



## Go Walkabout Emigration Pre Travel & Travel Policies

### Master policy number RTCGW40058-04 A, B & C

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

**This policy was not designed to cover known or publicly announced events.**

**As such, except for section B2, there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) any mutation of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any pandemic or fear or threat of any of these.**

This policy is for residents of the United Kingdom,  
the Channel Islands or British Forces Posted Overseas only  
For policies issued from **08/07/2021** to **31/01/2022**

## YOUR IMPORTANT INFORMATION

ENQUIRIES 01424 223964

**IF YOU NEED EMERGENCY MEDICAL  
ASSISTANCE ABROAD OR NEED TO CUT  
SHORT YOUR TRIP:**

contact the 24 hour emergency assistance line  
on:

+44 (0) 203 829 6745

**FOR NON-EMERGENCIES ABROAD:**

+44 (0) 203 829 6761

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**IF YOU NEED A CLAIM FORM:**

You can download the relevant form:

[www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

or contact the claims department on:

+ 44 (0) 203 829 6761

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**IF YOU NEED LEGAL ADVICE:**

contact Pennington Manches LLP on:

+44 (0) 345 241 1875

**IF YOU NEED AN END SUPPLIER FAILURE  
CLAIM FORM CONTACT IPP CLAIMS OFFICE ON**

+44 (0) 345 266 1872

Go Walkabout Travel Insurance (other than section C1) is insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FRN is 203320.

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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. Please see the last page of the policy for information on our complaints procedure.	
Policy information	
Your insurance is covered under two master policy numbers, RTCGW40058-04 A & C your pre-travel policy and RTCGW40058-04 B & C your travel policy, specially arranged by Go Walkabout Travel Insurance, insured by White Horse Insurance Ireland dac. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.	
We have a cancellation and refund policy, which you will find in full on page 12. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.	
Criteria for purchase	
This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation document:	
<ul style="list-style-type: none"> <li>• Have not started the trip.</li> <li>• Travel must take place within 1 year of the start date of your policy.</li> <li>• Take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover</i>.</li> <li>• Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas and have not spent more than six months abroad in the year before buying this policy.</li> <li>• Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.</li> <li>• Is aged 85 years and under at the start date of the policy.</li> <li>• Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under.</li> <li>• Maximum cover of 31 days after reaching your destination country.</li> <li>• Separate criteria for section C1 can be found on the pages detailed in the table of contents.</li> <li>• Are not travelling against the advice of your doctor or a medical professional such as your dentist.</li> <li>• Are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.</li> </ul>	

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

**YOUR IMPORTANT CONTACT NUMBERS**

**TO DISCUSS YOUR POLICY CALL GO WALKABOUT ON 01424 223 964 OR FOR MEDICAL SCREENING CALL THE SALES TEAM ON 0203 829 6656**

Make sure you have all your medical information and medication details along with the details of the policy you have purchased. Go Walkabout Open 9am-5pm Mon-Fri, closed on Saturday. the sales team Open 8am-8pm Mon-Friday, 9am-5pm Saturday.

**TO MAKE A CLAIM** on the policy please visit [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk) or call **+44 (0) 203 829 6761**. Open 8am-8pm Monday-Friday, 9am-1pm Saturday.

**FOR LEGAL ADVICE** please contact Pennington Manches LLP **0345 241 1875**. Open 8:30am-7pm Monday – Friday.

**IN CASE OF A SERIOUS EMERGENCY**

**PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.**

**IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999**

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

**YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745**

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

**It is important that you are aware of the following:**

Medical Treatment	Repatriation (bringing you home)
<ul style="list-style-type: none"> <li>• There is not cover for:                             <ul style="list-style-type: none"> <li>○ routine, non-emergency or elective treatment</li> <li>○ or treatment that can wait until you return home.</li> </ul> </li> <li>• Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.</li> <li>• In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment.</li> <li>• Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care.</li> <li>• Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.</li> <li>• Some medical facilities will raise charges that are far in excess of customary and reasonable; we will deal with such bills directly and there is no need for you to pay them. You simply need to pass any correspondence about such bills to us to ensure we can provide full financial protection.</li> </ul>	<ul style="list-style-type: none"> <li>• Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.</li> <li>• We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery.</li> <li>• Most airlines require specific criteria to be met in order to accept a 'medical passenger'.</li> <li>• Things change – if your health, stability or vitals change – then so do the plans.</li> <li>• Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.</li> <li>• Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.</li> </ul>

**PLEASE NOTE:** This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

#### FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe in many countries across the globe. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling

**+44 161 468 3793.**

#### YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

#### OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities. If you would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website [www.ourphilosophies.co.uk](http://www.ourphilosophies.co.uk)

#### IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

**In European Union Countries** – if you present yourself at a public facility you should show your EHIC.

**In Australia** – you should enrol for Medicare, and have it accepted.

*Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.*

**In Turkey, Cyprus, Egypt and Bulgaria** – we utilise the services of Global Excel who can arrange for the bill to be paid directly. You simply fill in a Global Excel form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to Global Excel for payment. More information can be found here [www.globalexcel.com](http://www.globalexcel.com)

**Everywhere else in the World** – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

**PLEASE NOTE:** If your outpatient treatment is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return. If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on **+44 (0) 203 829 6745.**

***Make sure you check your schedule of insurance and your policy to make sure that what you are claiming for is covered; you should also take note of the policy excess as this will be deducted from any settlement made directly to you.***

***For medical emergency claims where you have not paid anything but there are outstanding bills you would like us to settle on your behalf you will need to pay the excess to us in advance, either by cheque payable to the claims department or you can call and we can take payment over the phone.***

**Telephone our Claims Line**

**0203 829 6761**

**8am-8pm Monday to Friday, Saturday 9am-1pm**

**[www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)**

**Please listen carefully to the instructions so that your call is directed to the correct team.**

**You can download the appropriate claim form from this webpage. This claim form will have a 'check list' of documents and evidence we will need to process your claim. Please ensure you provide us with this information. If you are unable to then please include a note as to why certain evidence cannot be provided.**

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, please ensure you provide us with this information, if you are unable to then please include a note as to why certain evidence cannot be provided.

Once you return this form to us, we will supply you with a claim number and send you an acknowledgement of this by email (please keep watch on your spam/junk folders).

You may submit your claim form and evidence by email but you should **not** destroy the originals in case we need them. For personal possession claims or any claim with receipted items (taxi, pharmacy, receipts etc.) you will need to send the originals in to us prior to settlement.

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, along with evidence of ownership and/or proof of purchase.

**Legal Claims Section B7**, Please contact Pennington Manches LLP on 0345 241 1875. Open 8:30-7pm Weekdays.

**The following conditions apply when making a claim****If you need to make a claim under Section A1 or Sections B1 – B10****You need to:**

- produce your insurance validation documentation confirming you are insured before a claim is admitted.
- give 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.
- provide 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).
- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- pass any and all correspondence relating to outstanding medical bills to us with your claims form, or if received afterwards.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

**We can:**

- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- 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.
- 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.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.
- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with, in your name, the defence/settlement of any claim made under the policy.
- 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.
- 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.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- we will pay a maximum of £80 to your GP for medical records/ completion of a medical certificate as requested by us.

**If you need to make claim under section C1 (End supplier failure)**

- We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

**Summary of cover GOLD POLICY**

(this is **only** a brief description of the cover provided and some of the principal conditions, you must refer to the relevant section in the policy wording for full details.)

