nil
1.4 Alteration of Itinerary/Kidnap	£500/€750	£100/€150
2 Emergency Medical and Repatriation Expenses	£3,500,000/€5,000,000	£100/€150
2 Hospital Inconvenience Benefit	£20/€30 per day up to £600/€900	Nil
2 Funeral Expenses	£3,500/€5,000	£100/€150
3 Personal Accident		
1) Accidental Death	£15,000/€22,500	Nil
2) Loss of one limb or one eye	£15,000/€22,500	Nil
3) Loss of two limbs or both eyes or one limb and one eye	£15,000/€22,500	Nil
4) Permanent Total Disablement	£15,000/€22,500 NOTE: See Page 21 for sums insured and benefits in respect of under 16 years and over 65 years	Nil
4 Baggage and Personal Effects	£5,000/€7,500	£100/€150
• Single Item Pair or Set Limit	£300/€450	
• Valuables Limit	£300/€450	
Delayed Baggage	£300/€450	£100/€150
5 Money, Documents and Credit/Debit Cards	£300/€450	£100/€150
• Cash Limit (aged 18 and above)	£150/€225	
• Cash Limit (aged under 18)	£100/€150	
Travel documents	£300/€450	£100/€150
6 Legal Expenses	£10,000/€15,000	£250/€375
6 Personal Liability	£1,500,000/€2,000,000	£250/€375
7 Hijack	£75/€112.50 per day up to £3,500/€5,250	Nil

If you have chosen Winter Sports Cover, Golf Cover or Business Cover and have paid the additional premium required for this cover, the following also applies:

Section of Cover	Up to Limit of (£/€) per Insured Person	Excess per insured person per section
8.1 Owned and Hired Ski Equipment	£20/€30 per day up to £400/€600	Nil
8.2 Hiring Replacement Ski Equipment • Single Item Limit	£500/€750 £200/€300	£100/€150
8.3 Lift Pass	£300/€450	Nil
8.4 Piste Closure	£30/€45 per day up to £300/€450	Nil
8.5 Avalanche Cover	£500/€750	£100/€150
9.1 Business Equipment • Single Item Limit	£2,000/€3,000 £500/€750	£100/€150
9.1 Business Documents and Records	£50/€75	Nil
9.2 Business Money	£200/€300	Nil
9.3 Replacement Staff	£1,500/€2,250	£100/€150
9.4 Additional Personal Accident Benefit	Normal Benefit x 2	N/A
10.1 Owned and Hired Golf Equipment • Single Item Limit	£1,000/€1,500 £500/€750	£100/€150
10.2 Hiring Replacement Golf Equipment • Single Item Limit	£500/€750 £50/€75	£100/€150
10.3 Green Fees	£300/€450	Nil

GENERAL DEFINITIONS

Certain words in this Policy have a specific meaning. They have this specific meaning wherever they appear in this Policy, ***Schedule of Insurance*** or endorsements and are shown in bold italic print.

1. ***Accident***

A sudden and unforeseen event including ***Exposure*** and the word "accidental" shall be construed accordingly.

2. ***Bodily Injury***

A bodily injury caused solely by ***Accidental*** means and occurring solely and directly and independently of any other cause which occurs at an identifiable time and place within twelve (12) calendar months of the date of the ***Accident***.

3. ***Complications of Pregnancy and Childbirth***

In this policy ***Complications of Pregnancy and Childbirth*** will only include the following;

- (i) Toxaemia (toxins in the blood)
- (ii) Gestational hypertension (high blood pressure arising as a result of pregnancy)
- (iii) Pre-eclampsia (where ***You*** develop high blood pressure, carry abnormal fluid and have protein in ***Your*** urine during the last 18 weeks of ***Your*** pregnancy)

- (iv) Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- (v) Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- (vi) Post-partum haemorrhage (excessive bleeding following childbirth)
- (vii) Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- (viii) Placental abruption (part or all of the placenta separates from the wall of the uterus)
- (ix) Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- (x) Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- (xi) Stillbirth
- (xii) Miscarriage
- (xiii) Emergency Caesarean section
- (xiv) A termination needed for medical reasons
- (xv) Premature birth more than 8 weeks (or 16 weeks if **You** know **You** are having more than one baby) before the expected delivery date

4. **Common Law Spouse**

A partner, including a civil partner, with whom **You** have co-habited continuously for 6 months on a permanent basis.

5. **Consultation**

Any visit to a **Medical Practitioner** or hospital which is not routine and that may require further medical investigation.

6. **Country of Residence**

Any country within the European Union and/or European Economic Area in which **You** habitually reside for more than six months in any twelve month period.

7. **Document**

Passport, Driving License, Visa, Green Card, pre-paid travel tickets, accommodation vouchers, car-hire vouchers, excursion vouchers and qualification certificates.

8. **Employee**

Any person under a contract of employment, service or apprenticeship with **You**.

9. **Excess**

The first amount of each and every loss that each **Insured Person** shall pay for each section of cover.

10. **Exposure**

Death or **Permanent Total Disablement** solely as a result of unavoidable **Exposure** to severe weather conditions shall be deemed to be a **Bodily Injury**.

11. **Family**

You, Your spouse or **Common Law Spouse** and dependent children under the age of 18 years.

12. ***Illness/III***

Any disease, infection or bodily disorder which is unexpectedly contracted by **You** or which unexpectedly manifests itself for the first time during the **Period of Insurance**.

13. ***Manual/Manual Labour***

Work that involves:

- i.) hands-on use, installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, heavy power tools and industrial machinery,
- ii.) hands-on electrical and construction work or work above two storeys or 3 metres above ground level (whichever is the lower), building sites, any occupation involving heavy lifting,
- iii.) supervised animal sanctuary work that has interaction with dangerous wild animals such as lions, tigers or big cats of any kind, elephants, unless under the constant supervision of a trained member of staff,
- iv.) professional entertaining except singers and musicians.

14. ***Medical Practitioner***

Any suitably qualified **Medical Practitioner** registered by the General Medical Council (or equivalent in the destination country); or in respect of dental treatment only, a dental practitioner who is registered with the British Dental Association (or equivalent in the destination country); excluding an **Insured Person**, a **Relative** of an **Insured Person** or **Your Employee**.

15. ***Money***

Cash consisting of: Coins, bank and currency notes, signed travellers' cheques, and pre-loaded credit cards.

NOTE: See Page 21 for sums insured and benefits in respect of under 16 years and over 65 years

16. ***Period of Insurance***

In respect of Single Trip insurance: the **Period of Insurance** commences at the time **You** book the **Trip** or on the date this Policy is issued and the premium is paid whichever is the latter and finishes on the final date shown against the **Period of Insurance** on **Your Schedule of Insurance**.

In respect of Annual Multi-Trip insurance the **Period of Insurance** commences on the first date shown against the **Period of Insurance** on **Your Schedule of Insurance** and finishes on the final date shown against the **Period of Insurance** on **Your Schedule of Insurance**

17. ***Permanent Total Disablement***

Total Disablement which has lasted for twelve (12) consecutive calendar months and entirely prevents **You** from engaging in any occupation for which **You** are suited by education, training or experience for the remainder of **Your** life.

18. ***Property***

Personal effects owned by **You** or which are **Your** responsibility, which are taken by **You** on, or acquired during, the **Trip**. **Property** excludes **Valuables, Money** and **Documents**, which are insured separately by this Policy.

19. **Relative**

Spouse, parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, grandchild, brother, brother-in-law, sister, sister-in-law, fiancé(e) or **Common-Law Spouse**

20. **Schedule of Insurance**

The document showing details of **Your** cover.

21. **Ski Equipment**

Skis (including bindings), ski boots, ski poles and snowboards.

22. **Terrorist Activity**

An act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. **Terrorist Activity** can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a **Terrorist Activity** can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Terrorist shall be construed accordingly.

23. **Treatment**

Medical care given to a patient for illness or injury, which includes, but is not limited to, emergency or urgent care for the unexpected occurrence of a medical condition during **Your Trip** or any change in a routine or regularly prescribed medication by **Your** usual **Medical Practitioner** to manage or control a chronic or long-term medical condition before the start of **Your Trip**.

24. **Trip**

A holiday, including a cruise holiday, and a non-**Manual Labour** business **Trip** within the geographical areas stated in **Your Schedule of Insurance** which commences and ends in the **Country of Residence** and which commences or is due to commence within the **Period of Insurance**.

25. **Valuables**

Jewellery, antiques, articles made of gold or silver or other precious metals, precious or semi-precious stones set in an item of jewellery, musical instruments that can be carried by hand, furs or leather clothing, watches, smart watches, binoculars, telescopes, photographic equipment, electronic audio or digital media, games consoles, laptops, tablets and other computer equipment and hand-held electronic devices including but not limited to MP3 players, MP4 players, smart phones, Blackberries, iPods, iPads, Kindles and the like and associated software, which are taken by **You** on, or acquired during, the **Trip**.

26. **War**

Any activity arising out of or attempt to participate in the use of military force between nations and will include:

- (i) Hostilities or warlike operations (whether **War** be declared or not).
- (ii) Invasion, civil **War**, rebellion, insurrection, revolution.

