



Go Walkabout First Class Key Facts

Master policy number RTYGW40009-08 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 is for residents of the United Kingdom,
Channel Islands or British Forces Posted Overseas only
For policies issued from 11/05/2017 to 13/02/2018 with travel before 13/02/2019

YOUR IMPORTANT INFORMATION

ENQUIRIES 01424 223964

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

contact Emergency Assistance Facilities 24 hour
emergency advice line on:

+44 (0) 203 829 6745

FOR NON-EMERGENCIES ABROAD:

+44 (0) 203 829 6761

IF YOU NEED A CLAIM FORM: you
can download the relevant form:

www.travel-claims.net

or contact Travel Claims Facilities on:

+ 44 (0) 203 829 6761

IF YOU NEED LEGAL ADVICE:

contact Slater & Gordon LLP on:

+44 (0) 161 228 3851

FOR GADGET CLAIMS PLEASE CONTACT
SUPERCOVER INSURANCE LTD:

+44 (0) 203 794 9334

9am-6pm Monday to Friday

Or by emailing gadget@supercoverinsurance.com

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

+44 (0) 208 776 3752

Go Walkabout Travel Insurance is arranged by & Underwritten
by Travel Insurance Facilities &
Insured by Union Reiseversicherung AG, UK.

Travel Insurance Facilities are authorised and regulated by
the Financial Conduct Authority. Union Reiseversicherung
AG are authorised by BaFin and subject to limited regulation
by the Financial Conduct Authority.

Our pledge to you

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible. 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, RTYGW40009-08 A your pre-travel policy and RTYGW40009-08B your travel policy, specially arranged by Go Walkabout Travel Insurance on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. 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 8. 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.

Page	Contents	Criteria for purchase
2	Important contact numbers	<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:</p> <ul style="list-style-type: none">Have not started the trip.Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.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.Are not travelling <u>within your home country</u> for less than 3 days on any one trip.Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.Is aged 99 years and under on your Single Trip travel insurance at the start date of the policyIs not travelling independently of the named insured adults on the policy where they are aged 18 years and under.Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.
3-4	How to make a claim	
5-7	Summary of cover	
8	Disclosure of medical conditions	
9	How your policies work	
10-12	Definitions	
13-14	Conditions and exclusions applying to your policies	
15	Additional sports & hazardous activities	
16	If you need to claim	

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 223964 OR FOR MEDICAL SCREENING CALL TRAVEL ADMINISTRATION FACILITIES ON 0203 829 6656

Make sure you have all your medical information and medication details and policy number to hand. Go Walkabout Open 9am – 5pm Mon-Fri, closed on Saturday.

Travel Administration Facilities open 8am-8pm Monday to Friday, 9am-5pm Saturday.



FOR LEGAL ADVICE

please contact Slater & Gordon LLP 0161 228 3851 or fax 0161 909 4444. Open 9am-5pm Monday-Friday



IN CASE OF A SERIOUS EMERGENCY

please contact the 24 hour emergency assistance service provided by Emergency Assistance Facilities

+44 (0) 203 829 6745

Your policy covers treatment at a public/state facility only, unless approved by us. Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact Emergency Assistance Facilities for advice. We strongly suggest you put their telephone number, +44 (0) 203 829 6745, into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: 1 Tower View, Kings Hill, West Malling, Kent, England, ME19 4UY. Our appointed assistance service, Emergency Assistance Facilities, will explain this to them and provide them with a faxed/email confirmation if necessary.

You will need to have some basic information for them to hand:

- your telephone number in case you are cut off
- patient's name, age, and as much information about the medical situation as possible
- name of the hospital, ward, treating doctor and telephone numbers if you have them
- tell them that you have Go Walkabout First Class Travel Insurance, policy number and the date it was bought
- patient's UK GP contact details in case they need further medical information

Things to be aware of/remember

- Your policy does not cover any costs for private medical treatment unless authorised by us.
- NEVER give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness. You will be able to return home when the assistance service considers it safe, in conjunction with your doctor, and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.
- You may be required to obtain your medical records in the event of a claim.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

If you need to see a doctor, ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHIC card as medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill 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. In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo shown to the right as this will enable them to identify our membership and avoid language difficulties. If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to Charge Care for payment. The countries where this service is available are: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt and Turkey. www.chargecareinternational.co.uk



WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on +44 (0) 203 829 6745 for advice first. If you need to come home for any other reason, such as the illness of a close relative in the United Kingdom, Channel Islands or BFPO then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 203 829 6761.

