

Your Travel Insurance Policy

Reference Number: Admiral/16ADM01, 16ADM02



Important Information About Admiral and ROCK Insurance Group

WHO WE ARE

This policy has been arranged on behalf of Admiral by ROCK Insurance Group. ROCK Insurance Group is a trading style of Rock Insurance Services Limited, who is authorised and regulated by the Financial Conduct Authority (FCA). ROCK's FCA registration number is 300317. You can check the regulatory status of ROCK by visiting <https://register.fca.org.uk/> or by telephoning 0800 111 6768.

Admiral is a trading style of EUI Limited, who is authorised and regulated by the FCA, registration number 309378.

WHAT YOU SHOULD KNOW

You will not receive advice or a recommendation in connection with the purchase of Your insurance policy. You will need to make Your own choice about whether the policy is right for You.

This policy wording contains all possible levels of cover on offer. You need to be aware that the sections of cover that apply to Your policy will depend on Your choice of cover, upgrade options and the premium You have paid and will be shown on Your Certificate of Insurance.

If You are in any doubt about any aspect of this policy wording and how it relates to You, please contact us using the telephone number on Your Certificate of Insurance.

You have the right to cancel this insurance should it not meet Your needs within 14 days from either the date of purchase or receipt of Your Certificate of Insurance, whichever is later, and provided that You have not already travelled.

If You do decide to cancel the policy then Your premium will be refunded in full, provided no claims have been made or no incidents have occurred that may give rise to a claim.

It is vital that You answer any questions asked by any party in relation to this travel insurance honestly and accurately. You must take reasonable care not to make any misrepresentation because inaccurate answers may result in a claim being declined.

ABOUT YOUR PREMIUM

ROCK act as agents of the insurer in collecting premiums due from clients, such monies are deemed to be held by the insurers with which your insurance is arranged. We do not charge a fee for arranging Your policy. However, a fee may be applicable if You wish to receive Your documents by post, You require an amendment to Your policy at a later date or You wish to cancel Your policy.

FINANCIAL SECURITY

ROCK is covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities.

MAPFRE ASISTENCIA is covered under the Financial Services Compensation Scheme. If the Insurer is unable to meet some of their liabilities and You make a valid claim, You may be entitled to compensation from the FSCS, depending on the type of business and circumstances of the claim.

Protection is at 100% where claims:

- Arise in respect of a liability subject to compulsory insurance, or;
- Arise in respect of a liability subject to professional indemnity insurance, or;
- Arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity.

Protection is at 90% where claims arise under other types of policy with no upper limit.

Further information can be obtained from the Financial Services Compensation Scheme:

By telephone 0800 678 1100 or 020 7741 4100

By e-mail: enquiries@fscs.org.uk

For more information please visit www.fscs.org.uk

Whilst ROCK monitors the financial strength of the insurers with whom we place business, it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

IS THIS POLICY RIGHT FOR YOU?

This travel insurance policy will suit the Demands and Needs of an individual, or group of people who are travelling to countries included within the policy terms and who wish to insure themselves against the full 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 this policy.

This policy will not cover any pre-existing medical conditions (as per definition) unless You declare Your pre-existing medical conditions (as per definition) to medical screening. Cover for any such medical condition will not be in place unless You have declared the condition, had it accepted in writing, and paid an additional premium, if applicable. You should read the important conditions and exclusions to ensure that this policy is right for You. You will not receive any advice or a recommendation from us in relation to this policy. You will need to make Your own decision as to whether it suits Your needs.

You should read the important conditions and exclusions to ensure that this policy is right for You.

Specifically You should note that the policy does not provide cover if:

- You reside outside the UK Area;
- You are over the age of 79 years old when You purchase the Single Trip policy;
- You are over the age of 64 years old when You purchase the Annual Multi-Trip policy;
- You require Winter Sports cover and are over the age of 65;
- You require Backpacker cover but are over the age of 45 when You purchase the policy.

OUR SERVICE

We always aim to provide a first class service. However if You have any cause for complaint about the sale of your policy please contact The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ or email admin@rockinsurance.com. If you have a complaint about a claim please contact The Customer Relations Manager, Travel Claims Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA or email complaints@travelclaimsservices.com. Should You remain dissatisfied You may have the right to ask the Financial Ombudsman Service to review Your complaint.

MEANING OF WORDS IN THIS SECTION ONLY

In the above section the following meaning of words will apply:

We, Our or Us: ROCK Insurance Group

You or Your: Each person named on the Certificate of Insurance

10 Things To Do Before You Go

1. Check the Foreign and Commonwealth Office (FCO) travel advice online at www.gov.uk/fco.
2. Get travel insurance and check that the cover is appropriate.
3. Get a good guidebook and get to know the place You are going to. Find out about local laws and customs.
4. Make sure You have a valid passport and any visas You need.
5. Check what vaccinations You need at least six weeks before You go.
6. Check to see if You need to take extra health precautions (visit www.nhs.uk/travelhealth).
7. Make sure whoever You book Your Trip through is a member of the Association of British Travel Agents (ABTA) or the Air Travel Organisers' Licensing scheme (ATOL).
8. Photocopy Your passport, insurance policy, 24-hour emergency numbers and Your ticket details and leave copies with family and friends.
9. Take enough money for Your trip and some back-up funds, for example, traveller's cheques, sterling or US dollars.
10. Tell Your family or friends where You will be staying and what You plan to do, and give them a way of contacting You (such as an e-mail address).

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Section A - Your Travel Insurance Policy

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your Certificate very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover and that this meets Your requirements.

Cooling Off Period: Unless Your Trip will be completed within 14 days of buying this insurance, You have the right to cancel Your policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid subject to You having not traveled or made a claim under this Policy.

Please keep this document in a safe place and take it with You when You travel in case You need assistance or need to make a claim. If You have any questions or are in any doubt about the cover provided please call Our travel helpline as quoted on Your Certificate of insurance.

All communications shall be conducted in English.

Your Travel Policy

We will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons who habitually reside in the UK Area (i.e. have their main home in the UK Area and have not spent more than 6 months abroad in the year prior to purchasing the policy)
- following payment of the appropriate premium for the level of cover selected.

This insurance is underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Company Number: FC021974. Branch Number BR008042. Trading under the name MAPFRE Asistencia. We (MAPFRE Asistencia) are authorised by the Dirección General de Seguros y Fondos de Pensiones and are subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Asistencia) has registered offices at 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

Important - Medical Health Declaration

This travel insurance operates on the basis that all Insured Persons are not travelling against medical advice nor with the intention of obtaining medical treatment abroad. The insurance will NOT cover You if You have any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, and where the underlying cause has not been established).

No claim arising directly or indirectly from any Pre-existing Medical Condition affecting any person travelling under this insurance will be covered unless You declare ALL conditions to Our Medical Screening Helpline prior to the commencement of the Trip and they are accepted for insurance in writing.

For the purposes of this insurance, a Pre-existing Medical Condition is considered to be:

- 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 2 years 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 and/or Trip.

Has ANYONE travelling under this policy:

- been prescribed any medication, received any treatment, or attended any consultations, investigations or follow-ups, for ANY medical or psychological conditions in the last 2 years? Yes No
- EVER been prescribed medication, received treatment or had investigations, for: a heart attack, angina, chest pain(s) or any other heart condition? Yes No
- Blood clots, aneurysm or circulatory disease? Yes No
- Any form of stroke, TIA (transient ischaemic attack) or brain haemorrhage? Yes No

If You have answered 'Yes' to any of the above questions in respect of Yourself or anyone travelling under this policy, You must contact the Medical Screening Helpline by telephone on 0343 658 0267 to declare the condition(s) and ensure that the cover will meet Your needs.

You will be asked further questions about the condition(s) and an additional premium may be payable to cover the declared condition(s), and/or further terms may be imposed.

Important Notes

We would like to draw Your attention to important features of Your policy including:

• **Period of Insurance:** Your holiday or journey must begin and end in the UK Area, (unless you have arranged cover for a one-way trip). Cover cannot start after you have left the UK Area.

• **Emergency Medical Expenses:** This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.

• **Health:** This policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by the Insurers in writing prior to travel may invalidate any subsequent claim. If You are in any doubt as to whether You would be covered by the policy please call the Medical Screening Helpline.

• **Changes in health or medication:** You must contact the Medical Screening Helpline and declare any changes in Your health or Your medication that occur between the date You take out this policy and the date You start any Trip.

• **Cancellation & Curtailment cover:** It is important to note that the policy contains conditions and exclusions in relation to non insured travelling companions, Close Relatives or persons with whom You intend to stay whilst on Your Trip, in the event of any need to cancel or curtail a Trip as a result of changes in their health. Please refer to the 'Important Limitations - Cancellation & Curtailment Cover' section for full details.

• **Age Limit:** No Section of this policy shall apply in respect of any person who, at the commencement of cover has reached the age of: i. 80 years for Single Trip policies; ii. 65 years for Annual policies and iii. 46 years for Backpacker policies.

• **Special Sports & Activities:** This policy specifically excludes participating in or practising for certain sports and activities shown in Table E in the Special Sports and Activities section. Your policy includes certain Special Sports and Activities as shown in Tables A & B. Special Sports and Activities shown in Table C & D however can only be included by extending cover (as detailed under the Optional Special Sports & Activities Cover section) when You have paid an appropriate additional premium. Your policy can be extended before departure from the Home Country. 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 as quoted on Your Certificate of insurance.

• **Cruise Holidays:** Please note that you do not need to purchase the Optional Cruise Pack to be covered for your cruise. Cruises are already covered by the policy subject to the terms and conditions. However, if you choose to, you can add the Optional Cruise Pack by paying an additional premium, which contains extra cover specifically related to cruises.

- **Trip Limits:** This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. **IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID.** Trips must commence and end in Your Home Country and a return ticket must have been booked prior to departure. If You have purchased a One Way Trip a return ticket is not required but the cover is limited, please see the definition in the Meaning of Words.

- **Medical Emergency:** In the event of a medical emergency You must contact Us as soon as possible. You **MUST** contact Us before incurring expenses in excess of £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 24 hours.

- **Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 1 for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is **ONLY** given under Sections 1, 3 and 4 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words.

- **Third Party Liability:** If You use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter), sail or powered boat, or an aircraft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.

- **Natural disasters and civil unrest:** No section of this policy (apart from Section 1 Medical Emergency & Repatriation) shall apply in respect of any claim arising directly or indirectly from a natural disaster or civil unrest unless you chose and have paid the appropriate extra premium for the Travel disruption option which provides cover in this respect for Travel delay or Abandonment, Missed departure and Catastrophe cover.

- **Personal Possessions:** While this policy provides cover for Your Personal Luggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. The maximum we will pay under this policy for Valuables owned by all Insured Persons is limited to £200 in total for Economy policies, £350 in total for Standard and Backpacker policies or £500 in total for Premier policies (or £75 in total if the Insured Person is aged under 18). Personal Luggage claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.

- **Policy Limits:** Most Sections of Your policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one item or for Valuables in total. You are advised to check Your policy.

- **Policy Excess:** Under most Sections of the policy, claims will be subject to an Excess. This means that You will be responsible for paying the first part of the claim per Insured Person each and every incident, each and every section of cover. A definition of Policy Excess is in the Meaning of Words.

- **Reasonable Care:** You need to take all reasonable care to protect yourself and Your property, as You would if You were not insured.

Important Health Requirements

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 discretion, cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.

This insurance operates on the following basis:

1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
2. The insurance will **NOT** cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
3. The insurance will **NOT** cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
4. The insurance will **NOT** cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for

which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).

No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:

- You have declared ALL Pre-existing Medical Conditions to Us; and
- You have declared any changes in Your health or prescribed medication; and We have accepted the condition(s) for insurance in writing.

Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip. **Failure to declare ALL Pre-existing Medical Conditions may invalidate the policy.**

We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.

Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.

To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact the Medical Screening Helpline during office hours on: 0343 658 0267.

You should also refer to the General Exclusions.

Important Limitations - Cancellation & Curtailment Cover

This policy will NOT cover any claims under Section 4 (Cancellation & Curtailment) 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 if 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 if 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.

Emergency Assistance 24 Hours A Day

You should first check that the circumstances are covered by Your policy.

Having done this please contact the appropriate 24-hour telephone number shown after the appropriate Section of cover. Give Your name, insurance details, and as much information as possible. Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 24 hours.

For assistance outside U.K. dial: 00 44 (0) 203 362 2410

Reciprocal Health Agreements

When travelling to a country in the European Union (EU) you should receive inpatient treatment in a public hospital.

You must therefore obtain a European Health Insurance Card (EHIC) prior to travel by completing an application form via www.ehic.org.uk. This allows European citizens to benefit from the health agreements between countries in the EU. (This used to be known as the E111).

If you are admitted to a public hospital, you should present your EHIC to the hospital; if you are unable to do so, you must co-operate with the medical assistance department in order to obtain one.

When you are travelling to Australia or New Zealand and you have to go to hospital, you must register for treatment under the national Medicare or equivalent scheme of those countries.

Meaning Of Words

Wherever the following words and phrases appear in this policy they will always have these meanings:

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently

of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

Business Associate: A partner, director or employee of Yours who is under 66 years of age, and resident in the country of Your Point of Departure, and has a close working relationship with You, and without whom Your usual business commitments could not be fulfilled.

Business Equipment: Computer equipment, communication devices and other business related equipment which is carried by You in the course of Your Trip.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Certificate of Insurance: The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the Period of Insurance and any other special terms and conditions.

Civil Partner: A Civil Partner is someone who has entered into a formal agreement with the Insured Person (known as a 'civil partnership') as a same sex partner so that they have the same legal status as a married couple.

Civil unrest: Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Close Relative: Spouse, Civil Partner or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.

Common Law Partner: The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance.

Complications of Pregnancy and Childbirth: For the purposes of this Policy Complications of Pregnancy and Childbirth shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Curtailed: Abandonment of a planned Trip, after commencement of the outward journey, by return to Home earlier than on the scheduled return date.

Dependent Children: Your biological, step, adopted or foster children. Please note for Annual Multi-Trip Policies Dependent Children can travel independently of the main Insured Persons, provided they are accompanied at all times by a responsible adult.

Family: The main Insured Person, his/her spouse or Common Law Partner, and their dependent children under 18 years of age (in full-time education and residing with them).

Geographical Limits: The countries of the Zone for which You have paid the appropriate premium as specified on the Certificate of Insurance, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your country of departure once You commence Your Trip, and during Your return journey to Your Home.

You will be covered when travelling by recognised Public Transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

Zone 1: Albania, Andorra, Austria, The Azores, Belarus, Belgium, Bosnia, Bulgaria, The Channel Islands, Corsica, Croatia, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Hungary, Iceland, Italy, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Sweden, Tunisia, UK Area, Ukraine and the Vatican City.