- (iii) Act of an enemy foreign to **Your** nationality, or the country in, or over, which the act occurs.
- (iv) Civil commotion assuming the proportions of, or amounting to, an uprising.
- (v) Overthrow of the legally constituted government.
- (vi) Military or usurped power.
- (vii) Explosions of weapons of **War**

27. **We, Us, Our**

Certain Underwriters at Lloyd's.

28. **Winter Sports**

Skiing; snowboarding; off-piste skiing and snowboarding except in areas considered to be unsafe by resort management unless with a qualified guide; cross-country skiing; mono-skiing; blading; langlauf; ski boarding; tobogganing and glacier walking or trekking up to 4,000 metres.

29. **You, Your, Insured Person(s)**

The person or people named in the **Schedule of Insurance** who are domiciled in their **Country of Residence**

COVER OPTIONS

The Cover Option purchased by **You** will be shown in **Your Schedule of Insurance**.

Annual Multi-Trip

Provides unlimited travel cover during the **Period of Insurance** provided no single **Trip** lasts longer than the number of days per **Trip** chosen by **You** when the cover was purchased and shown on **Your Schedule of Insurance**. If the **Trip** is not completed within the chosen **Trip** length due to circumstances outside **Your** control, cover will continue for an additional maximum of 30 days at no additional premium. Any person travelling who is under the age of 18 years at the commencement of the **Trip** and who is named as a dependent on **Your Schedule of Insurance** must be accompanied for the entire **Trip** by an adult who is also insured by this Policy. Cover is provided for up to 17 days in total for Winter Sports within the **Period of Insurance** upon payment of the appropriate premium.

Optional Extensions:

Winter Sports

See Section 8 for details of the cover provided.

Business Cover (Annual Multi Trip policies only)

See Section 9 for details of the additional cover provided.

Golf Cover (Annual Multi Trip policies only)

See Section 10 for details of the additional cover provided

Single Trip

Provides cover for one **Trip** up to a maximum period of 180 days. The **Trip** length **You** have chosen is shown on **Your Schedule of Insurance** as the **Period of Insurance**. If the **Trip** is not completed by the end of the **Period of Insurance** shown on **Your Schedule of Insurance**

due to circumstances outside **Your** control, cover will continue for an additional maximum of 30 days at no additional premium.

If **Your** cover is only one way, coverage ceases after 48 hours from **Your** arrival in the country of **Your** final destination.

SPECIAL NOTICES

This is not a private medical insurance 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, **You** will be expected to allow insurers or their representatives unrestricted reasonable access to **Your** medical records and information.

Pre-Existing Medical Conditions

We will not pay any claim directly or indirectly caused by or contributed to by any pre-existing condition known about at the inception date of travel. This exclusion shall not apply if such pre-existing condition has been without the necessity of medical **Consultation** or **Treatment** for 24 consecutive months, or 60 months in the case of heart-related and cancer-related conditions, prior to the commencement date of the **Trip**. Controlled blood pressure and non-inherited cholesterol conditions, where there has been no change in routine prescribed medication, for 24 consecutive months prior to the start of **Your Trip**, are not considered to be pre-existing conditions.

TERRITORIAL AREAS

You are covered for **Trips** to countries within the following areas provided that **You** have paid the appropriate premium, as shown in **Your Schedule of Insurance**:

Cover whilst travelling in Your Country of Residence

There is no cover under **Section 2** in **Your Country of Residence**. Cover under all other sections applies if **Your Trip** is away from **Your** home and involves at least two nights stay in pre-booked accommodation or travel arrangements that have been pre-booked with a commercial carrier.

Europe

Albania, Andorra, Austria, Azores, Balearic Islands, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Canary Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Georgia, Gibraltar, Greece, Hungary, Iceland, Isle of Man, Irish Republic, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of Urals), San Marino, Serbia & Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom including the Channel Islands.

Worldwide excluding USA and Canada

Anywhere in the world apart from USA and Canada.

Worldwide including USA and Canada

Anywhere in the world.

GENERAL CONDITIONS

These Conditions apply to all sections of the Policy.

1. Observance – Failure to Comply with Policy Conditions

Our liability to make any payment under this Policy shall be conditional upon **Your** observance of all terms, provisions, conditions and endorsements of this Policy. If **You** do not comply with **Your** obligations specified in this Policy, this may prejudice **Your** position to recover under any claim and **Your** claim may be rejected or not paid in full.

2. Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out **Your** Policy and not to make a misrepresentation to **Us**. Please tell Europesure Insurance if there are any changes required to the information set out in **Your Schedule of Insurance**.

You must tell **Us** as soon as possible about any changes in the information **You** have provided to **Us** which occurs before or during any **Period of Insurance**. When **We** are notified of a change, **We** will tell **You** if this affects **Your** policy, for example whether **We** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **Your** Policy. If **You** do not inform **Us** about a change it may affect any claim **You** make or could result in **Your** insurance being invalid.

3. Fraudulent Claims

- (i) If **You** make a fraudulent claim under this insurance contract, **We**:
 - a) are not liable to pay the claim; and
 - b) may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
 - c) may by notice to **You** treat the contract as having been terminated with effect from the time of the fraudulent act.

- (ii) If **We** exercise our right under clause i) c) above:
 - d) **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
 - e) **We** need not return any of the premiums paid.

4. Claims Procedure

In the event of any occurrence likely to give rise to a claim under this Policy, **You** must notify **Us** ensuring that full details are given to **Us** in writing as soon as reasonably possible after the date of the occurrence and in any event within ninety (90) days. Such notice shall include full particulars of the occurrence.

Medical Assistance Notification:

In the event of **Illness** or **Bodily Injury** during **Your Trip** which may require hospitalisation, or if **You** have already been admitted to hospital, **You** must notify **Our** nominated emergency service, Intana Global. It has the medical expertise, contacts and facilities to help **You**. It will liaise with the hospital and arrange transport to **Your Country of residence** when this is considered to be medically necessary. It will be entitled to decide, at its discretion, to repatriate **You** to **Your Country of residence** as soon as **Your** medical condition is stable and **You** are fit to fly.

It will also arrange transport to **Your Country of residence** when **You** have received notice of illness or death of a **Relative** at home. **You** must contact them if **You** wish to return home by any means other than that originally booked.

You should contact:

Intana Global

Tel: +44 (0) 207 902 7405

Fax: +44 (0) 207 928 4748

Email: ops@intana-global.com

You should tell them **You** have a Europesure travel insurance policy and give them the Contract number and the certificate number shown on **Your Schedule of Insurance**

For all other claims:

Reactive Claims Limited

Attwood House, Mansfield Business Park

Four Marks, Hampshire GU34 5PZ

Register your claim, quoting both the contract number and the certificate number shown on **Your Schedule of Insurance:**

Online: www.reactiveclaims.com

Tel: +44 (0) 1420 383010 (UK time 9.00 to 17.00 – Monday to Friday)

Fax: +44 (0) 1420 558111

Email: info@reactiveclaims.com

5. Claims Co-operation

You shall provide assistance and co-operate with **Us** or **Our** representatives in obtaining any other records **We** deem necessary to evaluate the incident or claim. In no event shall **We** be liable to pay any claim hereunder unless **You** co-operate with **Us** and/or **Our** representatives as **We** reasonably require in the investigation of the claim. All information, evidence, details of household insurance and medical certificates, as required by **Us**, must be sent at **Your** own expense.

6. Access to additional materials

You shall provide **Us**, or **Our** designated representatives, with all information, documentation, and medical information that **We** may reasonably require during the term of this Policy, or until resolution of all claims, whichever is the latter.

7. Right to Medical records and Medical examination

Following notice of a claim, **You** shall provide, when requested by **Us**, all authorisations necessary to obtain **Your** medical records. **We** may request that **You** are examined by a medical expert of **Our** choice, and at **Our** expense, in relation to **Your** claim only.

8. Applicable Law and Jurisdiction

Under the laws of the countries comprising the United Kingdom the parties to the contract have the right to request the law which will apply. In the absence of any agreement to the contrary, the laws of England and Wales will apply unless, at the commencement of the **Period of Insurance**, **You** are either:

- i) a resident of; or
- ii) a business with its registered office or principal place of business is situated in; Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

9. Language

The language of this Policy and any communication throughout the duration of the **Period of insurance** will be English

10. Contracting Parties and Rights of Action

No person or organisation, who is not a party to this Agreement, has any right under the Contracts (Rights of Third Parties) Act 1999 or any amendment or re-enactment thereof, to enforce any terms of this Policy, except where such rights exist apart from the operation of such Act.

11. Cover Period

For a Single **Trip** Policy, cover for cancellation of a **Trip** commences at the time **You** book the **Trip** or this Policy is issued and the premium paid, whichever is the latter.

Cover for a **Trip** commences on the date shown against the **Period of Insurance** on **Your Schedule of Insurance** or when **You** leave **Your** home or place of work whichever occurs last and ends when **You** return to **Your** home or place of work, or the end date of the **Period of Insurance** shown on **Your Schedule of Insurance** whichever occurs first.