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>PRE-TRAVEL POLICY (cover starts when you pay your premium)</b>				
<b>A1</b>	<p><b>Cancellation - If you are unable to go on your trip</b>                      Cover for your proportion of prepaid transport, accommodation &amp; additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces (Course charges or tuition fees are not included).</p>	<b>£3,000</b>	<ul style="list-style-type: none"> <li>cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements.</li> <li>the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion.</li> <li>cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign, Commonwealth and Development Office.</li> </ul>	<b>£65</b>
<b>TRAVEL POLICY (cover starts when you leave home to begin your trip)</b>				
<b>B1</b>	<p><b>If your travel plans are disrupted</b>  <b>Missed departure – Outbound journey only</b>                      Cover for alternative transport costs if you miss your outbound departure from your international departure point if, after leaving home, your car becomes un-driveable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.  <b>If your departure is delayed by 12 hours or more</b>                      Benefit for delays over 12 hours at your international departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carries.</p>	<p><b>£250</b></p> <p><b>£25 per 12hrs up to a maximum of £250</b></p>	<ul style="list-style-type: none"> <li>you are at the airport/ port/ station.</li> <li>you have obtained written confirmation of the delay from your booking agents, airline or transport provider.</li> <li>you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions.</li> <li>you have independent written confirmation of the circumstances.</li> <li>you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO.</li> </ul>	<p><b>Nil</b></p> <p><b>Nil</b></p>
<b>B2</b>	<p><b>If you need emergency medical attention</b>                      To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</p> <p><b>Emergency dental treatment</b>                      Cover for emergency dental treatment only to treat sudden pain.</p>	<p><b>£10,000,000</b></p> <p><b>£200</b></p>	<ul style="list-style-type: none"> <li>you are not claiming for any private medical treatment.</li> <li>you have called our emergency assistance service to authorise bills over £500.</li> <li>you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium).</li> <li>you are not claiming for work involving the use of precious metals in any dental treatment.</li> <li>you are not claiming for the provision of dentures, crowns or veneers.</li> </ul>	<p><b>£65</b></p> <p><b>Nil</b></p>
<b>B3</b>	<p><b>If your possessions are lost, stolen or damaged</b>                      Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific item categories are listed. Any items which do not fall within these categories are not covered:</p> <p style="text-align: right;"> <b>Clothes</b> → <b>£1,000</b>  <b>Luggage</b> → <b>£200</b>  <b>Shoes</b> → <b>£100</b>  <b>Cosmetics</b> → <b>£100</b>  <b>Fine jewellery and watches</b> → <b>£500</b>  <b>Electrical items and photographic equipment</b> → <b>£500</b>  <b>Buggies, Strollers &amp; Car seats</b> → <b>£100</b>  <b>Laptops</b> → <b>£500</b>  <b>Eyewear</b> → <b>£100</b>  <b>Unreceipted items</b> → <b>£150</b> </p> <p><b>If your possessions are delayed by 12 hours</b>                      Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc. if your possessions are delayed by more than 12 hours on your outward journey.</p>	<p><b>£1,500</b></p>	<ul style="list-style-type: none"> <li>you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear.</li> <li>you have a Police report confirming the loss.</li> <li>you have proof of purchase for items over the value of £50.</li> <li>you are not claiming for duty free items.</li> <li>your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £150).</li> <li>your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe.</li> <li>you are not claiming for a mobile/smart phone, accessories or calls.</li> <li>you are not claiming for contact/corneal lenses.</li> <li>you have kept all of your receipts.</li> <li>you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions.</li> <li>you have obtained written confirmation of the delay from your operator.</li> </ul>	<p><b>£65</b></p> <p><b>Nil</b></p>

## GOLD POLICY

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>B4</b>	<b>If your cash is lost or stolen</b> Cover for your cash if it is lost or stolen.	£250	<ul style="list-style-type: none"> <li>your cash/passport was <u>on your person</u> or in a locked safe and you can provide us with proof of withdrawal/currency exchange.</li> </ul>	£65
	<b>If your passport is lost or stolen</b> Cover to contribute towards the cost of an emergency travel document	£250	<ul style="list-style-type: none"> <li>you have a Police report confirming the loss and kept all receipts for any incurred costs.</li> <li>you are not claiming for the cost of missing your return flight/transport to the United Kingdom, Channel Islands or BFPO, or additional transport costs to return home.</li> </ul>	Nil
	Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos).	£250		
<b>B5</b>	<b>Personal liability</b> Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£2,000,000	<ul style="list-style-type: none"> <li>you have not admitted responsibility, or agreed to pay any monies.</li> <li>you have kept paperwork/notes and informed us immediately.</li> <li>your claim is not due to any form of motorised transport or sailing vessel.</li> <li>you are not claiming for an incident suffered by, or any property owned by, you, a member of your family, business associate, close relative, person you are intending to stay with, or a travelling companion.</li> </ul>	Nil
<b>B6</b>	<b>Accidental death and disability benefit</b> A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip.		<ul style="list-style-type: none"> <li>you are between 18 and 75 years old (<i>accidental death payment is reduced to £1,000 if under 18 or over 75</i>).</li> <li>you qualify for the full benefit, no partial settlements are payable.</li> <li>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection.</li> <li>you are not under 18 or over 75 and claiming permanent disablement.</li> </ul>	
	<b>Accidental death benefit</b>	£15,000		Nil
	<b>Permanent loss of sight or limb</b>	£15,000		Nil
	<b>Permanent total disablement</b>	£15,000		Nil
<b>B7</b>	<b>If you need legal advice</b> Cover for <b>30mins free legal advice</b> relating to your trip as well as legal expenses we have agreed in writing in pursuing compensation in the event of your death or personal injury whilst on your trip.	<b>30 mins free advice.</b> <b>£15,000 in pursuing compensation</b>	<ul style="list-style-type: none"> <li>you are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office.</li> <li>you are using our appointed legal advisors.</li> <li>you understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted.</li> </ul>	Nil
<b>B8</b>	<b>Hijacking or kidnap</b> Cover for each full 24 hour period you are confined due to hijacking or kidnap	<b>£100 per 24hrs up to a maximum of £1,000</b>	<ul style="list-style-type: none"> <li>you have obtained written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement.</li> <li>you have obtained a written Police report confirming the incident.</li> </ul>	Nil
<b>B9</b>	<b>Car hire excess waiver</b> Cover for 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	£250	<ul style="list-style-type: none"> <li>you are not claiming for loss or damage which falls to be excluded within the terms of the rental agreement.</li> <li>you are not claiming for loss or damage incurred in an incident for which you are prosecuted for a motoring offence.</li> <li>any compensation due to wear and tear or deterioration.</li> <li>any compensation where you have been motor racing, rallying, speed or duration tests or practise for such events.</li> </ul>	Nil
<b>C1</b>	<b>End supplier failure (ESF)</b> Irrecoverable sums paid in advance in the event of insolvency as per the terms and conditions set out within the policy document. <b>Section C1 is provided by International Passenger Protection Limited and underwritten by Liberty Mutual Insurance Europe SE. See page 25 for more information.</b>	£3,000	<ul style="list-style-type: none"> <li>travel or accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure</li> <li>the financial failure as set out within this policy document</li> </ul>	Nil



# Summary of cover SILVER POLICY

(this is **only** a brief description of the cover provided and some of the principal conditions, you must refer to the relevant section in the policy wording for full details.)

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:																														
<b>PRE-TRAVEL POLICY (cover starts when you pay your premium)</b>																																		
<b>A1</b>	<p><b>Cancellation - If you are unable to go on your trip</b>                      Cover for your proportion of prepaid transport, accommodation &amp; additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces (Course charges or tuition fees are not included).</p>	<b>£1,500</b>	<ul style="list-style-type: none"> <li>cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements.</li> <li>the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion.</li> <li>cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign, Commonwealth and Development Office.</li> </ul>	<b>£85</b>																														
<b>TRAVEL POLICY (cover starts when you leave home to begin your trip)</b>																																		
<b>B1</b>	<p><b>If your travel plans are disrupted</b>  <b>Missed departure – Outbound journey only</b>                      Cover for alternative transport costs if you miss your outbound departure from your international departure point if, after leaving home, your car becomes un-driveable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.</p>	<b>NO COVER</b>	<ul style="list-style-type: none"> <li>you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions.</li> <li>you have independent written confirmation of the circumstances.</li> <li>you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO.</li> </ul>	<b>Nil</b>																														
<b>B2</b>	<p><b>If you need emergency medical attention</b>                      To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</p>	<b>£5,000,000</b>	<ul style="list-style-type: none"> <li>you are not claiming for any private medical treatment.</li> <li>you have called our emergency assistance service to authorise bills over £500.</li> <li>you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium).</li> </ul>	<b>£85</b>																														
	<p><b>Emergency dental treatment</b>                      Cover for emergency dental treatment only to treat sudden pain.</p>	<b>£200</b>	<ul style="list-style-type: none"> <li>you are not claiming for work involving the use of precious metals in any dental treatment.</li> <li>you are not claiming for the provision of dentures, crowns or veneers.</li> </ul>	<b>Nil</b>																														
<b>B3</b>	<p><b>If your possessions are lost, stolen or damaged</b>                      Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific item categories are listed. Any items which do not fall within these categories are not covered:</p>	<b>£500</b>	<ul style="list-style-type: none"> <li>you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear.</li> <li>you have a Police report confirming the loss.</li> <li>you have proof of purchase for items over the value of £50.</li> <li>you are not claiming for duty free items.</li> <li>your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £150).</li> <li>your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe.</li> <li>you are not claiming for a mobile/smart phone, accessories or calls.</li> <li>you are not claiming for contact/corneal lenses.</li> <li>you have kept all of your receipts.</li> <li>you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions.</li> <li>you have obtained written confirmation of the delay from your operator.</li> </ul>	<b>£85</b>																														
	<table> <tr><td>Clothes</td><td>→</td><td>£300</td></tr> <tr><td>Luggage</td><td>→</td><td>£100</td></tr> <tr><td>Shoes</td><td>→</td><td>£85</td></tr> <tr><td>Cosmetics</td><td>→</td><td>£100</td></tr> <tr><td>Fine jewellery and watches</td><td>→</td><td>£250</td></tr> <tr><td>Electrical items and photographic equipment</td><td>→</td><td>£100</td></tr> <tr><td>Buggies, Strollers &amp; Car seats</td><td>→</td><td>£100</td></tr> <tr><td>Laptops</td><td>→</td><td>£100</td></tr> <tr><td>Eyewear</td><td>→</td><td>£85</td></tr> <tr><td>Unreceipted items</td><td>→</td><td>£150</td></tr> </table>	Clothes	→	£300	Luggage	→	£100	Shoes	→	£85	Cosmetics	→	£100	Fine jewellery and watches	→	£250	Electrical items and photographic equipment	→	£100	Buggies, Strollers & Car seats	→	£100	Laptops	→	£100	Eyewear	→	£85	Unreceipted items	→	£150			
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	<p><b>If your possessions are delayed by 12 hours</b>                      Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc. if your possessions are delayed <u>by more than 12 hours</u> on your outward journey.</p>	<b>NO COVER</b>		<b>Nil</b>																														