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 Travel Claims Facilities, or you can call and we can take payment over the phone.

Telephone our Claims Line

0203 829 6761

8:30am-6pm Monday to Friday

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.

You should also report the theft or accidental loss of any mobile phone within 24 hours of discovery to your Airtime Provider and blacklist your handset.

Airtime Providers' numbers:

3	+44 (0) 7782 333 333
BT Mobile	+44 (0) 8000 322 111
O2	+44 (0) 8705 214 000
Orange	+44 (0) 7973 100 150
T-Mobile	+44 (0) 845 412 5000
Virgin	+44 (0) 8456 000 789
Vodafone	+44 (0) 7836 191 191
EE	+44 (0) 7953 966 250

If your gadget is damaged you must provide this gadget for inspection / repair. **Please note all repairs are carried out within the UK and repaired or replacement gadgets can only be despatched back to a UK address.**

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.
- 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.

If you need to make a claim under Section B11 (Gadget extension)

You must inform the police within 48 hours of discovery of any incident relating to theft, accidental loss or malicious damage, and obtain a written incident report. If the item is a mobile phone, you must also report the incident to your airtime provider.

You must provide us with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurers.

You must provide evidence of ownership for your gadgets and proof of travel to support any claim, and any other receipts or documents that it is reasonable for us to request. If you cannot provide evidence of ownership or proof of travel your claim will not be valid.

You must pay the policy excess before you claim can be finalised

You cannot transfer the insurance to someone else without notifying us in writing and receiving confirmation from us.

Notify Supercover Insurance Ltd on 0203 794 9334 or by emailing gadget@supercoverinsurance.com as soon as possible but ideally within 48 hours of the discovery of any incident likely to give rise to a claim under this section.

You must not act in a fraudulent way. If you or anyone acting for you:

- fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy;
- fails to reveal or hides a fact likely to influence the cover we provide;
- makes a statement to us or anyone acting on our behalf, knowing the statement to be false;
- sends us or anyone acting on our behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage you caused deliberately or with your knowledge.

If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy or return any premium to you and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities.

BE AWARE!

We will process your claim under the terms and conditions of Section B11 of this insurance based on the first reason notified to us for the claim. If your claim is not covered and you then submit a claim having changed the reason, we will consider this as fraud. Details of all such cases will be passed to the appropriate agencies for action.

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.

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium)				
A1	<p>If you are unable to go on your trip</p> <p>Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked in the UK, Channel Islands or BFPO, 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>	£5,000	<p>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.</p> <p>the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing.</p> <p>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.</p> <p>cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office.</p>	£60
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	<p>If your travel plans are disrupted</p> <p>If your departure is delayed by 12 hours or more</p> <p>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 carrier.</p>	£50 per 12hrs up to a maximum of £250	<p>you are at the airport/port/station.</p> <p>you have obtained written confirmation of the delay from your booking agents, airline or transport provider.</p> <p>you are unable to recoup costs from any other provider or agency.</p> <p>your trip is more than 2 days in duration.</p>	Nil
	<p>If you choose to cancel after a 24 hour delay</p> <p>If your <u>outbound</u> journey from the UK, Channel Islands or BFPO is delayed by more than 24 hours and you decide to abandon your trip.</p>	£5,000	<p>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.</p>	£60
	<p>Missed departure – Outbound journey only</p> <p>Cover for alternative transport costs if you miss your outbound departure from your international 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>	£1,000	<p>you have independent written confirmation of the circumstances.</p> <p>you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO.</p>	Nil
B2	<p>If you need emergency medical attention</p> <p>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>	£10,000,000	<p>you are not claiming for any private medical treatment.</p> <p>you have called our emergency assistance service to authorise bills over £500.</p> <p>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).</p>	£60
	<p>If you need medical attention in the UK</p>	£1,500	<p>you are not claiming for work involving the use of precious metals</p> <p>you are not claiming for the provision of dentures, crowns or veneers.</p>	Nil
	<p>Emergency dental treatment</p> <p>Cover for emergency dental treatment only to treat sudden pain.</p>	£500	<p>you are in a public/state hospital.</p>	Nil
	<p>Public hospital inconvenience benefit per 24 hours</p> <p>For each 24 hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.</p>	£30 per 24hrs up to a maximum of £300		Nil
B3	<p>If you need to come home early</p> <p>Pro-rata refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.</p>	£5,000	<p>you have actually returned home earlier than originally booked.</p> <p>you need to come home early due to your illness and you have contacted and had approval from our emergency assistance service.</p> <p>you are not claiming due to your existing medical condition, unless declared and accepted by us in writing.</p> <p>you are not claiming 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.</p>	£60

