

# YOUR TRAVEL INSURANCE POLICY

Reference Number: 03960/10RMS-RMA



## STATUS DISCLOSURE INFORMATION

The Financial Services Authority (FSA) is the independent regulator of financial services. Use this information to decide if our services are right for you.

Monarch Airlines is an appointed representative of ITC Compliance Limited which is authorized and regulated by the FSA (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts.

Monarch Airlines only offer travel insurance from a limited number of insurers. A list of these insurers is available on request. No additional fees will be charged for this service.

**You will not receive advice or a recommendation for us for travel insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.**

Monarch Airlines always aim to provide a first class service. However, if you have any cause for complaint, any enquiry in the first instance should be addressed in writing to The Compliance Officer, ITC Compliance Limited, Charnwood House, Marsh Road, Bristol, BS3 2NA. Should you remain dissatisfied you have the right to ask the Financial Ombudsman's Service to review your case. You should write to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0845 080 1800. You may be entitled to compensation should Monarch Airlines be unable to meet their liabilities as an insurance intermediary under the Financial Services Compensation Scheme. Your entitlement to compensation will depend on the type of business and the circumstances of your claim.

## DEMANDS AND NEEDS STATEMENT

This travel insurance policy will suit the Demands and Needs of an individual or group (where applicable) who have no excluded pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy wording.

## IMPORTANT NOTES

We hereby draw your attention to some important features of your travel insurance policy. If you would like more information, please contact your seller, particularly if you feel the insurance may not meet your needs.

## POLICY DOCUMENT

You should read this document carefully. It gives you full details of what is and is not covered and the conditions of the cover.

## HEALTH CONDITIONS

Your policy contains certain exclusions relating to pre-existing medical conditions that affect you, your travelling companions or anyone else upon whom your travel plans may depend. Please read the section 'PRE-EXISTING MEDICAL CONDITIONS' on page 2 of the policy wording.

## AGE LIMITS

Single Trip - 75 at the date of purchase of the policy.  
Annual Multi Trip - 64 at the date of purchase of the policy.

## SPECIAL SPORTS AND ACTIVITIES

There is no cover under the policy for claims arising from any activity not listed under the definition of special sports and activities on page 3.

## POLICY EXCESSES

Under most sections of the policy, claims will be subject to an excess per person. This means that you will be responsible for the first part of the claim. The amount you have to pay is the excess.

## YOUR RIGHT TO CANCEL

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy and return all your documents for a refund of your premium. If during this 14 day period you have travelled, made a claim or intend to make a claim, we are entitled to recover all costs we have incurred for your use of those services. Please note that your cancellation rights are no longer valid after this initial 14 day period and there is no provision for refund.

## OUR RIGHT TO CANCEL

We can cancel this policy by sending you seven days' notice in writing, as long as you have not travelled, made a claim or intend to make one. We will not refund your premium unless you cancel the policy within 14 days of receiving it (see YOUR RIGHT TO CANCEL, above)

## RESIDENCY

This policy is only available to you if you are resident in the **United Kingdom**, Channel Islands or Isle of Man and registered with a local doctor for at least 6 months.

## 24 HOUR EMERGENCY ASSISTANCE

If you suffer an injury or illness which may lead to a claim under your insurance, you must always seek the advice of a registered medical practitioner before cancelling or curtailing your trip, or before incurring any expenses. If you are already on holiday you must also seek the advice of the Assistance Company.

## CLAIMS PROCEDURE

If you need to make a claim, please refer to the Claims Procedure on page 9.

## COMPLAINTS PROCEDURE

If you have any cause for complaint, please refer to the Complaints Procedure on page 9.

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## YOUR TRAVEL INSURANCE FOR YOUR PEACE OF MIND

PLEASE take a little time to read and understand what **we** will cover and what **we** will not cover along with what **you** should do in the event of a claim to avoid any frustration or disappointment.

**We** would also like to draw **your** attention to restrictions on this policy in terms of age and **pre-existing medical condition(s)** as outlined in this policy document.

After reading this document, if **you** decide the terms of the insurance contract does not meet **your** requirements **you** can, WITHIN 14 DAYS OF THE DATE YOU RECEIVED THIS DOCUMENT, return it to the seller from whom you purchased the cover, for a full refund of premium.

## TRAVEL INSURANCE

This travel insurance has been arranged by UK Underwriting Ltd on behalf of the insurer, Fortis Insurance Ltd, both of whom are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation **certificate** issued between 01 April 2010 and 31 March 2011.

## GEOGRAPHICAL LIMITS

**Area 1** – United Kingdom

**Area 2** – Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hebrides, Hungary, Iceland, Ireland, Isle of Man, Isle of Wight, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Morocco, Netherlands, Norway (including Jan Meyen, Svalbard Islands), Orkney Islands, Poland, Portugal (including the Azores and Madeira Islands), Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Shetland Islands, Slovakia, Slovenia, Spain (including the Balearic Islands and Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City

**Area 3** – Worldwide excluding the United States, Canada, Bermuda, the Caribbean, Hong Kong, Singapore, India, and South Africa

**Area 4** – Australia and New Zealand

**Area 5** – All countries worldwide

## AGE LIMITS

**Single Trip** - 75 at the date of purchase of the **policy**.  
**Annual Multi Trip** - 64 at the date of purchase of the **policy**.

## READ ME FIRST

### EVIDENCE OF COVER

**You** should read this document carefully. It gives **you** full details of what is and is not covered and the conditions of the cover. Cover will vary from **policy to policy** and **Insurer to Insurer**.

### CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions, exclusions and warranties will apply to individual sections of **your policy** while general exclusions, conditions and warranties will apply to the whole of **your policy**. It is a condition of this **policy** that all material facts must be disclosed to **us** at the time of taking out this insurance. Failure to do so may result in **our** non-liability for claims.

### SPECIAL SPORTS & ACTIVITIES

This **policy** specifically excludes participating in or practising for certain sports and activities. If **you** are going to take part in special sports and activities where there may be a high risk of injury or if **you** are in any doubt as to whether cover will apply, please call the Travel Helpline on 0844 482 0643.

### PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time **you** lose them and not on a 'new for old' or replacement cost basis. An allowance for wear, tear and depreciation will be deducted. Certain items of **personal possessions** are not covered.

### PERSONAL LIABILITY

There is no cover for personal liability claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft or any mechanically propelled conveyance.

### POLICY LIMITS

All sections of **your policy** have limits on the amount the **Insurer** will pay under that section. There are also specific limits under the **Personal Possessions** section for: any **single item, valuables**, items for which an original receipt, proof of purchase or an insurance valuation is not supplied.

### POLICY EXCESSES

Under most sections of the policy, claims will be subject to an **excess** per person. This means that **you** will be responsible for the first part of the claim. The amount **you** have to pay is the **excess**.

### REASONABLE CARE / UNATTENDED PROPERTY

**You** must exercise reasonable care to prevent **illness, injury** or loss or damage to **your** property, as if uninsured. There is no cover for property left **unattended** in a place to which the general public has access. There is no cover for loss of **cash** which was not carried on the **Insured's** person unless placed in a safety deposit box or similar locked, fixed receptacle.

### COMPLAINTS PROCEDURE

If **you** have any cause for complaint regarding this insurance, please refer to the relevant section of this document for the complaints procedure to follow.

### CANCELLATION PERIOD

If, after reading this policy **you** are not satisfied with it for any reason, **you** must return the **certificate** to the seller from whom you purchased the cover within 14 days of receipt in order to receive a full refund of premium, provided that a claim does not exist and that travel has not taken place.

### INFANTS

Please note that any person under the age of 2 years old at the time of inception of this insurance, will be insured for free when travelling with an insured adult.

### MATERIAL FACTS

**You** MUST disclose all material facts. A material fact is one that is likely to influence the **Insurer** in accepting **your** insurance. If **you** are in any doubt as to whether a fact is "material", **you** should tell **us**. If the fact is considered to be material, **you** should seek written confirmation. If **you** do not disclose material facts, it may result in **your** claims being invalid.

### LAW APPLICABLE UNDER THIS CONTRACT

The **Insurer** and the **Insured** are entitled to choose the law applicable to the insurance contract. The **Insurer** chooses the laws of England and Wales and, in the absence of any agreement to the contrary, the laws of England and Wales shall apply.

## PRE-EXISTING MEDICAL CONDITIONS

**You** must comply with the following conditions in order to have full protection under this **policy**. If **you** do not comply, **we** may, at **our** option, cancel the **policy**, refuse to deal with **your** claim or reduce the amount of any claim payment.

This travel insurance operates on the basis that:

- You** must be healthy, fit to travel and to undertake **your** planned **trip**;
- You** are not travelling against the advice of a medical practitioner or would be had **you** sought his/her advice;
- You** are not travelling with the intention of obtaining medical treatment or consultation abroad;
- You** do not have any undiagnosed symptoms that require attention or investigation in the future (i.e symptoms for which **you** are awaiting investigations/consultations, or are awaiting results of investigations, and where the underlying cause has not been established).

This insurance excludes any claims arising directly or indirectly from a **pre-existing medical condition** affecting **you** and anyone else to be insured on this **policy**. This insurance also applies restrictions relating to **pre-existing medical conditions** of non-insureds on whom **your trip** depends and this is detailed under 'CANCELLATION, CURTAILMENT OR TRIP INTERRUPTION - RESTRICTIONS RELATING TO THE HEALTH OF NON-INSURED'S'.