For an Annual Multi-**Trip** Policy, cover for cancellation of a **Trip** commences at the time **You** book the **Trip** or at the start of the **Period of Insurance** whichever is the latter.

Cover for a **Trip** commences during the **Period of Insurance** when **You** leave **Your** home or place of work whichever occurs last and ends when **You** return to **Your** home or place of work, or the end date of the **Period of Insurance** shown on **Your Schedule of Insurance** whichever occurs first.

12. Limitation

You are covered up to the amount as stated in **Your Schedule of Insurance**.

13. Sanctions Provision

We shall not provide any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or 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 the United States of America.

14. Taxes

There may be circumstances where taxes may be due that are not paid via **Us**. If this occurs then it is **Your** responsibility to ensure that these are paid direct to the appropriate authority.

GENERAL EXCLUSIONS

What is not covered

A. We will not pay any claim directly or indirectly caused by or contributed to by:

1. **War.** (This does not apply to SECTION 2 – EMERGENCY MEDICAL EXPENSES) while **You** are away from **Your Country of Residence**. **You** must follow any relevant suggestions or recommendations made by any government or other authority during the **Period of Insurance**.
2. **Terrorist Activity.** (This does not apply to SECTION 2 – EMERGENCY MEDICAL EXPENSES) while **You** are away from **Your Country of Residence**. **You** must follow any relevant suggestions or recommendations made by any government or other authority during the **Period of Insurance**.
3. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
 - 3.1 the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - 3.2 the release of pathogenic or poisonous biological or chemical materials.
4. **Winter Sports** unless an Annual Multi Trip policy or a Single Trip policy **Winter Sports** extension is purchased.
5. competition in events on snow or ice; freestyle skiing; ski jumping; heli-skiing; ice hockey; the use of bob sleighs and skeletons.
6. motor cycling except as shown in Hazardous Activities on page 31.
7. mountaineering or rock climbing normally requiring the use of ropes or guides.
8. driving a mechanically propelled vehicle in any kind of race.
9. any pre-existing condition known about at the inception date of travel. This exclusion shall not apply if such pre-existing condition has been without the necessity of medical **Consultation** or **Treatment** for 24 consecutive months, or 60 months in the case of heart-related and cancer-related conditions, prior to the commencement date of the **Trip**. Controlled blood pressure and non-inherited cholesterol conditions, where there has been no change in routine prescribed medication, for 24 consecutive months prior to the start of **Your Trip**, are not considered to be pre-existing conditions.
10. **You** travelling against medical advice.
11. **You** travelling for the purpose of receiving medical treatment.
12. **You** travelling for the purpose of receiving cosmetic or elective surgery.
13. **You** being aware of any medical condition which could reasonably be expected to lead to a claim.
14. **You** flying, except as a passenger in an aircraft licensed to carry passengers.
15. **You** travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EU countries) have advised against all, or all but, essential travel.
16. **You** being under the influence of, or being affected by alcohol or drugs (unless such drug has been prescribed by a qualified **Medical Practitioner** but not for the treatment of drug addiction).
17. **You** attempting to commit or committing intentional self-**Injury** or suicide.
18. the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation or advertised facilities to **You**.
19. **You** taking part in **Manual Labour**

- 20.any sport or activity not shown in the Activity and Sports List or **You** participating in any competitive or professional sports.
 - 21.**You** falling as a result of **You** climbing or moving around the outside of a building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, and **You** jumping from any height (unless in an attempt to save someone's life).
 - 22.any criminal or illegal act by **You**.
 - 23.**Your** operational duties as a member of the armed forces.
 - 24.Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related **Illness**.
 - 25.**Your** deliberate exposure to exceptional danger (other than in an attempt to save human life).
 - 26.incidents after the expiry of the **Period of Insurance**.
 - 27.loss which at the time of happening is insured by, or would, but for the existence of this Policy, be covered by any other existing guarantee, insurance, compensation scheme or any motoring organisation's service. If **You** have any other policy in force, which may cover the event for which **You** are claiming, **You** must tell **Us**. This exclusion shall not apply to personal accident cover. Where **You** are able to claim from another insurance covering the risk or the airline or other carrier, with which **You** have travelled, **We** will only pay for the outstanding balance.
- B. We** will not pay for any indirect losses which result from the incident that caused **You** to make a claim. Examples of losses **We** will not pay for include loss of earnings due to being unable to return to work following **Injury** or **Illness** happening while on a **Trip** or replacing locks if **You** lose **Your** keys.
- C. We** will not pay for any costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for travel to or from hospital relating to **Your** admission, discharge, attendance for outpatient **Treatment**, or appointments, or for collection of medication prescribed by the hospital only), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs unless pre-authorized by **Us**.

INDIVIDUAL TRAVEL INSURANCE

SECTION 1 – CANCELLATION AND DISRUPTION

WHAT IS COVERED

1. Cancellation Curtailment and Travel Disruption

1.1 If **You** are required to cancel or curtail a **Trip** as a result of any of the **Specified Occurrences** below **We** will pay any irrecoverable or unused travel and accommodation expenses for which **You** have paid in advance or for which **You** have contracted to pay, up to the sum insured shown on **Your Schedule of Insurance**.

1.2 If due to any of the contingencies in sub-section (d) of the **Specified Occurrences** below a **Trip** is not cancelled but **Your** travel is disrupted, **We** will pay **Your** reasonable additional travel and accommodation expenses (room only) which are of a similar standard to that of **Your** pre-booked travel and accommodation and which are necessary to get **You** to **Your** destination up to the sum insured shown on **Your Schedule of Insurance**.

1.3 If due to any of the contingencies in sub-section (e) of the **Specified Occurrences** below, a **Trip** is not cancelled but **You** have to change accommodation, **We** will pay for the cost of equivalent local accommodation up to the sum insured shown on **Your Schedule of Insurance**.

Specified Occurrences:-

- a) **Your** death or sustaining **Bodily Injury** or becoming **Ill**.
- b) the death, **Bodily Injury** or **Illness** of **Your Relative** or business colleague or of any person with whom **You** had arranged to travel, reside or conduct business or the immediate **Relative** or business colleague of such person.
- c) **You** or any person with whom **You** had arranged to travel, reside or conduct business being:
 - (i) quarantined or called for witness or jury service.
 - (ii) made redundant, provided that such redundancy qualifies for payment under **Your Country of Residence's** Redundancy Payments Act.
 - (iii) called for emergency duty as a member of the armed forces, the defense or civil administration, the police force, or the fire, rescue, public utility or medical services.
 - (iv) required to be present at **Your** home or place of business in the **Country of Residence** following a burglary or major damage caused by storm, flood or fire.
- d) the cancellation or delayed departure for 24 hours or more of an aircraft, sea vessel or other publicly licensed form of passenger transport in which **You** had previously booked to travel, resulting from any of the following contingencies: strike, industrial action, avalanche, volcanic eruption, adverse weather conditions, or accident or mechanical breakdown provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.

- e) major damage caused by storm, flood or fire rendering uninhabitable the accommodation in which **You** had previously booked to reside during the **Trip**, excluding any waterborne vessel or craft.

2. Missed Departure and Transport Diversion

We will pay **You** up to the sum insured shown in **Your Schedule of Insurance** in respect of reasonable additional travel and accommodation expenses (room only) which are of a similar standard to that of **Your** pre-booked travel and accommodation and which are necessarily incurred by **You**:-

- a) if at the commencement of the **Trip You** miss **Your** pre-booked international travel connection through **Your** journey to the departure point being disrupted as the direct result of:-
- (i) a fellow passenger or a crew member of the conveyance in which **You** are travelling sustaining an **Bodily Injury** or becoming **Ill** after such journey has commenced; or
 - (ii) strike, industrial action, avalanche, volcanic eruption, adverse weather conditions provided always that such contingency had not occurred, commenced or been announced before the relevant international travel booking was made; or
 - (iii) an accident to or mechanical breakdown of the vehicle **You** are travelling in.
- b) if at any time during the **Trip** an aircraft, sea vessel or other publicly licensed passenger conveyance in which **You** are travelling has to be diverted from its pre-arranged destination as the result of:-
- (i) a fellow passenger or a crew member sustaining **Bodily Injury** or becoming **Ill**; or
 - (ii) strike, industrial action, avalanche, volcanic eruption, adverse weather conditions, accident or mechanical breakdown, provided always that such contingency has not occurred, commenced or been announced before the booking was made in respect of the flight, voyage or journey thus affected.

3. Travel Delay Inconvenience Benefit

If **You** are delayed because of the late departure of an aircraft, sea vessel or other publicly licensed form of passenger transport in which **You** had previously booked to travel as the result of strike, industrial action, avalanche, volcanic eruption, adverse weather conditions, accident or mechanical breakdown, **We** will pay **You**:-

On the outward journey at commencement of the **Trip** £20/€30 for the first completed 12 hour period that transport is delayed and £10/€15 for each subsequent completed 12 hour period, up to a maximum of £200/€300 in all.