# SILVER POLICY

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>B4</b>	<p><b>If your cash is lost or stolen</b> Cover for your cash if it is lost or stolen.</p> <p><b>If your passport is lost or stolen</b> Cover to contribute towards the cost of an emergency travel document Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos).</p>	<p><b>NO COVER</b></p> <p><b>NO COVER</b></p> <p><b>NO COVER</b></p>	<ul style="list-style-type: none"> <li>your cash/passport was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange.</li> <li>you have a Police report confirming the loss and kept all receipts for any incurred costs.</li> <li>you are not claiming for the cost of missing your return flight/transport to the United Kingdom, Channel Islands or BFPO, or additional transport costs to return home.</li> </ul>	<p><b>Nil</b></p> <p><b>Nil</b></p> <p><b>Nil</b></p>
<b>B5</b>	<p><b>Personal liability</b> Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.</p>	<b>£1,000,000</b>	<ul style="list-style-type: none"> <li>you have not admitted responsibility, or agreed to pay any monies.</li> <li>you have kept paperwork/notes and informed us immediately.</li> <li>your claim is not due to any form of motorised transport or sailing vessel.</li> <li>you are not claiming for an incident suffered by, or any property owned by, you, a member of your family, business associate, close relative, person you are intending to stay with, or a travelling companion.</li> </ul>	<b>£85</b>
<b>B6</b>	<p><b>Accidental death and disability benefit</b> A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip.</p> <p><b>Accidental death benefit</b></p> <p><b>Permanent loss of sight or limb</b></p> <p><b>Permanent total disablement</b></p>	<p><b>£5,000</b></p> <p><b>£5,000</b></p> <p><b>£5,000</b></p>	<ul style="list-style-type: none"> <li>you are between 18 and 75 years old (<i>accidental death payment is reduced to £1,000 if under 18 or over 75</i>).</li> <li>you qualify for the full benefit, no partial settlements are payable.</li> <li>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection.</li> <li>you are not under 18 or over 75 and claiming permanent disablement.</li> </ul>	<p><b>Nil</b></p> <p><b>Nil</b></p> <p><b>Nil</b></p>
<b>B7</b>	<p><b>If you need legal advice</b> Cover for <b>30mins free legal advice</b> relating to your trip as well as legal expenses we have agreed in writing in pursuing compensation in the event of your death or personal injury whilst on your trip.</p>	<b>NO COVER</b>	<ul style="list-style-type: none"> <li>you are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office.</li> <li>you are using our appointed legal advisors.</li> <li>you understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted.</li> </ul>	<b>Nil</b>
<b>B8</b>	<p><b>Hijacking or kidnap</b> Cover for each full 24 hour period you are confined due to hijacking or kidnap</p>	<b>NO COVER</b>	<ul style="list-style-type: none"> <li>you have obtained written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement.</li> <li>you have obtained a written Police report confirming the incident.</li> </ul>	<b>Nil</b>
<b>B9</b>	<p><b>Car hire excess waiver</b> Cover for 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</p>	<b>NO COVER</b>	<ul style="list-style-type: none"> <li>you are not claiming for loss or damage which falls to be excluded within the terms of the rental agreement.</li> <li>you are not claiming for loss or damage incurred in an incident for which you are prosecuted for a motoring offence.</li> <li>any compensation due to wear and tear or deterioration.</li> <li>any compensation where you have been motor racing, rallying, speed or duration tests or practise for such events.</li> </ul>	<b>Nil</b>
<b>C1</b>	<p><b>End supplier failure (ESF)</b> Irrecoverable sums paid in advance in the event of insolvency as per the terms and conditions set out within the policy document.</p> <p><b>Section C1 is provided by International Passenger Protection Limited and underwritten by Liberty Mutual Insurance Europe SE. See page 25 for more information.</b></p>	<b>£3,000</b>	<ul style="list-style-type: none"> <li>travel or accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure</li> <li>the financial failure as set out within this policy document</li> </ul>	<b>Nil</b>

**Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.**

Section:	Benefit:	Cover available up to:	Cover is only provided if you:	Your excess:
<b>B10</b>	<b>Cruise extension</b>			
	<b>Missed port departure</b> Reasonable additional travel expenses incurred by you to reach the next overseas port destination due to the vehicle in which you are travelling to your international cruise departure point becomes un-driveable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure.	<b>£500</b>	<ul style="list-style-type: none"> <li>are claiming for the circumstances listed and not for your failure to arrive in time due to any other reason such as traffic, road closures and/or adverse weather conditions.</li> <li>have independent written confirmation of the circumstances.</li> <li>have not been offered alternative transport or compensation from your tour operator or cruise provider.</li> <li>are not claiming due to 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.</li> </ul>	<b>£75</b>
	<b>Skipped port benefit</b> Per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions	<b>£50 per port up to a maximum of £250</b>	<ul style="list-style-type: none"> <li><b>are not claiming due to the rerouting of the ship being due to:</b> <ul style="list-style-type: none"> <li>civil unrest in the country where you were due to visit,</li> <li>inability to berth due to previous tsunami, hurricane or tornado, volcanic ash over the country you were due to visit or an earthquake in the country you were due to visit.</li> <li>strike or industrial action</li> </ul> </li> </ul>	<b>Nil</b>
	<b>Cabin confinement</b> Benefit per 24 hours if you are confined to your cabin due to injury or illness.	<b>£50 per 24hrs up to a maximum of £500</b>	<ul style="list-style-type: none"> <li>have a valid claim under section B2 and have independent written confirmation of your confinement.</li> </ul>	<b>Nil</b>
	<b>If your formal cruise attire is lost or damaged</b> Your total limit for formal cruise attire is up to the amount shown	<b>£1,000</b>	<ul style="list-style-type: none"> <li>accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear.</li> </ul>	<b>£75</b>
		<b>Single article limit</b> →	<b>£300</b>	
	<b>Unreceipted items</b> →	<b>£150</b>		
	<b>If your formal cruise attire is delayed by 24 hours</b> Cover for the cost of hiring replacement cruise attire if your formal cruise attire is delayed by more than 24 hours on your outward journey	<b>£50 per 24hrs up to a maximum of £250</b>	<ul style="list-style-type: none"> <li>have proof of purchase/ownership/purchase for items over the value of £50</li> <li>have kept all of your receipts</li> <li>accept that if your possessions become permanently lost the cost of essential items will be deducted from your settlement of lost possessions</li> <li>have obtained written confirmation of the delay</li> </ul>	<b>Nil</b>

## DISCLOSURE OF YOUR MEDICAL CONDITIONS

Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions carefully and accurately:

Have you or anyone insured under this policy ever been diagnosed or received treatment for:

No	Any type of heart or circulatory condition?	Yes
	Any type of stroke or high blood pressure?	Yes
	Any type of breathing condition (including Asthma)?	Yes
	Any type of Cancer (even if now in remission)?	Yes
	Any type of Diabetes?	Yes
	Any type of irritable bowel disease?	Yes
	Has your doctor altered your regular prescribed medication in the last 3 months?	Yes

In the last 2 years - have you, or anyone who is insured under this policy, 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 or anyone who is insured under this policy waiting for any tests, treatment or a non-routine hospital appointment?

Yes

No

Full cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us on 0203 829 6730.

Yes

Do any close relatives, business associates or friends who are not travelling with you or who are not insured with us have an existing medical condition (even if considered as 'stable', under control or in remission)?

If you have answered yes to the questions on the left you must tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so.

To enable us to consider your medical condition please contact the sales team on:

0203 829 6730

8am-8pm Monday- Friday

9am-5pm Saturday

Should we require any additional premium, and you accept our offer, this should be paid to the sales team and sent within 14 days of our offer. If your existing medical condition would require an additional premium to be covered and you choose not to declare it, we reserve the right to decline a claim relating to this condition, unless otherwise agreed by us in writing. Should you decide not to pay the additional premium the existing 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.

If your answer changes to 'yes' at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are fully covered for your trip.

### BE AWARE!

We are unable to provide cover for any claim arising as a result of an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a business associate or friend, or any known or recognised complication of or caused by the existing medical condition.

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise us on 0203 829 6730 as soon as possible. We will advise you what cover we are able to provide, for your change in health, as defined on page 13, 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

### BE AWARE! We do not provide any cover for:

- claims caused by an existing medical condition of a non-travelling close relative living in the UK, the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition as defined on page 13.
- any circumstances that are not specified in your policies.

### WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described under section A of the pre-travel policy, begins from the start date shown on your insurance validation documentation, when the policy was issued and ends when you leave home to start your trip.

The cover under policy B begins when you start your trip and ends when you complete your trip. Cancellation cover will cease when you start your trip, or when your policy expires, whichever is the first. No further trips are covered.

### EXTENSION OF PERIOD

If in the event of either your:

- death, injury or illness during your trip,
  - delay or failure of public transport services during your trip,
  - delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point;
- you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

<b>YOUR POLICY WORDINGS</b>	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.
<b>CANCELLING YOUR POLICIES</b>	<b>You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Go Walkabout within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled; the following cancellation terms will be applied dependant on what type of policy you have purchased.</b> <b>Single Trip policies</b> - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the total policy premium you have paid will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. <b>We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.</b>
<b>BE CAUTIOUS</b>	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i>
<b>PREGNANCY</b>	<b>Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, a termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential if at the time of booking your trip you are aware that you are pregnant that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.</b>
<b>MEDICAL COVER</b>	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by the sales team for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor or a medical professional such as your dentist. <b>Please note – If you are travelling on a cruise, we reserve the right, through the assistance team, to repatriate you back to where we deem necessary.</b>
<b>EHIC</b>	<b>The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge.</b> We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on: <a href="http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx">http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx</a> . Please note residents of the Isle of Man or Channel Islands are not Eligible for an EHIC.
<b>MEDICARE</b>	If you are travelling to Australia you must 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.
<b>YOUR EXCESS</b>	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by <u>each</u> insured-person, per section and for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.
<b>USA MEDICAL COSTS</b>	Medical providers in the USA routinely charge international patients many times higher than it costs them to provide a service. As this policy covers reasonable medical expenses, we will not pay excessive or inflated charges for your treatment so it is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to the UK. They may engage the services of collection agencies but any correspondence should simply be sent on to us, unanswered: there is no lawful action that can be taken which we cannot step in and take over on your behalf.

<p><b>AUSTRALIA AND NEW ZEALAND</b></p>	<p>Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord How Island), and New Zealand, including the Cook Islands, Niue and Tokelau.</p>	<p><b>CURTAILMENT</b></p>	<p>The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.</p>	<p><b>HOME COUNTRY</b></p>	<p>Either the United Kingdom or the Channel Islands.</p>
<p><b>BACK COUNTRY</b></p>	<p>Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.</p>	<p><b>DESTINATION COUNTRY</b></p>	<p>The country to which you are emigrating, as declared to us at the time of purchasing your policy.</p>	<p><b>INSURED PERSON/YOU/YOUR</b></p>	<p>Any person named on the insurance validation documentation.</p>
<p><b>BEACH SWIMMING</b></p>	<p>Within 30 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.</p>	<p><b>DOMESTIC FLIGHT</b></p>	<p>A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.</p>	<p><b>INSHORE</b></p>	<p>Within 12 Nautical miles off the shore</p>
<p><b>BFPO</b></p>	<p>British Forces Posted Overseas</p>	<p><b>EMERGENCY TREATMENT</b></p>	<p>Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home</p>	<p><b>INTERNATIONAL DEPARTURE POINT</b></p>	<p>The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.</p>
<p><b>BUSINESS ASSOCIATES</b></p>	<p>A business partner, director or employee of yours who has a close working relationship with you.</p>	<p><b>ESSENTIAL ITEMS</b></p>	<p>Underwear, socks, toiletries and a change of clothing.</p>	<p><b>MANUAL LABOUR</b></p>	<p>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.</p>
<p><b>CASH</b></p>	<p>Sterling or foreign currency in note or coin form.</p>	<p><b>EUROPE</b></p>	<p>Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.</p>	<p><b>MEDICAL CONDITIONS</b></p>	<p>Any disease, illness or injury, including any psychological conditions.</p>
<p><b>CHANGE IN HEALTH</b></p>	<p>Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, a new medical condition, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.</p>	<p><b>EXCURSION</b></p>	<p>A short journey or activity undertaken for leisure purposes.</p>	<p><b>NATURAL DISASTER</b></p>	<p>A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.</p>
<p><b>CHANNEL ISLANDS</b></p>	<p>Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.</p>	<p><b>EXISTING MEDICAL CONDITION</b></p>	<p>Any serious or recurring medical condition which has been previously diagnosed or been 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.</p>	<p><b>OFF PISTE</b></p>	<p>Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.</p>
<p><b>CLOSE RELATIVE</b></p>	<p>Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).</p>	<p><b>FAMILY</b></p>	<p>Up to two adults and their dependents who are under the age of 18, resident in the UK and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.</p>	<p><b>ON PISTE</b></p>	<p>Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.</p>
<p><b>CONNECTING FLIGHT</b></p>	<p>A connecting flight which departs your first scheduled stop-over destination 12 hours after arrival from your international departure point.</p>	<p><b>FLIGHT GADGET</b></p>	<p>A service using the same airline or airline flight number.</p>		
<p><b>CRUISE</b></p>	<p>A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.</p>	<p><b>HOME</b></p>	<p>One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.</p>		

<p><b>OFFSHORE</b> Over 12 Nautical miles off the shore</p> <p><b>PAIR OR SET</b> Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p><b>POSSESSIONS</b> Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p><b>Clothes</b> Underwear, outerwear, hats, socks, stockings, belts and braces.</p> <p><b>Cosmetics*</b> Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes. *excluding items considered as 'Duty Free'</p> <p><b>Luggage</b> Handbags, suitcases, holdalls, rucksacks and briefcases.</p> <p><b>Electrical items &amp; photographic equipment</b> Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, electronic games, cameras, video cameras, camera cases, stands/tripods and electronic shavers. This does not include Laptops.</p> <p><b>Drones</b> Un-manned aerial vehicles</p> <p><b>Fine jewellery &amp; watches</b> Rings, watches (only meaning a traditional watch such as analog; automatic or digital, and not an item such as a smart watch. This is a gadget as shown on page 13), necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p> <p><b>Buggies, Strollers &amp; Car seats</b> Buggies, Strollers &amp; Car seats</p> <p><b>Laptops</b> Portable computer suitable for use whilst travelling</p> <p><b>Eyewear</b> Spectacles, sunglasses, prescription spectacles or binoculars.</p> <p><b>Duty free</b> Any items purchased at duty free.</p> <p><b>Shoes</b> Boots, shoes, trainers and sandals.</p>		<p><b>PUBLIC TRANSPORT</b> Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p> <p><b>REDUNDANCY</b> Being an employee where you qualify under the provision of the Employment Rights Acts, 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.</p> <p><b>RELEVANT INFORMATION</b> A piece of important information that would increase the likelihood of a claim under your policy.</p> <p><b>REPATRIATION</b> The return of someone named on the policy to their home, a hospital, nursing home or funeral directors in the United Kingdom or Channel Islands as arranged by the Assistance Team, unless otherwise agreed by us.</p> <p><b>RESIDENT</b> Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p> <p><b>SCHEDULED AIRLINE</b> An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p> <p><b>SPORTS AND HAZARDOUS ACTIVITIES</b> Any recreational activity that requires skill and involves increased risk of injury. <b><i>If you are taking part in <u>any sport/activity</u> please refer to page 27 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us on:</i></b></p>	<p style="text-align: center;"><b>01424 223 964</b></p> <p style="text-align: center;"><b>Monday to Friday 9am-5pm</b></p>	<p><b>TRAVEL DOCUMENTS</b> Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p><b>TRAVELLING COMPANION</b> A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p> <p><b>TRIP</b> A holiday or journey for which you have made a booking such as a flight or accommodation, that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation.</p> <p><b>UNATTENDED</b> Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p><b>UNITED KINGDOM</b> United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p><b>WE/OUR/US</b> In respect of Sections A1, B1-B10 means White Horse Insurance Ireland dac.C1 means Liberty Mutual Insurance Europe SE.</p> <p><b>WINTER SPORTS</b> Skiing, snowboarding and ice skating.</p> <p><b>WORLDWIDE</b> Anywhere in the world.</p> <p><b>WORLDWIDE EXCLUDING USA, CANADA &amp; CARIBBEAN</b> Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>	
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## Conditions and exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

### APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified, for any of the following circumstances:

- More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip.
- Within the last two years, any 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 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.
- No cover will be in force for Policy B if you claim under Policy A.
- You travelling for more than 31 days once you have arrived at your final destination country.
- Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.
- The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
- Any claim arising from any relevant information 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.
- The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.
- Any costs incurred before departure except cancellation.
- You travelling to an area that is classified as 'Advise against all travel' or 'Advise against all but essential travel' by the Foreign, Commonwealth and Development Office (FCDO).
- Any claim due to your carrier's refusal to allow you to travel for whatever reason.
- Any claim not supported by the correct documentation as laid out in the individual section.
- Any costs which are due to any errors or omissions on your travel documents.
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- If you purchased this insurance with the reasonable intention of claiming.
- Manual labour (see policy definition on page 13).
- The use of Drones (see policy definition on page 14).
- Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified.
- More than 48 hours outside of your geographical area on your Emigration policy.
- Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign, Commonwealth and Development Office (FCDO) advises you not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.
- You are piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.
- You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in the UK or the Channel Islands (Please note there is no cover under section B5 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>
- If you are riding pillion, the rider must also hold appropriate qualifications.
- You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
- Cruises, unless the appropriate extension has been paid and we have confirmed in writing (see policy definition on page 13).
- 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.
- Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).
- In respect of all sections other than *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.
- Participation in any sports and activities listed in activity packs 2-4 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 14).
- Your failure to obtain the required passport, visa or ESTA.
- You, your travelling companion, close relative or business associate being under the influence of:-
  - drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction);
  - alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints of beer or four 175ml glasses of wine);
  - solvents, or;
  - anything relating to you, your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents.
- Any trip if you are aged over 85 years of age.
- If you choose not to adhere to medical advice given, any claims related will not be paid.
- There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section B2 Emergency Medical Expenses. This will only apply if you did not travel against the published advice of the FCDO, any local government, local authority or WHO.



