



First Class Travel Insurance Pre-Travel and Travel Policies

Master policy number RTRGW40009 - 03 A & B

This policy is for residents of the United Kingdom and the Channel Islands only
For Policies issued from 01/01/2010 to 31/12/2010 with travel before 31/12/2011

If you need emergency medical assistance abroad or need to cut short your trip:
Contact Emergency Assistance Facilities 24 hour Emergency advice line on +44 (0) 845 260 3 260

If you need a claim form:
You can download the relevant form at www.travel-claims.net
or contact Travel Claims Facilities on 08453 707 133

If you need legal advice:
Contact Pannone LLP on +44 (0) 161 228 3851

If you need a Scheduled airline failure claim form:
Contact IPP Claims office on +44 (0) 20 8776 3752

Underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK Branch
For Policies issued from 01/01/2010 to 31/12/2010 with travel before 31/12/2011

Insured by Union Reiseversicherung AG		Master policy numbers:RTRGW40009 - 03 A, B & C	
Policy cover	Cover provided up to	Excess if applicable	
pre-travel policy - policy A			
a1	cancelling your trip (see note 1 and 2)	£3,000	£50
travel policy - policy B			
b1	delayed travel first 12 hours	£50	nil
	delayed travel each further 12 hours	£15	nil
	delayed travel total	£250	nil
	missing your departure	£250	nil
	abandoning your trip after 24 hours	£3,000	£50
b2	your personal belongings	£1,500	£50
	valuable limit	£500	
	single article limit	£500	
	personal belongings delayed in transit for more than 12 hours	£150	nil
b3	your personal money	£500	£50
	cash limit	£250	
	your travel documents	£250	
b4	emergency medical expenses outside home country (see note 2)	£5,000,000	£50
	emergency medical expenses inside home country	£1,500	£50
b5	cutting short your trip (see note 2)	£3,000	£50
b6	your personal liability	£2,000,000	nil
b7	personal accident - death (see note 3)	£25,000	nil
	personal accident - loss of limb (see note 3)	£25,000	nil
	personal accident - permanent total disability (see note 3)	£25,000	nil
b8	legal advice and costs	£15,000	nil
B9	Hijacking, kidnap and detention	£3,000	nil
b10	Car hire excess waiver	£250	nil
winter sports extension			
b11	loss of ski pass, ski lift pass and ski school fees per 24 hours	£25	
	loss of ski pass, ski lift pass and ski school fees total	£250	nil
	piste closure per 24 hours	£10	nil
	piste closure total	£200	nil
	avalanche closure	£150	nil
travel policy - policy C			
c1	scheduled airline failure	£3,000	nil
Pre-travel policy applicable to a1.			
Note 1. Your policy does not provide cover for re-occurring or pre-existing medical conditions. If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck on 08 456 582 999 to see if cover is available. We will confirm any special terms in writing.			
Pre-travel and travel policy applicable to a1, b4, b5. Note 2. Your policy does not provide cover for re-occurring or pre-existing medical conditions. You must also tell us if your health or medication changes between buying this policy and travelling and if you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck on 08451 300 340 to see if cover is available. We will confirm any special terms in writing.			
Travel policy applicable to b7. Note 3. Cover for accidental death is reduced to £1,000 if you are under 16 or over 65 years of age. The benefit for loss of arms or legs or inability to work does not apply if you are over 65 years of age.			
* the excess increases to £250 in respect of damage to rental property.			

Policy information

Your insurance is covered under master policy numbers **RTRGW40009-03 A&B** specially arranged through **Go Walkabout Travel Insurance** and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the insurance certificate issued by **Go Walkabout Travel Insurance**. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies. No refund of the insurance premium will be given after the policies have been issued unless, after receipt, **you** find that the terms, conditions and exclusions do not meet **your** requirements and an alternative is available. In this case **you** must return the policy, insurance certificate with **your** alternative insurance policy to the place where **you** purchased it within **14** days of purchase for a refund to be considered.

Your policies do not provide cover on any claim that is due to a **pre-existing medical condition** of a **close relative** or close **business associate**.

Our pledge to you

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

Policy A – Pre-Travel Policy

How your pre-travel policy works

This part of **your** insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, and information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period from purchase of the policy and time of booking to date of travel for which **you** have paid the appropriate premium.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section. **You** are required to disclose any **material facts** otherwise **your** policy will not cover **you** and it may invalidate it altogether.