For the purposes of this insurance, a pre-existing medical condition is defined as:

- any past or current medical condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 24 months prior to the commencement of cover under this policy and/or prior to any trip; and
- any cardiovascular or circulatory condition (e.g heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any trip.

## CANCELLATION, CURTAILMENT OR TRIP INTERRUPTION - RESTRICTIONS RELATING TO THE HEALTH OF NON-INSURED'S

This policy will **NOT** cover any claims under Section 5 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any **pre-existing medical condition** known to **you** prior to the commencement of the **period of insurance** affecting any close **relative** or **travelling companion** who is not insured under this **policy**, or person with whom **you** intend to stay whilst on **your trip** if:

- a terminal diagnosis had been received prior to the commencement of the **period of insurance**; or
- they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the **period of insurance**; or
- during the 90 days immediately prior to the commencement of the **period of insurance** they had:
  - required surgery, inpatient treatment or hospital consultations; or
  - required any form of treatment or prescribed medication.

**You** should also refer to the General Exclusions.

## PREGNANCY

As is consistent with the treatment of all **pre-existing medical conditions** under the **policy**, the **policy** does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The **policy** does, however, cover **you** should complications arise with **your** pregnancy due to **accidental bodily injury** or unexpected **illness** which occurs while on **your trip**.

## 24 HOUR EMERGENCY ASSISTANCE

The 24 hour Emergency Assistance Service provides immediate help in the event of an **insured** person's illness or injury whilst travelling abroad – they provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone or fax.

The emergency assistance provided for you by this insurance is operated by **Global Response** and **Healthwatch S.A.**

In the event of any illness, injury, accident or hospitalisation which requires:

**Inpatient treatment**, anywhere in the world **you** must contact:

**Global Response**

Tel: +44 (0) 113 318 8111

Fax: +44 (0) 113 318 8112

**Outpatient treatment**, anywhere in the world, excluding North America, the **United Kingdom**, Channel Islands and Isle of Man **you** must contact:

**Healthwatch S.A.**

Tel: +44 (0) 113 318 0124

Fax: +44 (0) 113 318 0125

Email: [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr)

**Outpatient treatment**, in North America, The **United Kingdom**, Channel Islands and Isle of Man, **you** must contact:

**Global Response**

Tel: +44 (0) 113 318 8111

Fax: +44 (0) 113 318 8112

**Global Response** or **Healthwatch S.A.** may be able to guarantee costs on **your** behalf. When contacting **Global Response** or **Healthwatch S.A.** please state that **your** insurance is provided by UK Underwriting limited and quote the appropriate scheme name and reference number:

**Scheme Name: Monarch Airlines**

**Reference number: 03960/10RMS-RMA**

Note: **You** must retain receipts for medical and additional costs incurred and **you** are responsible for any **policy excess** which should be paid by **you** at the time of treatment.

### In-patient Treatment Abroad

If **you** go into hospital **you** must contact **Global Response** immediately. If **you** do not, this could mean that **we** will not provide cover or **we** will reduce the amount **we** pay for medical expenses.

### Outpatient Treatment Abroad

If **you** require outpatient treatment please contact the appropriate **Emergency Assistance Company** as detailed above. If the **Emergency Assistance** is being provided by **Healthwatch SA**, they will ensure that the treating doctor or Clinic is aware of the following instructions.

### OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS

In order to have your invoices paid quickly, please send your treatment invoice together with a copy of the **policy** (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr)

**You** must include your bank account details, IBAN no's and / or swift code for payment to be processed electronically.

Out Patient Department tel: 00 30 2310 256454

Out Patient Department fax: 00 30 2310 256455 or 00 30 2310 254160

Email: [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr)

### Returning early to the United Kingdom, Channel Islands or Isle of Man,

If **you** have to return to the **United Kingdom**, Channel Islands or Isle of Man under section 1 (Medical Emergency and Repatriation) the relevant **Emergency Assistance Company** must authorise this. If they do not, this could mean that **we** will not provide cover or **we** may reduce the amount **we** pay for **your** return **home**. We reserve the right to repatriate you should **our** medical advisors consider **you** fit to travel.

**NB. FAILURE TO CONTACT THE 24 HOUR MEDICAL EMERGENCY COMPANY MAY RESULT IN A CLAIM BEING INVALID.**

## POLICY CONTRACT PERIOD

### Contract Period - Single Trip

A single return **trip**, as defined in the **period of insurance**, beginning and ending in **your country of residence**, subject to a maximum limit of 91 days.

Please note that cover for **trips** within **your own country of residence** only applies providing they are pre-paid and pre-booked for a period of at least two nights.

### Contract Period - Annual Multi Trip

Any number of return **trips** beginning and ending in **your country of residence** subject to the following:

- a maximum duration on any one **trip** of 31 or 45 days dependent upon the option **you** have chosen.
- cover for overnight **trips** within **your country of residence** applies when accommodation is pre-paid and pre-booked for a minimum of two consecutive nights and a booking form confirming **your** reservation is obtained.

## DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in **your policy** in bold print. These definitions have been listed in alphabetical order.

### Accident, Accidental

A sudden, unexpected event caused by something external and visible, which results directly and solely in loss, damage or physical **bodily injury**.

### Act of Terrorism

An act, including but not limited to the use of force or violence and/ or the threat of any person or group of persons whether acting alone, or on behalf of, or in connection with any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/ or the public, or any section of the public in fear.

### Assistance Company

Please see '24 Hour Emergency Assistance' section on page 2.

### Bodily Injury

Means an identifiable physical injury sustained by **you** caused by sudden, unexpected, external and visible means.

### Business Equipment

Means communication devices and other business related equipment that is carried by **you** in the course of **your** business. It incorporates business goods or samples, presentation materials, packaging/cases, technical materials/equipment directly associated with **your** trade or profession. It does not include laptop computers or their accessories.

### Business Money

Means **business money** or travellers cheques taken on **your** business **trip**.

### Cancellation Costs

Travel, accommodation, car hire and excursions paid or contracted to be paid by **you** in respect of **your** **trip**.

### Cash

Bank currency notes and coins.

### Certificate

An insurance validation certificate issued by the seller which describes **you** and the **Insured** person(s) who are covered under this **policy**.

### Claims Handler

Direct Group Travel Services  
Tel: 0844 412 4296 quoting 03960/10RMS-RMA

### Close Business Associate

A person in the same employment as **you** in **your** **country of residence**, whose absence from work or place of employment for one or more complete days at the same time as **you**, prevents the effective continuation of that business.

### Common-Law Partner(s)

Any couple (including same sex) in common law relationship or who have co-habitated in **your** **country of residence** for at least 6 months prior to the commencement of **your** **trip**.

### Country of Residence

The country of permanent residence in which **you** live within the **United Kingdom**, Channel Islands or Isle of Man and where **you** have been registered with a local doctor for at least 6 months.

### Curtailment Costs

Travel costs necessary to return **you** **home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day of **your** **trip**.

The following are not included in the definition:

- all costs attributable to the outward and return travel tickets, whether used or unused.

### Excess

The first amount **you** and each person named under the insurance **certificate** have agreed to pay towards a claim under each section of this **policy**, as outlined within the Schedule of Benefits.

### Family

Up to two (2) adults and four (4) dependent children under the age of 18.

### Fragile Articles

Means any item(s) carried as **your** **personal possessions** which could be easily damaged or destroyed.

### Golf Equipment

Golf clubs, golf bags, golf shoes, golf trolley owned or hired by **you**.

### Home

**Your** usual place of residence in the **United Kingdom**, Channel Islands or Isle of Man and where **you** have been registered with a local doctor for at least 6 months.

### Insurer

Fortis Insurance Limited.

### Illness

Any disease, infection or **bodily injury** which is unexpectedly contracted by **you** prior to **your** **trip** or unexpectedly manifests itself for the first time during **your** **trip**.

### Insurance Premium Tax (IPT)

A Government tax which must be paid by **you** in addition to the insurance premium.

### Medical Practitioner

A registered practicing member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

### Pair or Set

Two or more items of **personal possessions**, which are owned by **you** and which are complementary or used or worn together.

### Personal Money

Bank currency notes, coins and travellers cheques.

### Personal Possessions

Luggage, clothing, **valuables** and personal items which are owned by **you** and have been either taken or purchased on the **trip**. The following are not included in the definition:

Animal skins, antiques, bicycles, binoculars, bonds, buggies, computer games and computer game consoles, computer or telecommunications equipment of any kind, contact or corneal lenses, coupons, diving equipment, documents of any kind, furs, ipods, marine and craft equipment, mobile phones, **money**, motor vehicles, MP3 players, musical instruments, prams, radios, sailboards or related equipment or fittings of any kind, satellite navigation equipment, securities, stamps, surfboards, tape recorders, television sets, travellers cheques, video equipment or DVD equipment of any kind.

### Period of Insurance

Single **trip** cover – The **trip** duration as shown in **your** **certificate**. Cover under the Cancellation section of **your** **policy** starts from the date the **certificate** is issued and ends:

- at the start of **your** **trip** or
- if a claim is made under the Cancellation cover.