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess
B4	<p>If your possessions are lost, stolen or damaged</p> <p>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;">Clothes → £1,000</p> <p style="text-align: right;">Luggage → £200</p> <p style="text-align: right;">Shoes → £100</p> <p style="text-align: right;">Cosmetics → £100</p> <p style="text-align: right;">Fine jewellery and watches → £500</p> <p style="text-align: right;">Electrical items and photographic equipment → £500</p> <p style="text-align: right;">Eyewear → £100</p> <p style="text-align: right;">Unreceipted items → £150</p> <p>If your possessions are delayed by 24 hours</p> <p>Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc. if your possessions are delayed by <u>more than 24 hours</u> on your outward journey.</p>	<p>£1,500</p> <p>up to a maximum of £150</p>	<p>you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/</p> <p>you have a Police report confirming the loss.</p> <p>you have proof of purchase for items over the value of £50.</p> <p>you are not claiming for duty free items.</p> <p>your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £50).</p> <p>your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe.</p> <p>you are not claiming for a mobile/smart phone, accessories or calls.</p> <p>you are not claiming for contact/corneal lenses.</p> <p>you have kept all of your receipts.</p> <p>you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions.</p> <p>you have obtained written confirmation of the delay from your operator.</p>	<p>£60</p> <p>Nil</p>
B5	<p>If your cash is lost or stolen</p> <p>Cover for your cash if it is lost or stolen.</p> <p>If your passport is lost or stolen</p> <p>Cover to contribute towards the cost of an emergency travel document → £250</p> <p>Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos). → £250</p>	<p>£500</p>	<p>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.</p> <p>you have a Police report confirming the loss and kept all receipts for any incurred costs.</p> <p>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.</p>	<p>£60</p> <p>Nil</p>
B6	<p>If you are hijacked, kidnapped or detained</p> <p>Cover for each full 24hrs you are confined due to hijack</p>	<p>£100 per 24hrs up to a maximum of £3,000</p>	<p>you have obtained written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement.</p> <p>you have obtained a written Police report confirming the incident.</p>	<p>Nil</p>
B7	<p>Personal liability</p> <p>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>	<p>£2,000,000</p>	<p>you have not admitted responsibility, or agreed to pay any monies.</p> <p>you have kept paperwork/notes and informed us immediately.</p> <p>your claim is not due to any form of motorised transport or sailing vessel.</p> <p>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.</p>	<p>£60</p>
B8	<p>Accidental death and disability benefit</p> <p>A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip.</p> <p>Accidental death benefit → £25,000</p> <p>Permanent loss of sight or limb → £25,000</p> <p>Permanent total disablement → £25,000</p>		<p>you are between 18 and 75 years old (accidental death payment is reduced to £1,000 if under 18 or over 75 at the time of the incident).</p> <p>you qualify for the full benefit, no partial settlements are payable.</p> <p>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection.</p> <p>you are not under 18 or over 75 and claiming permanent disablement.</p>	<p>Nil</p> <p>Nil</p> <p>Nil</p>
B9	<p>If you need legal advice</p> <p>Cover for 30mins free legal advice 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>	<p>30 mins free advice.</p> <p>£25,000 in pursuing compensation</p>	<p>you are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office.</p> <p>you are using our appointed legal advisors.</p> <p>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.</p>	<p>Nil</p>
B10	<p>Car hire excess waiver</p> <p>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>	<p>£250</p>	<p>you are not claiming for loss or damage which fails to be excluded within the terms of the rental agreement.</p> <p>you are not claiming for loss or damage incurred in an incident for which you are prosecuted for a motoring offence.</p> <p>any compensation due to wear and tear or deterioration.</p> <p>any compensation where you have been motor racing, rallying, speed or duration tests or practise for such events.</p>	<p>Nil</p>