When your pre-travel policy starts and ends

The cover on cancellation, as described under section A under the pre-travel policy, starts from the commencement date of cover shown on **your** insurance certificate, after the policy was issued and ends when **you** leave **home** to start each **trip**.

Disclosure of pre-existing medical conditions

Your policies may not cover claims arising from **your pre-existing medical conditions** so **you** need to tell **us** of anything **you** know that is likely to affect **our** acceptance of **your** cover.

We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability. **We** are unable to provide cover for anything that is a result of a **pre-existing medical condition** of a **close relative** or **close business associate**.

Pre-existing medical conditions - so that **we** can ensure **you** are provided with the best cover **we** can offer please read the following questions carefully:

Have you , or anyone travelling with you , <u>ever</u> had treatment for:	YES	<p>If you have answered yes to the questions on the left, you must tell us, we may be able to offer some cover and maybe able to cover your medical condition, although an increased premium maybe required.</p> <p>To enable us to consider your medical condition please contact Travellers HealthCheck on 08456 582 999.</p>
Any heart or circulatory condition	→	
A stroke or high blood pressure	→	
A breathing condition (including asthma)	→	
Any type of cancer	→	
Any type of diabetes	→	
↓ NO		
In the last 2 years - have you , or anyone who is travelling with you , been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?	YES	
↓ NO		
Are you are waiting for tests or treatment of any description.	YES	
↓ NO		
Has your doctor altered your regular prescribed medication in the last 3 months.	YES	
↓ NO		
Full Cover is available under this policy. If you answers change to YES during the period of insurance, please contact us on 08456 582 999		

You need to keep copies of all letters we send **you** for future reference. **Your** failure to disclose any **material facts** may mean that **your** policy will not cover **you** and it may invalidate it altogether. **We** reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to **us**.

Should **we** require any additional premium, and **you** accept **our** offer, this should be paid to Travellers HealthCheck either by credit card or cheque, made payable to URV, and sent within 14 days of receipt. Should **you** decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of **our** terms and conditions will be sent out to **your** address after **your** call. Any additional medical conditions not declared to **us** will not be covered.

Any terms and conditions declared under this policy will also be recorded under **your** travel insurance policy so that **you** do not need to declare these twice.

Please note:

- **We** are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- **We** are unable to provide cover for any claim arising from a recognised complication of a known **pre-existing medical condition** of a **close relative**.

Change in medical condition or ongoing medication

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on **08 451 300 340** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

Definition of words applicable to your pre-travel policy

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-person/you/your - means any person named on the insurance certificate.

Principal policyholder – means the first named **insured-person**.

We/our/us - means Union Reiseversicherung AG.

Pre-existing medical condition – means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Material fact – a piece of important information that would increase the likelihood of a claim under **your** policy.

Resident - means a person who has had their main **home** in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

Close relative - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).

Business associate - means a business partner, director or employee of **yours** who has a close working relationship with **you**.

Home - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.

Trip - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or(ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.

Flight - means a service using the same airline or airline flight number.

Hazardous activity - means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below **9** metres, parachuting, gliding, go-karting, hot-air ballooning, rugby, football, **winter sports** and any other activity that requires skill and involves increased risk of injury. If **you** are taking part in any sport not listed above please contact **us** to ensure **you** are covered.

Manual labour – means work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys or any form of work underground.

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Channel Islands - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou

Home country – means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

Redundancy - means being an employee where **you** qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

Winter sports - means skiing, snow boarding and ice skating.

Scheduled airline – means an airline that runs to a published scheduled timetable and where the ticket has been purchased separately of accommodation and other ground arrangements

Geographical areas

Area 1 - United Kingdom, where it is **your home country**.

Area 2 - Europe, including the **United Kingdom** and all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.

Area 3 - Australia and New Zealand

Area 4 - Worldwide *excluding* the United States of America, Canada and the Caribbean.

Area 5 - Worldwide *including* the United States of America, Canada and the Caribbean.

Conditions applicable to your pre-travel policy

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

- (a) being a **resident** of the **United Kingdom** or the **Channel Islands**.
- (b) taking all possible care to safeguard against accident or injury *as if you had no insurance cover*.
- (c) producing **your** insurance certificate confirming **you** are insured before a claim is admitted.
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- (f) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.

- (g) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (h) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (i) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- (j) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (k) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (l) disclosing all **material facts** as soon as possible after the policy is issued.
- (m) Ensuring that all claims are notified within 3 months of the incident occurring.