Zone 2: Whole of Europe, including Balearics, Canary Islands, Cyprus, Greece (including Greek islands), Malta, Spain, Switzerland and Turkey.

Zone 3: All countries worldwide, excluding the United States, Canada, Bermuda and the Caribbean.

Zone 4: All countries worldwide.

Golf Equipment: Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Home: Your principal place of residence in the UK Area.

Home Country: The area you normally live in would need to be within the UK or the Channel Islands.

Limits of Cover: Unless stated to the contrary, Our maximum liability is limited to the amount stated in each section, per each Insured Person.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable loss of sight in one or both eyes. This is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet).

Manual Work: Work that is physical, including, but not limited to construction, installation, assembly and building work.

We will provide cover for manual labour that is voluntary, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where you will not earn any money. In these situations, you will not be covered for work that involves installing, putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery. You will not be covered when you are working more than three meters above the ground, and the policy excess will increase to £250 and an excess waiver will not delete this excess. Cover for personal accident and personal liability is not included if you injure yourself as a result of voluntary labour. Cover excludes interaction with wild animals of any kind.

Medical Condition: Any medical or psychological disease, sickness, condition, illness or injury that has affected You or any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip.

Medical Health Declaration: Medical information that needs to be declared to Us before each Period of Insurance by any Insured Person who has suffered from a Pre-existing Medical Condition.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

Money: Sterling, foreign currency and travellers cheques.

Natural disasters: An extraordinary natural phenomenon such as tsunamis, earthquakes, landslides, volcanic eruptions (including volcanic ash clouds), atypical cyclonic storms, falling objects from space (including meteorites), and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

One Way Trip: Purchasing a ticket for a single direction of travel with no intention of returning to the Home Country within the Period of Insurance.

Pair or Set: A number of items of Personal Luggage considered as being similar or complementary to one another or used together.

Period of Insurance: The period shown on the Certificate of Insurance. Subject to:

Single Trip policies: Cancellation cover starts when You purchase this insurance or when You book Your Trip, whichever is the later. Cover for all other Sections applies for the duration of Your Trip, as stated on the Certificate of Insurance, and for which You have paid the appropriate premium up to a maximum of 365 days.

Annual Multi-Trip policies: Cancellation cover starts at the time you book your trip or the start date shown on your certificate of insurance whichever is the later. You are covered for each Trip You book and undertake from the start date shown on your certificate of insurance, whichever is later, on condition that:

- each Trip does not exceed a maximum of 31 consecutive days. Dependent Children can travel independently of the main Insured Persons, provided they are accompanied at all times by a responsible adult.

Backpacker policies: Cover applies as for Single Trip policies for one trip of up to 12 months in duration. You can return to Your Home Country during this period of insurance, however cover is not valid whilst in Your Home Country and for the subsequent outward bound journey until you resume your trip and arrive at your foreign destination. All cover will cease if a claim is made under the Section Cancellation & Curtailment.

One Way Trips: The Period of Insurance will cease upon whichever occurs first of the following:

- when you first leave immigration control in the country of Your final ticketed and declared destination
- the expiry of the period of cover subject to a maximum of 7 consecutive days beyond arrival date of Your final ticketed and declared destination

Note: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

There is no cover under the section Cancellation & Curtailment of this policy outside the Period of Insurance. However, if during the Period of Insurance You book a Trip with a start date after the expiry of Your Annual Multi-Trip policy then Cancellation cover will continue for that Trip provided You renew this policy on or before its expiry date and there is no gap in cover.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent specialist, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

Personal Luggage: Items usually carried or worn by travellers for their individual use during a Trip.

- Note 1: Items hired to You, and all items loaned or entrusted to You are

excluded (other than Ski Equipment and Golf Equipment where You have paid the appropriate additional premium).

- Note 2: This travel insurance is not intended to cover expensive items for which You should take out full Personal Possessions insurance under Your home contents policy.

Policy Excess: The first amount payable per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies. The Policy Excess is reduced to nil when You have paid the premium for Excess Waiver except where stated.

- Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under the section Medical Emergency & Repatriation will be increased to £250 and the application of the Excess Waiver will **not** delete this increased excess.
- Note 2: The Policy Excess specified in the summary of cover will be doubled per Insured Person when You have selected the Double Excess option.

Pre-existing Medical Condition:

1. 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 2 years** prior to the commencement of cover under this policy and/or prior to any Trip; **and**
2. 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 (non internal) 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.

Resident: You are within Your Home Country and have been for at least six months prior to the time of arranging this insurance.

Secure Luggage Area: Any of the following, as and where appropriate:

- The locked dashboard, boot or locked luggage compartment of a vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats;
- The fixed storage units of a motorised or towed caravan;
- A locked luggage box or locked to a fixed roof rack.

Ski Equipment: Skis, ski bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots, owned or hired by You.

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, green card, driving licences and passports.

Trip: A journey within the countries of the Geographical Limits, during the Period of Insurance:

Single Trip policies: the maximum number of days for which You have paid the appropriate premium up to a maximum of 365 days; or

Annual Multi-Trip policies: a maximum of 31 consecutive days which take place entirely during the Period of Insurance (or continue into the next Period of Insurance if Your contract is renewed with Us, and is in force at the time of any incident resulting in a claim); or

Backpacker policies: One trip of up to 12 months in duration depending on the premium you have paid.

- Note 1: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
- Note 2: Trips must commence and end in Your Home Country and a return ticket must have been booked prior to departure.
- Note 3: Trips solely within Your Home Country are insured if You have pre-booked at least three consecutive nights paid accommodation.

Unattended: When You cannot see and are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property or vehicle.

Valuables: Cameras, photographic and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, iPads, tablets, MP3 players, i-pods, etc) and all associated discs

and accessories; spectacles; prescription sunglasses; telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our, Us or Insurer: MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

Winter Sports: The activities listed under the optional Winter Sports cover section of this policy.

You/Your /Insured Person: Each person named on the Certificate of Insurance and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 79 years of age for Single Trip policies and 64 years of age for Annual policies and not more than 45 years of age for Backpacker policies.

Optional Upgrades

You may upgrade your travel insurance coverage by adding any of the following:

1. Excess waiver and double Excess
2. Cruise Pack
3. Winter sports cover
4. Golf cover
5. Business cover
6. Travel Disruption
7. Special Sports and Activities cover

The full details of these options are on page 11 - 15.

Section 1 Medical Emergency & Repatriation

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside their Home Country:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised Medical Practitioner.
- Burial or cremation of a deceased Insured Person abroad or alternatively transportation costs of returning Home an Insured Person's body or ashes up to a maximum of **£5,000**;
- Additional travelling costs to repatriate You Home when recommended by Our medical officer. We will pay for the cost of a medical escort if considered necessary.

We reserve the right to limit payment to what Our medical officer deems to be reasonable.

If Our medical officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this section after that date will be limited to what We would have paid if Your repatriation had taken place.

What is not covered:

- a) costs in excess of **£500** which have not been authorised by Us in advance (see Important Notes);
- b) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions Conditions, unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- c) any pre-planned, pre-known or expected medical treatment or diagnostic procedure;
- d) treatment which, in the opinion of Our medical officer, can reasonably be delayed until Your return to the country of departure;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- f) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- g) treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our medical officer;
- h) treatment for cosmetic purposes unless Our medical officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- i) expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- j) any costs incurred in the Channel Islands which are recoverable under the local health service;
- k) any costs incurred in Your Home Country other than in connection with transportation of You and Your remains to Home from abroad;
- l) any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- m) any costs where the transportation Home has not been arranged by Us;
- n) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;

- o) air-sea rescue and transfer costs;
- p) the Policy Excess except where:
 - You have paid the Excess Waiver premium; or
 - You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- q) any costs incurred when engaging in Special Sports and Activities included in Table C & Table D unless You have paid the appropriate Special Sports & Activities premium;
- r) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- s) anything mentioned in the General Exclusions.

In An Emergency

You should first check that the circumstances are covered by Your policy. Having done this please contact the number shown below, giving Your name, Certificate number, and as much information as possible.

Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You MUST contact Us as soon as possible. You MUST obtain Our prior authorisation before incurring any expenses over £500, except in the case of an emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 24 hours.

For assistance outside U.K. dial: 00 44 (0) 203 362 2410

Section 2 Emergency Dental Treatment

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document per each Insured Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

What is not covered:

- a) the costs of any subsequent permanent or routine treatment;
- b) any pre-planned, pre-known or expected dental treatment or diagnostic procedure;
- c) treatment which, in the opinion of Our medical officer, can reasonably be delayed until Your return to the country of departure;
- d) any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- e) normal wear and tear;
- f) any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- g) any damage to dentures, other than whilst being worn by You;
- h) dental treatment involving the provision of dentures or the use of precious metals;
- i) any costs incurred in the Home Country;
- j) any costs incurred in the Channel Islands which are recoverable under the local health service;
- k) the Policy Excess except where:
 - You have paid the Excess Waiver premium; or
 - You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- l) any costs incurred when engaging in Special Sports and Activities included in Table C & Table D unless You have paid the appropriate Special Sports & Activities premium;
- m) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- n) anything mentioned in the General Exclusions.

Section 3 Additional Accommodation & Travelling Costs

What is covered:

If You contact Us first and We agree to make the travel arrangements for repatriation, We will pay You up to the amount shown in the Summary of Cover at the end of the document per Trip for the following:

- If Our medical officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with You and accompanying You on the Trip Home.
- Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You Home.

- A return journey air ticket plus reasonable accommodation costs to enable a Business Associate, where necessary, to replace You in Your location outside the Home Country following Your medical repatriation or death during a Trip.
- Additional travelling costs incurred in returning Home Your children under 18 years of age and insured under this policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children Home.

What is not covered:

- a) any air travel costs in excess of a return economy/tourist class ticket;
- b) accommodation costs other than the cost of the room;
- c) for each child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket;
- d) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- e) anything mentioned in the General Exclusions.

Section 4 Cancellation & Curtailment

Cancellation & Curtailment

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document per each Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid (or have contracted to pay), for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

Cancellation cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip. Please see also the section Travel Delay cover.

Curtailment cover applies if You are forced to cut short a Trip You have commenced, and return to the Home Country, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following the cancellation of or a delay of **more than 12 hours** in the departure of Your outward international flight, sea-crossing, coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You booked the Trip), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- You or any person with whom You plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If You are made Redundant and You qualify for Redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when the loss relating to Your Home is in excess of **£1,500** and Your presence is required by the police in connection with such events.
- Your compulsory quarantine.

We will pay You up to the amount shown in the Summary of Cover at the end of the document .

Special conditions relating to claims

You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

In the event of Curtailment, You must contact Us first and allow Us to make all the necessary travel arrangements.

If, at the time of requesting Our assistance in the event of a Curtailment claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements **at Your cost** and arrange appropriate reimbursement as soon as the claim has been validated.

You must notify the Carrier or travel agent immediately when You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or travel agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating general practitioner (GP) stating that this prevented You from travelling.

If Your outward international flight, sea-crossing, coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.

If You cancel, curtail or interrupt Your Trip because Your presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to Your Home Country.

What is not covered:

- a) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under **What is covered**;
- b) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- c) any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, 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 has been received prior to the commencement of the Period of Insurance;
 - they were on a waiting-list, 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 if 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;
- d) cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- e) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- f) any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
- g) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
- h) change of plans due to Your financial circumstances except if You are made Redundant and qualify for Redundancy payment under current EU legislation;
- i) any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- j) any costs relating to airport taxes, airport charges, service charges, facility charges, user fees, security charges or air passenger duty. You should obtain a refund from Your Carrier for such charges;
- k) any cancellation or Curtailment caused by work commitment or amendment of Your holiday entitlement by Your employer;
- l) any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
- m) withdrawal from service of the aircraft on which You are booked to travel as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;

- n) prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
- o) the Policy Excess except where You have paid the Excess Waiver premium. If You are claiming only for loss of deposit then the excess is reduced to £20 per Insured Person per claim;
- p) the cost of this policy;
- q) anything mentioned in the General Exclusions.

Section 5 Travel Delay

What is covered:

If the departure of any international flight, sea crossing or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:

- For **more than 12 hours** beyond the intended departure time: We will pay You the sum of **£20** per each Insured Person for the **first 12 hours** Your departure is delayed and a further **£10** per each Insured Person for **each subsequent full 12 hours delay**, up to the amount shown in the Summary of Cover at the end of the document per each Insured Person per Trip; or
- For **more than 12 hours** beyond the intended departure time on the first outbound flight, sea crossing, coach or train, You can choose instead to abandon Your Trip and submit a cancellation claim under the section Cancellation & Curtailment; or
- If the flight, sea crossing, coach or train is cancelled and no alternative provided **within 12 hours of the intended departure time**, the cost of buying a replacement ticket up to the amount shown in the Summary of Cover per each Insured Person.

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- b) withdrawal from service of the aircraft, sea vessel, coach or train 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;
- c) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- d) withdrawal from service of the aircraft on which You are booked to travel as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;
- e) any claim that results from civil unrest or a natural disaster unless you chose and have paid the appropriate extra premium for the Travel disruption option;
- f) anything mentioned in the General Exclusions.

Section 6 Missed Departure on The Outward Journey

What is covered:

We will pay You for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to the amount shown in the Summary of Cover at the end of the document per each Insured Person if You arrive at the airport, port or international coach or rail terminal to depart Your Home Country too late to commence the outward international journey abroad of Your booked Trip, as a result of:

- Breakdown of or accident involving the vehicle in which You are travelling; or
- Cancellation or Curtailment of scheduled Public Transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown or accident.

Special conditions relating to claims

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time.

You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- b) withdrawal from service of the aircraft, sea vessel, coach or train 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;
- c) additional costs where the scheduled Public Transport operator has offered reasonable alternative travel arrangements;
- d) claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges other than additional fuel and oil;

- e) claims under this section in addition to claims under the section for Travel Delay;
- f) withdrawal from service of the aircraft on which You are booked to travel as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;
- g) claims due to You allowing insufficient time to complete Your journey to the departure point;
- h) the Policy Excess except where You have paid the Excess Waiver premium
- i) any claim that results from civil unrest or a natural disaster unless you chose and have paid the appropriate extra premium for the Travel disruption option;
- j) anything mentioned in the General Exclusions.

Section 7 Personal Luggage

What is covered:

If, in the course of a Trip, Your Personal Luggage is damaged, stolen, destroyed or lost (and not recovered), We will pay You up to the amount shown in the Summary of Cover at the end of the document per each Insured Person in total under this policy.