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B11	<p>Gadget extension</p> <p>Cover for your gadget if it is lost, stolen or damaged whilst on your trip up to the level of cover you have chosen.</p> <p>Section B11 is provided by Supercover Insurance Ltd with UK General Insurance Limited on behalf of Great Lakes Insurance SE. See page 24 for more information.</p>	<p>£500;</p> <p>£1,000; or</p> <p>£1,500</p>	<p>you have paid your excess.</p> <p>you have not left your gadgets unattended in a public place.</p> <p>you are not claiming for the cost of replacing any music stored on the gadget.</p> <p>you are not claiming for any unused credit on your mobile phone.</p> <p>you are not claiming for the same items under Section B4 personal possessions.</p> <p>your gadget was bought as new in your home country.</p> <p>you have insured the full value of your gadget.</p> <p>your gadget is less than 36 months old when the policy is purchased, or less than 18 months if your gadget is a laptop. This insurance does not cover gadgets for which you cannot provide evidence of ownership to prove that the gadget was purchased as new and within your home country.</p> <p>the circumstances of any accidental loss cannot be clearly identified, i.e. where you are unable to confirm the time and place where you last had your gadget.</p> <p>proof of usage for your gadget can be provided or evidenced.</p> <p>you did not damage, accidentally lose or have your gadget/s stolen whilst travelling on public transport or on an aircraft unless it was carried in your hand luggage or on your person.</p> <p>the value of your gadget is within the maximum sum for the level of cover you choose. This can be found on your Insurance Certificate.</p>	<p>If your claim is for a gadget up to £250 (when new) the excess is £25 for any claim.</p> <p>If your claim is for a gadget between the values of £251 to £500 (when new) the excess is £50 for any claim.</p> <p>If your claim is for a gadget over the value of £500 (when new) the excess is £75 for any claim.</p>
Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
C1	<p>ESF (End Supplier Failure)</p> <p>Irrecoverable sums paid in advance in the event of insolvency as per the terms and conditions set out within the policy document.</p> <p>Section C1 is provided by International Passenger Protection Limited and underwritten by Lloyds Syndicates. See page 25 for more information.</p>	<p>£3,000</p>	<p>travel or accommodation not booked within the United Kingdom or the Channel Islands prior to departure</p> <p>the financial failure as set out within this policy document</p>	<p>Nil</p>

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:

Any heart or circulatory condition?	Yes
A stroke or high blood pressure?	Yes
A breathing condition (including Asthma)?	Yes
Any type of Cancer?	Yes
Any type of Diabetes?	Yes
Has your doctor altered your regular prescribed medication in the last 3 months?	Yes

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 Travel Administration Facilities on:

0203 829 6656

8am-8pm Monday to Friday

9am-5pm Saturday

Should we require any additional premium, and you accept our offer, this should be paid to Travel Administration Facilities, and sent within 14 days of our offer. 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.

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 6656

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)?

Yes

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 6656 as soon as possible. We will advise you what cover we are able to provide, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary

BE AWARE! We do not provide any cover for:

claims caused by an existing medical condition of a non-travelling close relative, 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 10. 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, starts from the commencement date of cover shown on your insurance validation documentation, after the policy was issued and ends when you leave home to start your trip. The cover under policy B starts when you commence your trip and ends when you complete your trip. Alternatively cover will cease upon expiration of your policy, 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;
 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. Should you wish to include cover for all other sections of the policy, you can arrange to extend cover via the sales team.

YOUR POLICY WORDINGS	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.
CANCELLING YOUR POLICIES	<p>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, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>Single Trip policies - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions 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.</p> <p>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.</p>
BE CAUTIOUS	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 as if you had no insurance cover.
PREGNANCY	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.
MEDICAL COVER	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 Travel Administration Facilities 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.
EHIC	The European Health Insurance Card (EHIC) allows you (provided you are a UK, Channel Islands 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. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. 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 the Channel Islands and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx
MEDICARE	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.
YOUR EXCESS	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 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.