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (c) give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (d) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, insurance certificate and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.
- (f) only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- (g) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.

Policy excesses - in respect of sections A1 Cancellation only.

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess under section **A1** may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy.

Section A1 - Cancellation charges

For each insured-person this insurance will pay:

up to **£3,000** for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your** *necessary* cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

(i) the death, injury or illness of:

- **you** or a friend with whom **you** are travelling .
- a **close relative** who lives in **your home country**.
- a close **business associate** who lives in **your home country**.
- a friend who lives abroad and with whom **you** were intending to temporarily stay,

(ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law.

(iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**.

(iv) the requirements of H. M. Forces.

For each insured-person this insurance will not cover:

- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**.
- the first **£50** of any loss, charge or expense made on each claim under this section.
- any **trip** within **your home country** that is shorter than 3 days.
- a one-way **trip** of a duration longer than 21 days.
- any **trip** made by the children under 18 of the **principal policyholder** and residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - **your** carriers refusal to allow **you** to travel for whatever reason.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the cancellation of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.

- the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
 - **your** disinclination to travel.
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
 - cancellation due to the fear of an epidemic or pandemic.
 - the cost of Air Passenger Duty or equivalent, airport charges and booking charges.
 - cancellation for any claim arising from a recognised complication of a known **pre-existing medical condition** of a **close relative**.
 - any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
 - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
 - any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last few years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
 - any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
 - cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing.
 - **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
 - **you** or **your close relative** or **business associate** and being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
 - any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
 - any deliberate or criminal act by an **insured-person**.
 - cancellation of **your trip** due to the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
 - any loss unless it is specified in the policy
 - (iv) - any claim where **you** have not obtained prior authority to take leave.
 - any claim where leave has been cancelled on disciplinary grounds.

What you need to do if you wish to make a claim under this section of the policy:

Notify the travel agent/tour operator immediately, by telephone and in writing that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office, either by telephone or from the internet, and get **your** registered doctor to complete the medical questions under the cancellation section. **You** should send any booking receipts to the claims office

Policy B – Travel Policy

How your travel policy works

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the **24** hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for **365** days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' and an amount for age, wear and tear will be deducted.

Your policy covers treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

When your travel policy starts and ends

The cover under all sections starts at the beginning of **your trip** as shown on **your** insurance certificate and ends on **your** return **home** or expiry of the policy, whichever is the first.

Extension of period

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

Change in medical condition or ongoing medication

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on **08 451 300 340** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

Definition of words applicable to your travel policy

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-person/you/your - means any person named on the insurance certificate.

Principal policyholder – means the first named **insured-person**.

We/our/us - means Union Reiseversicherung AG.

Pre-existing medical condition – means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Material fact – a piece of important information that would increase the likelihood of a claim under **your** policy.

Resident - means a person who has had their main **home** in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

Close relative - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).

Business associate - means a business partner, director or employee of **yours** who has a close working relationship with **you**.

Personal possessions - means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below).

Valuables - means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

Pair or set - means two or more items of **personal possessions** that are complementary or purchased as one item or used or worn together.

Essential items – means underwear, socks, toiletries and a change of clothing.

Personal money - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, **your** passport, **your** travel tickets, **your** driving licence and, when **winter sports** cover has been purchased, **your** ski pass, all of which are for **your** private use.

Travel documents – means current passports, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form E112.

Home - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.

Trip - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.

International departure point - means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from **your home country** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to **your home country**.

Flight - means a service using the same airline or airline flight number.

Public transport – means buses, coaches, internal flights or trains that run to a published scheduled timetable.

Hazardous activity - means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below **9** metres, parachuting, gliding, go-karting, hot-air ballooning, rugby, football, **winter sports** and any other activity that requires skill and involves increased risk of injury. If **you** are taking part in any sport not listed above please contact **us** to ensure **you** are covered.

Manual labour – means work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys or any form of work underground.

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Channel Islands - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou

Home country – means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

Winter sports - means skiing, snow boarding and ice skating.

Ski equipment - means skis, ski bindings, ski sticks, ski boots and snowboards.

Ski pack - means ski pass, ski lift pass and ski school fees.

Unattended - means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

Scheduled airline – means an airline that runs to a published scheduled timetable and where the ticket has been purchased separately of accommodation and other ground arrangements

Hijack – mean detention by the illegal seizure of mode of transport through violent and forcible means

Geographical areas

Area 1 - United Kingdom, where it is **your home country**.