Within this amount the following sub-limits apply:

- The maximum We will pay You for any one article, or for any one Pair or Set of articles, is up to the amount shown in the Summary of Cover per each Insured Person (or **£75** if the Insured Person is aged under 18).
- If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay You for all articles lost, damaged or stolen in any one incident is limited to **£50** if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay You under this policy for all Valuables owned by each Insured Person is limited to the amount shown in the Summary of Cover per each Insured Person (or **£75** if the Insured Person is aged under 18).
- The maximum We will pay You for sunglasses or prescription glasses of any kind is limited to **£150** per each Insured Person.
- The maximum we will pay for mobile telephones is limited to **£100** per Insured Person
- The maximum We will pay You for Personal Luggage or Valuables lost, damaged or stolen from a beach or pool-side is limited to **£100** per each Insured Person.
- The maximum We will pay You for any cigarettes or alcohol lost, damaged or stolen is limited to **£50** in total under this policy.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Personal Luggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Personal Luggage to the local police or to the Carrier, as appropriate, (damage to Personal Luggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the tour operator representative. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered:

- a) any item loaned, hired or entrusted to You;
- b) any loss, theft of, or damage to Personal Luggage left in an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Luggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available;
- c) theft of Valuables from an Unattended motor vehicle;
- d) loss, theft of, or damage to, Valuables from checked-in luggage left in the custody of a Carrier and/or Valuables packed in luggage left in the baggage hold or storage area of a Carrier;
- e) electrical or mechanical breakdown or derangement of the article insured;
- f) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;

- g) confiscation or detention by Customs or other lawful officials and authorities;
- h) contact or corneal lenses; dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments;
- i) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- j) liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- k) sports' gear whilst in use;
- l) equipment used in connection with any Winter Sports, Golf, Business or Special Sports and Activities Table C & D unless You have paid the appropriate additional premium to extend Your policy;
- m) loss or theft of or damage to Money;
- n) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this section);
- o) the Policy Excess except where You have paid the Excess Waiver premium;
- p) anything mentioned in the General Exclusions.

Section 8 Luggage Delay on Your Outward Journey

What is covered:

If Your luggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip per complete 12 hours (24 if Backpacker policy) up to the total limit outlined in the table of benefits for buying essential items. Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Luggage section.

Special conditions relating to claims

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

What is not covered:

- a) any claim arising in connection with a Trip solely within the Home Country;
- b) anything mentioned in the General Exclusions.

Section 9 Money, Passport & Travel Documents

What is covered:

- If during a Trip, the Money You are carrying on Your person or that You have left in a safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will pay You up to the amount shown in the Summary of Cover at the end of the document per each Insured Person in total, and up to the amount shown in the Summary of Cover in respect of bank notes, currency notes and coins. The maximum We will pay for bank notes, currency notes and coins belonging to an Insured Person aged under 18 years is **£50**.
- If Your passport or Travel Documents are lost or stolen outside the country of departure during a Trip, We will pay You up to the amount shown in the Summary of Cover per each Insured Person (or **£100** if the Insured Person is aged under 18) in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport. We do not cover the replacement cost of the passport itself or other Travel Documents.

Special conditions relating to claims

Within 24 hours of discovery of the incident You must report loss of Money or Your passport or Travel Documents to the local police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the tour operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

- a) shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- b) anything that can be replaced by the issuer;
- c) the replacement cost of the passport;
- d) the Policy Excess except where You have paid the Excess Waiver premium;
- e) anything mentioned in the General Exclusions.

Section 10 Personal Liability

We will pay up to the sum insured shown in the summary on page 28 (inclusive of legal costs and expenses) if You become legally liable to pay damages in respect of:

1. Accidental bodily injury, including death, illness and disease to a person; and/or
 2. Accidental loss of or damage to material property (property that is both material and tangible);
- arising during the journey, We will indemnify You for all such damages in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause.

Specific Exclusions applicable to the Personal Liability Section:

1. We will not be liable for anything mentioned in the General Exclusions Section.
2. We will not pay any liability for:
 - a) Bodily Injury, death, illness or disease to any person who is in Your employment or who is a Close Relative, or member of Your household or Travelling Companion;
 - b) loss or damage to property belonging to or held in trust by or in the custody or control of You other than temporary accommodation occupied by You in the course of the journey;
 - c) bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by You or on behalf of You of: aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns);
 - d) bodily injury caused directly or indirectly in connection with the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity;
 - e) fraudulent, dishonest or criminal acts of You or any person authorised by You;
 - f) any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named;
 - g) any claim assumed by You under any contract or agreement unless such liability would have attached in the absence of such contract or agreement;
 - h) punitive or exemplary damages.

Specific Conditions applicable to the Personal Liability Section:

1. You or Your legal representatives will give Us written notice immediately if You have received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section;
2. No admission, offer, promise, payment or indemnity shall be made by or on behalf of You without Our prior written consent;
3. Every claim notice, letter, writ or process or other document served on You shall be forwarded to Us immediately upon receipt;
4. We shall be entitled to take over and conduct in Your name the defence or settlement of any claim or to prosecute in Your name for Our own benefit any claim for indemnity or damages against all other parties or persons;
5. We may at any time pay You in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made We shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Section 11 Personal Accident

What is covered:

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay You or Your legal personal representatives the following sums:

COVER PER INSURED PERSON	Economy	Standard	Premier	Backpacker
Death	£5,000	£5,000	£5,000	£5,000
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000	£25,000	£50,000	£25,000
Permanent Total Disablement	£10,000	£25,000	£50,000	£25,000

What is not covered:

- a) injury not caused solely by outward, violent and visible means;
- b) Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- c) disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;

- d) any payment per Insured Person in excess of £10,000 Economy/£25,000 Standard or Backpacker/£50,000 Premier;
- e) any payment in excess of £1,000 arising from death of Insured Persons under 18 years of age or over 65 years of age;
- f) any payment in excess of £1,000 arising from the Permanent Total Disablement of Insured Persons over 65 years of age;
- g) any claim arising from Insured Persons over 45 years of age when you have purchased the Backpacker policy;
- h) an Insured Person engaging in any Special Sports and Activities or Winter Sports where this policy specifically states that Personal Accident cover is excluded (regardless of whether the Special Sports and Activities or Winter Sports premium has been paid);
- i) anything mentioned in the General Exclusions.

Section 12 Legal Expenses

If You suffer an incident that results in bodily injury, death or illness caused by a third party during the journey, We will indemnify You for legal expenses incurred in pursuit of a claim for damages or compensation against the third party up to the sum insured stated in the summary on page 28 for any one journey.

Specific Definitions applicable to the Legal Expenses Section:

Legal Expenses shall mean:

1. Fees, expenses and other disbursements reasonably incurred (as determined by Our legal counsel) by a Legal Representative in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused Your bodily injury, death or illness.
2. Fees, expenses and other disbursements reasonably incurred (as determined by Our legal counsel) by a Legal Representative in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.
3. Costs that You are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal Representative shall mean a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by Us to act on Your behalf.

Specific Exclusions applicable to the Legal Expenses Section:

1. We will not be liable for anything mentioned in the General Exclusions Section.
2. We will not pay any liability for:
 - a) any claim reported to Us more than 12 months after the beginning of the incident which led to the claim;
 - b) Legal Expenses incurred in the defence against any civil claim or legal proceedings made or brought against You;
 - c) Legal Expenses incurred before receiving Our prior written approval, unless such costs would have been incurred subsequently to Our approval;
 - d) Legal Expenses incurred in connection with any criminal or wilful act committed by You;
 - e) Legal Expenses incurred for any Claim or legal proceedings brought against:
 - a) a travel agent, tour operator, Carrier, insurer or their agent; or
 - b) Us, You, or any company or person involved in arranging this Policy;
 - f) fines, compensation or other penalties imposed by a court or other authority;
 - g) Legal Expenses incurred after You have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or You not accepting an offer from Us to settle a claim;
 - h) Legal Expenses which We consider to be unreasonable or excessive or unreasonably incurred (as determined by Our legal counsel);
 - i) actions between individuals named on Your Certificate of Insurance;
 - j) Legal Expenses incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

Specific Conditions applicable to the Legal Expenses Section:

1. Written consent must be obtained from Us prior to incurring Legal Expenses. This consent will be given if You can satisfy Us that:
 - a) there are reasonable (as determined by Our legal counsel) grounds for pursuing or defending the claim or legal proceedings; and
 - b) it is reasonable (as determined by Our legal counsel) for Legal Expenses to be provided in a particular case.

The decision to grant consent will take into account the opinion of Your Legal Representative as well as that of Our own advisers. We may request, at Your own expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, Your costs in obtaining this opinion will be covered by this Policy.

2. All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
3. If You are successful in any action, any Legal Expenses provided by Us will be reimbursed to Us.
4. We may at Our discretion assume control at any time of any claim or legal proceedings in Your name for damages and or compensation from a third party.
5. We may at Our discretion offer to settle a claim with You instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.
6. We may at Our discretion offer to settle a counter-claim against You instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

Section 13 Withdrawal of Services

What is covered:

We will pay you up to the amount shown in the Summary of Cover at the end of the document per each Insured Person, if You suffer withdrawal of water, gas or electricity supplies continuously for **at least a 60 hour period** during Your Trip.

What is not covered:

- a) any claim that results from a Strike or Industrial Action existing at the time this insurance was issued;
- b) any claim not supported by written confirmation from the tour operator or hotel;
- c) anything mentioned in the General Exclusions.

Section 14 Catastrophe

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document per each Insured Person for the cost of providing other similar accommodation if Your booked accommodation cannot be used because of fire, flood, earthquake or storm.

What is not covered:

- a) any expenses that You can get back from any tour operator, airline, hotel or other provider of services;
- b) any expenses that You would normally have to pay during the period of Your journey/holiday;
- c) any claim resulting from You travelling against the advice of the appropriate national or local authority. You must give Us a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
- d) any event that results in a claim under this section which was known about before You left from Your international departure point;
- e) any claim where You have not provided Us with evidence of all the extra costs You had to pay;
- f) any claim that results from civil unrest or a natural disaster unless you chose and have paid the appropriate extra premium for the Travel disruption option
- g) anything mentioned in the General Exclusions.

Section 15 Pet Care

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document, for extra kennel or cattery fees if the departure of Your final inward international flight, sea crossing, coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train. **You must be delayed by at least 24 hours.**

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay. You must also get a written statement from the appropriate kennel or cattery confirming any extra charges that You have to pay.

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- b) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- c) claims where You have not obtained written confirmation from the appropriate kennel or cattery confirming any extra charges;
- d) any claim arising in connection with a Trip solely within the Home Country;
- e) any kennel or cattery fees You pay outside the Home Country as a result of quarantine regulations;
- f) any costs related to domestic pets other than cats or dogs that You own;
- g) anything mentioned in the General Exclusions.

Optional Winter Sports Cover

This policy specifically excludes participating in or practising for certain Winter Sports and activities.

When are You covered for Winter Sports?

If You have purchased an Economy, Standard or Premier Single Trip policy You are covered when taking part in Winter Sports if You have paid the appropriate additional premium for the Period of Insurance.

If You have purchased an Economy, Standard or Premier Annual Multi-Trip policy You can purchase Winter Sports cover for one Trip of up to 17 consecutive days during the Period of Insurance when You have paid the appropriate additional premium.

This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip when You have paid the additional Winter Sports premium:

• Big foot skiing	• Off piste skiing or snow-boarding (within local ski patrol guidelines)
• Cat skiing	• Reindeer sleigh ride
• Cross country skiing/Nordic skiing	• Skiing
• Glacier skiing	• Sledging/tobogganing
• Husky dog sleigh ride	• Snowblading
• Ice fishing by snowmobile (snowmobile driven by guides)	• Snowboarding
• Lasso throwing	• Tandem skiing
• Monoskiing	

Your policy can be extended to cover the following sports and activities for an additional premium, but no cover will apply in respect of any Personal Accident or Personal Liability claims:

• Husky safari	• Reindeer safari
• Ice fishing by snowmobile (snowmobile not driven by guides)	• Skidoo
• Ice sailing/ice windsurfing	• Snowmobiling
	• Snowmobile safari

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

• Heli skiing or heli boarding	• Ski racing
• Ice hockey	• Ski stunting
• Lugging/bobsleighing	• Skiing off-piste outside recognised and authorised areas
• Paraskiing	• Snowboarding off-piste outside recognised and authorised areas
• Skeleton	
• Ski acrobatics	
• Ski jumping	

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

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 as quoted on Your Certificate of insurance.**

What is covered?

Benefits under the sections of cover already described are extended to cover Winter Sports. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections in respect of Winter Sports. You must read these extensions in conjunction with sections 1-16 and refer back to them when appropriate for full cover details.

Section 16 Skis, Ski Equipment & Ski Pass

What is covered in addition to section 7:

We will pay You up to the amount shown in the Summary of Cover at the end of the document per each Insured Person if skis and Ski Equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip.

Within this amount the following sub-limits apply:

- The maximum We will pay for one article owned by You up to the amount shown in the Summary of Cover
- The maximum We will pay for one article hired by You is up to the amount shown in the Summary of Cover

We will pay You up to the amount shown in the Summary of Cover per each Insured Person if Your ski pass that You are carrying on Your person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a Trip.

Skis and Ski Equipment are covered against damage or loss whilst in use.

Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

Special conditions relating to claims

You must take sufficient precautions to secure the safety of Your skis, Ski Equipment and ski pass and must not leave them Unattended at any time in a place to which the public has access.

What is not covered:

- the Policy Excess if skis or Ski Equipment belonging to or hired to You is/are damaged, stolen, destroyed or lost (and not recovered) except where You have paid the Excess Waiver premium;
- any claim if You have purchased Backpacker cover;
- anything mentioned in the General Exclusions.

Section 17 Piste Closure

What is covered:

If during a Trip You are prevented from skiing at the pre-booked resort for **more than 24 consecutive hours**, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will pay You up to the amount shown in the Summary of Cover at the end of the document per each Insured Person:

- For all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to ski; or
- As a cash benefit payable if no suitable alternative skiing is available.

What is not covered:

- claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- Trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- any claim if You have purchased Backpacker cover;

Section 18 Avalanche or Landslide

What is covered:

If, following avalanches or landslides, access to and from the ski resort is blocked or scheduled Public Transport services are cancelled or curtailed We will pay You up to the amount shown in the Summary of Cover at the end of the document per each Insured Person for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

What is not covered:

- any claim if You have purchased Backpacker cover;
- anything mentioned in the General Exclusions.