AUSTRALIA AND NEW ZEALAND	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.	CURTAILMENT	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.	INSURED PERSON/YOU/YOUR	Any person named on the insurance validation documentation.
BACK COUNTRY	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.	DOMESTIC FLIGHT	A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.	INSHORE	Within 12 Nautical miles off the shore.
BEACH SWIMMING	Within 30 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.	EMERGENCY TREATMENT	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home	INTERNATIONAL DEPARTURE POINT	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.
BFPO	British Forces Posted Overseas	ESSENTIAL ITEMS	Underwear, socks, toiletries and a change of clothing.	MANUAL LABOUR	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.
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you.	EUROPE	All countries west of the Ural Mountains, Algeria, Egypt, Morocco, Tunisia, Turkey, the Azores, Mediterranean Islands. Including Spain, Balearics, Madeira and Canary Islands.	MEDICAL CONDITIONS	Any disease, illness or injury, including any psychological conditions.
CASH	Sterling or foreign currency in note or coin form.	EXISTING MEDICAL CONDITION	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.	OFF PISTE	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.
CHANGE IN HEALTH	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	FAMILY	Up to two adults and their dependents who are under the age of 18, living at home with you and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.	ON PISTE	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.
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	FLIGHT	A service using the same airline or airline flight number.	OFFSHORE	Over 12 Nautical miles off the shore
CLOSE RELATIVE	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).	GADGET	A handheld consumer electronic device such as mobile phones, tablets, I-pads, Kindles, satnavs, smart glasses, head mounted displays, hand held games consoles, portable DVD players, headphones, wireless speakers, MP3 players and I-pods.		
CONNECTING FLIGHT	A connecting flight which departs your first scheduled stop-over destination 12 hours after arrival from your international departure point.	GEOGRAPHICAL AREA	Either Australia and New Zealand, Europe, Worldwide excluding USA, Canada & The Caribbean or Worldwide including USA, Canada & The Caribbean.		
CRUISE	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.	HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.		
		HOME COUNTRY	Either the United Kingdom or the Channel Islands.		

OPEN WATER SWIMMING	Swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.	PUBLIC TRANSPORT	Buses, coaches, domestic flights or trains that run to a published scheduled timetable.	TRAVEL DOCUMENTS	Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.
PAIR OR SET	Two or more items of possessions that are complementary or purchased as one item or used or worn together.	REDUNDANCY	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.	TRAVELLING COMPANION	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.
POSSESSIONS	Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:	RELEVANT INFORMATION	A piece of important information that would increase the likelihood of a claim under your policy.	TRIP	A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation. <u>Both during the period of cover.</u>
Clothes	Underwear, outerwear, hats, socks, stockings, belts and braces.	RESIDENT	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.	UNATTENDED	Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.
Cosmetics* *excluding items considered as 'Duty Free'	Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.	SKI EQUIPMENT	Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.	UNITED KINGDOM	United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.
Luggage	Handbags, suitcases, holdalls, rucksacks and briefcases.	SKI PACK	Ski pass, ski lift pass and ski school fees.	WE/OUR/US	In respect of Sections A1, B1-B13 means Union Reiseversicherung AG UK. In respect of B11 means Great Lakes Insurance SE.
Electrical items & photographic equipment	Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, games, laptops, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, films, discs or cartridges.	SPORTS AND HAZARDOUS ACTIVITIES	Any recreational activity that requires skill and involves increased risk of injury. If you are taking part in <u>any sport/activity</u> please refer to page 15 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: 01424 223 964 Monday to Friday 9am-5pm	WINTER SPORTS	Skiing, snowboarding and ice skating.
Drones	Un-manned aerial vehicles			WORLDWIDE	Anywhere in the world.
Fine jewellery & watches	Rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.			WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN	Anywhere excluding the United States of America, Canada and the Caribbean.
Laptops	Portable computer suitable for use whilst travelling.				
Eyewear	Spectacles, sunglasses, prescription spectacles or binoculars.				
Duty free	Any items purchased at duty free.				
Shoes	Boots, shoes, trainers and sandals.				