Area 2 - Europe, including the **United Kingdom** and all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.

Area 3 - Australia and New Zealand

Area 4 - Worldwide *excluding* the United States of America, Canada and the Caribbean.

Area 5 - Worldwide *including* the United States of America, Canada and the Caribbean.

Conditions applicable to your travel policy

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

- (a) being a **resident** of the **United Kingdom** or the **Channel Islands**.
- (b) taking all possible care to safeguard against accident, injury, loss or damage *as if you had no insurance cover*.
- (c) producing **your** insurance certificate confirming **you** are insured before a claim is admitted
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- (f) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- (g) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- (h) not admitting liability for any event or offering to make any payment without **our** prior written consent.
- (i) accepting that **your** policy cannot be extended once it has expired.
- (j) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (k) ensuring that all claims are notified within 3 months of the incident occurring.

In respect of sections, **B4, emergency medical expenses and B5, curtailment, only**.

- (l) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (m) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (n) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- (o) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (p) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (q) disclosing all **material facts** as soon as possible after the policy is issued.
- (r) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

In respect of sections **B2, personal possessions, B3, personal money, and B11, winter sports, only**.

- (s) providing full details of any House Contents and All Risks insurance policies **you** may have.
- (t) retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form.
- (u) complying with the carrier's conditions of carriage.
- (v) not abandoning any property to **us** or the claims office.

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- (c) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (d) give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (e) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the **trip**.
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, insurance certificate and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered.
- (h) not make any payment under sections **B6** and **B7** for any event that is covered by another insurance policy.
- (i) only pay a proportionate amount of the claim under sections **B1, B2, B3, B4, B5, B8, and B11** where there is other insurance in force covering the same risk and to require details of such other insurance.
- (j) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system.

Policy excesses - in respect of sections B1, departure delay, B2, personal possessions, B3, personal money, B4, emergency medical expenses, B5, curtailment, only.

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess under sections **B4 and B5** may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy.

Exclusions applying to all sections of your travel policy

A This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by :

- (1) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed.
- (2) any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last few years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- (3) any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
- (4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- (5) curtailment of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing.
- (6) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (7) **you** or **your close relative** or **business associate** and being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- (8) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (9) any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- (10) any deliberate or criminal act by an **insured-person**.
- (11) **manual labour**.
- (12) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- (13) **In respect of all sections other than, B4, emergency medical expenses**
war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- (2) any loss due to currency exchanges of any and every description.
- (3) any **trip** within **your home country** that is shorter than **3** days.
- (4) a one-way **trip** longer than **21** days.
- (5) any **trip** made by the children under **18** of the **principal policyholder** and residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse.

Section B1 - Departure delay (applicable only to trips outside your home country)

For each insured-person this insurance will pay:

1. **you** **£50** compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than **12** hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues **we** will pay a further sum of **£15** for each complete period of **12** hours up to a maximum of **£250**.
2. up to **£3,000** for the cancellation of **your trip** if **your** possessions have been checked in and after **24** hours delay **you** wish to abandon the **trip**,
3. up to **£250** for alternative transport to get **you** to **your** destination on **your** outward journey from **your home country**:
 - (a) the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, or
 - (b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- 1 & 2 - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing.
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within **12** hours of the booked departure time.
- any compensation when **your** tour operator has rescheduled **your flight** itinerary.

- any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
 - any delay due to the diversion of aircraft after it has departed.
1. - missed connections outside **your home country**.
 2. - the first **£50** of any claim made by **you**.
 - abandonment where the **trip** is of **2** days duration or less, or is a one-way **trip** longer than **21** days.
 3. - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.
 - any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

What you need to do if you wish to make a claim under this section of the policy:

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than **12** hours.

Section B2 - Personal possessions

For each insured-person this insurance will pay:

- (a) up to a total of **£1,500** for **your personal possessions** to cover:
- either* (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,
- or* (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to a total of **£150** to cover the purchase of **essential items** if **your personal possessions** are misplaced, lost or stolen on **your** outward journey from **your home country** for over **12** hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- (a) - the first **£50** of each and every incident giving rise to a claim.
- more than **£500** for any one article, **pair or set** of any kind, whether they are solely or jointly owned.
 - more than **£500** in total for **valuables** whether solely or jointly owned.
 - more than **£100** in respect of sunglasses, spectacles or prescription glasses.
 - more than **£100** for items lost or stolen from a beach or lido.
 - mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
 - any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
 - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**.
 - loss of, or damage to, property that does not belong to **you** or any member of **your** family.
 - any claim that is the result of a domestic dispute.
 - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
 - loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
 - the cost of replacing or repairing dentures.
- (b) - shoes, boots, trainers and the like.
- (a) & (b) - the loss, theft or damage to:
- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
 - duty free items such as tobacco products, alcohol and perfumes.
 - perishable goods, bottles, cartons and any damage caused by them or their contents.
 - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**.
 - sports equipment whilst in use.
 - any items more specifically insured elsewhere.
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** *locked* personal holiday or **trip** accommodation.
 - contact or corneal lenses or artificial limbs.
- money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind.
 - **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If, luggage is delayed longer than **12** hours on **your outward** journey, **you** may need to buy some essential items, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

Section B3 - Personal money**For each insured-person this insurance will pay:**

(a) up to **£500** for the loss or theft of **your personal money** during **your trip**

(b) up to **£250** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

(a) - the first **£30** of each and every incident giving rise to a claim.

- more than **£250** in total in cash or currency, whether solely or jointly owned.

- loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission.

- loss or theft of travellers' cheques where the bank provides a replacement service.

- more than the unused portion of **your** passport.

- any financial loss suffered as a result of your debit/credit card being lost or stolen.

(a)&(b) - loss or theft of **personal money** or **travel documents** that are not:

• on **your** person.

• held in a safe or safety deposit box where one is available.

• left out of sight in **your locked** personal **trip** accommodation.

- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.

(b) - the cost of the replacement **travel documents**.

- any costs incurred before departure or after **you** return **home**.

- any costs which are due to any errors or omissions on **your travel documents**.

- **your** failure to obtain the required passport, visa or ESTA.

- any expenses for food or drink.

What you need to do if you wish to make a claim under this section of the policy:

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

For loss of money **we** will also require (a) confirmation from **your** UK currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

For lost or stolen **travel documents** **you** will also need get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

Section B4 - Emergency medical and associated expenses**Please note:**

If it seems likely that you will require treatment at a hospital please contact our Emergency Medical Assistance service who will help you to locate the most appropriate local facility for your particular medical problem. In case of extreme urgency please call the local ambulance service and notify the Emergency Medical Assistance service as soon as you are able. If you are admitted to a hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and at the latest within 24 hours and you must call the emergency assistance service within 24 hours if your medical bill is likely to exceed £500. There are also special outpatient arrangements within Europe, please see back of policy for details.

For each insured-person this insurance will pay:

to **you** or **your** legal representatives the following *necessary* emergency expenses that are payable within six months of the event that causes the claim that results from **your** death, injury or illness

1. Trips outside your home country:

(a) up to **£5,000,000** for reasonable:

(i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services.

(ii) additional travel, accommodation and repatriation costs to be made for or by **you** and for any *one other person who is required for medical reasons* to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**.

(iii) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **£2,000**, plus the cost of returning **your** ashes **home** or the return of **your** body to **your home**.

(b) up to **£500** to cover emergency dental treatment only to cure sudden pain.

2. Trips within the United Kingdom, where it is your home country:

up to **£1,500** for reasonable:

- additional transport and accommodation costs to be made for or by **you** and for any one other person who is required for medical reasons to stay with **you**, to travel to **you** from within the **United Kingdom** or to travel with **you**,
- costs following **your** death for the return of **your** ashes or **your** body to **your** home.

For each insured-person this insurance will not cover:

1. (a) & (b) - the first **£50** of each and every incident giving rise to a claim except when **you** have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**.
 - any elective or pre-arranged treatment.
 - any routine non-emergency tests or treatment.
 - any treatment or hospitalisation which can be reasonably expected.
 - the cost of private treatment where adequate state facilities are available.
- 1.(a) - the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your** trip.
 - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
 - the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service.
- 1 & 2. - any claim that is caused by:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your** home country.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
 - The cost associated with the diversion of an aircraft due to **your** death injury or illness
 - Repatriation unless this is deemed medically necessary by **our** appointed emergency medical assistance service.
- 1.(a)(i) - any services or treatment received by **you** within **your** home country.
 - any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your** home country.
 - any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation.
 - repairs to or for the provision of dentures, artificial limbs or hearing aids.
 - any dental work involving the use of precious metals.
 - in-patient treatment that has not been notified to and agreed by the emergency assistance service.
 - any extra costs for single or private accommodation in a hospital or nursing home.
 - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
- 1.(a)(iii) - **your** burial or cremation in **your** home country.
- 1.(b) - emergency dental work costing more than **£500**.
2. - the first **£50** of each and every incident giving rise to a claim.