### We won't pay for:

- Travel or accommodation not booked within the United Kingdom or the Channel Islands prior to departure.
- Any loss or part loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or credit issuer or any other legal means.
- The Financial Failure of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation.
- Any End Supplier which is, or which any prospects of Financial Failure is known by the insured or widely known publicly at the date of the Insured's application under this policy.
- Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the Financial Failure of an Airline.

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>up to the amount shown on your policy schedule for your proportion of prepaid:</p> <ul style="list-style-type: none"> <li>transport charges;</li> <li>loss of accommodation;</li> <li>foreign car hire; or</li> <li>pre-paid excursions booked before you go on your trip</li> </ul> <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p>	<ul style="list-style-type: none"> <li>you or a travelling companion is ill, injured or dies before the trip starts (excluding contracting Covid-19).</li> <li>a close relative or a close business associate in your home country is ill, injured or dies before the trip starts.</li> <li>the person you are going to stay with is ill, injured or dies before the trip starts.</li> </ul>	<ul style="list-style-type: none"> <li>have paid or accept that your excess will be deducted from any settlement</li> <li>have complied with the health declaration on page 11 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid.</li> <li>accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing.</li> <li>have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip.</li> <li>accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing medical condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed.</li> <li>are not cancelling due to the death, injury or illness of any pets or animals.</li> <li>accept that we can only offer to review and extend cover for declared existing medical conditions to our <u>own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to travel, you will not be covered;                         <ul style="list-style-type: none"> <li>a travel companion not insured by us;</li> <li>a close relative of you or your travel companion;</li> <li>a business associate of you or your travel companion; or</li> <li>the person you are intending to stay with.</li> </ul> </li> <li>are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Avios vouchers or other vouchers that have no financial face value.</li> </ul>	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> <li>you are required for jury service or as a witness in a court of law.</li> </ul>	<ul style="list-style-type: none"> <li>are not cancelling due to a criminal act committed by you or where you are the defendant in the court case.</li> </ul>	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> <li>you or a travel companion being made redundant.</li> </ul>	<ul style="list-style-type: none"> <li>are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (see definition – redundancy on page 14).</li> </ul>	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> <li>of the requirements of HM forces.</li> </ul>	<ul style="list-style-type: none"> <li>have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds).</li> </ul>	<p>Obtain written confirmation to validate your circumstances.</p>
<p><b>BE AWARE!</b> No cover is provided under this section for;</p> <ul style="list-style-type: none"> <li>anything mentioned in the conditions and exclusions (page 15).</li> <li>the fear of an epidemic, pandemic, infection or allergic reaction.</li> <li>your disinclination to travel or <u>any circumstance not listed</u> above.</li> <li>your carrier's refusal to allow you to travel for whatever reason.</li> <li>the cancellation of your trip by the tour operator.</li> </ul>		<ul style="list-style-type: none"> <li>a previously diagnosed condition of any close relatives, your travelling companion, the person you are intending to stay with, or a business associate.</li> <li>your failure to obtain the required Passport, ESTA, Visa, vaccinations or inoculations in time.</li> <li>the advice or recommendation of the Foreign, Commonwealth and Development Office applicable at the time of your departure.</li> <li>cancellation, abandonment or curtailment claims if the Foreign, Commonwealth and Development Office (FCDO) advises you not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.</li> </ul>	

We will pay:	If:	Provided:	If you need to claim:
<p><b>up to £250 for alternative transport to get you to your trip destination – applicable to your outbound journey only</b></p> <p><b>£25 for trip disruption allowance per 12 hours up to a maximum of £250 in total</b></p>	<ul style="list-style-type: none"> <li>the vehicle in which you are travelling to your international departure point becomes un-driveable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, Channel Islands or BFPO.</li> <li>the departure of your international flight, international train or sailing is delayed on your outbound journey for more than 24 hours from its scheduled departure time from your international departure point.</li> </ul>	<ul style="list-style-type: none"> <li>you have allowed sufficient time to check-in as shown on your itinerary.</li> <li>you are at the airport/port/station and the delay is over 12 hours.</li> <li>you are at the airport/port/station and the delay is over 24 hours.</li> <li>the delay is not due to the diversion of aircraft after it has departed.</li> <li>your excess has been paid or deducted from any settlement.</li> </ul>	<p>Download or request and complete a departure delay claim form.</p> <p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 15).**
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 24hrs, or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from your credit card provider, even if the payment is insufficient to meet your claim.
- 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.
- any claim if you have a Silver policy.
- cancellation, abandonment or curtailment claims if the Foreign, Commonwealth and Development Office (FCDO) advises you not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p><b>for trips outside your home country: up to the amount shown in your policy schedule following <i>necessary</i> emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</b></p>	<ul style="list-style-type: none"> <li>• customary and reasonable fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services.</li> <li>• additional travel, accommodation and repatriation costs to be made for, or by, you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary.</li> <li>• the cost of returning your ashes home or the return of your body to your home.</li> </ul>	<ul style="list-style-type: none"> <li>• any costs where you have not paid your excess.</li> <li>• treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid.</li> <li>• any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment received whilst abroad.</li> <li>• costs of private treatment <u>unless the Assistance Team has agreed</u> and adequate public facilities are not available.</li> <li>• replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip.</li> <li>• the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</li> <li>• the cost associated with the diversion of an aircraft due to your death, injury or illness.</li> <li>• repairs to or for artificial limbs or hearing aids.</li> </ul>	<p><b><u>FOR MEDICAL EMERGENCIES</u></b></p> <p><b>+44 (0) 203 829 6745</b></p> <p><b>Call <i>the Assistance Team</i> 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</b></p> <p>Download or request a claim form for emergency medical expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p>
<p><b>up to £5,000</b></p>	<ul style="list-style-type: none"> <li>• your death outside your home country for your burial or cremation.</li> </ul>	<ul style="list-style-type: none"> <li>• the cost of diagnostic tests or treatment for any existing medical condition other than that which has caused the immediate emergency.</li> <li>• any extra costs for single/private accommodation in a hospital or nursing home.</li> </ul>	<p>For cases where the Assistance Team were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card</p>
<p><b>up to a maximum cost as shown on your policy schedule</b></p>	<ul style="list-style-type: none"> <li>• emergency dental treatment only to treat sudden pain.</li> </ul>	<ul style="list-style-type: none"> <li>• work involving the use of precious metals in any dental treatment.</li> <li>• the provision of dentures, crowns or veneers.</li> <li>• any treatment or work which could wait until your return home.</li> </ul>	

**BE AWARE!** This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available. Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event that you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

**Please note – If you are travelling on a cruise, we reserve the right, through the Assistance Team, to repatriate you back to where we deem necessary.**

**No cover is provided under this section for:**

- **anything mentioned in the conditions and exclusions (page 15)** (including any treatment, tests and associated illnesses for non-declared existing medical conditions).
- any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, the Assistance Team have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of the Assistance Team in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with the Assistance Team
- medical costs in excess of customary and reasonable levels of charging.
- any claim where you went against FCDO, government, local authority or medical advice relating to any infectious disease including Covid-19.
- any claim where the risk associated with bringing you home is greater than the risk of you remaining in resort or any claim where your return home would present unnecessary risk to other travellers.

