



Gold Cover

Single and Annual Multi Trip Policies

Master policy number RTCGW40009-03 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 **01/02/2021** 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 tifgroup-assistance 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.policyholderclaims.co.uk

or contact tifgroup-claims on:

+ 44 (0) 203 829 6761

IF YOU NEED LEGAL ADVICE:

contact Pennington Manches LLP on:

+44 (0) 345 241 1875

FOR GADGET CLAIMS PLEASE:

Telephone Bastion, the claims handler, on

+44 (0) 345 074 4813

Monday to Friday 9am to 6pm
Saturday 10am to 4pm

or you can go online at www.bastion.directgroup.co.uk

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

+44 (0) 345 266 1872

Go Walkabout Travel Insurance is arranged by & Underwritten by
tifgroup, a trading name of Travel Insurance Facilities PLC & Insured by
Union Reiseversicherung AG, UK.

Travel Insurance Facilities are authorised and regulated by the Financial
Conduct Authority.

Union Reiseversicherung AG is authorised and regulated by BaFin
(German Federal Financial Supervisory Authority). Deemed authorised
by the Prudential Regulation Authority. Subject to regulation by the
Financial Conduct Authority and limited regulation by the Prudential
Regulation Authority. 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.

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<p>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.</p>	
Policy information	
<p>Your insurance is covered under three master policy numbers, RTCGW40009-03 A & C your pre-travel policy and RTCGW40009-03 B & C 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. Sections B15 and C1 are underwritten by a separate insurer and details can be found as shown on the table of contents. 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.</p> <p>We have a cancellation and refund policy, which you will find in full on page 11. Please be aware no full 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.</p>	
Criteria for purchase	
<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:</p> <ul style="list-style-type: none"> • Have not started the trip. • You must be in the United Kingdom, Channel Islands or British Forces Posted Overseas when the policy starts and when the policy ends. • Travel must take place within 1 year of the start date of your policy. • Take all possible care to safeguard against accident, injury, loss or damage as <i>if you had no insurance cover</i>. • 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. • Are not travelling for more than 45 days on any one trip when purchasing an annual multi-trip policy, unless you have paid the additional premium to increase the duration limit to 60 days. • Is aged 85 years and under when travelling to the EU, or aged 75 years and under when travelling to any other destination on your Annual Multi Trip travel insurance at the start date of the policy • Is aged 99 years and under on your Single Trip travel insurance at the start date of the policy • Is not travelling independently of the named insured adults on the policy where they are aged 17 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. For more information on proof of intent to return please refer to page 11. • Separate criteria for sections B15 and C1 can be found on the pages detailed in the table of contents. • Are not travelling against the advice of your doctor or a medical professional such as your dentist. • Are aware that there is no cover under this policy if you purchased this insurance with the intention or likelihood of claiming. 	

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 TRAVEL ADMINISTRATION FACILITIES 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.
tifgroup-sales Open 8am-8pm Mon-Friday, 9am-5pm Saturday.

TO MAKE A CLAIM on the policy please visit www.policyholderclaims.co.uk or call **+44 (0) 203 829 6761**.
Open 8am-8pm Monday-Friday, 9am-1pm Saturday. You can view our frequent questions and answers at:
<http://www.tifgroup.co.uk/services/claims/faqs/>

FOR GADGET CLAIMS
contact the Bastion Claims Department on: **+44(0) 345 074 4813**
Online: <http://bastion.directgroup.co.uk/>

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"> • There is not cover for: <ul style="list-style-type: none"> ○ routine, non-emergency or elective treatment ○ or treatment that can wait until you return home. • Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility. • In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment. • 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. • 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. • 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. 	<ul style="list-style-type: none"> • Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor. • 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. • Most airlines require specific criteria to be met in order to accept a 'medical passenger'. • Things change – if your health, stability or vitals change – then so do the plans. • Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year. • 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.

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 <https://philosophies.tifgroup.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

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 tifgroup-claims, 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.tifgroup.co.uk/services/claims/forms/

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.

Gadget Claims Section B15, Please visit <https://bastion.directgroup.co.uk> or call 0345 074 4813. Open 9am-6pm Weekdays, 10am-4pm Saturday.

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	O2	+44 (0) 8705 214 000	T-Mobile	+44 (0) 845 412 5000	Vodafone	+44 (0) 7836 191 191
BT Mobile	+44 (0) 8000 322 111	Orange	+44 (0) 7973 100 150	Virgin	+44 (0) 8456 000 789	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.**

Legal Claims Section B9, 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 – B14

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 a claim under Section B15 (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 within 24 hours.
- 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 your claim can be finalised.
- You cannot transfer the insurance to someone else without notifying us in writing and receiving confirmation from us.