Section 19 Ski Hire

What is covered:

If Your luggage is certified by the Carrier to have been misplaced on the outward journey of a Trip of **more than 13 hours**, then We will Pay You up to the amount shown in the Summary of Cover at the end of the document per Insured Person, for hire of replacement skis and Ski Equipment. You must provide Us with receipts and written confirmation from the Carrier confirming the delay.

What is not covered:

- any claim if You have purchased Backpacker cover;
- anything mentioned in the General Exclusions.

Optional Golf Cover

If You have purchased Economy, Standard or Premier cover and have purchased a Single Trip policy, Golf cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days and the cover is shown on Your Certificate of Insurance.

If You have purchased Economy, Standard or Premier cover and have purchased an Annual Multi-Trip policy, You can purchase Golf cover for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium and the cover is shown on Your Certificate of Insurance.

Section 20 Golf Equipment

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document per each Insured Person, for accidental loss, theft of or damage to Golf Equipment which You own.

Within this amount the following sub-limits apply:

- The maximum We will pay You for any one club or one piece of Golf Equipment, is up to the amount shown in the Summary of Cover. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Golf Equipment, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Personal Luggage to the local police or to the Carrier, as appropriate, (damage to Golf Equipment in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the tour operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered:

- more than £500 per single club or single item of Golf Equipment;
- wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning.
- Golf Equipment which is over three years old;
- any claim for loss or theft of Golf Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- loss, theft of, or damage to, Golf Equipment from checked-in luggage left in the custody of a Carrier and/or packed in luggage left in the baggage hold or storage area of a Carrier;
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- damage to, loss or theft of Golf Equipment, if it has been left:
 - Unattended in a place to which the public have access; or
 - left in an Unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- any claim for damage to Golf Equipment whilst in use;
- any claim if You have purchased Backpacker cover;
- anything mentioned in the General Exclusions.

Section 21 Golf Equipment Hire

What is covered:

If Your own Golf Equipment is lost, stolen, damaged, misdirected or delayed in transit by more than 24 hours We will pay You up to the amount shown in the Summary of Cover at the end of the document for the cost of hiring the necessary Golf Equipment for each 24 hour period You are without Your own golf equipment, up to the amount shown in the Summary of Cover per Insured Person.

What is not covered:

- any claim for loss or theft of Golf Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- damage to, loss or theft of Golf Equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- any claim if You have purchased Backpacker cover;
- anything mentioned in the General Exclusions.

Section 22 Green Fees

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document per each Insured Person for the proportionate value of any non-refundable:

- Pre-paid green fees; or
- Golf Equipment hire fees; or
- Tuition hire fees.

Which are not used due to:

- a) You being involved in an accident; or
- b) Your sickness; or
- c) Adverse weather conditions which causes the closure of the golf course.

What is not covered:

- a) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared these to Us and We have written to You accepting them for insurance;
- b) claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming Your inability to play golf;
- c) any claim if You have purchased Backpacker cover;
- d) anything mentioned in the General Exclusions.

Optional Business Cover

If You have purchased Economy, Standard or Premier cover and have purchased a Single Trip policy, Business Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days.

If You have purchased Economy, Standard or Premier cover and have purchased an Annual Multi-Trip policy, You are covered when taking part in Business Trips for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium.

Section 23 Business Equipment

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document in total per Trip, for accidental loss, theft or damage to Your Business Equipment. We will also pay for any emergency courier expenses You have incurred, in obtaining any Business Equipment which is essential to Your intended business itinerary.

The maximum We will pay You for any one article or samples is **£500**.

The maximum We will pay You for computer equipment is **£1,000**.

The maximum We will pay You for Business Samples is **£500**.

We will pay You up to the amount shown in the Summary of Cover in total per Trip for the purchase of essential items, if Your Business Equipment is delayed or lost in transit on Your outward journey for **more than 24 hours**.

What is not covered:

- a) Your engaging in manual work in conjunction with any profession, business or trade during the Trip;
- b) the Policy Excess except where You have paid the Excess Waiver premium;
- c) more than £50 per single item, up to a maximum of £200 in total for any one claim if You are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss;
- d) wear tear or depreciation;
- e) any claim for loss or theft of Your Business Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- f) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent if You have not notified the airline or other Carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- g) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- h) damage caused by the leakage of powder or liquid carried with Your Business Equipment;
- i) any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which You are being carried;
- j) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- k) damage to, loss or theft of Your Business Equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- l) any claim for Business Equipment delay, if You cannot supply receipts for the essential items purchased and written confirmation from the Carrier as to the length of the delay;
- m) any claim if You have purchased Backpacker cover;
- n) anything mentioned in the General Exclusions.

Section 24 Business Equipment Hire

What is covered:

If Your Business Equipment is lost, stolen, damaged, misdirected or delayed in transit by **more than 12 hours** We will pay You up to the amount shown in the Summary of Cover at the end of the document for the cost of hiring the necessary Business Equipment **per complete 24 hours** You are without Your Business Equipment, up to the amount shown in the Summary of Cover in total per Trip.

What is not covered:

- a) any claim for loss or theft of Business Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- b) any claim, if the loss or theft of Your own Business Equipment occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- c) claims arising from Your own Business Equipment being delayed, detained, seized or confiscated by Customs or other officials;
- d) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- e) damage to, loss or theft of Your own Business Equipment, which is being carried on a vehicle roof rack;
- f) damage to, loss or theft of Your own Business Equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- g) any claim if You have purchased Backpacker cover;
- h) anything mentioned in the General Exclusions.

Section 25 Business Money

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document in total under this policy for the loss or theft of Your business money during Your Trip.

What is not covered:

- a) the Policy Excess except where You have paid the Excess Waiver premium;
- b) any claim for loss or theft of business money if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- c) any claim, if the loss or theft of Your own business money occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- d) any loss if You have not taken reasonable steps to prevent a loss happening;
- e) loss or theft of business money that is:
 - not on Your person; or
 - not deposited in a safe, a safety deposit box or similar fixed container in Your Trip accommodation; or
 - loss or theft of business money that does not belong to:
 - Your employer; or
 - You, if You are self employed;
 - loss or theft of travellers cheques, if the issuer provides a replacement service;
 - depreciation in value, currency changes or shortage caused by any error or omission;
- f) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- g) anything that can be replaced by the issuer;
- h) any claim if You have purchased Backpacker cover;
- i) anything mentioned in the General Exclusions.

Section 26 Emergency Courier Expenses

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document if, after loss, theft or damage to Your Business Equipment that is covered under the section Business Equipment You incur emergency courier expenses to replace Business Equipment essential to Your intended business Trip. You must keep receipts for all courier expenses You incur.

What is not covered:

- a) the Policy Excess except where You have paid the Excess Waiver premium;
- b) any claim if You have purchased Backpacker cover;
- c) anything mentioned in the General Exclusions.

Optional Travel Disruption Cover

You will only be covered under this section if You have chosen the optional travel disruption extension and have paid the appropriate extra premium.

This extension only applies in the event of travel disruption caused either directly or indirectly by natural disasters or civil unrest (see Meaning of words on pages 5 and 6).

This extension to the policy provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

Section 27 Extended Travel Delay cover

What is covered:

We will pay You one of the following amounts:

- a) If the scheduled public transport on which You are booked to travel is cancelled or delayed, leading to Your departure being delayed for more than 12 hours at the departure point of any connecting public transport in the United Kingdom or to Your overseas destination or on the return journey to Your home We will pay You up to the amount shown in the Summary of Cover at the end of the document (which is meant to help You pay for telephone calls made and meals and refreshments purchased during the delay) provided You eventually continue the trip; or
- b) If You choose to abandon Your trip because the alternative transport to Your overseas destination offered by the public transport operator was not suitable, We will pay You up to the amount shown in the Summary of Cover for any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which You have paid or are contracted to pay because You were not able to travel and use Your booked accommodation as a result of:
 - The scheduled public transport on which You were booked to travel from the United Kingdom being cancelled or delayed for more than 12 hours; or
 - You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.

You can only claim under subsections 1 or 2 for the same event, not both.

If the same costs, charges or expenses are also covered under any other section of this policy You can only claim for these under one section for the same event.

Section 28 Extended Missed Departure cover

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document for suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching Your overseas destination and/or in returning to the United Kingdom as a result of:

- The public transport on which You were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off;
- The failure of other scheduled public transport; or
- You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours

And You choose to make other travel arrangements for Your trip because the alternative transport offered by the scheduled public transport operator was not suitable. The amount payable will be calculated after deduction of the amount of the refund on Your ticket(s) together with any compensation from the public transport operator.

If the same costs, charges or expenses are also covered under any other section of this policy You can only claim for these under one section for the same event.

Please read the general conditions and exclusions.

Section 29 Extended Catastrophe cover

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document for either:

- a) Any irrecoverable unused accommodation costs (and other pre-paid charges which You have paid or are contracted to pay) because You were not able to travel and use Your booked accommodation; or
- b) Reasonable additional accommodation and transport costs incurred:
 - Up to the standard of Your original booking, if You need to move to other accommodation on arrival or at any time during the trip because You cannot use Your booked accommodation; or
 - With the prior authorisation of the 24hr emergency service to repatriate You to Your home if it becomes necessary to cut short Your trip.

You can only claim under one of subsections 1 or 2 above for the same event, not both.

If the same costs and charges are also covered under any other section of this policy You can only claim for these under one section for the same event.

Please read the general conditions and exclusions.

What is not covered:

- a) The policy excess (except for claims under section 28 Extended Travel Delay subsection 1);
- b) The cost of Airport Passenger Duty and any other refundable taxes;

- c) Travel tickets paid for using any airline mileage reward scheme, for example Air Miles;
- d) Accommodation costs paid for using any Timeshare, Holiday Property Bonds or other holiday points schemes;
- e) Any claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which You are travelling;
- f) Any claim relating to Your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents;
- g) Any costs incurred by You which are recoverable from the providers of the accommodation (or their administrators) or for which You receive or are expected to receive compensation or reimbursement;
- h) Any costs incurred by You which are recoverable from the public transport operator or for which You receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
- i) Any accommodation costs, charges and expenses where the public transport operator has offered suitable alternative travel arrangements;
- j) Any costs for normal day to day living such as food and drink which You would have expected to pay during Your trip;
- k) Any claim if You have purchased Backpacker cover.

Special conditions relating to claims

We will require You to obtain/provide at Your own expense, where relevant:

- a) Written confirmation from the scheduled public transport operator (or their handling agents) of the number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered;
- b) Written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that You could not use Your accommodation and the reason for this;
- c) You must comply with the terms of contract of the scheduled public transport operator and seek financial compensation, assistance or a refund of Your ticket from them, in accordance with the terms and/or (where applicable) Your rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights;
- d) Written confirmation from the scheduled public transport operator/accommodation provider that reimbursement will not be provided.

Optional Cruise Pack

You will only be covered under this section if you opted for the Optional Cruise Pack extension and have paid the appropriate extra premium. Please note that you do not need to purchase the Optional Cruise Pack to be covered for your cruise. Cruises are already covered by the policy subject to the terms and conditions. However, if you choose to, you can add the Optional Cruise Pack by paying an additional premium, which contains extra cover specifically related to cruises.

Section 30 Missed Departure

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document for reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining Your cruise ship journey at the next docking port if You fail to arrive at the international departure point in time to board the ship on which You are booked to travel on the initial international journey of the trip as a result of:

- a) the failure of scheduled public transport; or
- b) an accident to or breakdown of the vehicle in which You are travelling; or
- c) an accident or breakdown occurring ahead of You on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which You are travelling; or
- d) strike, industrial action or adverse weather conditions.

What is not covered:

- a) the Policy Excess except where You have paid the Excess Waiver premium;
- b) Claims arising directly or indirectly from:
 - Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by You or the date Your cruise was booked whichever is the later.
 - An accident to or breakdown of the vehicle in which You are travelling for which a professional repairers report is not provided.
 - Breakdown of any vehicle in which you are travelling if the vehicle is owned by You and has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which You are travelling;
- c) Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- d) Additional expenses where Your planned arrival time at the port is less

than 3 hours in advance of the sail departure time if You are travelling independently and not part of an integrated cruise package;

e) anything mentioned in the General Exclusions.

Special conditions relating to claims

- a) In the event of a claim arising from any delay due to traffic congestion You must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
- b) You must allow sufficient time for the scheduled public transport or other transport to arrive on schedule and to deliver You to the departure point.

Section 31 Unused Cruise Excursions

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document for the cost of pre booked excursions, which You were unable to use as a direct result of being confined to Your own cabin due to an accident or illness which is covered under Section 2 - Medical Emergency & Repatriation.

What is not covered:

- a) any claim if You have purchased Backpacker cover;
- b) anything mentioned in the General Exclusions.

Section 32 Cruise Itinerary Change

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document for missed ports in the event of the cancellation of a scheduled port visit due to adverse weather or timetable restrictions. This must be supported by the cruise operator in writing confirming the reason for the missed port.

What is not covered:

- a) claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased;
- b) Your failure to attend the excursion as per Your itinerary;
- c) claims arising from when your ship cannot put people ashore due to a scheduled tender operation failure caused by mechanical problems, strike or industrial action;
- d) anything mentioned in the General Exclusions.

Section 33 Cruise Cabin Confinement

What is covered:

We will pay You up to the amount shown in the Summary of Cover at the end of the document for each 24 hour period that You are confined by the ships medical officer to Your cabin for medical reasons during the period of the trip.

What is not covered:

- a) any confinement to your cabin which has not been confirmed in writing by the ships medical officer;
- b) anything mentioned in the General Exclusions.

Section 34 Optional Special Sports & Activities Cover

What is covered:

Benefits under the sections of cover already described under Sections 1 - 33 are extended to cover Special Sports and Activities as follows.

Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections. You must read these extensions in conjunction with all sections to which they relate and refer back to them when appropriate for full cover details.

This policy specifically excludes participating in or practising for certain sports and activities. Please see the following tables to confirm which sports and activities are covered on a non-competitive and non-professional basis during Your Trip:

TABLE A

The following Special Sports and Activities are automatically included in the policy.