We will pay:	For:	Provided you:	If you need to claim:																																	
<p>up to a total shown on your policy schedule for <u>your</u> possessions, with a maximum amount for:</p> <table border="0"> <tr> <td></td> <td style="text-align: center;"><b>GOLD</b></td> <td style="text-align: center;"><b>SILVER</b></td> </tr> <tr> <td>Clothes</td> <td style="text-align: right;">£1,000</td> <td style="text-align: right;">£300</td> </tr> <tr> <td>Luggage</td> <td style="text-align: right;">£200</td> <td style="text-align: right;">£100</td> </tr> <tr> <td>Shoes</td> <td style="text-align: right;">£100</td> <td style="text-align: right;">£85</td> </tr> <tr> <td>Cosmetics</td> <td style="text-align: right;">£100</td> <td style="text-align: right;">£100</td> </tr> <tr> <td>Fine jewellery &amp; watches</td> <td style="text-align: right;">£500</td> <td style="text-align: right;">£250</td> </tr> <tr> <td>Electrical items &amp; photographic equipment</td> <td style="text-align: right;">£500</td> <td style="text-align: right;">£100</td> </tr> <tr> <td>Buggies, Strollers &amp; Car seats</td> <td style="text-align: right;">£100</td> <td style="text-align: right;">£100</td> </tr> <tr> <td>Laptops</td> <td style="text-align: right;">£500</td> <td style="text-align: right;">£100</td> </tr> <tr> <td>Eyewear</td> <td style="text-align: right;">£100</td> <td style="text-align: right;">£85</td> </tr> <tr> <td>Unreceipted items up to a maximum of:</td> <td style="text-align: right;">£150</td> <td style="text-align: right;">£150</td> </tr> </table> <p><i>either</i></p> <ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>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.</li> </ul>		<b>GOLD</b>	<b>SILVER</b>	Clothes	£1,000	£300	Luggage	£200	£100	Shoes	£100	£85	Cosmetics	£100	£100	Fine jewellery & watches	£500	£250	Electrical items & photographic equipment	£500	£100	Buggies, Strollers & Car seats	£100	£100	Laptops	£500	£100	Eyewear	£100	£85	Unreceipted items up to a maximum of:	£150	£150	<p><i>either</i></p> <ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>have paid your excess or accept it will be deducted from any settlement.</li> <li>have complied with the carrier's conditions of carriage.</li> <li>have notified the Police, your carrier or touroperator's representative and obtained an independent written report.</li> <li>own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value.</li> <li>are not claiming for mobile phones.</li> <li>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</li> <li>are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50).</li> <li>have not left electrical items, eyewear, jewellery &amp; watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport.</li> <li>have not left your possessions not mentioned in the preceding bullet point unattended away from your holiday or trip accommodation unless 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 unless entry was gained by violent and forcible means.</li> <li>have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider.</li> </ul>	<p><b>For all damage claims:</b> 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. Please then return the damaged items to: The Recoveries Department at Policy Holder Claims 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p><b>For all loss or damage claims during transit:</b> (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.</p> <p><b>For all losses</b> 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.</p> <p><b>For delay claims</b> 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.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150</b></p>
	<b>GOLD</b>	<b>SILVER</b>																																		
Clothes	£1,000	£300																																		
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Eyewear	£100	£85																																		
Unreceipted items up to a maximum of:	£150	£150																																		
<p>up to £150 on your <b>GOLD</b> policy</p>	<ul style="list-style-type: none"> <li>the purchase of essential items if your luggage containing your possessions is delayed due to being 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.</li> </ul>																																			

**BE AWARE!** 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 and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted.

- No cover is provided under this section for:
- anything mentioned in the conditions and exclusions (page 15) or any items that do not fall within the categories of cover listed.
  - mobile telephones, gadgets (as defined on page 13), SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, car keys, duty free items such as tobacco products, alcohol and perfumes.
  - the mechanical breakdown of a laptop computer.
  - the use of, or damage to, drones
  - any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay:	For:	Provided:	If you need to claim:
each insured person: up to £250	<ul style="list-style-type: none"> <li>the loss or theft of your cash during your trip.</li> </ul>	<ul style="list-style-type: none"> <li>your excess has been paid or deducted from any settlement.</li> </ul>	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.
up to £250	<ul style="list-style-type: none"> <li>cover to contribute towards the cost of an emergency travel document.</li> </ul>	<ul style="list-style-type: none"> <li>your cash or passport is:                             <ul style="list-style-type: none"> <li>on your person.</li> <li>held in a safe or safety deposit box where one is available.</li> <li>left <u>out-of-sight</u> in your <i>locked</i> trip accommodation.</li> </ul> </li> </ul>	You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.
up to £250	<ul style="list-style-type: none"> <li>cover for necessary costs collecting your emergency travel document on your trip.</li> </ul>	<ul style="list-style-type: none"> <li>you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange</li> <li>you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen.</li> </ul>	For loss of cash we will also require: (a) exchange confirmations from your home country for foreign currency. (b) where sterling is involved, documentary evidence of possession.  For a lost or stolen passport you will also need to 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.

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 15).
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- the cost of a new passport upon your return to the United Kingdom, Channel Islands or BFPO.
- cash or passport that is not on your person.
- cash or passport that is not in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

**Personal liability (Policy B Section 5)**

We will pay:	For:	Provided:	If you need to claim:
up to the amount on your policy schedule plus costs agreed between us in writing:	<ul style="list-style-type: none"> <li>any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in:                             <ul style="list-style-type: none"> <li>accidental bodily injury, of any person.</li> <li>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.</li> <li>loss of, or damage to, trip accommodation which does not belong to you or any member of your family.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>your excess has been paid or deducted from any settlement.</li> <li><b>liability for loss of or damage to property or accidental bodily injury, is not caused or suffered by:</b> <ul style="list-style-type: none"> <li>your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do.</li> <li>your ownership, care, custody or control of any animal.</li> </ul> </li> <li><b>compensation or any other costs are not caused by accidents involving your ownership, possession or control of any:</b> <ul style="list-style-type: none"> <li>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.</li> </ul> </li> </ul>	<p><b>Never admit responsibility to anyone</b> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 15) (Where you are liable for damage to trip accommodation your excess is increased to £250)
- accidental bodily injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

We will pay:		For:	Provided:	If you need to claim:
a single payment as shown on your summary of cover		your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:	<ul style="list-style-type: none"> <li>• you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.</li> <li>• you are not under 18 or over 75 and claiming for permanent disablement.</li> <li>• you are not claiming for more than one of the benefits that is a result of the same injury.</li> </ul>	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>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, and you will be advised what further documentation is required.</p>
<b>GOLD</b>	<b>SILVER</b>			
£15,000	£5,000	→ death (limited to £1,000 when you are under 18 or over 75 at the time of incident).		
£15,000	£5,000	→ 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.		
£15,000	£5,000	→ permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*.		

**BE AWARE!** This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section.

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

**No cover is provided under this section for:**

- anything mentioned in the conditions and exclusions (page 15).
- any payment for permanent disablement when your age is under eighteen (18) or over seventy five (75) at the time of the incident

We will pay:	For:	Provided:	If you need to claim:
<p>up to £15,000</p> <p>and for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> <li>legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip.</li> <li>enquiries relating to your insured trip.</li> </ul>	<ul style="list-style-type: none"> <li>have paid your excess or accept it will be deducted from any settlement.</li> <li>you accept that your legal expenses indemnity is paid as a loan for all persons insured to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this loan back to us out of any compensation you receive.</li> <li>legal proceedings in the USA or Canada follow the contingency fee system operating in North America.</li> <li>you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.</li> <li>we believe that you are likely to obtain a reasonable settlement.</li> <li>the costs cannot be considered under an arbitration scheme or a complaints procedure.</li> <li>you are not claiming against another insured-person who is a member of your family, a friend or travelling companion, whether insured by us or another provider.</li> <li>the claim is not due to damage to any mechanically propelled vehicle.</li> <li>the claim is not pursued in more than one country.</li> <li>the claim is reported to us and/or our appointed representative within 3 months after the incident which led to the claim.</li> <li>you take all reasonable steps to keep any costs as low as possible.</li> <li>costs do not relate to fines or damages awarded to punish the person responsible rather than to compensate for any losses.</li> </ul>	<p>If you have an accident abroad and require legal advice you should contact:</p> <p><b>Pennington Manches LLP</b>  <b>31 Chertsey Street, Guildford, Surrey, GU1 4HD</b></p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</p> <p>To obtain this service you should:</p> <p><b>telephone 0345 241 1875</b></p> <p><b>Monday to Friday 8:30am-7pm</b></p>

**Choosing an appointed representative. Penningtons Manches LLP is our appointed representative due to its expertise in travel law. They are regularly audited by us, and maintain the highest levels of customer service. They also have delegated authority to act which means your claim is likely to proceed much quicker. Because of the relationship between us and Penningtons Manches LLP we are able to address any concerns which may arise in a way which is simply not possible with another firm.**

- If we accept your claim we will appoint Penningtons Manches LLP to pursue the claim on your behalf;**
- We may, at our discretion, agree to instruct an alternative firm, either at the point of issuing proceedings, or if there is a conflict of interest;**
- We will only agree to the instruction of an alternative firm, at the point of issuing proceedings, or if there is a conflict of interest, if that firm also agrees to act in line with our terms of appointment;**
- If you and we cannot agree on an appointed advisor, the matter will be referred to an Alternative Resolution Facility.**
- Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. We will 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. No cover is provided for anything mentioned in the conditions and exclusions (page 15).**