And again, for all subsequent journeys during the **Trip**.

4. Alteration of Itinerary

We will pay **You** up to the sum insured shown in **Your Schedule of Insurance** for reasonable additional travel and accommodation expenses (room only) necessarily incurred by **You** in the alteration of the arrangements of the **Trip** consequent upon **You** being the victim of a hi-jack, kidnap, **Terrorist Activity** or criminal act.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 12 to 16:

1. the **Excess** amount shown in **Your Schedule of Insurance**, except in respect of the Travel Delay Inconvenience Benefit payable under sub-section 1.3 above.

2. under subsections c) of **Specified Occurrences** above, (ii) and (iii) for claims arising out of any contingency that had occurred, commenced or been announced before this Policy was effected.
3. claims for cancelling or curtailing **Your Trip** due to any medical condition or set of circumstances known to **You** at the time that the insurance was effected or at the time that the **Trip** was booked, whichever is the latter, where such condition or circumstances could reasonably have been expected to give rise to cancellation or curtailment of the **Trip**.
4. claims for **You** not wanting to travel.
5. any claims for redundancy where the termination of your employment was caused by **Your** misconduct, resignation or voluntary redundancy, or if **You** knew or where under threat of the redundancy at the time **You** booked **Your Trip** or the start date of the **Trip**.
6. claims for unused travel or accommodation arranged by using Air Miles, timeshare or similar promotions.
7. any claim that occurs due to pregnancy or childbirth, except as provided for under the benefits in section 2, unless a **Medical Practitioner** confirms that the claim comes from the **Complications of Pregnancy or Childbirth**.
8. claims arising from delay caused by strike or industrial action known to the public and already notified at the time **You** book **Your** trip or **You** purchased **Your** policy, whichever is the latter.
No claim can be made for Travel Delay and full cancellation of the **Trip**.

CONDITIONS AND LIMITATIONS

In addition to the General Conditions on pages 12 to 14 above **We** shall only be liable:-

1. for claims arising from delayed departure under Subsection d) of **Specified Occurrences** above and 3. if **You** have obtained written confirmation from the Carriers or their Agents stating the actual date and time of departure and the reason for the delay. For the purposes of claims payment under these Subsections the period of delay shall be taken as commencing at the departure time of the conveyance as specified in the booking confirmation supplied to **You**.

Under Subsection 2.a) if in the selection of the route, means of travel and time of departure **You** have done all things reasonably practicable to minimise the possibility of late arrival at the departure point and allowing reasonable time to make an onward connection. This is defined as 120 minutes before the final check-in time as specified in the booking confirmation supplied to **You** for the flight, rail or sea trip.

2. for claims under Subsection 2.a)(iii) attributable to mechanical breakdown, if **You** have obtained a garage or motoring organisation report confirming the date, cause and time of such breakdown.
3. Any claim arising out of a contingency that had occurred, commenced, been announced or of which **You** were aware of before this Policy was effected.

SECTION 2 – EMERGENCY MEDICAL, REPATRIATION AND OTHER EXPENSES

WHAT IS COVERED

We will pay up to the sum insured shown in the **Your Schedule of Insurance** in respect of:

1. Emergency Medical and Repatriation Expenses

Expenses necessarily incurred outside **Your Country of Residence** as the result of **You** sustaining **Bodily Injury** or becoming **Ill** during the **Trip** for:-

- 1.1 **Your** medical, hospital and **Treatment** expenses (including reasonable additional travel, evacuation, ambulance transportation costs and accommodation expenses).
- 1.2 **Your** additional repatriation expenses; including compulsory quarantine.
- 1.3 emergency dental treatment for the immediate relief of pain only.
- 1.4 accompanying medical attendants if agreed by prior consultation between **Your** attending physicians and **Us** or **Our** appointed advisors.
- 1.5 Reasonable travel and accommodation expenses of a **Relative** or friend who on medical advice is required to travel to, remain with, or escort **You**.

Emergency Return to Your Country of Residence

We will pay reasonable additional travel and accommodation expenses necessarily incurred by **You** following:-

- 1.6 The death or **Illness** or **Bodily Injury** of **Your Relative** or business colleague necessitating **Your** return to **Your Country of Residence**.
- 1.7 Burglary or major damage at **Your** home or place of business in **Your Country of Residence**.
- 1.8 The death or **Illness** or **Bodily Injury** of an accompanying **Insured Person**, or the repatriation of such person as provided for in Subsections 2.1 and 2.2 above.

We will also pay:

2. Hospital Inconvenience Benefit

We will pay the sum insured shown in **Your Schedule of Insurance** for each completed 24 hour period that **You** spend as a hospital in-patient outside the **Country of Residence** as the result of **You** sustaining an **Bodily Injury** or becoming **Ill** during the **Trip**, up to a maximum of the sum insured shown in **Your Schedule of Insurance**.

3. Funeral Expenses

We will pay up to the sum insured shown in **Your Schedule of Insurance** for the cost of transporting **Your** remains or ashes to **Your** former place of residence in the **Country of Residence** if **You** die during the **Trip**, and/or the cost of burial or cremation if this takes place in the country abroad where the death occurred.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 12 to 16:

1. the **Excess** amount shown in **Your Schedule of Insurance**.
2. the cost of any medication, visit to a **Medical Practitioner** or **Treatment** the need for which could reasonably have been foreseen by **You** at the time that the **Trip** commenced, nor for any travel, accommodation or other expense incurred in connection therewith.
3. any expense incurred after **You** have returned to the **Country of Residence**.
4. any claim as a result of pregnancy or childbirth, unless a **Medical Practitioner** confirms that the claim is a result of **Complications of Pregnancy or Childbirth**.
5. any medical expenses incurred more than 12 months after incurring the first expense.
6. any **Treatment** or surgery which the treating **Medical Practitioner** believes is not essential or could wait until **You** return to **Your Country of Residence**

If **We** agree to pay for a medical expense which has been reduced because **You** have used either a European Health Insurance Card or private health insurance, **We** will not deduct the **Excess** under Section 2 – Emergency Medical, Repatriation and Other Expenses.

SECTION 3 – PERSONAL ACCIDENT

WHAT IS COVERED

We will pay **You** one of the **Personal Accident** benefits shown in **Your Schedule of Insurance** if at any time during the **Trip You** sustain **Bodily Injury** including **Exposure**, which results in **Your** death or disablement.

If **You** disappear during the **Trip** and if, after 12 months has elapsed and all available evidence has been examined, there is reason to presume that **Your** death has occurred in accordance with the terms, provisions and conditions of this section of the Policy, the Accidental Death Benefit shall become payable. If at any time after such payment **You** are found to be living, the Accidental Death Benefit sum paid shall be refunded to **Us**.

IMPORTANT

For **Insured Persons** under the age of 16 years the Accidental Death Benefit is limited to £2,500/€3,750 and all other Benefits are reduced by 50%.

For **Insured Persons** over the age of 65 years the Accidental Death Benefit is limited to £5,000/€7,000 and benefits 2 and 3 are reduced by 50%, benefit 4 (**Permanent Total Disablement**) is deleted.

CONDITIONS AND LIMITATIONS

In addition to the General Conditions & Exclusions on pages 12 to 16:

1. In no case shall **Our** liability in respect of **You** exceed in all the largest sum insured applicable under the benefits in **Your Schedule of Insurance**.
2. No claim shall be payable under more than one item in the Personal Accident Table of Benefits in respect of the same **Bodily Injury**.
3. In the event that **Bodily Injury** results in **Your** death within thirteen weeks of the date of **Bodily Injury** and prior to the settlement of a claim for disablement under Items 2, 3 or 4 of the Personal Accident Table of Benefits, the Accidental Death Benefit shall be payable.
4. In the event of a claim **Our** appointed medical adviser(s) shall be allowed to examine **You** as often as may be deemed necessary.
5. For the purpose of this section:
 - 5.1 Loss of a limb shall mean the permanent and complete loss of or loss of use of a limb or limbs at or above the ankle or wrist.
 - 5.2 Loss of an eye shall mean permanent and total loss of sight without hope of improvement and where the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.
 - 5.3 Loss of both eyes shall mean permanent and total loss of sight without hope of improvement and where **Your** name is added to the Register of Blind Persons on the authority of a registered qualified ophthalmic specialist.

SECTION 4 – BAGGAGE AND PERSONAL EFFECTS

WHAT IS COVERED

1. **Baggage and Personal Effects**

We will pay **You** up to the sum insured shown in **Your Schedule of Insurance** in respect of loss of or damage to **Property** and / or **Valuables**.

2. **Delayed Baggage**

We will pay up to the sum insured shown in **Your Schedule of Insurance** in respect of the cost of immediate necessities purchased or hired by **You** if on arrival at **Your** outward destination **You** are deprived of **Your** travel baggage for more than 12 hours because of temporary loss or mis-direction by the carriers (provided always that any amounts paid, other than hire charges, shall be deducted from the total of any claim payable under this section if the baggage proves to be permanently lost).