The cover under all other sections of **your** **policy** starts at **your** **trip** departure and ends:

- if a claim is made under the Cancellation cover; or
- on **your** return **home**, place of business, hospital, nursing home in **your** **country of residence**; or
- the expiry of the **policy**; or
- following **your** refusal and/or failure to return **home** following confirmation from the treating doctor that **you** are fit and able to return **home**; or
- your** **trip** exceeding the maximum **trip** length for single **trips**.

Annual Multi **Trip** cover – The period starting and ending on those dates shown on **your** **certificate**.

Cover under the Cancellation section of **your** **policy**, starts from the later of either:

- the date of inception of **your** **certificate**; or
- the time at which the **trip** is booked.

And ends at whichever happens first:

- the start of **your** **trip**; or
- the expiry of the **policy** contract period.

The cover under all other sections of **your** **policy**, starts at **your** **trip** departure and ends on either:

- your** return **home**; or
- the expiry of this **policy**; or
- your** **trip** exceeding the maximum **trip** length for any one **trip**; or
- following **your** refusal and/or failure to return **home** following confirmation from the treating doctor that **you** are fit to return **home**; whichever happens first.

Cover will automatically be extended day by day up to a maximum of 30 days after the expiry of the **policy** when the return is necessarily delayed as a result of ill-health of **you** or failure of **public transport** provided that the **Assistance Company** has been notified and agreed this.

### Policy Age Limits

Single **Trip** - 75 at the date of purchase of the **policy**.

Annual Multi **Trip** - 64 at the date of purchase of the **policy**.

### Policy

**Your** **certificate**, this **policy** and endorsements.

### Pre-existing medical condition

Any past or current medical condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 24 months prior to the commencement of cover under this **policy** and/or prior to any **trip**; and

Any cardiovascular or circulatory condition (e.g heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this **policy** and/or prior to any **trip**.

### Public Transport

A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

### Redundancy, Redundant

**You** becoming unemployed under the Protection of Employment Act. **You** must have been given a Notice of **Redundancy** and qualify for payment under the current **redundancy** payments legislation.

The following are not included in the definition:

- Any employment which has not been continuous and with the same employer;
- Any employment which is not on a permanent basis;
- Any employment which is on a short term fixed contract;
- Any instance where **you** had reason to believe that **you** would be made **redundant** at the time of booking **your** **trip**.

### Relative

Brother, step brother, brother-in-law, **common law partner**, daughter, step daughter, adopted daughter, daughter-in-law, fiancé(e), grandchild, grand parents, legal guardian, parent, step parent, parent-in-law, sister, step sister, sister-in-law, son, step son, adopted son, son-in-law, foster child or spouse.

### Single Item

Any one article, pair, set or collection owned by **you**.

### Single Parent Family

One adult and up to four (4) of his/her dependent children under the age of 18.

### Ski Equipment

Skis, ski bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots, owned or hired by **you**.

### Special Sports & Activities

The following activities are automatically covered provided they are undertaken on an amateur and incidental basis: banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parasailing over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** are qualified or **you** are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

### Sports Equipment

Those items that are usually worn, carried, used or held during the participation in a sporting activity.

### Territorial Waters

All waters within the jurisdiction of the country **you** are visiting during **your** **trip**.

### Total Disablement

Means **you** are prevented from engaging in paid employment or paid occupation of any and every kind, except any occupation normally reserved for the disabled.

### Travel Documents

Means passport, green cards, travel tickets and accommodation vouchers owned by **you**.

### Travelling Companion

Any named person on **your** insurance **certificate** and/or booking invoice.

### Trip

Any journey made by **you** within the area shown in the **certificate** which begins and ends in **your** **country of residence** during the **period of insurance**.

### Single Trip Policies

- a **trip** of up to a maximum of 91 days

### Annual Multi Trip Policies

- any number of **trips** up to 31 days or 45 days depending on the option **you** have chosen.

### Winter Sports

- **Winter Sports** cover is available on payment of an additional premium if **you** are under 65.

Please note that all **trips** must start and end in **your** **country of residence** and a return ticket must have been booked prior to departure. Equally if you exceed a maximum trip limit on an annual multi trip policy or, if **you** travel outside the dates of cover on a single **trip**, as shown on **your** **certificate**, all cover for the whole **trip** duration will be invalidated.

**United Kingdom**

England, Scotland, Wales and Northern Ireland.

**Unattended**

Means when **you** are not in full view of and not in a position to prevent unauthorized interference with **your** property or vehicle.

**Valuables**

Articles made of or containing gold, silver or other precious metals, binoculars, camcorders, cameras, computer equipment, computer games & computer game consoles, compact disc players, furs, jewellery, leather goods, Mini-Disc players, mobile phones, MP3 players & iPods, photographic equipment, precious or semi-precious stones, silks, spectacles, sunglasses, mobile phones, telescopes, watches, owned by **you**.

**Winter sports**

Guided cross-country skiing (Nordic Skiing), mono skiing, off-piste skiing or snowboarding (in areas designated safe by resort management), recreational racing, skiing, snowboarding and snow sledging.

The following are not included in the definition, but not limited to:

Freestyle skiing, heli-skiing, ice hockey, luge, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snowboarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski-doing, ski flying, ski jumping, ski racing or training, the use of skeletons or bobsleighs, snow mobiling, tobogganing.

**We/Us/Our**

UK Underwriting Limited on behalf of Fortis Insurance Ltd.

**You/ Yours/ Insured**

Any person named on the **certificate**.

**BENEFITS AND UPGRADES**

Benefits provided under this insurance **policy** are dependent upon the level of cover that **you** purchase and are identified accordingly on the Schedule of Benefits on page 10 of this **policy** document. Where **you** have been able to purchase an upgrade, this will be shown on **your** insurance **certificate**.

- **Optional Business Cover**  
**Your policy** can be extended to provide additional benefits for Business cover as identified in sections 23 to 25 of **your policy**.
- **Optional Winter Sports Cover**  
**Your policy** can be extended to provide additional benefits for Winter Sports cover as identified in sections 26 to 30 of **your policy**.

**SECTIONS OF COVER**

We will, subject to the terms of the **policy** and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the **period of insurance**. This **policy** gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with a validation **certificate** that states the persons covered and the basis of that cover. Together these documents form a contract of insurance.

**SECTION 1 – MEDICAL EMERGENCY AND REPATRIATION****SPECIAL CONDITION**

In the event of **your** death, incurring medical expenses, or **you** being involved in an **accident**, being admitted to hospital, or curtailing for medical reasons, the **Assistance Company** must be advised as soon as possible and liability shall only attach for expenses agreed by them. Failure to notify the **Assistance Company** could prejudice the **Insurer** and could result in the **Insurer's** non-acceptance of liability of such claims.

Note - this section does not apply to **trips** within **your** own **country of residence**.

**What You Are Covered For:**

The **Insurer** will reimburse **you** up to the amount shown in the Schedule of Benefits in respect of the following expenses necessarily incurred as a result of **you** sustaining **accidental bodily injury**, unexpected illness or **your** death:

**1 Emergency Medical Expenses**

- a) Cost of medical, surgical or hospital treatment. The **Insurer** reserves the right to repatriate when, in the opinion of the doctor in attendance and the **Insurer's** medical advisors, the **Insured** is fit to travel;
- b) Cost of transporting **your** remains back **home** or burial or cremation of a deceased **Insured** abroad up to £1,500.

**2 Emergency Repatriation**

- a) The cost of return to **your country of residence** of an injured or sick **Insured** by medically appropriate means where, in the opinion of the **Insurer's** medical advisors, such return is medically necessary.

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for

1. the **excess** (unless **you** use an EHC (European Health Insurance Card) which successfully reduces the amount of the claim) as shown in the Schedule of Benefits;
2. claims arising from any **pre-existing medical conditions** as defined under the 'Pre-Existing Medical Conditions' clause on page 2;
3. claims arising for treatment or surgery which, in the opinion of the **Insurer's** medical advisors, is not essential or can reasonably be delayed until **your** return **home**;
4. claims arising from the additional costs of single or private hospital room accommodation;
5. claims arising from medical treatment of any kind received after **you** have returned **home**;
6. claims arising from medical treatment of any kind not authorised at the time by a recognised registered **medical practitioner**;
7. claims arising from medical treatment of any kind occurring after **you** have refused the offer of repatriation when, in the opinion of the doctor in attendance and the **Insurer's** medical advisors, **you** are fit to travel;
8. claims arising in respect of elective medical treatment, physiotherapy treatment and other associated therapies;
9. claims arising out of **your** failure to contact the **Assistance Company**.

**SPECIAL CONDITION**

Should **you** require medical treatment in Australia, **you** should enrol with MEDICARE. It is not necessary to enrol on arrival. **You** can simply do this at the first occasion on which **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Should **you** be admitted to hospital, immediate contact must be made with the **Assistance Company** and their authority obtained in respect of any treatment NOT available under MEDICARE before such treatment is provided.

**SECTION 2 – EMERGENCY DENTAL TREATMENT**

Note - this section does not apply to **trips** within **your** own **country of residence**.

**What You Are Covered For:**

The **Insurer** will reimburse **you** up to the amount shown in the Schedule of Benefits for the costs of providing necessary temporary treatment for the immediate relief of pain only and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress when eating.