• Abseiling (within organiser's guidelines)	• Fishing
• Angling	• Football/Soccer (non-competitive)
• Archery	• Glacier walking
• Athletics	• Gliding (no cover for crewing or piloting)
• Badminton	• Golf
• Banana boating	• Gymnastics
• Baseball	• Handball
• Basketball	• Heptathlon
• Board sailing	• Hiking/trekking/walking (below 4,000 metres)
• Bowling	• Horse riding (excl. competitions/racing/jumping/hunting)
• Bungee jumping (within organiser's guidelines)	• Hot air ballooning (organised pleasure rides only)
• Canoeing (up to grade 2 rivers only)	• Ice skating
• Climbing (on a climbing wall only)	• Indoor climbing (on climbing wall)
• Cricket	• Kayaking (up to grade 2 rivers only)
• Curling	• Kite surfing
• Cycling	• Marathon running
• Deep sea fishing	
• Fell walking	

• Motorcycling (up to 125cc)	• Sea kayaking
• Mountain biking	• Skateboarding (wearing pads and helmets)
• Netball	• Sledging (pulled by horse or reindeer as a passenger)
• Organised safari without guns	• Snorkelling
• Orienteering	• Softball
• Overland trips	• Squash
• Parascending over water	• Surfing
• Pony trekking	• Swimming
• Racket ball	• Swimming with dolphins
• Rackets	• Table tennis
• Rambling	• Ten pin bowling
• Rap jumping (within organiser's guidelines)	• Tennis
• Ringos	• Tubing
• Roller skating/blading (wearing pads & helmets)	• Tug of war
• Rounders	• Volleyball
• Rowing (except racing)	• Wakeboarding
• Running	• Water polo
• Safari trekking in a vehicle (must be organised tour)	• Water skiing
• Safari trekking on foot (must be organised tour)	• White water rafting (within organiser's guidelines)
• Sailboarding	• Windsurfing
• Scuba diving to 30 metres (within organiser's guidelines)	• Zorbing

TABLE B

The following sports and activities in Table B will also be covered **but no cover will apply in respect of any Personal Accident or personal liability claims:**

• Camel riding	• Paint balling (wearing eye protection)
• Catamaran sailing (if qualified)	• Rifle range shooting
• Clay pigeon shooting	• Sailing/yachting inshore (recreational, no racing)
• Dinghy sailing	• Shooting (within organiser's guidelines)
• Go karting (within organiser's guidelines)	• Small bore target shooting (within organiser's guidelines)
• Jet boating (no racing)	• War games (wearing eye protection)
• Jet skiing (no racing)	

TABLE C

Your policy can be extended to cover the following Special Sports and Activities in Table C for an additional premium:

• American football	• Parascending over land
• Climbing up to 4,000 metres	• Rugby
• Dry slope skiing	• Sand dune surfing/skiing
• Endurance tests	• Scuba diving between 30 - 50 metres (within organiser's guidelines)
• Fives	• Speed skating
• Hiking/trekking/walking (up to 6,000 metres)	• Street hockey (wearing pads and helmets)
• Hockey	• Summer tobogganing
• Lacrosse	• Trampoline
• Langlauf	• White water canoeing (up to grade 4 only)
• Organised safari with guns	
• Outdoor endurance events	

TABLE D

Your policy can be extended to cover the following Special Sports and Activities in Table D for an additional premium, **but no cover will apply in respect of any Personal Accident or personal liability claims:**

• Fencing (within organiser's guidelines)	• Polo
• Gaelic football	• Sailing/yachting offshore (recreational, no racing)
• Hurling	

TABLE E

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

• Adventure racing	• Modern pentathlon
• Base jumping	• Motor cycling (over 125 cc)
• Biathlon	• Motor cycle racing
• Big game hunting	• Motor racing
• Black water rafting	• Motor rallying
• BMX riding	• Mountaineering
• Bouldering	• Parachuting
• Boxing	• Paragliding/parapenting
• Canyoning	• Power boat racing
• Cave tubing	• Power lifting
• Caving/potholing	• Professional sports of any kind
• Climbing over 4,000 metres	• Quad biking
• Cycle racing	• River bugging
• Cyclo cross	• Rock climbing
• Drag racing	• Rodeo
• Flying (except passengers in licensed passenger carrying aircraft)	• Roller hockey
• Free mountaineering	• Shark diving (in cage)
• Hang gliding	• Sky diving
• Harness racing	• Speed trials/time trials
• High diving (over 5 metres)	• Triathlon
• Hunting (fox/drag)	• Water ski jumping
• Jousting	• Weight lifting
• Manual work	• Wrestling
• Martial arts	
• Micro lighting	

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 as quoted on Your Certificate of insurance.

General Conditions

- No cover will come into force, or continue in force, under sections 1, 2, 3 and 4, unless each Insured Person, who by reason of the Important Health Requirements must make a Medical Health Declaration in respect of the period for which insurance is required, has declared ALL Pre-existing Medical Conditions to Us and they have been formally accepted by Us in writing.
- Any medical information supplied in a Medical Health Declaration will be treated in the strictest confidence, will be used solely for Our own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the Medical Health Declaration. We shall not refuse cover unless, in Our opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a Medical Health Declaration shall be borne by You.
- During each Period of Insurance and before You depart on each Trip You must declare to the Medical Screening Helpline any change in Your health or medical status. This change must be accepted in writing by Us before cover will be continued. If in doubt as to whether any change is material, You should contact the Medical Screening Helpline.
- You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:
 - supply accurate and complete answers to all the questions We or the administrator may ask as part of Your application for cover under the policy;
 - to make sure that all information supplied as part of Your application for cover is true and correct;
 - tell Us of any changes to the answers You have given as soon as possible.Failure to provide answers in-line with the requirement of the Act may mean that Your policy is invalid and that it does not operate in the event of a claim.
- You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
- You must avoid needless self-exposure to peril unless You are attempting to save human life.
- We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
- You must comply in full with the terms and conditions of this policy before a claim will be paid. Please read this policy carefully, and if You are unsure as to what is covered or excluded, contact the Travel Helpline as quoted on Your Certificate of insurance.
- In the event of an emergency or any occurrence that may give rise to a claim for more than **£500** under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without Our prior consent. **Please Telephone Us first.**
- We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
- We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
- Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not to take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made.
- You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
- In the event of a valid claim You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.
- You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. As often as We require, You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all Certificates, information, evidence and receipts that We reasonably require.

- If you make a fraudulent claim under this insurance contract, we:
 - Are not liable to pay the claim;
 - May recover from you any sums paid by us to you in respect of the claim; and
 - May by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.
- If we exercise our right under clause a) iii) above:
 - We shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
 - We need not return any of the premiums paid.
 - If this insurance contract provides cover for any person who is not a party to the contract ("a covered person"), and a fraudulent claim is made under the contract by or on behalf of a covered person, we may exercise the rights set out in clause (16) above as if there were an individual insurance contract between us and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person. Nothing in these clauses is intended to vary the position under the Insurance Act 2015.
- We may give 14 days notice of cancellation of this policy by recorded delivery to You at Your last known address where we have a valid reason. Valid reasons may include but are not limited to:
 - where We reasonably suspect fraud
 - You failing to co-operate with Us or send Us information or documentation as required by the terms of Your policy where this significantly affects Our ability to process Your claim or deal with Your policy
 - You using threatening or abusive behavior or language with our staff or suppliers.In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid, subject to there having been no known claims or losses.
- If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should contact the Citizens' Advice Bureau.
- You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
- This policy is subject to the Laws of England and Wales unless We agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.
- You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
- When engaging in any sport or holiday activity (not excluded under General Exclusion 16) You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and protection.
- Table C & Table D Special Sports and Activities, and Winter Sports, are covered only if You have paid the appropriate additional premium required, before departure from Your Home Country.
- Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We consider such sports and activities as safe. At all times You must satisfy Yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to Yourself and to others.

General Exclusions

No section of this policy shall apply in respect of:

- Any person who has reached the age of 80 years for Single Trip and 65 years for Annual Multi-Trip policies or 46 years for Backpacker policies prior to the commencement of the Period of Insurance.
- Any person practicing in Winter Sports who has reached the age of 65 years at the commencement of the Period of Insurance.
- Claims arising from a change in relevant information which has not been disclosed to Us and accepted by Us in writing prior to the commencement of the Period of Insurance (or, in the case of Annual Multi-Trip cover, prior to the commencement of any Trip).
- Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing Certificates, policies, or motoring organisation's services. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 11.
- Costs which would have been payable if the event being the subject of a

- claim had not occurred (for example, the cost of meals which You would have paid for in any case).
6. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses We will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a Trip and replacing locks if You lose Your keys.
 7. Any claim which is directly or indirectly caused by, results from or is connection with a natural disaster or civil unrest (see Meaning of words page 5) unless you chose and have paid the appropriate extra premium for the Travel disruption option which provides cover in this respect for Travel Delay, Missed departure and Catastrophe cover only. Please also note that this exclusion does not apply to section 1 – Medical Emergency and Repatriation.
 8. We will not pay for costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under sections Medical Emergency & Repatriation, Additional Accommodation & Travelling Costs, Cancellation & Curtailment or Money & Passport).
 9. Any deliberately careless or deliberately negligent act or omission by You.
 10. Any claim arising or resulting from Your own illegal or criminal act.
 11. Needless self-exposure to peril except in an endeavour to save human life.
 12. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, being under the influence of alcohol (including but not exclusively having a blood alcohol reading of more than 150mg per 100ml) or You being under the influence of drug(s).
 13. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
 14. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
 15. You engaging in any Special Sports and Activities in Table C & Table D or Winter Sports unless the appropriate Special Sports & Activities or Winter Sports extension premium required has been paid.
 16. **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 as quoted on Your Certificate of insurance.**
 17. Participation in any organised competition involving any Special Sports and Activities or Winter Sports.
 18. Any claim under the option Travel disruption, Cruise pack, golf cover and business cover unless the appropriate premium has been paid.
 19. You fighting except in self-defence.
 20. Any claims under the wedding cover section unless the appropriate wedding extension premium has been paid.
 21. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused 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 loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded herein is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under the sections Medical Emergency & Repatriation and Personal Accident.
 22. You travelling to a country, or parts of countries, or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
 23. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 24. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date - except under sections Medical Emergency & Repatriation and Personal Accident.
 25. Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus - except under section 1 (Medical Emergency & Repatriation), and section 11 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
 26. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.
 27. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on Our behalf) unless negligence on Our part can be demonstrated.
 28. A Trip in, to or traveling through the following countries: Afghanistan, Liberia and Sudan.

Making a Claim on Your Return Home

First, check Your Certificate of Insurance and the appropriate Section of Your policy to make sure that what You are claiming for is covered.

Claims forms can be obtained from www.travelclaimsservices.com, or alternatively by telephoning Our Claims Helpline on 0203 362 2411 or email claims@travelclaimsservices.com giving Your name and Certificate number, and brief details of Your claim. Please quote the correct reference number below relating to the Insurance Policy You have purchased:

For Single Trip policies, please quote 16ADM01

For Annual Multi-Trip policies, please quote 16ADM02

All claims must be notified within 28 days of Your return from the trip in which the claim occurred on a policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant section of Your policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form. We recommend You use registered post.

In order to handle claims quickly, We may use appointed claims handling agents. When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account.

Provided that payment is remitted to the bank account designated by You, We shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

Customer Satisfaction

Our Promise of Service:

We aim to provide a first class service at all times. However, if you are not satisfied with the service you receive for sales issues, such as how our sales staff dealt with your call, please write to:

The Customer Relations Manager
ROCK Insurance Group
Griffin House
135 High Street
Crawley
West Sussex
RH10 1DQ
Phone: 0800 091 3768
E-mail: admin@rockinsurance.com

If you have a complaint about a claim please write to:
The Customer Relations Manager
1 Victoria Street
Bristol Bridge
Bristol
BS1 6AA
Phone: 0330 400 1387
E-mail: complaints@travelclaimsservices.com

If You are not satisfied with the results of Our investigation, You have the right to refer Your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone: 0800 023 4 567 or 0300 123 9 123

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the complaints procedure before the FOS will consider Your case.

Cancelling Your Policy

Right to return the insurance document

Unless Your Trip will be completed within 14 days of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

Cancellation by You

If You subsequently give notice in writing or by telephone to Us to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling - Off Period the premium will be refunded in full less any sum that We have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling - Off Period and You have not made a claim or sought assistance under the policy then You will be entitled to a pro rata refund of premium in accordance with the remaining term of the policy less an administration fee.

To cancel Your policy, You should contact:

Customer Services
ROCK Insurance Group
Suite A, 3rd Floor
Griffin House
135 High Street
Crawley
West Sussex RH10 1DQ
Telephone: 0800 091 3768
or e-mail: admin@rockinsurance.com

Cancellation by Us

We may give 14 days notice of cancellation of this policy by recorded delivery to You at Your last known address where we have a valid reason. Valid reasons may include but are not limited to:

- where We reasonably suspect fraud
- You failing to co-operate with Us or send Us information or documentation as required by the terms of Your policy where this significantly affects Our ability to process Your claim or deal with Your policy
- You using threatening or abusive behavior or language with our staff or suppliers.

In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid, subject to there having been no known claims or losses.

Premium position upon cancellation by Us or in respect of an Annual Multi-Trip policy following the death of the Insured Person (except when the subject of a claim occurring in the course of a Trip)

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate.

If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation

This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

Data Protection and Privacy Statements

We will need to obtain personal information from you in the course of considering your application. This information will be processed for the purposes of underwriting Your insurance cover, managing any insurance issued, administering claims and fraud prevention. We may pass Your information to a qualified Medical Practitioner, other insurers, reinsurers, other parties who provide services under this policy and loss adjusters for these purposes. This may involve the transfer of Your information to countries which do not have data protection laws.

You may have the right of access to, and correction of, information that is held about You. Please contact Our Compliance Officer to exercise either of these rights, at the following address:

Compliance Officer
Rock Insurance Services Limited
135 High Street
Crawley
West Sussex
RH10 1DQ
or e-mail: admin@rockinsurance.com

Some of the information may be classified as sensitive – that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information including,

in some circumstances, the need to obtain Your explicit consent before the information may be processed. By finalising Your insurance application, You consent to the processing and transfer of information described in this notice. Without this consent We would not be able to consider Your application.

Auto Renew

To make sure You have continuous cover under Your policy, ROCK Insurance Group will aim to automatically renew (auto-renew) Your policy when it runs out, unless You tell them not to. Each year ROCK Insurance Group will write to You 21 days before the renewal date of Your policy, and tell You about any changes to the premium or the policy terms and conditions. If You do not want to auto-renew Your policy, just call them on the telephone number provided on Your Certificate of Insurance. Otherwise they will collect the renewal premiums from Your credit card or debit card.

You should also note that Your renewed policy will only be valid when:

- You have told them about any changes to Your policy details (including any changes in health conditions);
- and Your credit card or debit card details have not changed.

In some cases ROCK Insurance Group may not be able to automatically renew Your policy. They will let You know at the time if this is the case. ROCK Insurance Group is entitled to assume that Your details have not changed and You have the permission of the card holder unless You tell them otherwise. ROCK Insurance Group does not have Your payment details. They will tell the relevant processing bank that have Your payment details to charge the relevant premium to Your debit card or credit card on or before the renewal date.

You can tell ROCK Insurance Group about any changes to Your policy details or opt out of automatic renewal at any time by phoning them on the telephone number provided on Your Certificate of Insurance.