WHAT IS NOT COVERED

In addition to the General Conditions & Exclusions on pages 12 to 16:

1. the **Excess** amount shown in **Your Schedule of Insurance**, except in respect of the Delayed Baggage and General Average and Salvage provisions of section 4.
2. claims for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
3. claims for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained and specifically for claims arising against common carriers and hotels. In the case of an airline, a Property Irregularity Report will be required.
4. Any loss of, theft of or damage to **Property** or **Valuables**, left unattended by **You** in a public place, or location that the public has access to at any time.
5. any loss of, theft of or damage to **Property** or **Valuables** left in an unattended motor vehicle if:
 - i. they have not been locked out of sight in a secure baggage area of the vehicle;
 - ii. no forcible and violent means have been used by an unauthorized person to gain entry into the vehicle; and
 - iii. no evidence of such entry is available.
6. any loss of, theft of or damage to **Property** or **Valuables**
 - i. left in checked-in baggage, whilst in the custody of a carrier; and/or
 - ii. packed in baggage left in the baggage hold, or storage area of a carrier; or
 - iii. left in a left baggage facility, which includes, but is not limited to, the left baggage storage area of a hotel or other accommodation supplier; a locked left luggage locker.
7. any loss of, theft or damage to **Property** left unattended at **Your** accommodation other than in securely locked accommodation which is for **Your** sole use.
8. liability in respect of a pair or set of articles; **We** will be liable only for the value of that part of the pair or set which is lost or damaged.
9. any loss of, theft of, or damage to any item including clothing and equipment of any kind which has been loaned, hired or entrusted to **You** unless more specifically covered under Sections 8, 9 or 10 of this Policy and the required additional premium paid.

10. loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, or any gradual occurrence.
- 11.any claim for loss or damage to **Property** or **Valuables**, in a suitcase, bag or other item of luggage caused by contact with perishable goods or powder or liquid which has leaked from its bottle, jar or other receptacle.
- 12.any loss of, theft of, or damage to household effects.
- 13.any loss of, theft of, or damage to food, drink or tobacco products
- 14.electrical or mechanical breakdown or malfunction.
- 15.any loss of, theft of, or damage to securities, deeds, documents, or property held for business purposes
- 16.any damage to china, pottery, glass or other fragile or brittle articles, other than photographic equipment and telescopic lenses, unless by fire, or resulting from an accident to a seagoing vessel, aircraft or vehicle.
- 17.any loss of, theft of, or damage to the following items:
 - a. contact or corneal lenses, dentures, hearing aids, cycles, unset precious stones, mobility scooters, motor vehicles and their accessories, water craft and their accessories, trailers and trailer tents and their accessories and **Property**, carried in connection with any business, profession or trade unless **You** have requested cover under Section 9 and paid the required additional premium.
 - b. accessories and/or subscriptions, unused rental charges, or pre-payments of mobile or satellite phones
- 18.any theft, loss of or damage to sports equipment whilst in use or in transit, unless **You** have requested cover under under Sections 8 or 10 and paid the required additional premium.
- 19.any loss of, theft of, or damage to **Winter Sports** equipment, unless **You** have requested cover under SECTION 8 – WINTER SPORTS and paid the required premium.
- 20.confiscation, detention, damage or destruction by customs, governmental or other authority.
- 21.checked-in baggage that has not been retrieved and taken to **Your** accommodation address.
- 22.general average or salvage charges which are covered or would, but for the existence of this Policy, be covered by any other insurer or indemnifying organisation, except in respect of any excess beyond the amount payable by such other insurer or organisation.
- 23.any loss or damage to any reeds, strings or other replaceable accessory needed to play any musical instrument or to the musical instrument while it is in use.

CONDITIONS AND LIMITATIONS

1. **You** shall at all times exercise reasonable care in the supervision of the **Property**.
2. Claims settlements for articles lost or destroyed will be based on the cost price of comparable new articles, less an appropriate allowance for age and condition.
3. The limit for any single item or pair or set of items is shown in **Your Schedule of Insurance**.

SECTION 5 – MONEY, DOCUMENTS AND CREDIT/DEBIT CARDS

WHAT IS COVERED

We will pay **You** up to the sum insured shown in **Your Schedule of Insurance** in respect of:

1. **Money and Documents**

Loss of personal **Money**, and/or **Documents** occurring during the **Trip**, including expenses directly consequent upon such loss.

2. **Fraudulent Use of Lost Credit Card**

Loss resulting from the fraudulent use of any personal credit card, debit card, or charge card held by **You**, following loss of such card during the **Trip**, which is not reclaimable elsewhere. Cover in respect of **Money** and **Documents** shall commence at the time of their collection or receipt by **You**, or 72 hours prior to planned commencement of the **Trip**, whichever is the latter.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 12 to 16:

1. the **Excess** amount shown in **Your Schedule of Insurance**.
2. any loss or theft not reported to the local police within 24 hours of discovery and where **You** have not obtained an official police report.
3. **Money** lost in currency exchange, depreciation in value or through errors or omissions in transactions or purchases.
4. loss of, theft of or damage to personal **Money, Documents** or Credit/Debit card(s)
 - i. from a motor vehicle left unattended at any time; or
 - ii. left in checked-in baggage, whilst in the custody of a carrier; and/or
 - iii. packed in baggage left in the baggage hold, or storage area of a carrier; or
 - iv. left in a left baggage facility, which includes, but is not limited to, the left baggage storage area of a hotel or other accommodation supplier; a locked left luggage locker.
5. loss of, theft of or damage to **Money, Documents** or Credit/Debit card(s) left unattended by **You** in a public place, or location that the public has access to or unattended at any other time unless deposited in a hotel safe, or safety deposit box.
6. any claim for loss or damage to **Money, Documents** or Credit/Debit card(s) in a suitcase, bag or other item of luggage caused by contact with perishable goods or liquid which has escaped from its bottle, jar or other receptacle.
7. any loss, theft or damage to **Money, Documents** or Credit/Debit card(s) carried in connection with any business, profession or trade unless **You** have requested cover under Section 9 and paid the required additional premium.
8. loss of **Money** where **You** have not produced evidence of the withdrawal of cash
9. confiscation or detention by customs or other governmental authority.
10. any loss in respect of the fraudulent use of **Your** credit card, charge card or bankers' card if **You** have not complied with the terms and conditions under which the card was issued, including those relating to the safe-keeping and use of the card and the reporting to the Issuing Company or Bank of any misplacement or loss.
11. loss of, theft of or damage to travellers' cheques and pre-loaded credit cards if **You** have not complied with the issuer's conditions or where the issuer provides a replacement service
12. daily living expenses when obtaining any replacement **Document**.
13. expenses arising whilst **You** are in **Your Country of Residence**
14. any extra travel and accommodation expenses incurred in returning to **Your Country of Residence**

SECTION 6 – LEGAL EXPENSES AND PERSONAL LIABILITY

1. Legal Expenses

WHAT IS COVERED

We will pay up to the sum insured shown in **Your Schedule of Insurance** in respect of:

Your incurred **Legal Expenses** in the pursuit of claims for damages against third parties who have caused an **Insured Person's** death, **Bodily Injury** or **Illness** through incidents occurring during the **Trip**. **We** shall only be liable for expenses incurred with **Our** prior written consent, which will not be unreasonably withheld, but **We** reserve the right to withdraw from the proceedings at any stage and to limit **Our** liability to the expenses incurred during the period up to but not beyond the date of such withdrawal.

WHAT IS NOT COVERED

In addition to the General Conditions & Exclusions on pages 12 to 16:

1. the **Excess** amount shown in Your **Schedule of Insurance**.
2. **Legal Expenses** incurred without **Our** prior written approval.
3. claims against **Us** or anyone acting on **Our** behalf, or a travel agent, tour operator or carrier.
4. the continued pursuit of any claim where **We** consider **You** do not have a likely prospect of establishing a legal liability against the party being pursued and of recovering charges from such party.
5. legal actions between **Insured Persons**.
6. legal actions to obtain a judgment or legally binding decision, or legal proceedings brought in more than one country.
7. **Legal Expenses** which constitute a valid claim under any other insurance policy beyond **Our** rateable share of any claim costs.

2. Personal Liability

WHAT IS COVERED

If **You** become legally liable to pay damages in respect of:

- (a) **Bodily Injury** to third parties during the **Trip**; and/or
- (b) for **Property Damage** to the property of third parties occurring during the **Trip**, **We** will
 - i. indemnify **You** for any such damages;
 - ii. pay any claimant costs and/or expenses which the claimant is able to recover from **You**; and
 - iii. pay any costs and expenses incurred in defense of the claim with **Our** consent up to but not exceeding the sum insured shown on **Your Schedule of Insurance**.

It is a condition of cover that **You** shall not admit any liability nor agree to settle any claim without **Our** prior written consent.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 6 to 10:

1. the **Excess** amount shown in **Your Schedule of Insurance**.
2. liability for **Bodily Injury** to **Your Employees** or to any **Relative**.