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **excess** (unless **you** use an EHC (European Health Insurance Card) which successfully reduces the amount of the claim) as shown in the Schedule of Benefits;
2. claims arising for costs for any subsequent permanent or routine treatment;
3. any treatment which is pre-planned or expected;
4. claims arising for treatment which, in the opinion of the **Insurer's** medical advisors, is not essential or can reasonably be delayed until **your** return **home**;
5. any damage to dentures, other than whilst being worn by **you**;
6. normal wear and tear;
7. any treatment involving the provision of dentures or the use of precious metals.

**SECTION 3 - ADDITIONAL ACCOMMODATION AND TRAVELLING COSTS****SPECIAL CONDITION**

In respect of cover under this section, the **Assistance Company** must be contacted and liability shall only attach for expenses agreed by them. Failure to notify the **Assistance Company** could prejudice the **Insurer** and could result in the **Insurer's** non-acceptance of liability of such claims.

Note - this section does not apply to **trips** within **your** own **country of residence**.

**What You Are Covered For:**

The **Insurer** will reimburse **you** up to the amount shown in the Schedule of Benefits for the following necessary additional costs (in the event of a valid claim for repatriation under Section 1 – Medical Emergency and Repatriation):

- a) Additional travel and accommodation costs for each **Insured Person** accompanying **you** on the **trip** to return **home**, if **our** medical advisors confirm that it is medically necessary for **you** to be accompanied on the **trip home**, and the return journey cannot take place on the original pre-booked tickets;
- b) Additional travel and accommodation costs for one person to fly out to **you** and accompany **you home**, if **our** medical advisors confirm that this is necessary;
- c) Travel and accommodation costs for a business colleague, as necessary, to replace **you** in your location outside **your home country** following **your** repatriation or death during a **trip**;
- d) Additional travel costs to return **home** any of **your children** insured under this **policy** if **you** are incapacitated and there is no other responsible adult to supervise them.

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. any air travel costs in excess of a return economy/tourist class ticket for each **Insured Person**;
2. accommodation costs other than the cost of the room.

**SECTION 4 - HOSPITAL DAILY BENEFIT**

Note - this section does not apply to **trips** within **your** own **country of residence**.

**What You Are Covered For:**

The **Insurer** will pay **you** the amount shown in the Schedule of Benefits for each and every completed period of 24 hours for which **you** are an inpatient in a hospital abroad, as a direct result of **you** sustaining **accidental bodily injury** or unexpected illness which is covered under Section 1 – Medical Emergency and Repatriation.

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims where the **Assistance Company** has not been contacted and a recommended hospital has been appointed.

**SECTION 5 – CANCELLATION, CURTAILMENT AND TRIP INTERRUPTION****Cancellation and Curtailment****What You Are Covered For:**

The **Insurer** will reimburse **you** up to the amount shown in the Schedule of Benefits if **your trip** is cancelled or curtailed due to any one of the reasons listed below occurring to **you**, or **your travelling companion** during the covered period. The **Insurer** will reimburse **you** up to the amount shown in the Schedule of Benefits:

- **Cancellation** for travel and accommodation expenses (including pre-booked ski pass and ski tuition fees where **you** have paid the appropriate additional premium for winter sports cover) paid or contracted to be paid by **you** in respect of **your** own **trip** (prior to any occurrence giving rise to a claim under this section) which are not recoverable.
- **Curtailment** for travel expenses to **your home** and pro-rata amount of the total pre-paid or contracted cost for each complete day of the **trip** which is foregone and which are not recoverable (excluding pre-paid or contracted costs for transportation to return **home** and used travel ticket costs).

Reasons for Cancellation and Curtailment:

- a) Death, **serious illness** or **serious injury**, occurring during the **period of insurance**, to **you**, **your travelling companion**, a **relative** or **close business associate** of **you** or **your travelling companion**, or the person with whom **you** have arranged to stay whilst on the **trip**;
- b) **You** being called for jury service or witness call;
- c) **Accident** to **your** vehicle within 7 days prior to intended date of departure (applicable to self-drive holidays only);
- d) **You** posting overseas or emergency and unavoidable requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services;
- e) **Your Redundancy** notified during the **period of insurance** which qualifies for payment under the Redundancy Payments Act;
- f) Fire, flood or burglary at **your home** or place of business occurring or becoming apparent within 5 days prior to the commencement of the journey or holiday;
- g) **Your** presence being required by the police following burglary at **home** or **your** place of business;
- h) Cancellation or curtailment of any one component part or series of parts of the booked **trip** travel arrangements arising solely from the error, insolvency, omission, default, or otherwise of each provider on which the performance of any other component part or series of parts of the itinerary depends.

**Trip Interruption****What You Are Covered For:**

The **Insurer** will reimburse **you** up to the amount shown in the Schedule of Benefits for additional travel expenses incurred in returning **you home** in the event that **you** have a valid curtailment claim. If the situation permits, and the period of **your** original booked **trip** has not expired, **we** will also pay necessary additional travel costs in transporting **you** back to the location abroad. Travel by air will be limited to one economy/tourist class ticket for each **Insured person**.

## Reasons for Trip Interruption:

- Death, serious illness or serious injury, occurring during the **period of insurance**, of a **close relative**;
- Fire, flood or burglary at **your home** or place of business occurring during **your trip** where **your** presence is required by the police in connection with such events.

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- the **excess** as shown in the Schedule of Benefits;
- disinclination to travel or continue travelling;
- claims arising from any **pre-existing medical conditions** as defined under the '**Pre-Existing Medical Conditions**' clause on page 2;
- normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication;
- claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing Cancellation, Curtailment or Trip Interruption;
- claims for any costs associated with unused timeshare property;
- claims arising where **you** have not been able to receive the necessary inoculations or vaccinations or obtain necessary visas;
- claims arising from **your** financial circumstances other than due to **redundancy** where **you** qualify for **redundancy** payment under current EU legislation;
- claims arising from a change in work commitments or holiday entitlement;
- claims arising from any loss resulting from the cancellation or delay of a flight, subsequent to **your** initial international departure or return from or to **your country of residence**.
- claims arising for the direct losses incurred as a result of scheduled airline failure.

**SPECIAL NOTE:**

It is a condition of this section that any claim for Cancellation be advised verbally to the claims administrators as soon as possible and then confirmed in writing to them as soon as possible thereafter. Curtailment/Trip Interruption must be authorised by the Assistance company following confirmation from the treating doctor that IT IS MEDICALLY NECESSARY THAT THE INSURED CURTAILS THEIR TRIP, where the curtailment is due to an illness/injury.

If you curtail your trip due to an illness/death of a third party, family member or relative then you must also ring the Assistance company, otherwise your claim may be declined. You must always take action to mitigate your costs.

## SECTION 6 – TRAVEL DELAY, ABANDONMENT AND TRANSPORT CANCELLATION

Note - this section does not apply to **trips** within **your own country of residence**.

**What You Are Covered For:**

If departure of the **public transport** on which **you** are booked to travel is delayed at the final departure point from or to **your country of residence** for at least 12 hours from the scheduled time of departure as a result of strike or industrial action, adverse weather conditions or mechanical breakdown, the **Insurer** will compensate **you** as follows:

• **Travel Delay**

The amount shown in the Schedule of Benefits for the first full 12 hour period of delay, up to the maximum amount shown in the Schedule of Benefits, provided always that **you** obtain in writing from the carrier a statement confirming the length and exact nature of the delay.

• **Abandonment**

If **you** choose to cancel **your trip** following a delay of not less than 12 hours beyond the scheduled departure time (and written confirmation obtained from the carrier), the **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits for travel, accommodation, car hire & excursions paid or contracted to be paid by **you** in respect of **your own trip** (prior to any occurrence giving rise to a claim under this section) and which are not recoverable elsewhere.

• **Transport Cancellation**

Up to the amount shown in the Schedule of Benefits for the cost of a replacement ticket for each **insured person** in the event that the **public transport** on which **you** are booked to travel is cancelled at the final departure point from or to **your country of residence** and no alternative can be provided within 12 hours of the intended departure time.

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- the **excess** as shown in the Schedule of Benefits;
- claims arising from strike or industrial action, if the strike or industrial action was notified at the time the insurance was purchased or the **trip** was booked (whichever is later);
- your** failure to check in as per **your** original itinerary;
- claims where **you** have not obtained written confirmation from the carrier stating the period and reason for the delay;
- withdrawal from service of the **public transport** on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any claim to the transport operator involved;
- any claim payable that can be paid under Section 7 - Missed Departure on the Outward Journey.

## SECTION 7 – MISSED DEPARTURE ON THE OUTWARD JOURNEY

Note - this section does not apply to **trips** within **your own country of residence**.

**What You Are Covered For:**

The **Insurer** will reimburse **you** up to the amount shown in the Schedule of Benefits, in respect of reasonable additional costs of travel and accommodation necessarily incurred if **you** are unable to reach the international point of departure of the booked travel itinerary on the initial outward journey from **your home** country only, as a consequence of the failure of **public transport** services or the accident/breakdown of a motor vehicle in which **you** are travelling.

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- claims arising as a result of **you** not having taken reasonable steps to complete the journey to the departure point on time;
- claims arising from the failure of **public transport** services caused by strike, riot or civil commotion for which warning has been given prior to the commencement of departure to the departure point;
- claims arising from the vehicle not having been properly serviced and maintained, in the event of vehicle breakdown;
- claims arising from an accident/ breakdown of a motor vehicle, where no written evidence of such accident/ breakdown has been supplied.
- claims arising from delay/cancellation of **public transport**, where no written evidence of such delay/cancellation has been supplied.
- claims arising where missed departure is caused as a result of a delay in a prior connecting flight.