Financial Services Compensation Scheme

ROCK Insurance Group Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities.

MAPFRE ASISTENCIA is covered under the Financial Services Compensation Scheme. If the Insurer is unable to meet some of their liabilities and You make a valid claim, You may be entitled to compensation from the FSCS, depending on the type of business and circumstances of the claim.

Protection is at 100% where claims:

- Arise in respect of a liability subject to compulsory insurance, or;
- Arise in respect of a liability subject to professional indemnity insurance, or;
- Arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity.

Protection is at 90% where claims arise under other types of policy with no upper limit.

Further information can be obtained from the Financial Services Compensation Scheme:

By telephone 0800 678 1100 or 020 7741 4100

By e-mail: enquiries@fscs.org.uk

For more information please visit www.fscs.org.uk

Section A - Travel Insurance

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE THE ASSISTANCE SERVICE STATING YOUR NAME AND POLICY NUMBER.

Travel Helpline	As shown on your Certificate of Insurance
Medical Emergency & Repatriation	00 44 (0) 203 362 2410 Fax: 00 35 391 501619
Travel Insurance Claims and Cancellation	0203 362 2411

Section B - Scheduled Airline Failure

If You have purchased Premier cover and have purchased a Single Trip or Annual Multi-Trip policy then Scheduled Airline Failure is included.

This cover is underwritten by MGA Cover Services Limited (registered address Farren House The Street, Farren Court Cowfold West Sussex RH 13 8BP, company registration: 08444204 authorized and regulated by the Financial Conduct Authority registration number 597536) under binding agreement with CBL Insurance Europe Limited 2nd Floor 13-17 Dawson Street Dublin 2 Ireland, company registration: 218234 who are authorized and regulated by the Financial Conduct Authority registration number 203120

Definitions which only apply to this Section:

Irrecoverable Loss – Deposits and charges paid by **You** for **Your Trip** which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the **Scheduled Airline** or another insurance company or a government agency or a travel agent or credit card company.

You, Your: Person (s) named on the Travel Insurance policy

Trip – The Outward Journey and Return Journey on a **Scheduled Airline** booked and paid for by **You**.

Scheduled Airline – An airline upon whom **Your Trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

Insolvency or Financial Failure – An event causing the cancellation of all or part of **Your Trip** happening after **You** purchased this insurance which results in the **Scheduled Airline** no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

What you are covered for:

We will indemnify **You** up to **£3,000** in total for each Insured Person named on the Invoice and Airline Ticket for:

1. Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline associated with **Your Trip** which was incurred before **Your** departure date if **You** have to cancel **Your Trip** or if **You** have already completed the outward journey;
2. The extra cost of a one way airfare of a standard no greater than the class of journey on the **Outward Journey** to allow **You** to complete the Return Journey of **Your Trip** (to your original departure country within the European Union) as a result

of the Insolvency or **Financial Failure** of the **Scheduled Airline** on which **You** are booked to travel causing the flight (or flights) on which **Your Trip** depends that were subject to your **Advanced Booking** being discontinued and **You** not being offered from any other source any reasonable alternative flight or refund of charges **You** have already paid.

Special condition which apply:

You must obtain written confirmation from the liquidator that the third party supplier has become insolvent.

What is not covered:

1. Any expense following **Your** disinclination to travel or to continue with **Your Trip** or loss of enjoyment on **Your Trip**;
2. Any expense arising from circumstances which could reasonably have been anticipated at the time you booked **Your Trip**;
3. Any costs incurred by **You** which are recoverable or for which **You** receive or are expected to receive compensation;
4. Any form of travel delay or other temporary disruption to **Your Trip**;
5. Any loss sustained by **You** when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of Insolvency or Financial Failure (as defined herein) of the **Scheduled Airline** or other relevant company was announced;
6. Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
7. Any loss for which a third party is liable or which can be recovered by other legal means.
8. Anything mentioned in the General Exclusions unless specifically insured under this Section.

Your Scheduled Airline Failure Policy Cover:

This policy provides cover **ONLY** in the event that **You** cannot recover **Your** losses from any other source. In the event of a loss, **You** should first make **Your** claim against ATOL, **Your** credit or debit card provider under Section 75 of the Consumer Credit Act 1974 or against any other insurance policy which provides compensation for **Your** loss.

This policy will only make payments less the value of any compensation **You** have received from any other source.

Claims Procedure:

First, check **Your** Certificate and **Your** policy to make sure that what **You** are claiming for is covered.

For all claims please e-mail claims@MGACS.com or call 020 3 540 4422

We will send **You** the appropriate claim form by email (or post if you prefer). This claim form will have a "check list" of documents and evidence we will need to process **Your** claim.

Once **You** return this form to us we will allocate a claim number and send **You** notice of this by SMS & Email (please keep watch on your spam / junk folders) and give **You** an estimate of when we will be back in touch.

You may return **Your** claim form and evidence by email but **You** should not destroy the originals in case we need them.

Please read the general conditions contained in this policy document and the relevant sections of **Your** policy for more information. We may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

MGA Cover Services Limited will only accept claims submitted up to six months after the failure.

Any claims submitted after the six month period will **NOT** be processed.

Section C - Optional Gadget Cover Upgrade

Insurance Policy – Terms And Conditions

You can only purchase this upgrade if **you** are resident in the United Kingdom. If **you** have purchased a Single Trip policy, Gadget cover is included if **you** have paid the appropriate additional premium for the **period of insurance** up to a maximum of 90 days.

If **you** have purchased an Annual Multi-trip policy, **you** are covered when taking part in a **holiday** for up to 31 days during the **period of insurance** when **you** have paid the appropriate additional premium. Please note that the Excess Waiver upgrade **ONLY** relates to the travel policy. This cannot be applied to the Gadget insurance upgrade.

This Gadget Insurance is arranged by Rock Insurance Services Limited with UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

The administrator is Rock Insurance Services Limited. They will help **you** with any questions **you** may have and help **you** with any changes **you** need to make to **your** insurance. Please also contact them if any details in **your** certificate of insurance are incorrect and they will arrange for a corrected insurance certificate to be issued to **you**. **You** can contact them at: Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ, 0800 091 2832, admin@gadgetbuddy.com.

Certification of Cover

Your policy combined with **your** certificate of insurance certifies that insurance has been effected between **you** and **us**. In return for payment of the premium **we** agree to insure **you** in accordance with the terms and conditions contained in and endorsed on these documents.

Introduction

You purchased this optional Gadget cover at the same time **you** purchased **your** Travel Insurance Policy. Optional Gadget cover provides cover for **your** **electronic equipment** against **theft, accidental damage and breakdown** when **you** are on a **holiday** that is covered by **your** Travel Insurance Policy.

When **you** purchased **your** Gadget Insurance **you** selected the level of cover suitable for **you**. **Your** level of cover will be confirmed in **your** insurance certificate. Please ensure **you** keep **your** insurance certificate together with this policy in a safe place.

Where And When Cover Applies

Period of this Policy

The period of this Policy will be the same as the period of **your** Travel Insurance Policy and is shown in **your** insurance certificate.

Operative time and geographical area

The protection under **your** Gadget Insurance starts and ends at the same time and applies in the same geographical areas as **your** Travel Insurance Policy and only when **you** are on a **holiday**.

Definitions

The following words shall have the meanings given below wherever they appear in bold:

Accessories: Chargers, carrying cases, headphones and hands-free mounting kits, USB cables but excluding a SIM Card that were supplied with **your** **electronic equipment**.

Accidental Damage: The unintentional and unforeseen failure, breakage or destruction of **your** **electronic equipment**, with visible evidence of an external force being applied and which results in the **electronic equipment** being unusable.

Breakdown: The failure of any electrical or mechanical component in **your** **electronic equipment** due to a sudden and unforeseen fault, which causes **your** **electronic equipment** to stop working in the way the manufacturer intended and which requires repair or replacement before the **electronic equipment** can be used again.

Commencement Date: The date **your** cover begins with **us**, as detailed in **your** insurance certificate.

Computer Virus: Means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

Cosmetic Damage: Any damage which is non-structural, including but not

limited to scratches, dents and marks, which does not affect the usage of the **electronic equipment**.

Electronic Data: Means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Electronic Equipment: The item or items purchased and owned by **you**, as new and in full working order, from a UK VAT registered company and for which **you** hold **proof of purchase**, and that is insured by **us** as detailed in **your** insurance certificate.

End date: The date that all cover under **your** policy will cease being the date on **your** insurance certificate. or the date **you** return **home**.

Excess: The amount **you** will be required to pay towards each claim **you** make under this policy.

Holiday: A journey which commences when **you** leave **your** **home** for an overseas destination and ends when **you** return **home**. This must not exceed the maximum duration for an individual trip as shown on **your** insurance certificate.

Home: **Your** usual place of residence in the **UK**, Channel Islands or Isle of Man.

Immediate Family: **Your** husband, wife, civil partner, partner, children or parents, who permanently live in **your** **home**.

Period of Insurance: The period of time between the **commencement date** and the **end date** which is shown on **your** insurance certificate and that the policy will be in force for. Cover under this policy only applies when **you** are on **your** **holiday**.

Proof of Purchase: An original receipt and any other documentation required to prove **your** **electronic equipment** was purchased from a UK VAT registered company and that it is owned by **you** - including the date of purchase, make, model, serial and IMEI number of **your** **electronic equipment**, where applicable.

Replacement Item(s): An identical item of **electronic equipment** of the same age and condition. or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original item of **electronic equipment**. **Replacement items** will only be delivered to a **UK** address of **your** choice **you** will need to arrange onward shipment to **your** destination choice.

Terrorism: Any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft: The unauthorised dishonest appropriation or attempted appropriation of the insured **electronic equipment**, by another person with the intention of permanently depriving **you** of it.

UK: England, Scotland, Wales and Northern Ireland.

Unattended: Not visible to **you** and not within **your** arms' length reach. **We** will not pay any claims for property left **unattended** in publicly accessible places. **you** must act as though **you** are not insured.

Unauthorised Calls, Texts or Data Use: Any calls, texts or data use made from **your** **electronic equipment** after the time that it was stolen, to the time that it was blacklisted by **your** airtime provider.

We, Us, Our, Insurer: UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

You, Your: The insured person, who owns the specified **electronic equipment** as stated on **your** insurance certificate.

What is covered:

In return for **your** premium payment **we** will insure **your** **electronic equipment** for the **period of insurance** as stated on **your** insurance certificate, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by **us**. Please read **your** policy carefully to ensure **you** understand the cover **we** are providing **you** and that **you** comply with **our** terms and conditions.

BASIS OF COVER

A. Accidental Damage

We will pay up to the amount shown in the Summary of Cover table for the costs of repairing **your** **electronic equipment** as a result of **accidental damage**. If **we** are unable to economically repair **your** **electronic equipment** then, at **our** discretion, a Replacement Item will be provided by **us**.

In addition to claims excluded under the "What is Not Covered" section, **we** will not pay for **accidental damage** caused by:

1. deliberate damage or neglect of the **electronic equipment**;
2. failure on **your** part to follow the manufacturer's instructions;
3. inspection, maintenance, routine servicing or cleaning.

B. Theft

We will pay up to the amount shown in the Summary of Cover table to replace **your** **electronic equipment** with a Replacement Item if it is stolen. Where only

part or parts of **your electronic equipment** have been stolen, **we** will only replace for that part or parts.

In addition to claims excluded under the "What is Not Covered" section, **we** will not pay for **theft**:

1. where the **theft** has occurred from any motor vehicle where **you** or someone acting on **your** behalf is not in the vehicle, unless the **electronic equipment** has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated;
2. from any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was used to gain entry or exit;
3. where the **electronic equipment** has been removed from **your** control or the control of a member of **your immediate family** unless it was not left **unattended**;
4. where the **electronic equipment** has been left **unattended** when it is away from **your home**;
5. where all precautions have not been taken.
6. If **you** do not report the **theft** of **your electronic equipment** to the Police within 48 hours of discovering it and do not obtain a written police report.

C. Breakdown

If a **breakdown** of **your electronic equipment** occurs outside of the manufacturer's guarantee or warranty period **we** will pay up to the amount shown in the Summary of Cover table for the repair costs. If **we** are unable to economically repair **your electronic equipment** then, at **our** discretion, a Replacement Item will be provided by **us**.

We will not pay for any **breakdown** claims excluded under the "What is Not Covered" section.

D. Liquid Damage

We will pay up to the amount shown in the Summary of Cover table to repair or provide a Replacement Item for **your electronic equipment** if it is damaged as a result of accidentally coming into contact with any liquid.

We will not pay for any liquid damage claims excluded under the "What is Not Covered" section.

E. Unauthorised Calls, Texts or Data Use

Where **your** item of **electronic equipment** is a device where **you** are charged for Unauthorised Calls, Texts or Data Use and it is lost or stolen, **we** will refund the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by **your** airtime provider. This is subject to **you** providing an itemised bill. The maximum **we** will pay for any one occurrence is £100.

In addition to claims excluded under the "What is Not Covered" section, **we** will not pay for:

1. any Unauthorised Calls, Texts or Data Use where the **theft** has not been reported to **your** airtime provider within 12 hours of the **theft** occurring.

REPLACEMENT CONDITION

Where **we** are able to provide a replacement, this is not on a 'new for old' basis. Cover is limited to one replacement per **period of insurance** per item, up to the amount specified in **your** insurance certificate. If **your electronic equipment** cannot be replaced with an identical item of **electronic equipment** of the same age and condition, **we** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original item of **electronic equipment** subject to the following depreciation scale:

- 10% over two years old and less than three years old
- 20% over three years old and less than four years old
- 30% over four years old and less than five years old
- 40% over five years old and less than six years old.

What is not covered:

1. Repairs or any other costs for:
 - a) cleaning, inspection, routine servicing or maintenance;
 - b) Loss or damage arising from a manufacturer's defect or recall of the **electronic equipment**;
 - c) replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - d) any repairs carried out without prior authorisation from **us**;
 - e) wear and tear to the **electronic equipment** and/or gradual deterioration of performance;
 - f) **Cosmetic damage**.
2. Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
3. Any claim made, or any event causing the need for a claim to be made, which occurred prior to the **commencement date** of the **period of insurance**.
4. Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of **your** policy, or since it was added to **your** policy, as verified by **your** airtime provider.
5. Any claim arising whilst **you** are not on **holiday**.
6. Any repair or replacement if a SIM card registered to **you** was not in the insured mobile phone or **electronic equipment** at the time of the **accidental damage, theft, breakdown**, or liquid damage.
7. Any expense incurred arising from not being able to use the **electronic**

equipment, or any costs other than the repair or replacement costs of the **electronic equipment**.