Please note:

1. If travelling within Europe **you** should carry a European Health Insurance Card (EHIC) and use this at state registered doctors and state hospitals to save costs.
2. if travelling to Australia **you** should register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle **you** to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF YOU NEED TO CUT YOUR TRIP SHORT
CONTACT EMERGENCY ASSISTANCE FACILITIES 24 HOUR EMERGENCY ASSISTANCE ON
+44 (0) 845 260 3 260**

What you need to do if you wish to make a claim under this section of the policy:

Emergency medical details are given separately above.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts accounts and medical certificates.

Section B5 – Curtailment (*cutting short your trip*)

For each insured-person this insurance will pay:

up to **£3,000** for **you** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your** *necessary* curtailment of **your trip** due to :

- (a) the **trip** being cut short by **you** early return **home** because of:
- (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling .
 - a **close relative** who lives in **your home country**.
 - a close **business associate** who lives in **your home country**.
 - a friend who lives abroad and with whom **you** were intending to stay,
 - (ii) **you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or
 - (iii) **you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the home in **your home country** of **your** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.
 - (iv) **your** unused proportion of **trip** costs will be calculated from the date of **your flight home**

For each insured-person this insurance will not cover:

- the first **£50** of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the curtailment of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances.
 - **your** loss of enjoyment of the **trip** however caused.
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - curtailment for any claim arising from a recognised complication of a known **pre-existing medical condition** of a **close relative**.
 - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness.
- curtailment cover where the **trip** is of **2** days duration or less or is a one-way **trip** longer than **21** days.
- curtailment due to the fear of an epidemic or pandemic.
- curtailment due to any event caused by:
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

What you need to do if you wish to make a claim under this section of the policy:

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **our** appointed emergency medical assistance service. Curtailment claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office.

Section B6 - Personal liability

For each insured-person this insurance will pay:

up to **£2,000,000** plus costs agreed between **us** in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- (a) injury, illness or disease of any person.
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.
- (c) loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- (a) & (b) - the first £0 in respect of each and every event that causes a claim.
- (c) - the first £250 in respect of each and every event that causes a claim.
- any liability for loss of or damage to property or injury, illness or disease:
 - where an indemnity is provided under any other insurance.
 - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
 - that is caused by any deliberate act or omission by **you**.
 - that is caused by **your** own employment, profession or business or any member of **your** family.
 - that is caused by **your** ownership, care, custody or control of any animal.
 - that falls on **you** by agreement and would not have done if such agreement did not exist.
- any liability for injury, illness or disease suffered by **you** or any member of **your** family.
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
 - mechanically propelled vehicles and any trailers attached to them.
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
 - firearms or incendiary devices.

What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

Section B7 – Personal accident benefit

For each insured-person this insurance will pay:

A single payment for **your** accidental bodily injury, that independently of any other cause, results in **your**:

	amount of payment
(a) death	£25,000
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	£25,000
(c) permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every kind</u> all occurring within 12 months of the event happening.	£25,000 *

For each insured-person this insurance will not cover:

- any event that is due to:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose)
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- more than one of the benefits that is a result of the same injury.
- (a) - more than **£1,000** death payment when **your** age is under sixteen (**16**) years or is sixty-five (**65**) years or over at the time of the incident.
- (b) & (c) - any payment when **your** age is sixty-five (**65**) years or over at the time of the incident.

***Please note:**

Where **you** are not in any paid employments or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

What you need to do if you wish to make a claim under this section of the policy:

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

Section B8 – Legal advice and expenses

For each insured-person this insurance will pay:

up to **£15,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- the first **£0** in respect of each and every event that causes a claim, other than **30** minutes initial free advice.
- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-person** or member of **your** family.
- any claim for damage to a motor vehicle.

Please note:

- We will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- If you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation.

What you need to do if you wish to make a claim under this section of the policy:

If you have an accident abroad and require legal advice you should telephone:

Pannone LLP, 123 Deansgate, Manchester, M3 2BU

They will arrange for up to thirty minutes of advice to be given to you by a lawyer. To obtain this service you should:

telephone **0161 228 3851** or fax **0161 909 4444**

Section B9 – Hijacking and Kidnap

For each insured-person this insurance will pay:

£25 for each full day you are confined as a result of **hijack or Kidnap**

For each insured-person this insurance will not cover:

- more than **£3,000** in total.
- any compensation unless you have obtained confirmation from the airline, carrier or their handling agents confirming period of delay

What to do in the event of a claim

Obtain a written report from the airline, carrier or their handling agents confirming period of delay along with any supporting documentation such as press cuttings.