**Hijacking or kidnap (Policy B Section 8) GOLD POLICY ONLY**

We will pay:	For:	Provided:	If you need to claim:
<p>£100 per 24 hour period up to a maximum of £1,000</p>	<ul style="list-style-type: none"> <li>each full 24 hour period you are confined as a result of hijacking or kidnap.</li> </ul>	<ul style="list-style-type: none"> <li>you have obtained confirmation from the Police or relevant authority confirming the period of confinement.</li> <li>you have been innocently and involuntarily involved.</li> </ul>	<p>Download a claim for either medical expenses/and possessions (if applicable) and completed to the best of your ability.</p> <p>Claims will need to be supported by a written report from the appropriate authorities.</p>

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 15).**
- any claim where you are unable to provide us with proof of the incident, i.e. police/authorities/medical report.
- any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.
- any claim if you have a Silver policy



We will pay:	For:	Provided:	If you need to claim:
<p>up to £250</p>	<ul style="list-style-type: none"> <li>cover for 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.</li> </ul>	<ul style="list-style-type: none"> <li>you are not claiming for loss or damage which fails to be excluded within the terms of the rental agreement.</li> <li>you are not claiming for loss or damage incurred in an incident for which you are prosecuted for a motoring offence.</li> <li>any compensation due to wear and tear or deterioration.</li> <li>any compensation where you have been motor racing, rallying, speed or duration tests or practise for such events.</li> </ul>	<p>You will need confirmation of your car rental hire dates and that you have collision damage insurance for the period of your car hire.</p> <p>The repair receipt/invoice from the hire company to confirm the extent of damage and actual repair cost.</p> <p>Your credit or debit card statement.</p>

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 15).
- any amounts recoverable from any other source
- any claim if you have a Silver policy

# End Supplier Failure (Policy C Section 1)

Section C1 is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE (The Insurer).

We will pay:	For:	The Insurer will not pay for:	If you need to claim:
<p>up to £3,000 in total for each Insured Person named on the invoice.</p> <p>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 Liberty Mutual Insurance Europe SE (The Insurer).</p>	<p>1) Irrecoverable sums paid prior to <b>Financial Failure</b> of the Scheduled Airline, Hotel, Train Operator including Eurostar, Car Ferries; Villas abroad &amp; Cottages in the UK; Coach Operator, Car or Camper Hire company, Caravan Sites, Campsites, Mobile Home, Safaris; Excursions; Eurotunnel; Theme Parks or attractions all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure, or;</p> <p>2) <u>In the event <b>Financial Failure</b> after departure:</u></p> <p>a) additional pro rata costs incurred by the Insured-Person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements</p> <p>or</p> <p>b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.</p>	<ol style="list-style-type: none"><li>1. Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure.</li><li>2. Any <b>End Supplier</b> which is, or which any prospects of <b>Financial Failure</b> is known by the insured or widely known publicly at the date of the Insured's application under this policy.</li><li>3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.</li><li>4. The <b>Financial Failure</b> of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation.</li><li>5. Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the <b>Financial Failure</b> of an airline.</li></ol>	<p><b>Insolvency Claims Procedure: International Passenger Protection (IPP) claims only - any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by quoting your Policy Number, Travel Insurance Policy Name and Reference ESFI-V2.20 :</b></p> <p><b>IPP Claims at Sedgwick</b> <b>Oakleigh House</b> <b>14-15 Park Place Cardiff</b> <b>CF10 3DQ</b> <b>United Kingdom</b></p> <p><b>Telephone: +44 (0) 345 266 1872</b> <b>Email: <a href="mailto:insolvency-claims@ipplondon.co.uk">insolvency-claims@ipplondon.co.uk</a></b> <b>Website: <a href="http://www.ipplondon.co.uk/claims.asp">www.ipplondon.co.uk/claims.asp</a></b></p> <p><b>ALL OTHER CLAIMS - REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEDURE.</b></p>

## Definitions

**Financial Failure** means the **End Supplier** becoming insolvent or has an administrator appointed and being unable to provide agreed services.

**End Supplier** means the company that owns and operates the services listed in point 1 above.

## Your right to complain about this section of cover.

**If your complaint is concerning Section C1 - End Supplier Failure Cover** please contact International Passenger Protection Limited direct at; International Passenger Protection Ltd, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR. Alternatively, you can email them at [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk). Please make sure that you quote the policy number which can be found on your schedule.

It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them. We will provide you with a written response outlining our detailed response to your complaint within four weeks of receipt of the complaint. You will receive either our written response or an explanation as to why we are not in a position to provide one within eight weeks of receipt of your complaint.

If you are not satisfied with the response you receive or we have failed to provide you with a written response, you may have the right to contact the Financial Ombudsman Service at the following address:

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

Telephone 0800 023 4 567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9 1234 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

More information can be found on their website – [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). To confirm whether you are eligible to ask the Financial Ombudsman Service to review your complaint please contact them at:

<https://www.financial-ombudsman.org.uk/consumers/how-to-complain>.

To confirm whether you are eligible to ask the Financial Ombudsman Service to review your complaint please contact them at: [www.financial-ombudsman.org.uk/consumer/complaints.htm](http://www.financial-ombudsman.org.uk/consumer/complaints.htm)

Alternatively, as LMIE is a Luxembourg insurance company, you are also entitled to refer the dispute to any of the following dispute resolution bodies:

Commissariat aux Assurances, 7, boulevard Joseph II, L-1840 Luxembourg. Telephone : (+352) 22 69 11 – 1. Email : [caa@caa.lu](mailto:caa@caa.lu)

or

Service National du Médiateur de la consommation – Individual Consumers ONLY. Ancien Hôtel de la Monnaie, 6, rue de Palasis de Justice, L-1814 Luxembourg. Telephone : (+352) 46 13 11. Email : [info@mediateurconsommation.lu](mailto:info@mediateurconsommation.lu)

or

Médiateur en Assurances. ACA, 12, rue Erasme, L1468 Luxembourg. Telephone : (+352) 44 21 44 1

Making a complaint will not affect your right to take legal action.

We will pay:	For:	Provided:	If you need to claim:
<p><b>Missed port departure up to a maximum of £500</b></p> <p><b>Skipped port benefit £50 per port up to a maximum of £250</b></p> <p><b>Cabin confinement up to £50 per 24 hours, up to a maximum of £500</b></p>	<ul style="list-style-type: none"> <li>reasonable additional travel expenses incurred to reach the next overseas port destination due to the vehicle in which you are travelling to your overseas departure point becomes un-driveable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure.</li> <li>up to £50 per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions</li> <li>each full 24 hour period that you are confined to your cabin or in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid</li> </ul>	<ul style="list-style-type: none"> <li>you have allowed sufficient time to get to your destination as shown on your itinerary and are claiming for the circumstances listed and not for your failure to arrive in time due to any other reason such as traffic, road closures and/or adverse weather conditions.</li> <li>the claim is not due to 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.</li> <li>you have independent written confirmation of the circumstances.</li> <li>you have not been offered alternative transport, or compensation from your tour operator or cruise provider.</li> <li>you are not claiming for a missed port caused by strike or industrial action.</li> <li>you are not claiming because your ship cannot put people ashore due to a scheduled tender operation failure.</li> <li>you have obtained a written report from the cruise operator, carrier or their handling agents confirming the skipped port and the reason for it.</li> <li>you have not had any monetary amount (including on board credit) of compensation offered by the ship or tour operator</li> <li>there is a valid claim under section B2 of this policy</li> </ul>	<p>You must obtain a written report from the Cruise Operator, Carrier or their handling agents confirming the skipped port and the reason for it.</p> <p><b>For all damage claims:</b> 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. Please then return the damaged items to:</p> <p>The Recoveries Department at Policy Holder Claims 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p><b>For all loss or damage claims during transit:</b> (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.</p> <p><b>For all delayed baggage claims:</b> 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.</p>
<p><b>If your formal cruise attire is lost or stolen up to a total of £1,000 for your possessions</b></p> <p><b>Single article limit £300 Unreceipted items up to a maximum of £150</b></p> <p><b>£50 per 24 hours up to a maximum of £250 if your formal cruise attire is delayed.</b></p>	<p><b>either:</b></p> <ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> <p><b>or:</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>the purchase or hire of replacement items of formal cruise attire if your formal cruise attire is delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 24 hours from the time you boarded your ship.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess, or accept it will be deducted from any settlement.</li> <li>you have complied with the carrier's conditions of carriage.</li> <li>you have notified the Police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>you own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £150 in value.</li> <li>you are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</li> <li>you have obtained written confirmation of any loss, damage or delay.</li> <li>you accept we will only accept original purchase receipts for any items lost or stolen, these will not be returned to you following settlement of your claim.</li> </ul>	<p><b>For all losses:</b> you should report to the Police as soon as possible, within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p>you should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>Obtain written confirmation from your mechanic or the public transport provider that shows the reason for your delay.</p> <p>You will need to obtain independent confirmation of the circumstances.</p> <p>You can provide a written report confirming the length of confinement with your cabin during your trip.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p>

**BE AWARE! No cover is provided under this cruise extension for:**

- anything mentioned in the conditions and exclusions (page 15).
- any amounts recoverable from any other source
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