BE AWARE!



We will process your claim under the terms and conditions of Section B15 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 or for Annual Multi Trip policies from your chosen start date)				
A1	<p>Cancellation - If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & 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;</p> <ul style="list-style-type: none"> you or anyone named on this policy becoming ill with an infectious disease within 14 days of your trip starting (including contracting Covid-19); you, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness (excluding contracting Covid-19); 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). 	£5,000	<ul style="list-style-type: none"> 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. the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing. 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. 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. 	£50
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	<p>If your travel plans are disrupted If your departure is delayed by 12 hours or more 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> <hr/> <p>If you choose to cancel after a 24 hour delay 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> <hr/> <p>Missed departure 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>	<p>£50 per 12hrs up to a maximum of £500</p> <p>£5,000</p> <p>£1,000</p>	<ul style="list-style-type: none"> you are at the airport/port/station. you have obtained written confirmation of the delay from your booking agents, airline or transport provider. you are unable to recoup costs from any other provider or agency. your trip is more than 2 days in duration. 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. you have independent written confirmation of the circumstances. you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO. 	<p>Nil</p> <p>£50</p> <p>£50</p>
B2	<p>If you need emergency medical attention 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> <hr/> <p>Emergency dental treatment Cover for emergency dental treatment only to treat sudden pain.</p> <hr/> <p>Public hospital inconvenience benefit per 24 hours 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>	<p>£10,000,000</p> <p>£300</p> <p>£30 per 24hrs up to a maximum of £300</p>	<ul style="list-style-type: none"> you are not claiming for any private medical treatment. you have called our emergency assistance service to authorise bills over £500. 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). you are not claiming for work involving the use of precious metals in any dental treatment. you are not claiming for the provision of dentures, crowns or veneers. you are in a public/state hospital. 	<p>£50</p> <p>Nil</p> <p>Nil</p>
B3	<p>Curtailment - If you need to come home early Pro-rata refund of your pre-paid unused trip costs from the day you come home if you or anyone named on this policy becomes ill with an infectious disease during your trip (including contracting Covid-19), 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 (excluding contracting Covid-19) or death.</p>	£5,000	<ul style="list-style-type: none"> you have actually returned home earlier than originally booked. you need to come home early due to your illness and you have contacted and had approval from our emergency assistance service. you are not claiming due to your existing medical condition, unless declared and accepted by us in writing. 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. 	£50

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess	
B4	If your possessions are lost, stolen or damaged 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:	£2,000	<ul style="list-style-type: none"> 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/ you have a Police report confirming the loss. you have proof of purchase for items over the value of £50. you are not claiming for duty free items. your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £50). your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe. you are not claiming for a mobile/smart phone, accessories or calls. you are not claiming for contact/corneal lenses. you have kept all of your receipts. you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions. you have obtained written confirmation of the delay from your operator. 	£50	
	<ul style="list-style-type: none"> Clothes → £1,000 Luggage → £250 Shoes → £200 Cosmetics → £100 Fine jewellery and watches → £750 Electrical items and photographic equipment → £750 Buggies, Strollers & Car seats → £100 Laptops → £500 Eyewear → £200 Unreceipted items → £150 				
B4	If your possessions are delayed by 12 hours Cover for the cost of essential items such as toiletries, change of clothes etc. if your possessions are delayed by more than 12 hours on your outward journey.	£150		Nil	
	B5	If your cash is lost or stolen Cover for your cash if it is lost or stolen.	£500	<ul style="list-style-type: none"> your cash/passport was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange. 	£50
B5	If your passport is lost or stolen Cover to contribute towards the cost of an emergency travel document	£100	<ul style="list-style-type: none"> you have a Police report confirming the loss and kept all receipts for any incurred costs. 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. 	£50	
	Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos).	£400			
B6	If you are hijacked or kidnapped Cover for each full 24 hour period you are confined due to hijack or kidnapping.	£250 per 24hrs up to a maximum of £3,000	<ul style="list-style-type: none"> you have obtained written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement. you have obtained a written Police report confirming the incident. 	Nil	
B7	Personal liability 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"> you have not admitted responsibility, or agreed to pay any monies. you have kept paperwork/notes and informed us immediately. your claim is not due to any form of motorised transport or sailing vessel. 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. 	£50	
B8	Accidental death and disability benefit 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"> you are between 18 and 75 years old (<i>accidental death payment is reduced to £1,000 if under 18 or over 75 at the time of the incident</i>). you qualify for the full benefit, no partial settlements are payable. you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. you are not under 18 or over 75 and claiming permanent disablement. 	Nil	
	Accidental death benefit	£20,000			Nil
	Permanent loss of sight or limb	£20,000			Nil
	Permanent total disablement	£20,000		Nil	
B9	If you need legal advice 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.	30 mins free advice. £20,000 in pursuing compensation	<ul style="list-style-type: none"> you are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office. you are using our appointed legal advisors. 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. 	Nil	
B10	If a natural disaster occurs Cover for alternative accommodation in the event your pre-booked accommodation is damaged by a natural disaster.	£500	<ul style="list-style-type: none"> the disaster occurs during your trip. you have not been offered alternative accommodation by your tour operator/booking agent. you have written confirmation of the disaster and confirmation that your accommodation is unavailable from a resort representative. 	Nil	
B11	Denial of boarding extension If you are denied boarding on your inbound flight – additional accommodation If you are denied	£40 per 24hrs up to a maximum of £560	<ul style="list-style-type: none"> your trip was not part of a package holidays. you are not claiming for food and drink. your transport provider has not made arrangements to revalidate your original ticket. 	Nil	
	If you are denied boarding on your inbound flight – additional return transportation	£300 Europe £500 Worldwide		Nil	