3. liability for damage to property owned by, or in the care, custody or control of, **You** or any **Relative**, except for damage to the structure or contents of any building or permanently or seasonally sited cabin, caravan or tent temporarily hired or let to **You** for the sole purpose of **Your** personal occupancy during the **Trip**
4. liability arising out of the ownership, possession, custody or use of any aircraft, horse drawn or mechanically propelled vehicle (other than golf buggies) waterborne craft or firearm.
5. liability that is covered under any other insurance, except for any excess beyond the amount which would have been covered under such other insurance had this insurance not been in force.
6. fines, penalties or liquidated damages.
7. compensation ordered or awarded by a Court of criminal jurisdiction.
8. punitive and exemplary damages awarded by any Court outside of the United Kingdom.
9. injury, illness or disease caused directly or indirectly by an infectious disease
10. employers liability or liability caused by **You** carrying out contracts, supplying goods and services, or doing any paid or voluntary work
11. liability for any claim arising from any deliberate act or omission by **You**
12. liability arising directly or indirectly from taking part in any of the sports or activities listed under Sports and Activities **2)** on page 34.
13. liability arising directly or indirectly in connection with:
 - i. any malicious or unlawful act;
 - ii. any deliberate act that is intended by **You**, other than where **You** use reasonable force to protect persons or tangible property.
 - iii. **You** being under the influence of alcohol
 - iv. Asbestos.
 - v. Your violation of any Road Traffic Acts

SECTION 7 – HI-JACK AND KIDNAP

WHAT IS COVERED

We will pay **You** the sum insured shown in **Your Schedule of Insurance** for each complete day that **You** are hijacked or kidnapped during the **Trip**, up to the maximum sum shown on **Your Schedule of Insurance**.

SECTION 8 – WINTERSPORTS

NOTE: Section 8 only applies if **You** have paid the appropriate premium for **Winter Sports** cover and this is shown in **Your Schedule of Insurance**, or, if **You** have purchased an Annual Multi-Trip policy which provides up to 17 days cover in total within the **Period of Insurance** upon payment of the appropriate premium.

SECTION 8.1 – OWNED AND HIRED SKI EQUIPMENT

WHAT IS COVERED

In addition to Section 4, Baggage and Personal Effects, **We** will pay up to the sum insured shown in **Your Schedule of Insurance** for theft or accidental damage to **Your Ski Equipment** which **You** have taken on the **Trip** or hired **Ski Equipment** for which **You** are responsible.

WHAT IS NOT COVERED

In addition to the General Conditions & Exclusions on pages 12 to 16:

1. the **Excess** amount shown in **Your Schedule of Insurance**.
2. more than £200/€300 for any single article or pair.
3. claims arising from loss, theft or attempted theft or damage to **Ski Equipment** left unattended and/or out of **Your** sight unless it is securely locked in a building
4. any accidental damage whilst **Your Ski Equipment** is in use.

SECTION 8.2 – HIRING REPLACEMENT SKI EQUIPMENT

WHAT IS COVERED

We will pay up to the sum insured shown in **Your Schedule of Insurance** per day to a maximum of the sum insured shown in the **Your Schedule of Insurance** for the hiring of replacement equipment if **Your** skis, poles, snowboards, boots or bindings are lost or damaged or delayed for more than 12 hours, during **Your** outward or onward **Trip**.

WHAT IS NOT COVERED

In addition to the General Conditions & Exclusions on pages 12 to 16:

1. any claim not supported by a written report from the carrier responsible for the delay or damage to **Your** skis, poles, snowboards, boots or bindings.

SECTION 8.3 – LIFT PASS

WHAT IS COVERED

We will pay up to the sum insured shown in **Your Schedule of Insurance** in respect of any unexpired period of **Your** lift pass (based on a pro-rata calculation on the original value of the lift pass), should **Your** lift pass be lost or stolen which is confirmed by a Police report.

WHAT IS NOT COVERED

In addition to the General Conditions & Exclusions on pages 12 to 16:

1. the **Excess** amount shown in **Your Schedule of Insurance**.

SECTION 8.4 – PISTECLOSURE

WHAT IS COVERED

If all lifts in **Your** pre-booked ski resort are closed due to a lack of snow which means **You** have to travel to an alternative resort for skiing, **We** will pay up to the sum insured shown in the **Your Schedule of Insurance** per day to a maximum of the sum insured shown in the **Your Schedule of Insurance** for one of the following:

- 8.4.1 travel costs to the nearest available ski resort; or
- 8.4.2 the extra cost of acquiring a new or extended ski pass.

If all lifts in **Your** pre-booked ski resort are closed due to lack of snow and **You** are unable to ski at a different resort, **We** will pay up to a maximum of the sum insured shown in **Your Schedule of Insurance**.

WHAT IS NOT COVERED

In addition to the General Conditions & Exclusions on pages 12 to 16:

1. any claim not supported by a written statement from the management of the resort confirming the reason for the piste closure and the duration of the piste closure.
2. any costs incurred due to lack of snow at ski resorts less than 1,000 metres above sea level.
3. any claim where the piste closure was public knowledge prior to the booking of **Your Trip**.

SECTION 8.5 – AVALANCHE COVER

WHAT IS COVERED

We will pay up to the sum insured shown in **Your Schedule of Insurance** for necessary and reasonable extra travelling and accommodation expenses if **Your** arrival or departure from **Your** pre booked ski resort is delayed by more than 12 hours due to an avalanche.

WHAT IS NOT COVERED

In addition to the General Conditions & Exclusions on pages 12 to 16:

1. the **Excess** amount shown in **Your Schedule of Insurance**.
2. any costs incurred at ski resorts due to avalanche at less than 1,000 metres above sea level.

SECTION 9 – BUSINESS SUPPLEMENT COVER

NOTE: Section 9 only applies if **You** have paid the appropriate premium for Business Cover and this is shown in **Your Schedule of Insurance**. This cover is only available for Annual Multi **Trip** Policies.

SECTION 9.1 – BUSINESS EQUIPMENT DOCUMENTS AND RECORDS

WHAT IS COVERED

1. **Business Equipment**

We will reimburse **You** up to the sum insured shown in **Your Schedule of Insurance** in respect of the cost of the repair or replacement for **Business Equipment** in **Your** care, custody or control which is lost, damaged, stolen or destroyed.

2. **Business Documents and Records**

We will indemnify **You** up to the sum insured shown in **Your Schedule of Insurance** in respect of the cost of replacing or restoring **Business Documents and Records** which are **Your Property** or responsibility, following loss or damage during the **Trip**.

DEFINITIONS

Business Equipment

Any equipment used in the support of **Your** business, which is portable by design, including but not limited to personal computers, telephones and calculators trade samples, or articles which belong to **Your** business and are in **Your** custody and are taken on or acquired during a business **Trip** undertaken by **You**.

Business Documents and Records

Any document related to **Your** business that provides details related to **Your** business's internal and external transactions and which are written or printed on paper. **Business documents and Records** include but are not limited to letters, invoices, order sheets, printed emails, notes, reports, financial or otherwise, which belong to **Your** business and are in **Your** custody and are taken on or acquired during a business **Trip** undertaken by **You**.

WHAT IS NOT COVERED IN RESPECT OF BUSINESS EQUIPMENT

In addition to the General Conditions & Exclusions on pages 12 to 16:

1. the **Excess** amount shown in **Your Schedule of Insurance**.
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained and specifically for claims arising against common carriers and hotels. In the case of an airline, a Property Irregularity Report will be required.
4. loss, theft of or damage to **Business Equipment**, left unattended by **You** in a public place, or location that the public has access to at any time.
5. any loss of, theft of or damage to **Business Equipment** left in an unattended motor vehicle if:
 - i. it has not been locked out of sight in a secure baggage area of the vehicle;
 - ii. no forcible and violent means have been used by an unauthorized person to gain entry into the vehicle; and
 - iii. no evidence of such entry is available.
6. any loss of, theft of or damage to **Business Equipment**
 - i. left in checked-in baggage, whilst in the custody of a carrier; and/or
 - ii. packed in baggage left in the baggage hold, or storage area of a carrier; or
 - iii. left in a left baggage facility, which includes, but is not limited to, the left baggage storage area of a hotel or other accommodation supplier; a locked left luggage locker.
7. any loss of, theft of or damage to **Business Equipment** left unattended at **Your** accommodation other than in securely locked accommodation which is for **Your** sole use.
8. liability in respect of a pair or set of articles, **We** will be liable only for the value of that part of the pair or set which is lost or damaged.
9. loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, or any gradual occurrence.
10. any claim for loss or damage to **Business Equipment** in a suitcase, bag or other item of luggage caused by contact with perishable goods or liquid which has escaped from its bottle, jar or other receptacle.
11. electrical or mechanical breakdown or malfunction.
12. damage to china, pottery, glass or other fragile or brittle articles, other than photographic equipment and telescopic lenses, unless by fire, or resulting from an accident to a seagoing vessel, aircraft or vehicle.
13. any loss of, theft of or damage to the following items:
 - a. cycles, jewellery or unset precious stones,
 - b. accessories and/or subscriptions, unused rental charges, or pre-payments of mobile or satellite phones
14. confiscation or detention by customs or other governmental authority.
15. **Business Equipment** in checked-in baggage that has not been retrieved and taken to **Your** accommodation address.