8. **Accidental damage, theft, breakdown** or liquid damage to **accessories** of any kind.
9. Any **breakdown** arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, Accessories or associated equipment to correctly recognise and process any calendar date or time.
10. Reconnection costs or subscription fees of any kind.
11. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
12. Items purchased from an on-line auction site unless from a **UK** VAT registered company.
13. Any costs for loss or damage to information or data or software contained in or stored on the **electronic equipment** whether arising as a result of a claim paid by this insurance or otherwise.
14. Any other costs that arise directly or indirectly from the event which led to **your** claim unless specifically stated in this policy.
15. Liability of whatsoever nature arising from ownership or use of the **electronic equipment**, including any illness or injury resulting from it.
16. Value Added Tax (VAT) where **you** are registered with HM Revenue & Customs for VAT.
17. Claims arising from **terrorism**, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
18. Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing 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 component thereof.
19. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
20. Claims for any **electronic equipment** used in connection with **your** profession or trade.
21. Any **electronic equipment** more specifically insured elsewhere.
22. Any claim if **you** are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. **You** can check the FCO travel advice at www.fco.gov.uk.
23. This policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of **electronic data** from any cause whatsoever (including but not limited to **computer virus**) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
24. However, in the event that a peril listed below results from any of the matters described in paragraph (23) above, this policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the policy period to property insured by this policy directly caused by such listed peril. Listed Perils - Fire, Explosion.

POLICY CONDITIONS AND LIMITATIONS

1. Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single **period of insurance**. Cover is limited to one replacement per **period of insurance** per item, up to the amount specified in the Summary of Cover table.
2. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.
3. This insurance only covers **electronic equipment** purchased in the **UK**, the Isle of Man and the Channel Islands. Cover includes the use of the **electronic equipment** for the period and destination shown on **your** insurance certificate. Any repairs or replacements must be carried out in the **UK** by repairers or retailers approved by **us**.
4. The **electronic equipment** must be less than 6 years old (except for laptops which must be less than 15 months old) at the **commencement date** of the insurance, with valid **proof of purchase**. All items must have been purchased as new from a VAT registered company and must be in full working order at the **commencement date** of this policy.
5. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to: take care to supply accurate and complete answers to all the questions **we** or Rock Insurance Services may ask as part of **your** application for cover under the policy; to make sure that all information supplied as part of **your** application for cover is true and correct and; to tell **us** of any changes to the answers **you** have given as soon as possible. Failure to provide answers in line with the requirement of the act may mean that **your** policy is invalid and that it does not operate in the event of a claim.
6. **You** must provide **us** with any receipts, **proof of purchase** or documents to support **your** claim as requested. All **proof of purchase** must include the make and model of the **electronic equipment** and must be in **your** name.

If **we** do not receive the documents **we** have requested from **you** or if any documents submitted by **you** are not acceptable to **us**, it may delay **your** claim or **we** may decline to pay **your** claim.

7. **You** must take all precautions to prevent any damage to **your electronic equipment**.
8. If **electronic equipment** is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company, etc), **you** must notify such carrier immediately and obtain a copy of their report.
9. **We** will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. Please note that it may be necessary for **us** to contact **your** Airtime Provider in order to validate **your** claim.
10. This cover is limited to one replacement per insured item per **period of insurance**.
11. Cover for **your electronic equipment** applies to **you** as the person who purchased the policy and **your immediate family**.
12. The benefits of this policy cannot be transferred to someone else or to any other **electronic equipment** without **our** written permission.

HOW TO CLAIM

You must:

1. Notify Trent - Services (Administration) Ltd as soon as possible after any incident likely to result in a claim under this insurance

Trent - Services (Administration) Ltd,
Trent House,
Love Lane,
Cirencester,
Gloucestershire GL7 1XD

Telephone: 01285 626020
Email: claims@trent-services.co.uk
Fax: 01285 626031

2. Report the **theft** of **your** mobile phone within 12 hours of discovery of the occurrence of the **theft**, to **your** airtime provider and instruct them to blacklist **your** handset;
3. Report the **theft** of **your electronic equipment** to the police within 24 hours of discovery and obtain a crime reference number in relation to the **theft** of the item.
4. If **we** replace **your electronic equipment** the ownership of the damaged or lost item is transferred to **us** once **you** have received the Replacement Item **we** have supplied. If the **electronic equipment** **you** have claimed for is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to do so.

Before **your** claim can be approved, **you** must pay the **excess**. The **excess** for a laptop, iPhone, smart phone or tablet is £50; for all other items, please refer to the **excess** in the Summary of Cover table.

If the above terms are not adhered to, then **your** claim may not be paid or paid in full.

UK General Insurance Ltd is an agent of Great Lakes.

CANCELLATION

This insurance is designed to cover most circumstances but **you** should be aware that not all eventualities are insured. Please read this document carefully. If **you** find the insurance does not meet **your** requirements, please return this policy and proof of premium to the selling agent within 14 days of receipt but before the **holiday** departure date. Provided no claim has been made, **your** premium will be refunded in full.

Thereafter **you** may cancel the insurance cover at any time by informing Rock Insurance Services Limited however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions
5. **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

MAKING YOURSELF HEARD

We realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens **we**

want to hear about it so **we** can try to put things right. If **you** have cause for complaint it is important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care.

Complaints regarding the sale of the policy:

Please contact Rock Insurance Services Limited:

Griffin House,
135 High Street,
Crawley
West Sussex RH10 1DQ

Telephone: 0800 091 2832
Email: Admin@gadgetbuddy.com

If **your** complaint about the sale of **your** policy cannot be resolved by the end of the third working day, Rock Insurance Service will pass it to:

Customer Relations Department,
UK General Insurance Limited,
Cast House,
Old Mill Business Park,
Gibraltar Island Road,
Leeds LS10 1RJ

Telephone: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk.

Complaints regarding claims:

Trent - Services (Administration) Ltd,
Trent House,
Love Lane,
Cirencester,
Gloucestershire GL7 1XD

Telephone: 01285 626020
Email: claims@trent-services.co.uk
Fax: 01285 626031

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 06534A.

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, Trent - Services (Administration) Ltd will pass it to:

Customer Relations Department,
UK General Insurance Limited,
Cast House,
Old Mill Business Park,
Gibraltar Island Road,
Leeds LS10 1RJ

Telephone: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

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 and have an annual turnover of less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR

Telephone: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

IMPORTANT NOTICE TO CUSTOMERS

If **you** or anyone acting on **your** behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and **you** will forfeit all rights under the policy. In these circumstances, **we** reserve the right to retain the premium **you** have paid and to recover any sums **we** have paid by way of benefit under the policy. **We** may also pass **your** details to the police. The terms and conditions of this insurance policy do not affect **your** statutory rights relating to faulty or mis-described goods. For further information about **your** statutory rights, please contact **your** local authority Trading Standards Department or the Citizens Advice Bureau.

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, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information 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.

Section D - Optional Car Hire Excess Cover Upgrade

Demands and needs statement

This Insurance is designed for any person eligible to purchase this insurance hiring a vehicle from a licensed hire agency or car club and where you have a financial liability under the terms and condition of the Hire Agreement.

Insurer

This policy is underwritten by EUROP ASSISTANCE S.A, 4th Floor, 4-8 Eden Quay, Dublin 1, D01N5W8, Ireland, registered in the Irish Companies Registration Office under number 907089 and managed by Linkham Services Limited.

Benefits under this policy are provided by EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre (Reference number 451 366 405) acting through its Irish office (trading as EUROP ASSISTANCE S.A., Irish Branch).

Questor Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (firm reference number 466942) for the sale and administration of general insurance products in the United Kingdom and throughout the Members of the European Economic Area (EEA).

Linkham Services Limited whose registered office is at 52 Newtown Uckfield East Sussex TN22 5DE with company number 7387410 and is authorised and regulated by the Financial Conduct Authority (FCA). Linkham Services FCA registration number is 577492. FCA authorisation can be checked on the FCA register at www.fca.gov.uk.

Privacy

Your privacy is very important to us and your data is stored in accordance with the United Kingdom Data Protection Act 1988 and 2003. In order to fulfil this contract of insurance Your data will be shared with Questor Insurance Services Limited, Orchard Administration Limited, Linkham Services Limited and Us but only for the purposes of this contract. In purchasing this Policy you agree to the data sharing.

Regulation, Jurisdiction and law

This insurance is issued from the United Kingdom and shall be governed by the Laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance and is sold in accordance with the standards laid down by the Financial Conduct Authority the recognised Regulator in the United Kingdom.

Tax

We will charge the amount of tax as directed by the relevant authorities in Your Country of Residence.

Correspondence

Questor Insurance as the Agent responsible for the sale of the Policy normally correspond via email. By purchasing this policy you agree to this form of communication and agree to update Questor Insurance immediately if there is any change to Your email address.

Who is eligible to purchase Vehicle Hire insurance?

Any person: -

1. Holding a valid or internationally recognised driving licence.
2. Permanently resident in any Country listed in Appendix 1.
3. Eligible to hire and drive a Hire Vehicle and able to adhere to the terms of the Hire Agreement
4. If you are renting from a Car Club You and any other driver are Members of the Car Club and are authorised to drive the vehicle rented
5. Age limits that apply: -

Vehicle	Min Age	Max Age
Car	21	84

Vehicles covered by this policy

Any vehicle with a value up to £50,000 (excluding tax) at the time of the policy being incepted and less than 20 years old at first registration.

1. Cars up to 9 seats

The type of vehicle covered by this policy will be shown on the certificate of insurance.

Daily or Annual Policies

This insurance can be purchased as either a Daily policy insuring a single Hire Agreement or as an Annual policy insuring unlimited Hire Agreements up to 31 days in length. Policies are available as follows: -

Vehicle	Daily	Annual
Cars	Up to 180 days	Yes

Cooling off period

Questor Insurance will refund in full Your premium, if you cancel this insurance before your policy has incepted and you have not commenced your Hire Agreement, and you have not reported (and are not intending to report) a claim."

What makes up this policy?

This Policy and the Certificate of Insurance must be read together as they form your insurance contract.

Monetary limits

We insure you up to the amount of the sum(s) insured or other limit(s), which will be shown on the Certificate of Insurance accompanying this Policy. The maximum payable under this Policy is £5,000 per rental, unless the policy has been extended to include Collision Damage Waiver.

Claims

We have appointed Orchard Administration Limited to handle claims on Our behalf: -

Orchard Administration Limited

First Floor Orchard House Station Road Rainham Kent ME8 7RS United Kingdom.

Tel: 0333 3230 095 or +44 1634 382 574 (Outside UK)

Email: assistance@orchard-administration.co.uk

Web: <http://claim.orchard-administration.co.uk>

Office Hours are 9:00 am to 5:00 pm Monday to Friday excluding UK Bank Holidays or at any time online.

Claims Notification

All claims should be notified via Orchard Administration Limited's website where you will be able to submit your claim and all supporting documents online. If you do not have access to the Internet please call the number above during office hours. To obtain a reimbursement under this policy you will need: -

1. Certificate Number and the Scheme Code both of which are shown on the Certificate of Insurance
2. A copy of and proof of purchase of your Hire Agreement
3. A copy of the local police report, if required by law in the country where the loss occurs.
4. Your copy of the Hire Company accident damage report and a photographic picture of the damage caused
5. Invoices / Receipts / other documents confirming the amount you have paid in respect of the damage to the Hired Vehicle for which you are seeking reimbursement.
6. A final repair Invoice from the repairing garage which details the breakdown of parts and labour
7. Copy of your credit/debit card statement showing payment of the damages which you are seeking reimbursement
8. Copy of the driving licence of the person named on the Hire Agreement in control of the vehicle at the time of the incident
9. Your bank details:
 - a. UK Bank – Sort Code and Account Number
 - b. Bank based outside the UK – IBAN and BIC

Definitions, For Car Hire Excess Cover Only

"Additional Travel Expenses" means any additional travel costs you incur in connection with a Loss under the relevant section of this Policy.

"Auto Glass" means any glass that forms part of the Hired Vehicle and includes windscreens, windows, internal and external lights and sunroof.

"Consequential loss" means an indirect loss that occurs following a Loss under this policy.

"Country of Residence" means the country where you are ordinarily permanently resident, pay tax or are registered with a Medical Practitioner.

"Europe" means all countries west of the Ural Mountains, British Isles, Ireland, and islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, Iceland, Israel and the Azores.

"Excess Reimbursement" means the amount that You are liable for under the terms of the Hire Agreement being the excess on the Collision Damage Waiver and Theft insurance policies provided by the Hire Company.

“**Hire Company**” means a company licensed in the territory in which it is situated to provide vehicles for hire.

“**Hire Agreement**” means the contract signed by You for the hire of the vehicle.

“**Hire Vehicle**” means any vehicle rented under a hire contract on a daily or weekly basis from such a Hire Company or Agency, which must be licensed with the regulatory authority of that Country, State or Local authority.

“**Loss Damage Waiver**” means damage to any glass that forms part of the Hired Vehicle, Tyres and Wheel Rims.

“**Loss of Use**” means the period during which vehicle hired by You is not available for Hire due to damage caused during the Hire Agreement. Loss of Use charges are calculated at the same rate at which You paid when You hired the vehicle.

“**MiniBus**” means a vehicle up to 7.5T designed to carry up to 15 persons.

“**Motor Home/Campervan**” means a vehicle up to 7.5T which includes sleeping and cooking facilities.

“**Personal Effects**” means clothing luggage and another articles that belong to you (or for which you are legally responsible for) which are worn, used or carried by you but excluding personal money, documents of any kind and valuables.

“**Personal Money**” means bank notes, currency notes and coins in current use, travellers’ and other cheques, postal or money orders, pre-paid cards, coupons or vouchers, travel tickets, event and entertainment tickets, phone cards and credit / debit or charge cards all held for private purposes.

“**Public Highway**” is deemed as any road made or unmade that is intended for use by the general public.

“**Safari**” An expedition to observe or hunt animals in their natural habitat.

“**Towing**” means recovery of the vehicle following an accident, theft, malicious damage, fire or mechanical breakdown to the nearest premises owned by the Hire Company or the original pick up location whichever is closest.

“**UK**” means England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man.

“**Under body of the vehicle**” means the underside of the vehicle excluding bumpers, trim, tyres and wheel rims.

“**Van**” means a vehicle up to 7.5T designed specifically to carry goods.

“**Valuables**” means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CD’s, DVD’s, tapes, films, cassettes, cartridges, memory cards, speakers and headphones), computer games and associated equipment, telescopes and binoculars.

“**You, your**” means the person(s) named on the Vehicle Hire Agreement and on the certificate of insurance as named drivers which attaches to this policy. The person signing the Hire Agreement must be the Policyholder.