ACCIDENTAL LOSS	Means that the Gadget has been accidentally left by you in a location and you are permanently deprived of its use.	IMMEDIATE FAMILY	Your Mother, Father, Son, Daughter and Spouse. Immediate family also includes your domestic partner (domestic partner is defined under this policy as someone you are living with in a long-term permanent relationship as if you are married to them).	UNATTENDED	Means not within your sight at all times and out of your arms-length reach.
EVIDENCE OF OWNERSHIP	A document to evidence that the gadget you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt or, if the gadget is a mobile phone, confirmation from your Network Provider that the mobile phone has been used by you.	PRECAUTIONS	All measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, damage or theft of your gadgets.	WE / US / OUR	UK General Insurance Ltd, on behalf of Great Lakes Insurance SE.
GADGETS	The portable electronic items insured by this certificate, purchased by you in the UK, Isle of Man or the Channel Islands; that is no more than 36 months old (or 18 months old if a laptop) at the point of policy purchase. Items must have been purchased as new or, in the case of refurbished items, purchased directly from the manufacturer, and you must be able to evidence ownership of your gadget. Gadgets can include: Mobile Phones, iPads, Tablets, Camera's, Laptops, Portable Gaming Consoles, iPods/MP3 Players, E-readers/Kindles, Smart Watches, Sat Nav's and Portable DVD Players.	PROOF OF USAGE	Means evidence that the gadget has been in use since policy inception. Where the gadget is a mobile phone, this information can be obtained from your Network Provider. For other gadgets, in the event of an accidental damage claim this can be verified when the gadget is sent to our repairers for inspection.	YOU / YOUR	The person who owns the gadgets as stated on the application form.
		TERRORISM	Means any act, including but not limited to the use of force or violence of the threat thereof, of any person or group of persons, whether acting alone or on behalf of, or in connection with, any organisation or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government to put the public or any section of the public in fear.		

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 as this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

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

We cannot cover you if:

If you are riding pillion, it is your responsibility to check that the rider also holds appropriate qualifications.

You fail to obtain the required passport, visa or ESTA.

Any claim not supported by the correct documentation as laid out in the individual section.

You participate in any sports and activities listed in activity packs 2-8 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 11).

You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to ride in the UK or the Channel Islands. (Please note there is no cover under section B4 for any claim related to the use of motor vehicles).

You purchased this insurance after you started the trip.

You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.

You are not able to provide your intention to return home to permanently reside in the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.

You undertake 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.

You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required to locally or not.

You are piloting or travelling in an aircraft not licensed to carry passengers.

We won't pay for:

Any costs incurred before departure (except cancellation) or after you return home.

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.

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.

Cover is automatically included to return to your home country twice, during your trip, for a maximum 21 days, providing your trip duration is 93 days or more.

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 (this cover is provided under section C1).

Within the last 2 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.

Any claim due to your carrier's refusal to allow you to travel for whatever reason.

The usage of Drones (see policy definition on page 11).

Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.

The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.

More than 48 hours outside of your geographical area on your Single Trip policy.

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.

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.

Cruises, unless the appropriate extension has been paid and we have confirmed in writing (see policy definition on page 10).

Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or of 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.

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 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.

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

We cannot cover you if:

You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.

You cannot provide proof of usage for your gadget after the date the insurance has been purchased.

You cannot prove that your gadget is less than 36 months old at the date you start your trip with valid evidence of ownership (not from online auctions), and purchased as new and within the United Kingdom.

You do not provide any damaged gadget for inspection / repair back in the UK.

Your laptop is older than 18 months.

We won't pay for:

Any kind of damage whatsoever unless the damaged Gadget is provided for repair.

Any loss of SIM (subscriber identity module) card.

Any expense incurred as a result of not being able to use the Gadget, or any loss other than the repair replacement costs of the Gadget unless relating to unauthorised use for your mobile phone up to the maximum value of £1 000

Accidental loss where the circumstances of the loss cannot be clearly identified, i.e. where you are or unable to confirm the time and place of the loss.

Loss of, or damage to, accessories.

Any theft, loss or damage that occurs to your gadget/s whilst travelling on public transport or on an aircraft unless they are being carried in your hand luggage or on your person.

Any claim for any Gadget over the value of the maximum sum for the level of cover you choose. This can be found on your insurance certificate.

Sonic Boom – Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

Radiation – Any direct or indirect consequence of:

- Irradiation, or contamination by nuclear material; or
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

War Risk – Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

Terrorism – Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

Electronic Data – Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy. Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced or maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Any indirect loss or damage resulting from the event which caused the claim under this policy.

Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.

Liability of whatsoever nature arising from ownership or use of the gadgets, including any illness or injury resulting from it.

You cannot provide evidence of ownership for any gadget.

Your gadget(s) were purchased outside of the UK, or if it was purchased second hand.

Additional conditions & exclusions applying to Section C1 (End Supplier Failure)

We won't pay for:

Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip.

Any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip.

Any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation.