16. in respect of musical instruments loss or damage to any reeds, strings or other replaceable accessory needed to play the instrument or to the instrument while it is in use

WHAT IS NOT COVERED IN RESPECT OF BUSINESS DOCUMENTS AND RECORDS

In addition to the General Conditions & Exclusions on pages 12 to 16:

1. any loss or theft not reported to the local Police within 24 hours of discovery and an official report obtained.
2. loss, theft or damage to **Business Documents and Records**
 - i. from a motor vehicle left unattended at any time; or
 - ii. left in checked-in baggage, whilst in the custody of a carrier; and/or
 - iii. packed in baggage left in the baggage hold, or storage area of a carrier; or
 - iv. left in a left baggage facility, which includes, but is not limited to, the left baggage storage area of a hotel or other accommodation supplier; a locked left luggage locker.
3. loss, theft of or damage to **Business Documents and Records** left unattended by **You** in a public place, or location that the public has access to
4. any claim for loss or damage to **Business Documents and Records** in a suitcase, bag or other item of luggage caused by contact with perishable goods or liquid which has escaped from its bottle, jar or other receptacle.
5. confiscation or detention by customs or other governmental authority

SECTION 9.2 – BUSINESS MONEY

WHAT IS COVERED

We will reimburse **You**, up to an amount not exceeding the sum insured shown in **Your Schedule of Benefits**, if during the **Trip**, business **Money** is lost, stolen or destroyed.

DEFINITIONS

Business Money

Money which belongs to **Your** business and which **You** have in **Your** possession for the purpose of paying expenses related to **Your** business and which **You** have taken on or acquired during a business **Trip** undertaken by **You**.

WHAT IS NOT COVERED

In addition to the General Conditions & Exclusions on pages 12 to 16:

1. any loss not reported to the local Police within 24 hours of discovery and an official report obtained.
2. loss of, theft of or damage to personal **Business Money**
 - i. from a motor vehicle left unattended at any time; or
 - ii. left in checked-in baggage, whilst in the custody of a carrier; and/or
 - iii. packed in baggage left in the baggage hold, or storage area of a carrier; or
 - iv. left in a left baggage facility, which includes, but is not limited to, the left baggage storage area of a hotel or other accommodation supplier; a locked left luggage locker.
3. loss of, theft of or damage to **Business Money** left unattended by **You** in a public place, or location that the public has access to or unattended at any other time unless deposited in a hotel safe, or safety deposit box.

4. any claim for loss or damage to **Business Money** in a suitcase, bag or other item of luggage caused by contact with perishable goods or liquid which has escaped from its bottle, jar or other receptacle.
5. **Business Money** lost in currency exchange, or through errors or omissions in transactions or purchases.
6. loss of **Business Money** contained in baggage whilst such baggage is in the custody of Carriers and outside **Your** control.
7. confiscation or detention by customs or other governmental authority.
8. **Business Money** for which **You** have not provided evidence of its withdrawal from a bank or other financial institution or other evidence of its existence.

SECTION 9.3 – REPLACEMENT STAFF

WHAT IS COVERED

We will reimburse **You** up to an amount not exceeding the sum insured shown in **Your Schedule of Insurance** for any costs reasonably and necessarily incurred during the **Trip** as a direct result of a **Bodily Injury** to or **Illness** of an **Insured Person** which, in the opinion of a **Medical Practitioner**, will last for a period of more than seventy two (72) hours, to send one substitute person once to complete the original business commitments and objectives of the **Insured Person**.

WHAT IS NOT COVERED

In addition to the General Conditions & Exclusions on pages 12 to 16:

1. the Excess amount shown in **Your Schedule of Insurance**.
2. expenses that **You** have paid or budgeted to pay before the commencement of the **Trip**.

SECTION 9.4 – ADDITIONAL PERSONAL ACCIDENT

WHAT IS COVERED

The Benefits provided under Section 3 – Personal Accident are multiplied by two when **You** are travelling on a pre-arranged business **Trip** in which **Your** transportation and accommodation expenses have been paid for by **Your** employer or **You**, if **You** are self-employed, and proof is provided that the primary purpose of the **Trip** was the furtherance of **Your** business. All other terms, conditions and exclusions apply as per Section 3.

SECTION 10 – GOLF COVER

NOTE: Section 10 only applies if **You** have paid the appropriate premium for **Golf Cover** and this is shown in **Your Schedule of Insurance**. This cover is only available for Annual Multi **Trip** Policies.

SECTION 10.1 – OWNED AND HIRED GOLF EQUIPMENT

WHAT IS COVERED

We will indemnify **You** in respect of loss or breakage of Golf Equipment up to the amount shown in **Your Schedule of Insurance** for owned and hired Golf Equipment. In the case of owned Golf Equipment, each claim is subject to a maximum payment for any Single Items shown in **Your Schedule of Insurance**.

The maximum payment for any Single Item for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £50/€75, subject to a maximum of £200/€300 for all such items.

WHAT IS NOT COVERED

In addition to the General Conditions & Exclusions on pages 12 to 16:

1. the **Excess** as shown in **Your Schedule of Insurance**
2. claims arising from theft which is not reported to a police authority within 24 hours of discovery and an official report obtained.
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained, and specifically for claims arising against common carriers and hotels. In the case of an airline, a Property Irregularity Report will be required.
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials.
5. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading.
6. claims arising for Golf Equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the **Property**.
7. claims arising for loss, theft or damage of **Property** from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm local time and there is evidence of damage or forced entry which is confirmed by a police report.

SECTION 10.2 – HIRING REPLACEMENT GOLF EQUIPMENT

WHAT IS COVERED

We will reimburse **You** up to the amount shown in **Your Schedule of Insurance** for each 24 hour period for the cost of necessary hire of replacement Golf Equipment following:

- (a) loss, theft or breakage of **Your** Golf Equipment, following a valid claim under 10.1 or
- (b) the mis-direction or delay in transit of **Your** Golf Equipment for 12 hours.

WHAT IS NOT COVERED

In addition to the General Conditions and Exclusions on pages 12 to 16:

1. the **Excess** as shown in **Your Schedule of Insurance**
2. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained and specifically for claims arising against common carriers. In the case of an airline, a Property Irregularity Report will be required.
3. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading.
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials.

SECTION 10.3 – GREEN FEES

WHAT IS COVERED

We will indemnify **You** up to the amount shown in **Your Schedule of Insurance** for the proportionate value of any non-refundable, pre-paid green fees or tuition fees necessarily unused due to the following:-

- a) accident or **Illness** of the **Insured Person**

- b) loss or theft of documentation which prevents the participation in the pre-paid golfing activity

WHAT IS NOT COVERED

The General Conditions & Exclusions on pages 12 to 16

RECIPROCAL HEALTH AGREEMENTS

EU, EEA or Switzerland

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).

This will entitle **You** to benefits from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **We** agree to pay for a medical expense which has been reduced because **You** have used either a European Health Insurance Card or private health insurance, **We** will not deduct the **Excess** under Section 2 – Emergency Medical, Repatriation and Other Expenses.

Australia

If **You** need medical **Treatment** in Australia and reciprocal arrangements are in place, **You** must enroll with a local MEDICARE office. **You** do not need to enrol when **You** arrive, but **You** must do this after the first occasion **You** receive **Treatment**.

In-patient and out-patient **Treatment** at a public hospital will then be available free of charge.

For UK residents details of how to enrol and the free **Treatment** available can be found in the Health advice for Travellers booklet available from **Your** local Post Office in the UK or by visiting either www.dh.gov.uk/travellers or the MEDICARE website on www.hic.gov.au.

If **You** are admitted to hospital **You** must contact **Our** Medical Assistance company as soon as possible and get their authorisation in respect of any **Treatment** NOT available under MEDICARE.

USEFUL INFORMATION

Under European Union (EU) travel regulations, **You** are entitled to claim compensation from **Your** carrier if any of the following happen:

1. Denied boarding and cancelled flights - If **You** check in on time but **You** are denied boarding because there are not enough seats available or if **Your** flight is cancelled, the airline operating the flight must offer **You** financial compensation.

2. Long delays - If **You** are delayed for two hours or more, the airline must offer **You** meals and refreshments, hotel accommodation and communication facilities. If **You** are delayed for more than five hours, the airline must also offer to refund **Your** ticket.

3. Luggage - If **Your** checked-in luggage is damaged or lost by an EU airline, **You** must claim compensation from the airline within 7 days. If **Your** checked-in luggage is delayed, **You** must claim compensation from the airline within 21 days of its return.

4. Death or injury - If **You** are injured in an accident on a flight by an EU airline, **You** may claim damages from the airline. If **You** die as a result of these injuries **Your** family may claim damages from the airline.