Unlike other policies we cover many sports and activities as standard; no additional premium is required for activities listed in Activity Pack 1. We have categorised the activities that are not covered as standard into three further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary. (All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated). Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events – unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy. Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim. If you are unsure please do not hesitate to contact us on 01424 223 964 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200. *Please note those activities marked in italics and underlined do not have Personal Liability cover or Accidental Death and Disability cover.*

**Activity Pack 1 – Covered as standard** Adventure Racing (up to 6 hours), Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), *Archery*, Badminton, Bamboo Rafting, Banana Boating, Baseball, Basketball, Beach Swimming (inside marked areas and / or with lifeguard present), Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, *Bridge Swinging*, *Bungee Jumping*, Camel/Elephant Riding/Trekking (UK booked), Camping, *Canoeing/Kayaking (White Water Grades 1-3)*, Caravanning, *Catamaran Sailing (In-shore)*, *Clay Pigeon Shooting*, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fencing, Fives, Flag Football, *Flying as passenger (private/small aircraft/helicopter)*, Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Handball - Practice and Training, Highland games, Hockey (Field – Organised Amateur Match), Horse Riding (No Jumping), *Hot Air Ballooning*, Indoor Skating (not ice), *Jet Boating*, *Jet Skiing*, Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, *Rafting (White Water Grades 1-3)*, Re-Enactment, *Rifle Range*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, *Rowing (inshore – recreational)*, Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), *Scuba Diving (not solo, up to maximum 30m)*, Segway (supervised, non-competitive), Snorkelling (inside marked areas and / or with lifeguard present), Softball, Squash, Stoolball, Swimming (inside marked areas and / or with lifeguard present), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (inside marked areas and / or with lifeguard present), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, *Tubing*, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), Yachting (Inshore – crewing), Yoga, Zip Lining / Zip Trekking (booked pre-trip – requires appropriate trekking altitude pack).

**Activity Pack 2 – Additional Premium required (in addition to the activities listed under Pack 1)** Abseiling (Indoor/Outdoor climbing wall up to 25m), Adventure Racing (up to 12 hours), *Airsoft*, American Football – Training or Amateur Match - (Organised & with Safety Equipment), Angling/Fishing (Sea), Animal Sanctuary (Big Game), Assault Courses (No High Ropes), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Camel/Elephant Riding/Trekking (non-UK booked), *Canoeing/Kayaking (White Water Grade 4)*, Canyoning, *Cat Skiing*, Climbing (Indoor/Outdoor climbing wall up to 25m), Diving (Indoor up to 10m), Dry Slope Skiing, Equestrian, Falconry, Fell Running (up to 2,000m), *Fly boarding*, *Flying (Crew/Pilot)*, *Flying Helicopter (Pilot)*, Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football – Training or Amateur Match, Glacier Walking, *Gliding (non-competitive)*, *Go Karting*, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Fishing, Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Kick Sledging, Lacrosse, Land Skiing, Langlauf, Martial Arts (Organised Training), Modern Pentathlon, Mono-Skiing, Mountain Biking (up to 2,000m), Mountain Boarding, Octopush, *Off Road Motorcycling (up to 250cc)*, Off-piste skiing/snowboarding (with guide), Paddle Boarding, *Paint Balling*, *Parasailing*, *Parascending (Over water)*, Passenger Sledge, *Power Boating (inshore)*, Power lifting, *Quad Bikes (Providing you wear a helmet)*, *Rafting (White Water Grade 4)*, Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), *River Tubing*, Rodeo, Roller Derby (Safety equipment must be worn), Roller Hockey, Rugby (Amateur Match), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Boarding, *Sand Dune Surfing/Skiing*, Sand Yachting, *Sea Canoeing/Kayaking (inshore)*, *Shark Diving/Swimming (Cage)*, Shinty, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Nordic/Cross Country, Sledging/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – outside marked areas and / or without lifeguard present, Snow Biking, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, *Snowcat Driving*, *Speed Sailing (in shore)*, Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Street Hockey, Summer Tobogganing, Surf life-saving (organised competition), *Surfing*, Swimming (outside marked areas and / or without lifeguard present), Swimming off of a boat (Unsupervised and / or no lifeguard), Telemarking, Tough Mudder, Trampolineing, Tree Top Canopy Walking, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, *Under 17 Driving (not public roads)*, War Games/Paint Balling, Water Polo, *Water Skiing (No Jumping)*, Weight Lifting, *Windsurfing/Boardsailing/Sailboarding*, Wrestling (Organised Training), Zip Lining / Zip Trekking (booked during trip – requires appropriate trekking altitude pack), Zorb Football.

**Activity Pack 3 - Additional Premium required (in addition to the activities listed under Pack 1 & 2)** Abseiling (outdoor above 25m), Blowcarting/Land Yachting/Kite Buggy, Boxing Training, Caving/Pot Holing, Climbing (Rock & Ice – Harnessed up to 3,000m), *Devil Karting*, Dirt Boarding, Fell Running (up to 3,000m), Glacier Skiing, Gorge Walking (no ropes), Heli-skiing, High Diving – indoor/outdoor swimming pools only, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Jousting, Kite- Boarding/Surfing, *Motorised Buggying*, Mountain Biking (up to 3,000m), *Paragliding*, *Parascending (over land)*, *Roller Skating (24 hour relay)*, *Paramotoring*, Passenger Sledge, Rap Running/Jumping (Outdoor above 25m), *River Bugging*, Skeleton, Ski Biking, Ski Blading /Snow Blading, Ski Mountaineering (up to 3,000m), Ski Randonee, Ski Run / Walking (up to 3,000m), Ski Touring (up to 3,000m), Ski Joering, Skiing – Freestyle, Skiing – Glacier, Skiing – Snowcat, *Snow Karting*, Snow Kiting, *Snow Surfing*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 3,000m), Via Ferratta, Wake Boarding, Water Skiing (Jumping), *Wind Tunnel Flying/Indoor Sky Diving*, Zorbing/Sphering.

**Activity Pack 4 - Additional Premium required (in addition to the activities listed under Packs 1-3)** Adventure Racing (up to 24 hours), Assault Courses including High Ropes and Harnessed, *Black Water Rafting*, BMX Freestyle & Racing, Bull Riding, *Canoeing/Kayaking (White Water Grade 5)*, Cave Diving, Cave Tubing, Climbing (Rock & Ice – Harnessed up to 4,000m), Cycling Racing, Cyclo Cross, Downhill Mountain Biking, Fell Running (up to 4,000m), Freestyle Skateboarding, *Gliding (competition)*, Hang Gliding, *Micro Lighting*, *Motocross*, *Motor Racing/Rallies/Competitions (amateur)*, Mountain Biking (up to 4,000m), Off-Piste Skiing/Snowboarding (Without a Guide), *Parapenting/Paraponting*, Polo, Polo cross, *Power Boating (off shore)*, *Power Gliding*, Power Kiting, *Rafting (White Water Grade 5)*, *Scuba Diving (not solo - to 40m)*, *Ski Flying*, Slack-Lining, *Tandem Skydive (maximum of 2 jumps per trip)*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca - Trail), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 4,000m), Wicker Basket Tobogganing, *Yachting (racing/crewing) - outside territorial waters (offshore)*.

If you require a claim form please download it on the internet at: [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)  
Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:  
**The Claims Department, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Telephone: 0203 829 6761**

## You need to:

- produce your insurance certificate confirming you are insured before a claim is admitted.
- give 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.
- provide 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).
- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

## We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in your name the defence/settlement of any claim made under the policy.
- 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.
- 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.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- 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.
- 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.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands

## DATA PROTECTION ACT – PERSONAL INFORMATION

White Horse Insurance Ireland dac holds your personal information in accordance with all applicable data protection laws.

To administer your policy White Horse Insurance Ireland dac will collect and use information about you provided by you and this notice applies to anyone who is insured under this Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by us for the purposes of administering your policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. We may also use your personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information you have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by us in fulfilling your insurance contract.

We may send your personal information in confidence to other companies who provide services to us for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When we do this, we will ensure that we transfer the data securely and accordingly to regulatory requirements. By buying this insurance policy, you agree to us using your personal information in this way.

You have various rights in relation to personal information that is held by us, including the right to request access to your personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how we use your information and what rights you have in relation to your personal information, however you can obtain more information about how we use your data by reviewing our full Privacy Policy. Our Privacy Policy is available on our website [www.whitehorseinsurance.eu](http://www.whitehorseinsurance.eu). Your data will be treated in accordance with our Privacy Policy.

## Your right to complain

**If your complaint is regarding the selling of your policies:** Complaints Manager, Go Walkabout Travel Insurance, Innovation Centre, Highfield Drive, Churchfields, St Leonards-on-sea, East Sussex, TN38 9UH

**Or if you would like to complain about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows:**

- Write to the Customer Insights Manager, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or call on 0203 829 6604, who will review the claims office decision.
- In respects of section C1, End Supplier Failure, please see page 25 for details of how to make a complaint regarding this section on the policy.

**If you are still not satisfied with the outcome you may:**

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit <https://www.financial-ombudsman.org.uk/>

Your policy is underwritten and insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FRN is 203320.