Any form of travel delay or other temporary disruption to your trip.

Any loss sustained by you when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of Insolvency, Force Majeure or Financial Failure (as defined herein) of the End Supplier or other relevant company was announced.

Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).

Any loss for which a third party is liable or which can be recovered by other legal means.

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 seven 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. The activities are covered on the basis that your chosen activity is not the sole purpose of your trip (with the exception of winter sports whereby you can opt to have specific winter sporting activities included, which will be covered for the entire duration of your trip). (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 Accident or Personal Liability cover.

Activity Pack 1 – Covered as standard 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, 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), Cave sightseeing, Clay Pigeon Shooting, Cricket, Croquet, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fell Running (up to 1,000m), Fencing, Fives, Flag Football, Flying as passenger (private/small aircraft/helicopter), Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Handball - Practice and Training, Highland games, Horse Riding (No Jumping), Hot Air Ballooning, Indoor Skating (not ice), Jet Boating, Jet Skiing, Kiting, Korfbal, 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, Rings, 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 (not open water), Softball, Squash, Stoolball, Swimming (pool - not open water), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (Pool, not open water), 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.

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 6 hours), Airsoft, Angling/Fishing (Sea), Camel/Elephant Riding/Trekking (non-UK booked), Climbing (Indoor/Outdoor climbing wall up to 25m), Cross Country Running, Diving (Indoor up to 10m), Dry Slope Skiing, Falconry, Fell Running (up to 2,000m), Fly boarding, Football/Soccer - Organised Amateur Match, Football/Soccer – Aussie Rules, Frisbee (Ultimate Frisbee), Gaelic Football, Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Hockey (Field – Organised Amateur Match), Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2,000m), Paint Balling, Parasailing, Parascending (Over water), Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Yachting, Sea Canoeing/Kayaking (inshore), Shark Diving/Swimming (Cage), Shinty, Street Hockey, Surf life-saving (organised competition), Surfing, Tough Mudder, Trampolineing, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, up to 1 day Skiing (On Piste)/Dry slope Skiing/Snowboarding (On Piste), War Games/Paint Balling, Water Polo, Water Skiing (No Jumping), Weight Lifting, Windsurfing/Boardsailing/Sailboarding, Wrestling (Organised Training).

Activity Pack 3 - Additional Premium required (in addition to the activities listed under Pack 1 & 2) – Included upon payment of winter sports premium Adventure Racing (up to 12 hours), American Football (Organised & with Safety Equipment), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Canoeing/Kayaking (White Water Grade 4), Canyoning, Cat Skiing, Equestrian, Flying (Crew/Pilot), Flying Helicopter (Pilot), Glacier Walking, Gliding (non-competitive), Go Karting, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Kick Sledding, Land Skiing, Langlauf, Modern Pentathlon, Mono-Skiing, Mountain Boarding, Octopush, Off Road Motorcycling (up to 250cc), Off-piste skiing/snowboarding (with guide), Passenger Sledge, Power Boating (inshore), Power lifting, Quad Bikes (Providing you wear a helmet), Rafting (White Water Grade 4), River Tubing, Rodeo, Roller Hockey, Rugby (Amateur Game), Sand Boarding, Sand Dune Surfing/Skiing, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Nordic/Cross Country, Sledging/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – Open Water, 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), Summer Tobogganing, Swimming (open water), Swimming off of a boat (Unsupervised and / or no lifeguard), Swimming with Dolphins – Open Water, Telemarking, Tree Top Canopy Walking, Under 17 Driving (not public roads), Zorb Football.

Activity Pack 4 - Additional Premium required (in addition to the activities listed under Pack 1-3) Blowcarting/Land Yachting/Kite Buggy, Boxing Training, Devil Karting, Dirt Boarding, Fell Running (up to 3,000m), Gorge Walking (no ropes), High Diving, Jousting, Kite-Boarding/Surfing, Motorised Buggying, Mountain Biking (up to 3,000m), Paragliding, Parascending (over land), Roller Skating (24 hour relay), Ski Biking, Ski Blading /Snow Blading, Skiing – Snowcat, Snow Karting, Snow Surfing, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3,000m), Wake Boarding, Water Skiing (Jumping).