## SECTION 8 - PERSONAL POSSESSIONS

**What You Are Covered For:****Lost, Stolen or Damaged**

The **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits, for the value of **personal possessions** taken or purchased on the **trip** by **you** which are accidentally lost, stolen or damaged. The maximum payment for any **single item** is shown as a sub-limit in the Schedule of Benefits. The maximum payment for **valuables** is shown as sub-limit in the Schedule of Benefits. 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 subject to a maximum of £250 for all such items. The maximum payment for sunglasses or prescription glasses of any kind is £150. The maximum payment for mobile telephones is £100. The maximum payment for cigarettes and alcohol lost, damaged or stolen is £50. The maximum limit for **personal possessions** lost, damaged or stolen from a beach or poolside is £100.

- Travel Documents** The **Insurer** will reimburse **you** up to the maximum as shown in the Schedule of Benefits for the value of **travel documents** held by **you** which are lost or stolen (and reasonable expenses directly consequential upon any such loss whilst abroad).

- Baggage Delay** The **Insurer** will reimburse **you** for the cost of emergency purchases, up to the maximum as shown in the Schedule of Benefits should **personal possessions** be delayed or lost in transit on the outward journey for more than 24 hours. Payment made under this heading will be set against the amount of any claim arising if the **personal possessions** are permanently lost. **You** must supply receipts for the items purchased and confirmation from the carrier of the length of delay.

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- the **excess** as shown in the Schedule of Benefits;
- claims arising from breakage of **fragile articles** unless caused by fire or **accident** to a vehicle;
- claims arising from damage caused by leakage of powder or liquid carried within **personal possessions**;
- claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
- claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in connection with carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report will be required;
- claims arising from breakage of **sports equipment** (unless **ski equipment** or **golf equipment** and appropriate **wintersports** or golf cover has been effected) whilst in use;
- claims arising from delay, detention, seizure or confiscation by customs or other officials;
- claims arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading;
- claims arising for loss of or damage to dentures or bridgework;
- claims arising for **personal possessions** 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. Including, theft or damage occurring on a beach or in or around a swimming pool;
- claims arising for loss, theft or damage of items from an **unattended** motor vehicle, unless taken from a locked boot, glove box or locked & secured roof box between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a written police report;
- claims arising for loss or damage to items carried on a vehicle roof rack;
- claims arising for loss, theft or damage to **valuables** which at the time of such loss, theft or damage were located in checked-in luggage or a motor vehicle.

**SPECIAL NOTE:**

The **Insurer's** liability for articles owned by the **Insured** shall be further limited to take into account wear and tear, as follows:

Up to 1 year old	- 90% of purchase price
Up to 2 years old	- 70% of purchase price
Up to 3 years old	- 50% of purchase price
Up to 4 years old	- 30% of purchase price
Up to 5 years old	- 20% of purchase price
Over 5 years old	- Nil

## SECTION 9 - PERSONAL MONEY

**What You Are Covered For:**

The **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits in respect of loss of **personal money** which is the property of **you** and carried on **your** person or placed in a safety deposit box or similar locked, fixed receptacle. Cover for **cash** is limited to the **cash** limit as shown in the Schedule of Benefits.

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- the **excess** as shown in the Schedule of Benefits;
- claims arising for theft which have not been reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
- claims for loss which have not been reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in connection with carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained);
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims arising from shortages due to error, omission or depreciation in value;
- claims arising for loss or theft of **personal money** which at the time of such loss or theft was located in checked-in luggage or an **unattended** motor vehicle at any time;
- claims arising for **personal money** 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 including loss or theft occurring on a beach or in or around a swimming pool.

## SECTION 10 - PERSONAL LIABILITY

**What You Are Covered For:**

The **Insurer** will pay **you** up to the amount as shown in the Schedule of Benefits for the legal liability of the **Insured** for **accidental** injury/death to third parties and/or **accidental** damage to their property within the geographical limits of their **policy**. This cover is applicable only in respect of liability under the law of the country in which the event giving rise to the claim occurred, or under the laws of England and Wales (whichever is applicable to the case in point).

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- the **excess** as shown in the Schedule of Benefits;
- claims arising directly or indirectly from, happening through or in consequence of:
  - employer's liability, contractual liability, or liability to a member of **your family** or **your travelling companion**;
  - animals belonging to, or in the care, custody or control of the **Insured**;
  - wilful, malicious or unlawful acts or the use of firearms or weapons;

- (iv) the pursuit of trade, business or profession;
  - (v) ownership or occupation of land or buildings (other than **your** temporary **trip** accommodation); or
  - (vi) **you** being under the influence of intoxicating liquor or drugs;
3. claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance;
  4. claims for legal fees and costs resulting from any criminal proceedings;
  5. any claim where **you** have cover under another insurance **policy**.

**SPECIAL CONDITION**

No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by the **Insured** without the written consent of the **Insurer**, who shall be entitled, if they so desire, to take over and conduct, in the name of the **Insured**, their defence of any claim or to prosecute for their own benefit any claims for indemnity, damages or otherwise against any third party. The **Insurer** shall have full discretion in the conduct of any negotiations, proceedings, or the settlement of any claims and the **Insured** shall, wherever possible, give all such information and assistance as the **Insurer** may require.

**SECTION 11 - PERSONAL ACCIDENT****What You Are Covered For:**

The **Insurer** will pay **you** or **your** estate the sum insured as shown in the Schedule of Benefits for losses resulting from an external **accident** resulting in **your** death, loss of limb(s), loss of sight or permanent **total disablement**. Loss must occur within 180 days of the date of **accident**. No benefits shall be paid for more than one loss suffered.

**What You Are Not Covered For:**

- In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:
1. any benefit where **your** death, injury or loss does not occur within 180 days of the **accident**;
  2. any benefit as a result of participating in **special sports or activities**, not detailed as covered in this **policy** document;
  3. any benefit if **you** cannot prove to the **Insurer** that the permanent **total disablement** has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **your** life;
  4. more than one lump sum under this section.

**SECTION 12 - LEGAL EXPENSES****What You Are Covered For:**

The **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits, for legal costs incurred by **you** in pursuit of legal proceedings against third parties (excluding any member of **your** or **your travelling companion's** family, **your travelling companion**, **close business associate** or employer) for any compensation owed to **you** arising directly from physical **bodily injury** or **your** death during the **period of insurance**.

**What You Are Not Covered For:**

- In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:
1. the **excess** as shown in the Schedule of Benefits;
  2. claims arising for any legal expenses incurred without prior written authorisation by the **Insurer**;
  3. claims arising where the **Insurer** considers **your** prospects of success in achieving a reasonable benefit to be insufficient;
  4. claims arising pursuant to a contingent fee agreement between **you** and **your** counsel/lawyer;
  5. claims arising for any additional travel and accommodation expenses incurred over the amount shown in the Schedule of Benefits, whilst in pursuit of legal proceedings;
  6. claims arising from **you** pursuing legal proceedings as part of and/or on behalf of a group or organisation;
  7. claims incurred for any legal costs in pursuing legal proceedings against a Travel Agent, Tour Operator, Carrier, Broker, the **Insurer**, the **Claims Handler**, the **Assistance Company**;
  8. claims occurring under criminal law;
  9. claims occurring or where the case is brought to court in more than one country.

**SPECIAL CONDITIONS**

The **Insured** must comply with the following procedures:

- a) the **Insured** shall apply to the **Insurer** for a written acknowledgement by the **Insurer** of the existence of a potentially viable claim;
- b) if an acknowledgement in a) is granted, the **Insurer** shall initially pay up to 5% of the amount shown in the Schedule of Benefits for legal costs incurred by the **Insured** to determine the probability of success in achieving a reasonable benefit. This shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant;
- c) the **Insurer** shall not be responsible for any legal expenses incurred prior to its issuing the **Insured** with a written acknowledgement of the existence of a potentially viable claim;
- d) in the event that the **Insured** is awarded compensation (by judgement or settlement), the **Insurer** shall be entitled to recover from the **Insured** or on behalf of the **Insured** any sum paid under any section of this **policy** on account of the same incident for which compensation is received.

**SECTION 13 - HIJACK****What You Are Covered For:**

The **Insurer** will pay **you** up to the amount as shown in the Schedule of Benefits for each and every completed 24 hour period if the aircraft or sea vessel in which **you** are travelling is hijacked on the original pre-booked outward or return journey for more than 24 hours.

**What You Are Not Covered For:**

- In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:
1. any claim resulting from **you** acting in a way which could cause a claim under this section;
  2. any claim where **you** are unable to provide a written statement from an appropriate authority confirming the hijack and how long it lasted;

**SECTION 14 - CATASTROPHE****What You Are Covered For:**

The **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits in the event that the tour operator is unable to assist and **you** are forced to move from the prebooked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, tsunami, which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the **trip** or, if the **trip** cannot be continued, for return **home**.

**What You Are Not Covered For:**

- In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:
1. the **excess** as shown in the Schedule of Benefits;
  2. claims where a report from a local or national authority is not obtained stating that it was not acceptable for **you** to remain in **your** booked accommodation;
  3. claims where the tour operator is responsible;
  4. any expenses that **you** can get back from any tour operator, airline, hotel or other service provider;
  5. any expenses that **you** would normally have to pay during the period of **your** journey/holiday;
  6. claims arising for additional costs where receipts are not supplied.