Section B10 – Car hire excess waiver

For each insured-person this insurance will pay:

up to **£250** to cover the amount of the collision damage excess incurred in the event of damage to the vehicle occurring during the period of the rental contract whilst on **your trip**.

For each insured-person this insurance will not cover:

- more than **£250**
- loss or damage which falls to be excluded within the terms of the rental agreement.
- loss or damage incurred in an incident for which you are prosecuted for a motoring offence
- any compensation due to wear and tear, deterioration.
- any compensation where you have been motor racing, rallying, speed or duration tests or practise for such events
- any compensation for a previous inadequate repair

What you need to do if you wish to make a claim under this section of the policy:

- confirmation of your car rental hire dates and that you have collision damage insurance for the period of your car hire.
- the repair receipt / invoice from the hire company to confirm the extent of damage and actual repair cost.
- your credit card statement

Section B11 – Winter sports

For each insured-person this insurance will pay:

- (a) up to **£250** for the loss of use of your **ski pack** following your injury or illness during **your trip**.
- (b) up to **£25** for each full day you are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort where you are booked to ski between **1st January** and **30th April**.
- (c) up to **£150** to cover the cost of additional transport and/or accommodation if because of the prevention of access due to an avalanche you are unable to: *either* (a) reach your pre-booked resort, *or* (b) leave your pre-booked resort

For each insured-person this insurance will not cover:

- (a) - any claim where a claim has not been made for emergency medical expenses.
 - more than **£25** for each **24** hour period.
- (b) - more than **£200** in total.
 - any compensation if your trip is to Bulgaria.
 - any compensation where your tour operator provides a payment or provides travel to an alternative resort.
 - any compensation for the first full day in your resort.
 - any compensation where your trip was booked within **14** days of travel.
 - any compensation where you fail to obtain written confirmation from the ski lift and/or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.
 - failure to ski due to the breakdown or damage to the ski lift.
 - failure to ski due to severe weather conditions.
- (c) - more than **£150** in total.
 - any costs where your tour operator, transport provider or accommodation provider arranges alternative transport and/or accommodation.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If **your ski equipment** is delayed longer than **12** hours on **your outward** journey, **you** may need to hire replacements, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For all other losses of **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative, hotel/apartment manager or ski slope operator, wherever appropriate.

For piste closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened.

For avalanche closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened and **you** were able to continue on your journey.

Policy C – Scheduled Airline Failure Insurance

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, **United Kingdom** and is underwritten by a consortium of Association of British Insurers member Companies & Lloyds Syndicates.

The Insurer will pay up to £3,000 in total for each **Person-Insured** named in this policy and on the Airline Ticket for:

- 1) Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure **or**
- 2) In the event of Insolvency after departure:
 - a) additional pro rata costs incurred by the Person-Insured in replacing that part of the flight arrangements to a similar standard to that originally booked **or**
 - b) if curtailment of the holiday is unavoidable - the cost of return flights to the **United Kingdom, Isle of Man, Channel Islands** or Ireland to a similar standard to that originally booked.

PROVIDED THAT in the case of a) and b) above where practicable the Person-Insured shall have obtained the approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set out below.

The Insurer will not pay for:

- * Scheduled flights not booked within the **United Kingdom, Isle of Man, Channel Islands** or Ireland prior to departure
- * Any costs resulting from the Insolvency of:
 - a) Any scheduled airline which is insolvent or in respect of which any prospect of Insolvency is known at the date of issue of the certificate
 - b) any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
- * The failure of any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked a scheduled flight to meet any obligations under such booking
- * Any loss for which a third party is liable or which can be recovered by other legal means

Claims Procedure :- International Passenger Protection claims **only** - any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

IPP Claims Office
IPP House, 22-26 Station Road
West Wickham
Kent BR4 0PR. United Kingdom

Telephone: +44 (0)20 8776 3752
Facsimile: +44 (0)20 8776 3751
Email: info@ipplondon.co.uk
Website: www.ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.

This Certificate is only a summary of the protection provided. A copy of Master Policy wording providing full details of the terms and conditions of this Insurance is available from the Policyholder upon request.