Activity Pack 5 - Additional Premium required (in addition to the activities listed under Pack 1-4) Abseiling (outdoor above 25m), Caving/Pot Holing, Climbing (Rock & Ice), Fell Running (up to 4,000m), Heli-skiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Mountain Biking (up to 4,000m), Polo, Polo cross, Rap Running/Jumping (Outdoor above 25m), River Bugging, Skeleton, Ski Mountaineering (up to 4,000m), Ski Randonee, Ski Run / Walking (up to 4,000m), Ski Touring (up to 4,000m), Ski Joering, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 4,000m), Via Ferratta, Wind Tunnel Flying/Indoor Sky Diving, Zorbing/Sphering.

Activity Pack 6 - Additional Premium required (in addition to the activities listed under Pack 1-5) Adventure Racing (up to 24 hours), Assault Courses including High Ropes, Black Water Rafting, Bull Riding, Canoeing/Kayaking (White Water Grade 5), Cave Diving, Cave Tubing, Cycling Racing, Cyclo Cross, Freestyle Skateboarding, Gliding (competition), Hang Gliding, Micro Lighting, Motocross, Motor Racing/Rallies/Competitions (amateur), Off-Piste Skiing/Snowboarding (Without a Guide), Parapenting/Paraponting, Power Boating (off shore), Power Gliding, Power Kiting, Rafting (White Water Grade 5), Scuba Diving (not solo - to 40m), Ski Flying, Slack-Lining, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca - Trail), Wicker Basket Tobogganing, Zip Trekking.

Activity Pack 7- Additional Premium required (in addition to the activities listed under Pack 1-6) Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Downhill Mountain Biking, Fell Running (up to 5,000m), Kloofing, Mountain Biking (up to 5,000m), Scuba Diving (Solo) – up to 40m, Ski Mountaineering (up to 5,000m), Ski Run / Walking (up to 5,000m), Ski Touring (up to 5,000m), Solo Climbing/Mountaineering (up to 5,000m), Tandem Skydive (up to 2 jumps maximum), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 5,000m).

Activity Pack 8 - Additional Premium required (in addition to the activities listed under Pack 1-7) Adventure Racing (up to 48 hours), Airboarding, Alligator Wrestling, Bobsleigh, Bouldering, Boxing, Bull Running, Coasteering, Drag Racing, Fell Running (up to 6,000m), Free Diving, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Judo (competition), Karate (competition), Kendo (competition), Luge/Bobsleigh, Martial Arts (competition), Mixed Gas Diving, Mountain Biking (up to 6,000m), Parachuting, Potholing, Rowing (Off-shore Recreational), Sailing/Yachting (Off-shore recreational), Shark Diving/Swimming (no cage, full safety equipment and supervised), Ski Acrobatics, Ski Jumping, Ski Mountaineering (up to 6,000m), Ski Racing, Ski Run / Walking (up to 6,000m), Ski Stunting, Ski Touring (up to 6,000m), Skiing – Para, Sky Diving, Sky Jumping, Sky Surfing, Tree Top Canopy Walking (set up), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 6,000m), Wrestling (Amateur competition), Yachting (racing/crewing) - outside territorial waters (offshore).



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: www.travel-claims.net

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

Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Telephone: 0203 829 6761

DATA PROTECTION ACT – PERSONAL INFORMATION

How Travel Insurance Facilities collects data:

You should understand that any information you have given Travel Insurance Facilities will be processed in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

You have a right of access to, and correction of, information that Travel Insurance Facilities hold about you. If you would like to exercise either of these rights you should contact: The Data Protection Compliance Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims managers' attention in writing. The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

How Great Lakes Insurance SE collects data:

You should understand that any information you have given Travel Insurance Facilities will be processed in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

Great Lakes Insurance SE may send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

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:

In respect of sections A1, B1 to B10 or C1, Quality and Improvements Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or call on 0203 829 6604 who will review the claims office decision.

In respect of section B11, Gadget extension, first contact The Customer Services Director, Supercover Insurance Ltd, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF. Tel: 0203 794 9320. Email:

complaints@supercoverinsurance.com. If your complaint cannot be resolved by the end of the third working day, they will pass it to The Customer Relations Manager, UK General Insurance Limited, Cast House, Old Mill

Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Tel: 0345 218 2685. Email: customerrelations@ukgeneral.co.uk.

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, Harbour Exchange Square, 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 www.fos.org.uk

You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability

Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany. Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Registered in England. Registered Number: 3220410.

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority. Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc.