“**We, us, our**” means EUROP ASSISTANCE S.A.

“**Worldwide**” means any country.

General conditions in addition to those shown elsewhere in this policy

1. You agree to abide by the terms and conditions of this policy at all times.
2. You must advise our appointed claim handlers within 1 calendar month of the end of the Hire Agreement of any incident that may give rise to a claim under this Policy.
3. All certificates, information and evidence required by our appointed claim handlers shall be provided at Your expense.
4. Except with our written consent, you are not entitled to admit liability on our behalf or to give any representations or other undertakings binding upon us. We shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in your name.
5. We may at our own expense take proceedings in your name to recover compensation from any third party in respect of any reimbursement made under this Insurance and any amounts recovered shall belong to us. You agree to provide reasonable assistance to us to recover such amounts.
6. This insurance is provided for one **Hire Vehicle** at any one time, which may be driven and operated by you.
7. Cover commences from the time **you** take legal control of the **Hire Vehicle** and ends at the time the **Hire Company** assumes control of the **Hire Vehicle** whether at its business location or elsewhere.
8. This policy and any optional extras must have been purchased prior to the commencement of the **Hire Agreement** for which you wish this policy to be operative
9. You may amend your policy prior to the start of a Hire Agreement any additional premium that may be charged is calculated as if the change was included at the inception of the policy.
10. Where there is dual insurance, please let us know, so that we pay our proportion of your claim.
11. When purchasing a Daily policy the policy must coincide with the period shown on the Hire Agreement. No policy can be issued retroactively.
12. This insurance policy in its entirety is invalid if the dates on the hire agreement and the dates on the certificate of insurance do not match.

13. The Lead driver indicated on the Hire Agreement must coincide with the policy holder and lead driver’s name on the Certificate of Insurance.

14. We reserve the right to apply additional terms on renewal

General exclusions that apply to the whole policy

1. Any loss or damage to a third party including bodily injury and property
2. Any loss that occurs where the full Premium has not been paid.
3. Alcoholism or the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of any drug addiction).
4. Loss or damage directly or indirectly caused through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
5. Any fraudulent, dishonest or criminal act committed by any Person(s) in connection with this policy.
6. Loss arising from operation of the Hire Vehicle in violation of the terms of the Hire Agreement.
7. Any amount recovered from the Hire Company or its Insurers.
8. Any vehicles which is not Hired from a Hire Company.
9. Wear, tear and mechanical breakdown, other than for towing.
10. Losses arising out of illegal activities.
11. Driving by any persons not authorised by the Hire Company.
12. Any Person not named on the Certificate of Insurance.
13. The rental of certain vehicles, namely: vans, mini-buses with more than 9 seats, motor homes, campervans, trailers or caravans, trucks, commercial vehicles, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, vehicles changed from their standard factory specifications.
14. Expenses reimbursed by the Insured Person’s Employers’ Insurer.
15. Losses occurring from driving whilst not on a public highway.
16. Losses occurring from driving on safaris or adventure trails.
17. Van and Mini-Bus hires which do not commence and terminate in the UK.
18. Additional Travel Expenses unless otherwise stated in the policy wording”
19. Consequential Losses unless otherwise stated in the policy wording”
20. Cleaning fees

Complaints Procedure

We do everything possible to make sure that you receive a high standard of service. If you are not satisfied with the service that you receive, please contact the Customer Service Manager: -

Questor Insurance Services Ltd

1st Floor Orchard House Station Road Kent ME8 7RS

Tel: +44 1634 238484 Email: assistance@questor-insurance.co.uk

Please provide full details of your policy and in particular your policy number to help your enquiry to be dealt with speedily. If you are still not satisfied with the way in which your enquiry/complaint has been dealt with, then you should contact:

The Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Telephone: 0300 123 9123

Email:complaint.info@financial-ombudsman.org.uk

Website:www.financial-ombudsman.org.uk

Compensation Scheme

The Financial Services Compensation Scheme covers EUROP ASSISTANCE S.A and Questor Insurance Services Limited in the event that either are unable to meet their obligations. You may be entitled to compensation from the scheme in such circumstances but this will depend on the circumstances. Insurance arranging is covered up to 90% of the claim without upper limit.

Further information is available about the compensation scheme from the FSCS website www.fscs.org.uk

WHAT IS COVERED

Excess Reimbursement, Loss Damage Waiver and Towing

What is covered?

This Section covers You for any physical loss or damage to the Hire Vehicle for which You are responsible for under the terms of the Hire Agreement following a Fire, Lightning Strike, Explosion, Accident, Accidental Damage, Theft or Attempted Theft, Malicious Damage, Storm and Flood. This section includes loss or damage to Auto Glass, Roof, Tyres, Wheel Rims and the Under Body and Towing and Loss of Use.

Limits

Vehicle	Excess Reimbursement	Tyres, Windscreen, Underbody	Towing
Car	£5,000	£5,000	£500

Administration charges

We will pay up to £200 in respect of unrecoverable administration charges levied by the Hire Company following Loss or Damage to the Hired Vehicle.

Key Cover

What's covered

This policy covers You for costs incurred for replacing lost or stolen Hire Vehicle Keys, including replacement locks and locksmith charges unless only the parts needed to be changed.

Limits

The maximum amount payable under this section is £500 for each and every claim but limited to £2,000 in any one Policy year.

Drop off Charges

What's covered

In the event of there being no person authorised to return the Hired Vehicle to the agreed drop off point following an accident/illness for which hospitalisation takes place, We will indemnify You for charges made by the Hire Company to recover the Hired Vehicle. You must present a medical certificate or letter from a Medical Practitioner confirming the hospitalisation.

Limits

The maximum amount payable under this section is £300.

What's NOT covered

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

1. One-way Hire Agreements

Locked Out Cover

What's covered

In the event that You unintentionally lock Yourself out of the Hired Vehicle We will reimburse the costs incurred up to open the of the Hired Vehicle. The Hire Company must approve the locksmith prior to a locksmith being called out.

Limits

The maximum amount payable under this section is £100.

What's not covered?

Damaged caused by You or the Locksmith in opening or attempting to open the Hired Vehicle.

Misfuelling

What's covered

In the event that You put the wrong type of fuel into the Hired Vehicle We will reimburse You up to £500 for costs You incur in respect of: -

1. Flushing the engine of the incorrect fuel
2. Additional travel expenses
3. Vehicle recovery

What's NOT covered

In addition to the General Exclusion of the policy, We shall not be responsible for: -

1. Repairs to the engine or associated parts
2. Costs associated with any missed departure
3. Consequential losses

APPENDIX 1 – Country of Residence

Any person living in one of the Countries listed below is eligible to purchase this Policy.

- United Kingdom (including England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man)

Section A - Travel Insurance Summary of Cover

Cover (per person unless otherwise shown)	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Backpacker Limits up to	Excess
1. Medical Emergency & Repatriation	£10,000,000	£200	£10,000,000	£100	£10,000,000	£75	£10,000,000	£100
2. Emergency Dental Treatment	£350	£200	£350	£100	£500	£75	£350	£100
3. Additional Accommodation & Travelling Cost	£1,000	Nil	£1,500	Nil	£2,000	Nil	£1,500	Nil
4. Cancellation & Curtailment	£1,000	£150/£20 for Loss of Deposit	£2,000	£75/£20 for Loss of Deposit	£5,000	£50/£20 for Loss of Deposit	£2,000	£75/£20 for Loss of Deposit
5. Travel Delay								
- Delay	£20 for the first full 12 hours delay then £10 for each subsequent full 12 hours; maximum of £200	Nil	£20 for the first full 12 hours delay then £10 for each subsequent full 12 hours; maximum of £300	Nil	£20 for the first full 12 hours delay then £10 for each subsequent full 12 hours; maximum of £400	Nil	£20 for the first full 12 hours delay then £10 for each subsequent full 12 hours; maximum of £300	Nil
- Abandonment	£1,000	£150	£2,000	£75	£5,000	£50	£2,000	£75
- Transport Cancellation	£500	£150	£500	£75	£500	£50	£500	£75
6. Missed Departure on the Outward Journey	£500	Nil	£750	Nil	£1,000	Nil	£750	Nil
7. Personal Luggage	£2,000	£150	£2,500	£75	£3,000	£50	£2,500	£75
- Single Item Limit	£200	£150	£350	£75	£500	£50	£350	£75
- Valuables Limit in Total	£200	£150	£350	£75	£500	£50	£350	£75
8. Luggage Delay on Your Outward Journey	£25 per complete 12 hours for purchases made up to a maximum of £50	Nil	£50 per complete 12 hours for purchases made up to a maximum of £100	Nil	£100 per complete 12 hours for purchases made up to a maximum of £200	Nil	£50 per complete 24 hours for purchases made up to maximum of £100	Nil
9. Money	£300	£150	£500	£75	£500	£50	£500	£75
- Cash Limit	£200	£150	£250	£75	£300	£50	£250	£75
- Cash Limit (aged under 18)	£50	£150	£50	£75	£50	£50	£50	£75
- Passport and Travel Documents	£200	Nil	£300	Nil	£500	Nil	£300	Nil
10. Personal Liability	£2,000,000 per policy	£150	£2,000,000 per policy	£75	£2,000,000 per policy	£50	£2,000,000 per policy	£75
11. Personal Accident								
- Death	£5,000	Nil	£5,000	Nil	£5,000	Nil	£5,000	Nil
- If the Insured Person is aged under 18 or over 65	£1,000	Nil	£1,000	Nil	£1,000	Nil	£1,000	Nil
- Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000	Nil	£25,000	Nil	£50,000	Nil	£25,000	Nil
- Permanent Total Disablement	£10,000	Nil	£25,000	Nil	£50,000	Nil	£25,000	Nil
- If the Insured Person is aged over 65	£1,000	Nil	£1,000	Nil	£1,000	Nil	£1,000	Nil
12. Legal Protection	£10,000 per policy	Nil	£25,000 per policy	Nil	£50,000 per policy	Nil	£25,000 per policy	Nil
13. Withdrawal of Services	£500	Nil	£750	Nil	£1,000	Nil	£750	Nil
14. Catastrophe	£1,000	Nil	£1,500	Nil	£2,000	Nil	£1,500	Nil
15. Pet Care	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £300	Nil	£20 per complete 24 hours; maximum of £400	Nil	£20 per complete 24 hours; maximum of £300	Nil
Optional Winter Sports Cover								
16. Skis, Ski Equipment & Ski Pass	£500	£150	£500	£75	£1,000	£50	N/A	N/A
- Single Article Limit (owned)	£250	£150	£500	£75	£1,000	£50	N/A	N/A
- Single Article Limit (hired)	£250	£150	£250	£75	£500	£50	N/A	N/A
- Ski Pass	£75 per complete 24 hours; maximum of £300	Nil	£75 per complete 24 hours; maximum of £300	Nil	£75 per complete 24 hours; maximum of £450	Nil	N/A	N/A
17. Piste Closure	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £300	Nil	N/A	N/A
18. Avalanche or landslide	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £300	Nil	N/A	N/A
19. Ski Hire	£25 per complete 24 hours; maximum of £250	Nil	£25 per complete 24 hours; maximum of £250	Nil	£25 per complete 24 hours; maximum of £500	Nil	N/A	N/A
Optional Golf Cover								
20. Golf Equipment	£1,000	£150	£1,000	£75	£1,000	£50	N/A	N/A
- Single Article Limit	£500	£150	£500	£75	£500	£50	N/A	N/A
21. Golf Equipment Hire	20 per complete 24 hours; maximum of £100	Nil	£20 per complete 24 hours; maximum of £100	Nil	£20 per complete 24 hours; maximum of £100	Nil	N/A	N/A
22. Green Fees	£50 per complete 24 hours; maximum of £200	Nil	£50 per complete 24 hours; maximum of £200	Nil	£50 per complete 24 hours; maximum of £200	Nil	N/A	N/A

Optional Business Cover								
23. Business Equipment	£1,000	£150	£1,000	£75	£1,000	£50	N/A	N/A
- Single Article Limit	£500	£150	£500	£75	£500	£50	N/A	N/A
- Business Samples	£500	Nil	£500	Nil	£500	Nil	N/A	N/A
- Computer Equipment Limit	£1,000	£150	£1,000	£75	£1,000	£50	N/A	N/A
- Business Equipment Delay	£50 per complete 24 hours; maximum of £500	Nil	£50 per complete 24 hours; maximum of £500	Nil	£100 per complete 24 hours; maximum of £500	Nil	N/A	N/A
24. Business Equipment Hire	£30 per complete 24 hours; maximum of £300	Nil	£30 per complete 24 hours; maximum of £300	Nil	£50 per complete 24 hours; maximum of £500	Nil	N/A	N/A
25. Business Money	£500	£150	£500	£75	£1,000	£50	N/A	N/A
26. Emergency Courier Expenses	£1,000	£150	£1,000	£75	£1,000	£50	N/A	N/A
Optional Travel Disruption								
27. Extended Travel Delay	£1,000	£150	£1,000	£75	£1,000	£50	N/A	N/A
28. Extended Missed Departure	£500	£150	£500	£75	£500	£50	N/A	N/A
29. Extended Catastrophe	£1,000	£150	£1,000	£75	£1,000	£50	N/A	N/A
Optional Cruise Pack								
30. Missed Departure	£1,000	£150	£1,000	£75	£1,000	£50	N/A	N/A
31. Unused Cruise Excursion	£500	£150	£500	£75	£500	£50	N/A	N/A
32. Cruise Itinerary Change	£100 per port up to £500	Nil	£100 per port up to £500	Nil	£100 per port up to £500	Nil	N/A	N/A
33. Cabin Confinement	£100 per day up to £1,000	£75	£100 per day up to £1,000	£75	£100 per day up to £1,000	£50	N/A	N/A

Section B - Scheduled Airline Failure Summary of Benefits

Cover (per person unless otherwise shown)	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Backpacker Cover Limits up to	Excess
1. Scheduled Airline Failure Cover	Nil	Nil	Nil	Nil	£3,000	Nil	N/A	N/A

Section C - Optional Gadget Cover Summary of Benefits

Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess
1. Level 1	3 gadgets Single Article Limit Single Article Limit for Laptop	£1,000 £1,000 £1,000	Up to £50
2. Level 2	5 gadgets Single Article Limit Single Article Limit for Laptop	£2,000 £1,000 £2,000	Up to £50
3. Level 3	7 gadgets Single Article Limit Single Article Limit for Laptop	£3,000 £1,000 £2,000	Up to £50

Section D - Optional Car Hire Excess Cover Summary of Benefits

Vehicle	Excess Reimbursement	Tyres, Windscreen, Underbody	Towing
Car	£5,000	£5,000	£500