Full details are available at

http://europa.eu/youreurope/citizens/travel/passenger-rights/index_en.html

ACTIVITY AND SPORTS LIST

Provided **You** are under 79 years of age at the date of buying this Policy, and provided that any activity is on an incidental basis and for not more than 14 days during any **Trip**, **We** will provide cover under all sections of the policy for the activities and sports listed below at no additional premium:

1) Abseiling; Angling; Archery; Assault course; Badminton; Banana boating; Baseball; Basketball; Beach games; Bowling; Bungee jumping; Canoeing; Clay pigeon shooting; Cricket; Curling; Cycling; Deep sea fishing; Dinghy sailing; Fell walking; Fishing; Football (amateur); Golf; Handball; Hiking; Horse riding (excluding racing, playing polo, hunting on horseback, jumping and eventing); Hot air ballooning (as a passenger); Indoor climbing; Ice skating; Jet skiing (no racing); Kayaking (up to grade 2 only); Mopeds/Motor Cycles hired during the **Trip** up to 125cc provided a helmet is worn and the appropriate full driving license is held; Mountain biking (no racing); Netball; Organised safari (without guns); Orienteering; Pony Trekking; Racket ball; Rambling; Roller skating (including blading); Rounders; Running (non-competitive); Scuba diving (to 10 metres and accompanied); Sledging; Snorkelling; Softball; Squash; Swimming; Surfing; Table Tennis; Tennis; Ten pin bowling; Trekking up to 2,000 metres; Tug of War; Volleyball; Walking; Water polo; Water-skiing; Whale watching; White water rafting (up to grade 4 only).

There is no cover under section 6 - Personal Liability when **You** take part in the following activities and sports:-

2) Go-karting; Hovercraft; Jet boating; Karting; Kite surfing; Paint balling; Quad biking (no racing); Rowing; Sailing (with qualified crew, within coastal waters); Wind surfing; Yachting (with qualified crew, within coastal waters)

All other sections are covered.

3) Trekking walking or rambling above 2,000 metres and up to 4,000 metres is only covered if you select the Winter Sports extension and the required additional premium is paid.

COMPLAINTS

How to make a complaint

MS Amlin's aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times MS Amlin are committed to providing **You** with the highest standard of service.

If **You** have any questions or concerns about **Your** policy or the handling of a claim **You** should, in the first instance, contact MS Amlin or **Your** broker where applicable. In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so at any time. Making a complaint does not affect any of **Your** legal rights.

MS Amlin's contact details are:

Post: Complaints, MS Amlin Underwriting Limited,
The Leadenhall Building,
122 Leadenhall Street, EC3V 4AG
Telephone: +44 (0) 20 7746 1300
Fax: +44 (0) 20 7746 1001
Email: Complaints@msamlin.com

If **Your** complaint cannot be resolved by the Complaints Department within two weeks, or if **You** have not received a response within two weeks **You** are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of **Your** complaint and provide **You** with a written final response.

Lloyd's contact details are:

Post: Complaints, Lloyd's,
Fidentia House,
Walter Burke Way,
Chatham Maritime,
Chatham, Kent, ME44RN
Telephone: +44 (0) 20 7327 5693
Fax: +44 (0) 20 7327 5225
Email: Complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, or if **You** have not received a written final response within eight weeks from the date MS Amlin received **Your** complaint, **You** may be entitled to refer **Your** complaint to the Financial Ombudsman Service who will independently consider **Your** complaint free of charge. Their contact details are:

Post: The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR
Telephone: UK (Fixed): 0800 0234567
UK(Mobile): 0300 1239123
Outside UK: +44 (0) 20 7964 0500
Fax: Outside UK: +44 (0)20 7964 1001
Email: Complaints.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Alternatively, if **You** have bought a product or service online **You** may have the right to register **Your** complaint with the European Commission's online dispute resolution (ODR) platform. The ODR platform will redirect **Your** complaint to the appropriate alternative dispute resolution body. For further details visit <http://ec.europa.eu/odr>

Please note:

- **You** must refer **Your** complaint to the Financial Ombudsman Service within six months of the date of **Our** final response
- The Financial Ombudsman Service will normally only consider a complaint from private individuals or from a business that has an annual turnover of less than 2 million Euros and fewer than 10 employees.

PRIVACY

Information we process

Please read the terms of this policy carefully as it explains how MS Amlin Underwriting Limited ("**MS Amlin**", "**We**", "**Our**", "**Us**") processes information, including personal information, **We** collect about **You** or **You** provide when accessing this website.

You should understand that information **You** provide, have provided and may provide in future will be processed by **Us**, in compliance with Data Protection Act 1998 for the purpose of providing insurance, handling claims and/or responding to complaints.

Information containing personal and sensitive personal information

Information **We** process may be defined as personal and/or sensitive personal information. Personal information is information that can be used to identify a living individual e.g. name, address, driving license or national insurance number. Personal information is also information that can identify an individual through a work function or their title.

In addition, personal information may contain sensitive personal information; this can be information about **Your** health and/or any criminal convictions.

We will not use personal and/or sensitive personal information except for the specific purpose for which **You** provide it and to carry out the services as set out within this notice.

Collecting electronic information

If **You** contact us via an electronic method, **We** may record **Your** Internet electronic identifier i.e. **Your** internet protocol (IP) address. **Your** telephone company may also provide **Us** with **Your** telephone number.

How we use your information?

Your personal and/or sensitive personal information may be used by **Us** in a number of ways, including to:

- arrange and administer an application for insurance;
- manage and administer the insurance;
- investigate, process and manage claims; and/or
- prevent fraud.

Who We share Your information with?

We may pass **Your** personal and/or sensitive personal information to industry related third parties, including authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters and claims handlers.

We may also share **Your** personal and/or sensitive personal information with law enforcement, fraud detection, credit reference and debt collection agencies and within the MS Amlin Group of companies to:

- assess financial and insurance risks;
- recover debt;
- to prevent and detect crime; and/or
- develop products and services.

We will not disclose your personal and/or sensitive personal information to anyone outside the Amlin Group of companies except:

- where **We** have your permission;
- where **We** are required or permitted to do so by law;
- to other companies who provide a service to **Us** or **You**; and/or
- where **We** may transfer rights and obligations under the insurance.

Why it is necessary to share information?

Insurance companies share claims data to:

- ensure that more than one claim cannot be made for the same personal injury or property damage;
- check that claims information matches what was provided when the insurance was taken out;
- act as a basis for investigating claims when **We** suspect that fraud is being attempted; and/or
- respond to requests for information from law enforcement agencies.

The transferring of information outside the European Economic Area

In providing insurance services, **We** may transfer **Your** personal and/or sensitive personal information to other countries including countries outside the European Economic Area. If this happens **We** will ensure that appropriate measures are taken to safeguard **Your** personal and/or sensitive personal information.

Your rights

You have a right to know what personal and/or sensitive personal information **We** hold about **You**. If **You** would like to know what information **We** hold, please contact the Data Protection Officer at the address listed within this notice, stating the reason for **Your** enquiry. **We** may write back requesting **You** to confirm **Your** identity, **We** may also charge a fee of £10 for processing **Your** enquiry.

If **We** do hold information about **You**, **We** will:

- give **You** a description of it;
- tell **You** why **We** are holding it;
- tell **You** who it could be disclosed to; and
- let **You** have a copy of the information in an intelligible form.

If some of **Your** information is inaccurate, **You** can ask **Us** to correct any mistakes by contacting **Our** Data Privacy Officer.

Providing us with your Personal Information

By providing **Us** with **Your** personal and/or sensitive personal information, **You** should understand **Your** information will be processed, disclosed, transferred and retained for the purposes set out within this notice.

If **You** supply **Us** with personal information and/or sensitive personal information of other people, please ensure that **You** have fairly and fully obtained their consent for the processing of their information. **You** should also show this notice to the other person.

If you object to the processing of **Your** personal information **We** may be unable to provide **You** with insurance services.

Changes to this Notice

We keep this privacy notice under regular review. This notice was last updated on the 13th July 2017.

Contacting us

If **You** have any questions relating to the processing of **Your** information, please write to:

MS Amlin's Data Privacy Officer,
122 Leadenhall Street,
London EC3V 4AG.

You can also email **Us** at: dataprivacyofficer@MSamlin.com

For information about the MS Amlin Group of companies please visit www.msamlin.com

FINANCIAL SERVICES COMPENSATION SCHEME

Lloyd's insurers are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to **You** under this contract. If **You** are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract.

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme at the address below or on their website: www.fscs.org.uk

10th Floor, Beaufort House
15 St Botolph Street,
London EC3A 7QU

IMPORTANT

Several Liability Clause

PLEASE NOTE – This notice contains important information. PLEASE READ CAREFULLY.

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer, that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require, this should be read as a reference to "contracts" in the plural.

OUR REGULATOR

MS Amlin Underwriting Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 204918. MS Amlin Underwriting Limited is regulated in England No. 2323018. Registered office: The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AG.

Europesure Insurance is a Status Global Insurance product. Status Global Insurance is a trading name of Status Insurance Management Limited which is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom. Their FCA number is 305697.