NOTES ON

SCHEDULED AIRLINE FAILURE - PPIP(B)

We Cover:

Any scheduled airline (not forming part of an inclusive holiday) booked in the UK in the event of the Insolvency of the airline for:

- (a) all monies paid prior to flight departure in respect of air fare(s);
the cost of a return air fare(s) to the UK or onward flight(s) in order to complete the pre-arranged journey at the same standard as booked.

We Do Not Cover:

The booking agent or consolidator.

What to do in the case of a medical emergency abroad

Our appointed emergency medical assistance service is operated 24 hours a day and 365 days a year for your benefit. If you are admitted to a hospital or clinic as an in-patient our emergency assistance service must be notified as soon as it is practical to do so, and at the latest within 24 hours of your admission. In order to confirm that you are insured your treating doctor or physician should contact the emergency assistance service to advise your condition so that approval of treatment and payment of medical bills can be given. Our appointed emergency assistance service has experienced multi-lingual co-ordinators to take your calls and to allow them to deal with your case quickly, please make sure you have this insurance policy and all other relevant information with you. After consultation with your treating doctor or physician, they will decide the most suitable, practical and reasonable solution to your problem, based upon the medical criteria. If adequate treatment is not available locally, it may be decided that repatriation by regular airline service, air or road ambulance is the best option, but only provided your treating doctor and our chief medical officer confirm your fitness to travel.

You should advise them that you are insured under the **First Class Single-trip** policy through URV and have the following information ready to advise:

- A contact telephone number
- Name and age of patient
- Location of hospital and doctor's telephone number
- The medical problem
- Your insurance certificate number and details of booked travel arrangements

How to obtain emergency medical assistance

Inpatient treatment



emergency
assistance
facilities

Contact **EMERGENCY ASSISTANCE FACILITIES**

as soon as possible on: + 44 (0) 845 260 3 260

Outpatient treatment



In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. You will not need to use your holiday money to settle the bill and will also avoid the need to make a claim on return.

To take advantage of this service please show the treating doctor or clinic the logo printed here as this will enable them to identify our membership and avoid language difficulties.

If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to charge care for payment.

The countries where this service is available are: Spain and all the Spanish Islands, Greece and the Greek Islands, Cyprus, Bulgaria and Turkey. Should the hospital need it the website address for ChargeCare is given below.

In all other countries you will need to settle the bills for outpatient treatment locally and use your receipt to reclaim these costs on your return. If the payment of outpatient bills is going to cause you immediate financial hardship then please contact the appointed 24 hour emergency service to discuss the situation, however we would strongly urge travellers to ensure they have access to additional funds to deal with any unexpected emergencies.

www.chargecareinternational.co.uk

APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL POLICIES

Where to obtain a claim form

We have appointed **Travel Claims Facilities** to look after your claim. If you require a claim form please obtain a form from the internet at:

www.travel-claims.net

Alternatively please advise the section of the insurance on which you want to claim and scheme reference to:

**Travel Claims Facilities,
PO Box 420, Tonbridge, Kent, TN9 9DE**

- telephone: 08453 707 133
- fax: 0870 620 5001



travel
claims
facilities

Appeals procedure

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which **we** have not seen, **you** may appeal against the decision in writing, explaining why **you** do not think **our** decision is correct.

1. If **your** appeal is regarding the selling of **your** policies:

The Managing Director, Go Walk about insurance, 26a Reginald Road, Bexhill on Sea, East Sussex, TN39 3PH

If **you** are still unhappy **you** should contact

Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision. If **you** are still not satisfied with the outcome **you** may:

2. If **your** appeal is regarding policy cover or the claims, the emergency assistance service or medical screening:

The Claims Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE.

Should **we** still not be able to resolve the matter **you** may then follow the complaints procedure detailed below.

Your right to complain

If, following an appeal, **you** do wish to complain please forward details of **your** complaint in the first instance as follows:

- (a) Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision. If **you** are still not satisfied with the outcome **you** may:
- (b) Ask the Financial Ombudsman Service (FOS) to review **your** case. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Their telephone advice line is +44 (0) 845 080 1800.

URV

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland

Registered in England & Wales. Company No. FC024381 Branch No. BR006943

A public body corporate with limited liability

Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany

Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc

Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA

Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority

Travellers HealthCheck and Travel Claims Facilities are trading names of Travel Insurance Facilities plc



Go Walkabout are authorised and regulated by the Financial Services Authority