**SECTION 15 - WITHDRAWAL OF SERVICES****What You Are Covered For:**

The **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits if **you** suffer withdrawal of water or electricity supplies continuously for at least a 60 hour period during **your trip**.

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. any claim arising from strike or industrial action existing at the time this insurance was issued;
2. claims that are not supported by written confirmation from the tour operator or hotel of the length of withdrawal of service.

**SECTION 16 - DOMESTIC PETS****What You Are Covered For:**

In the event of a delay of more than 24 hours to **your** final planned inbound flight, rail or sea **trip** to **your country of residence**, the **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits in respect of additional kennel and/or cattery fees necessarily incurred as a result of the delay. The delay must directly result from strike, industrial action, adverse weather conditions, failure of air traffic control systems or mechanical breakdown of an aircraft, sea vessel, coach or train.

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims not substantiated by a written report from the carrier stating the length and exact nature of the delay;
2. claims arising from delay caused by strike or industrial action if already notified at the time the insurance was purchased;
3. claims not substantiated by written confirmation from the kennel/cattery confirming the extra charges;
4. any costs relating to pets other than cats and dogs that **you** own.

**SECTION 17 - HOME COUNTRY MEDICAL TRANSFER****What You Are Covered For:**

The **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits for transfer costs to move **you** to a suitable hospital near **your home** when it becomes medically feasible, following **your** initial hospitalisation more than 50 miles away from **your home** due to sudden illness or **accident**. As necessary, **we** will also arrange and pay for a medical escort to accompany **you**.

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims where **you** have not contacted the **Assistance Company** provider when **you** are first hospitalized and where **we** have not given **our** prior authorisation that **we** will pay the costs;
2. claims where **your** initial hospitalisation is less than 50 miles from **your home**;
3. claims arising from any **pre-existing medical conditions** as defined under the 'Pre-Existing Medical Conditions' clause on page 2.
4. normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication.

**SECTION 18 - ADDITIONAL ACCOMMODATION COSTS****What You Are Covered For:**

In the event of a valid claim under Section 17 –Home Country Medical Transfer, the **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits for necessary additional accommodation costs as described in Section 3 - Additional Accommodation and Travelling Costs.

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. any air travel costs in excess of a return economy/tourist class ticket;
2. any accommodation costs in excess of the actual room cost.

**SECTION 19 - TIMESHARE COVER****What You Are Covered For:**

The **Insurer** will reimburse **you** up to the amount shown in the Schedule of Benefits if **your trip** is cancelled or curtailed due to any one of the reasons listed under Section 5 – Cancellation, Curtailment and **Trip** Interruption, occurring to **you**, or **your travelling companion** during the covered period.

- **Cancellation** for the management and exchange fees **you** have paid or for which **you** are legally liable, plus up to 5% of the original purchase price of the contracted timeshare week(s) owned by **you** which are unused and not recoverable from any other source.
- **Curtailment** for the pro rata proportion of management and exchange fees **you** have paid or for which **you** are legally liable, plus up to 5% of the original purchase price of the contracted timeshare week(s) for the number of scheduled nights not spent overseas, which are not recoverable from any other source.

**What You Are Not Covered For:**

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. disinclination to travel or continue travelling;
2. claims arising from any **pre-existing medical conditions** as defined under the 'Pre-Existing Medical Conditions' clause on page 2.
3. claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing Cancellation or Curtailment;
4. claims arising where **you** have not been able to receive the necessary inoculations or vaccinations or obtain necessary visas;
5. claims arising from **your** financial circumstances other than due to **redundancy** where **you** qualify for **redundancy** payment under current EU legislation;
6. claims arising from a change in work commitments or holiday entitlement;
7. claims arising from any loss resulting from the cancellation or delay of a flight, subsequent to **your** initial International departure or return from or to **your country of residence**.

**SPECIAL CONDITION:**

It is a condition of this section that any claim for Cancellation be advised verbally to the claims administrators as soon as possible and then confirmed in writing to them as soon as possible thereafter. Curtailment/Trip Interruption must be authorised by the **Assistance company** following confirmation from the treating doctor that IT IS MEDICALLY NECESSARY THAT THE INSURED CURTAILS THEIR TRIP, where the curtailment is due to an illness/injury.

If **you** curtail **your trip** due to an illness/death of a third party, family member or relative then **you** must also ring the **Assistance company**, otherwise **your** claim may be declined. **You** must always take action to mitigate **your** costs.

## SECTION 20 - GOLF EQUIPMENT

### What You Are Covered For:

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits for loss, theft or breakage of **golf equipment** that **you** own.

### What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits;
2. claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
3. claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report (PIR) 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 **golf equipment** 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 **golf equipment** from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a written police report;
8. breakage of **golf equipment** over 5 years old;

### SPECIAL NOTE:

The **Insurer's** liability for **golf equipment** owned by the **Insured** shall be further limited to take into account wear and tear, as follows:

- Up to 1 year old - 90% of purchase price
- Up to 2 years old - 70% of purchase price
- Up to 3 years old - 50% of purchase price
- Up to 4 years old - 30% of purchase price
- Up to 5 years old - 20% of purchase price
- Over 5 years old - No cover provided

## SECTION 21 - GOLF EQUIPMENT HIRE

### What You Are Covered For:

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits for each 24 hour period, for the cost of necessary hire of **golf equipment** following:

- a) Loss or breakage of an **Insured's golf equipment**; or
- b) The misdirection or delay in transit for at least 12 hours of an **Insured's golf equipment**.

### What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
2. claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report (PIR) will be required;
3. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
4. claims arising for loss, theft or damage to **golf equipment** shipped as freight or under a Bill of Lading;
5. 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;
6. claims arising for loss, theft or damage of **golf equipment** from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a written police report.

## SECTION 22 - NON REFUNDABLE GOLFING FEES

### What You Are Covered For:

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits for the proportionate value of any non-refundable, pre-paid green fees, **golf equipment** hire or tuition fees necessarily unused due to the following:

- a) **Accident** or sickness of an **Insured**; or
- b) Loss or theft of documentation which prevents the participation in the pre-paid golfing activity.

### What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
2. claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report (PIR) will be required;
3. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
4. claims arising for loss, theft or damage to documentation shipped as freight or under a Bill of Lading;
5. claims arising for documentation 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 documentation;
6. claims arising for loss, theft or damage of documentation from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a written police report;
7. claims arising from any **pre-existing medical conditions** as defined under the 'Pre-Existing Medical Conditions' clause on page 2;
8. claims arising from a medical condition which is not substantiated by a written report from the treating doctor confirming **your** inability to play golf;
9. claims arising from weather conditions resulting from the failure to protect items;
10. documentation more specifically insured elsewhere.

## OPTIONAL BUSINESS COVER

Provided the appropriate additional premium has been paid and cover is detailed on **your certificate**. Cover is limited to a maximum of 31 days during each **period of insurance**.

## SECTION 23 - BUSINESS EQUIPMENT

### What You Are Covered For:

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits for **accidental** loss, theft or damage to **your business equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **we** may at **our** option replace, reinstate or repair the lost or damaged **business equipment**).

1. The maximum **we** will pay for the following items is:
  - a) For any **single item** is as shown on the Schedule of Benefits;
  - b) For computer equipment as shown on the Schedule of Benefits.
2. **We** will also reimburse **you** up to the amount shown on the Schedule of Benefits for:
  - a) The purchase of essential items, if your **business equipment** or business samples are delayed or lost in transit on **your** outward journey for more than 12 hours. This also includes any emergency courier expenses **you** have incurred, in obtaining any **business equipment**, which is essential to **your** intended business itinerary;
  - b) The cost of hiring the necessary **business equipment** for each 24 hour period that **you** are without **your** own **business equipment** if it is lost, stolen, damaged, misdirected or delayed in transit by more than 12 hours.

### SPECIAL CONDITION

**You** must comply with the following procedures:

1. If **your business equipment** is delayed **you** must supply receipts for the essential items purchased and written confirmation from the carrier as to the exact nature and length of delay.
2. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.
3. **Our** liability for **business equipment** shall be further limited as follows:

#### Age of Item

Up to 1 year old	- 90% of purchase price
Up to 2 years old	- 70% of purchase price
Up to 3 years old	- 50% of purchase price
Up to 4 years old	- 30% of purchase price
Up to 5 years old	- 20% of purchase price
Over 5 years old	- Nil Payment

### What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits;
2. claims arising for loss or theft which is not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
3. claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report (PIR) will be required;
4. claims arising for damage to **business equipment** whilst on your trip if you do not obtain an official written report from an appropriate retailer detailing the damage;
5. loss, theft of or damage to **business equipment** contained in or stolen from an unattended vehicle:
  - a. overnight between 9 p.m. and 8 a.m. (local time); or
  - b. at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a written police report;
6. claims arising for **business equipment** left **unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an **insured** person or **your travelling companion**;
7. claims arising from **business equipment** and **valuables** whilst in the custody of a carrier;
8. loss or damage due to delay, confiscation or detention by customs or other authority;
9. loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown;
10. claims arising from damage caused by leakage of powder or liquid carried with **your personal possessions** or **business equipment**;
11. claims arising from loss or theft from **your** accommodation unless there is evidence of forced entry which is confirmed by a written police report;
12. any loss or damage arising out of **you** engaging in manual work;
13. interruption of **your** business or any other consequential loss.

## SECTION 24 - BUSINESS MONEY

### What You Are Covered For:

The **Insurer** will reimburse **you** up to the amount shown in the Schedule of Benefits for the accidental loss or theft of **business money** or travellers cheques during **your trip**.

### SPECIAL CONDITION

**You** must comply with the following procedure:

1. Receipts for items lost or stolen including foreign currency exchange receipts or statements from **your** business bank accounts showing the amounts withdrawn must be retained as these will be needed for **you** to substantiate **your** claim.

### What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits;
2. claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
3. claims for loss or theft which is not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained);
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
5. claims arising from shortages due to error, omission or depreciation in value;
6. claims arising for loss or theft of **business money** which at the time of such loss or theft was
  - a) not on **your** person; and
  - b) not deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation;
7. claims for any loss, if **you** have not taken reasonable steps to prevent a loss from happening;
8. claims for loss or theft of **business money** that does not belong to **your** employer or **you**, if **you** are self employed;
9. claims for any loss or theft of travellers cheques, if the issuer provides a replacement service;
10. claims arising from depreciation in value or currency changes.

## SECTION 25 - REPLACEMENT EMPLOYEE

### What You Are Covered For:

The **Insurer** will reimburse **you** up to the amount shown in the Schedule of Benefits for reasonable additional transport (economy class) and accommodation expenses incurred for a business colleague to replace **you** in **your** location abroad, where necessary, in the event that **you** have a valid claim for repatriation under Section 1 - Medical Emergency and Repatriation or die during a **trip**.

### What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits;
2. any loss or damage arising from **you** engaging in manual work;
3. any financial loss, costs or expenses incurred arising from the interruption of **your** business;
4. accommodation costs other than the cost of the room.

## OPTIONAL WINTER SPORTS COVER

Provided only if **you** have purchased Premier cover, are under 65 and the appropriate additional premium has been paid and cover is detailed on **your certificate**.

Guided cross country skiing (nordic skiing)	Skiing
Mono skiing	Snow-boarding
Off piste skiing or snow-boarding (in areas designated safe by resort management)	Snow sledging
Recreational racing	

**You will not** be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

Freestyle skiing	Ski bob racing
Heli-skiing	Ski-doing
Ice hockey	Ski flying
Luging	Ski jumping
Off-piste skiing or snowboarding (in areas designated as unsafe by resort management)	Ski racing or training
Off-piste skiing or snowboarding (where there is an avalanche warning in place)	Skeletons/bobsleigh
Parapenting	Snow mobiling
Ski acrobatics and stunting	Tobogganing

**You will not** be covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

However, there is no cover under the personal accident or personal liability sections for claims arising as a result of participating in these activities.

If **you** are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 0044 (0)844 482 0643.

## SECTION 26 - SKI EQUIPMENT

### What You Are Covered For:

The **Insurer** will reimburse **you** in respect of loss or breakage of **ski equipment** up to the amount as shown in the Schedule of Benefits for owned or hired **ski equipment**.

### What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. the **excess** as shown in the Schedule of Benefits;
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written 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 written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. 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 **ski 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 property;
7. claims arising for loss, theft or damage of items from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack between 8am to 8pm local time and there is evidence of damage or forced entry which is confirmed by a written police report;
8. breakage, loss or theft of **ski equipment** over 5 years old.

### SPECIAL NOTE:

The **Insurer's** liability for **ski equipment** owned by the **Insured** shall be further limited to take into account wear and tear, as follows:

Up to 1 year old	- 90% of purchase price
Up to 2 years old	- 70% of purchase price
Up to 3 years old	- 50% of purchase price
Up to 4 years old	- 30% of purchase price
Up to 5 years old	- 20% of purchase price
Over 5 years old	- No cover provided

## SECTION 27 - SKI HIRE

### What You Are Covered For:

The **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits for the cost of necessary hire of **ski equipment** following:

- a) loss, theft or breakage of **your ski equipment**; or
- b) the misdirection or delay in transit of **your ski equipment**.

### What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising for theft which are not reported to the appropriate police authority within 24 hours of discovery and an official written report obtained;
2. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. 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 for **ski 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;

5. claims arising for loss, theft or damage of **ski equipment** 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 forced entry which is confirmed by a written police report;
6. claims arising from delay, detention, seizure or confiscation by Customs or other officials.

## SECTION 28 - SKI PACK

### What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits, for the proportionate value of any ski pass, ski hire or tuition fee unused due to the following:

- a) **you** being involved in an **accident** or due to **your illness**;
- b) loss or theft of ski pass.

### What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising from a medical condition which are not substantiated by a written report from the treating doctor confirming your inability to ski;
2. claims arising from any **pre-existing medical conditions** as defined under the 'Pre-Existing Medical Conditions' clause on page 2;
3. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
4. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. In the case of an airline, a Property Irregularity Report will be required;
5. claims arising for ski passes 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;
6. claims arising for loss or theft of ski passes from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a written police report.

## SECTION 29 - PISTE CLOSURE

### What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits in the event that, due to lack of snowfall or adverse weather in the pre-booked **winter sports** resort between the months of December to March in the northern hemisphere and May to September in the southern hemisphere and no alternative being available, **you** are unable to ski for a period in excess of 24 hours.

### What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising which are not substantiated by a written report from the resort management;
2. claims arising due to lack of snow fall in a **winter sports** resort which does not possess skiing facilities above 1,000 metres.

## SECTION 30 - AVALANCHE OR LANDSLIDE

### What You Are Covered For:

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits for additional travel and accommodation expenses in the event that **your** outward or return journey is delayed for at least 12 hours beyond the scheduled departure time as a direct result of avalanche or landslide.

### What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

1. claims arising which are not substantiated by a written report from the resort management.

## GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

1. The **Insurer** shall not be responsible for claims which are directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
  - i) **act of terrorism**. This exclusion will not apply to losses under Section 1 – Medical Emergency and Repatriation, Section 4 – Hospital Daily Benefit and Section 11 - Personal Accident unless such losses are caused by nuclear, chemical or biological attack or planned attack, or the disturbances were already taking place at the beginning of any **trip** in which case the exclusion will apply; or
  - ii) war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
  - iii) seizure or illegal occupation; or
  - iv) confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine or any result of any order of public or government authority which deprives you of the use or value of your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
  - v) discharge of pollutants or contaminants, which pollutants and contaminants shall include but are not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
  - vi) chemical or biological release or exposure of any kind; or
  - vii) attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
  - viii) threat or hoax, in the absence of physical damage due to an **act of terrorism**; or
  - ix) any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**.
2. From loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss of any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from;
  - i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
  - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. From **you** engaging in any illegal or criminal act;
4. From any other loss, damage or additional expenses following on from the event for which **you** are claiming. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, cost incurred in preparing a claim or loss of earnings following bodily injury or illness, or the cost of telephone calls. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance;
5. Wilful exposure to areas known to be infected with;
  - i) Severe Acute Respiratory Syndrome (S.A.R.S.);
  - ii) Avian Influenza, Asian Birdflu, H5N1, Swine Influenza A/H1N1;
  - iii) or any other Influenza A viruses.
6. Directly or indirectly out of **your** financial incapacity, except in the circumstance of **redundancy**;
7. Which but for the existence of this insurance, would be covered under any other insurance policy(ies), including any amounts recovered by **you** from private health insurance, EHIC Card payments, any reciprocal health agreements, airlines, hotels, home contents Insurers or any other recovery by **you** which is the basis of a claim;

8. From any **special sports & activities** including but not limited to all **winter sports** unless defined as covered under the definition of 'Special Sports and Activities' on page 3;
9. **Your** suicide or attempted suicide or **your** wilful exposure to danger (except in an attempt to save human life);
10. **You** being under the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating doctor;
11. From **you** being in, entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which **you** are travelling as a passenger
12. From **your** wilful exposure to a peril. **You** must exercise reasonable care to prevent **illness**, injury or loss or damage of **your** property as if uninsured;
13. Directly or indirectly from **you** being engaged in any manual employment after the commencement of the **trip**;
14. **You** travelling against the advice of a **medical practitioner**;
15. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel;
16. From **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
17. From routine treatment or care which could reasonably have been expected to arise during the **period of insurance**.
18. From the failure of; or the fear of the failure of; or the inability of; any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured clause.

#### CONDITIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

1. All material facts must be disclosed to the **Insurer** at the time of taking out this Insurance. Failure to do so may result in the **Insurer's** non-liability for claims. A material fact is any fact known to the **Insured** which is likely to influence the **Insurers** in the acceptance or assessment of the insurance. If **you** are in any doubt as to whether a fact is material then for **your** own protection it should be disclosed. All information provided in purchasing this insurance shall form the basis of the contract.
2. All **certificates**, information and evidence required by the **Insurer** shall be furnished at the expense of the **Insured** or **your** legal personal representatives and shall be in such form and of such nature as the **Insurer** may prescribe. The **Insured** shall as often as required submit to a medical examination on behalf of the **Insurer** at the **Insured's** expense.
3. In the event of the death of the **Insured**, the **Insurer** shall be entitled to have a post-mortem examination at their own expense.
4. Any items which become the subject of a claim for loss or damage shall be retained for **Insurer** inspection and shall be forwarded to **our Claims Handler** upon request at the expense of the **Insured** or **your** legal personal representatives. All such items shall become the property of the **Insurer** following final settlement of the claim.
5. In the event of any occurrence which may give rise to a claim under this insurance, the **Insured** shall take all reasonable steps to minimise any loss arising out of such claim.
6. This insurance is non-transferable. Should the journey or holiday be cancelled prior to departure for any reason whatsoever other than those set out in the Cancellation section of the **policy** then the insurance cover terminates immediately and the premium is neither apportionable nor refundable.
7. The **Insurer** and the **Insured** are entitled to choose the law applicable to the insurance contract. The **Insurer** chooses the laws of England and Wales and, in the absence of any agreement to the contrary, the laws of England and Wales shall apply.
8. The **Insurer**, at its own expense is entitled to take proceedings in the name of the **Insured** to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the **Insurer**.
9. In the event that the **Insured** recovers by any means, damages from any third party in respect of personal accident, all benefits paid to the **Insured** shall be repaid to the **Insurer**.
10. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit or compensation under this **policy**, all benefits thereunder shall be forfeited as well as all premiums paid.
11. In the event that the **Insured** experiences a problem with the **policy** or the claims process, please refer to the Complaints Procedure.

#### COMPENSATION SCHEME

Fortis Insurance Limited is covered by the Financial Services Compensation Fund. If Fortis Insurance Limited cannot meet their obligations **you** may be entitled to compensation from The Financial Services Compensation Fund. The Financial Services Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. **You** can get more information about compensation fund arrangements from the Financial Services Authority.

#### DATA PROTECTION

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998 as amended, for the purpose of providing insurance and handling claims, if any, which may necessitate such information being provided to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

#### COMPLAINTS PROCEDURE

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should in the first instance contact:

##### COMPLAINTS REGARDING THE SALE OF THE POLICY

The Compliance Officer  
ITC Compliance Limited  
Charnwood House  
Marsh Road  
Bristol  
BS3 2NA.

In the event **you** remain dissatisfied and wish to escalate a complaint, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. **You** may contact the Financial Ombudsman Service at:

Financial Ombudsman Service  
South Quay Plaza  
83 Marsh Wall  
Docklands  
London  
E14 9SR  
Tel: 0845 080 1800

##### COMPLAINTS REGARDING A CLAIM

The Managing Director  
Direct Group Travel Services  
Claims Department  
PO Box 800  
Halifax  
HX1 9ET  
Tel: 0844 412 4296  
Fax: 0844 412 4138

In all correspondence please state **your** insurance is provided by UK Underwriting Limited and quote scheme ref 03960/10RMS-RMA.

In the event **you** remain dissatisfied and wish to escalate a complaint, **you** can do so by contacting the following:

The Customer Relations Manager  
UK Underwriting Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. **You** may contact the Financial Ombudsman Service at:

Financial Ombudsman Service  
South Quay Plaza  
83 Marsh Wall  
Docklands  
London  
E14 9SR  
Tel: 0845 080 1800

**Your** statutory rights are not affected if **you** choose to follow any of the complaints procedures above. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

#### FOR 24 HOUR EMERGENCY MEDICAL ASSISTANCE

##### Outpatient Treatment:

Anywhere in the world except North America, the UK, Channel Islands and Isle of Man contact Healthwatch on:  
Tel: +44 (0) 113 318 0124

North America, the UK, Channel Islands and Isle of Man contact Global Response on:  
Tel: +44 (0) 113 318 8111

##### Inpatient Treatment:

Anywhere in the world, contact Global Response on:  
Tel: +44 (0) 113 318 8111

#### FOR CLAIMS

Please telephone Direct Group Travel Services on  
Tel: 0844 412 4296 quoting 03960/10RMS-RMA

Please note that it is a condition of **your** policy that **you** notify **us** of **your** intention to make a claim within 45 days of **your** return date.

**Our** postal address is:

Direct Group Travel Services Limited  
Claims Department  
PO Box 800  
Halifax  
HX1 9ET

When **you** contact us please ensure that **you** have the following information available to **you** as **we** will require it to process **your** claim:

Master policy reference of 03960/10RMS-RMA

**Your** policy number

Date of purchase of **your** policy

Travel itinerary

Country and resort **you** visited or intended to visit

Actual or intended travel dates

Incident date

Brief circumstances of **your** claim

Value of **your** claim

Please note that **your** claim may be delayed if **you** are unable to provide **us** with the above information.

### WE WANT YOU TO FULLY ENJOY YOUR TRIP SO WE HAVE INCLUDED A FEW HELPFUL HINTS

- Never leave **your** belongings **unattended** or with strangers, especially at airports or on the beach, nor in view within vehicles.
- Leave in plenty of time to get to the airport/port by the earliest stated check-in time, allowing for the time of day, weather and the latest available travel information.
- If **you** are taking **valuables** such as jewellery or camcorders on holiday, **you** should insure them under an All Risks insurance or **your** household contents insurance.
- Do not pack **valuables, cash and fragile items** in the baggage that **you** intend to check-in at the airport, etc. Keep them with **you** at all times during **your** journey.
- If **you** need regular medication, take enough with **you** to last **your** holiday. **You** should also take an extra supply that should be packed separately in case **you** lose **your** first supply.
- Check **your** baggage for damage each time **you** reclaim it.
- Think before **you** dive into water, check the depths of swimming pools and the sea and only dive if **you** are sure the water is deep enough and never after alcohol or a heavy meal.
- The sun abroad can be much more powerful than **you** are used to at **home**, particularly if **you** are on the water. To prevent sunburn and sunstroke, use plenty of high factor sun cream and take care not to stay out in strong sunlight too long.
- Check that the tap water is safe to drink. Unless **you** know it is safe, always drink bottled water. Avoid ice in drinks, or cold food such as salads that may have been washed in tap water.
- Remember simple first aid remedies and medications can reduce or eliminate **your** need to take up valuable holiday time seeking treatment.
- Make sure all passports, visas, vaccinations and health requirements are up to date, and be sure to take all necessary **travel documents** with **you**.

### USEFUL NUMBERS

Emergency Medical Assistance	Please see 'Emergency Assistance Service' section on page 2
Claims Handlers	0844 412 4296
Travel Helpline	0844 482 0643

### SCHEDULE OF BENEFITS

Section	Limits of Cover	Excess
1 Medical Emergency & Repatriation	£5,000,000	£75
2 Emergency Dental Treatment	£200	£75
3 Additional Accommodation & Travelling Costs	£2,000	Nil
4 Hospital Daily Benefit	£25 per 24hrs up to £1,000	Nil
5 Cancellation, Curtailment & Trip Interruption	£1,500	£50
6 Transport Delay		
- Delay Benefit	£20 per 12hrs up to £300	Nil
- Abandonment	£1,500	£50
- Transport Cancellation	£500	Nil
7 Missed Departure on the Outward Journey	£1,000	£50
8 Personal Possessions	£1,500	£50
- Single article, or Pair or Set of articles	£200	£50
- Valuables (limited to £100 if Insured Person is under 18)	£200	£50
- Travel documents	£200	£50
- Baggage delay	£50 per 24 hrs up to £150	Nil
9 Personal Money	£500	£50
- Cash (limited to £50 if Insured Person is under 18)	£200	£50
10 Personal Liability	£2,000,000 per policy	£250
11 Personal Accident		
- Death	£5,000	Nil
- Death if under 16 or over 65	£1,000	Nil
- Loss of limb or sight	£15,000	Nil
- Permanent total disablement	£15,000	Nil
- Permanent total disablement if over 65	£1,000	Nil
12 Legal Expenses	£25,000 per policy	£250
13 Hijack	£50 per 24hrs up to £500	Nil
14 Catastrophe	£1,000	£50
15 Withdrawal of Services	£50 per 24hrs up to £500	Nil
16 Domestic Pets	£10 per 24hrs up to £200	Nil
17 Home country Medical Transfer	Necessary costs	Nil
18 Additional Accommodation Costs	£2,000	Nil
19 Timeshare Cancellation Costs	Management & exchange fees plus up to 5% of the original purchase price up to £5,000	Nil
Timeshare Curtailment Costs	The pro-rata proportion of the Management & exchange fees plus up to 5% of the original purchase price up to £5,000	Nil
20 Golf Equipment	£1,500	£50
- Single Article Limit	£250	£50
21 Golf Equipment Hire	£25 per 24hrs up to £150	Nil
22 Non Refundable Golfing Fees	£75 per 24hrs up to £300	Nil
Optional Business		
23 Business Equipment	£1,000	£50
- Single Article Limit	£500	£50
- Business Samples	£200	£50
- Computer Equipment Limit	£1,000	£50
- Business Equipment Delay	£200	Nil
- Emergency Courier Expenses	£200	Nil
- Business Equipment Hire	£150 per 24hrs up to £750	Nil
24 Business Money	£300	£50
- Cash Limit	£150	£50
25 Replacement Employee	£1,500	£50
Optional Winter Sports Cover		
26 Ski Equipment	£500	£50
27 Ski Hire	£20 per 24hrs up to £200	Nil
28 Ski Pack	£75 per 24hrs up to £300	Nil
29 Piste Closure	£20 per 24hrs up to £200	Nil
30 Avalanche or landslide	£30 per 24hrs up to £300	Nil