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:	Your excess:
B12 Winter sports extension	Ski equipment cover for your, or your hired, ski equipment if it is lost, stolen or damaged.	£400	<ul style="list-style-type: none"> • you are able to provide proof of the loss/damage and provide receipts. • you have obtained independent written confirmation. • you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. • you have a Police report confirming the loss and kept all receipts for any incurred costs. • your equipment is delayed on your outbound journey from the United Kingdom, Channel Islands or BFPO. • the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. • you have supporting medical evidence confirming your inability to ski. • you are skiing North of the earths equator between 1st Jan-30th April, or South of the earths equator between 1st June-31st Oct and at a destination of higher than 1600 metres above sea level • you have obtained written confirmation detailing dates and times the resort/piste was closed. • the avalanche has occurred after your departure from the United Kingdom, Channel Islands or BFPO. 	£50
	Single article limit owned by you →	£250		Nil
	Single article limit hired by you →	£150		Nil
	Unreceipted items →	£150		Nil
	Delayed ski equipment cover for hiring ski equipment if yours is delayed over 24 hours	£25 per 24hrs up to a maximum of £250		Nil
	Loss of ski pack cover for loss of use due to your injury or illness.	£25 per 24hrs up to a maximum of £250		Nil
Piste closure cover for each full 24 hour period the piste is closed due to lack of snow.	£25 per 24hrs up to a maximum of £250	Nil		
Avalanche closure cover for each full 24 hour period the piste/resort is closed due to an avalanche.	£25 per 24hrs up to a maximum of £150	Nil		
Loss of ski pass ski lift pass and ski school fees cover for loss of use due to lack of snow.	£10 per 24hrs up to a maximum of £200	Nil		
B13 Sports & equipment extension	If your owned sports equipment is lost, stolen or damaged	£1,000	<ul style="list-style-type: none"> • you have paid your excess or accept it will be deducted from any settlement. • you have complied with the carrier's conditions of carriage. • on delay, loss or theft claims you have notified the Police, your carrier or tour operator's representative and obtained an independent written report. • your sports equipment was not left unattended unless it was: <ul style="list-style-type: none"> - in your locked trip accommodation; - in a designated locker room within your trip accommodation or the sports club; - left between 6.00am and 11.00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. • you are able to provide the damaged items on request or to prove the existence of, or provide evidence of ownership / purchase of, or (in the case of hired sports equipment) responsibility for, any items. • the items claimed for have not been lost or damaged due to carelessness, neglect or deliberate, wilful or malicious damage. • you are not claiming for any items over 5 years old. • loss of use of a pre-paid coaching / training / lessons where you have not provided written medical evidence confirming your inability to participate in your chosen activity. • treatment is a direct result of an injury that occurred whilst on your trip for which you have already submitted a claim under Section B2. 	£50
	Cover for your sports equipment if it is lost, stolen or damaged			£50
	Single article limit →	£500		
	Unreceipted items →	£150		
	If your hired sports equipment is lost, stolen or damaged	£500		
	Cover for your hired sports equipment if it is lost, stolen or damaged			
	Single article limit →	£300		
	Unreceipted items →	£150		
If your sports equipment is delayed by 24 hours	£200 per 24hrs up to a maximum of £1,000	Nil		
Cover for hiring sports equipment if yours is delayed over 24 hours				
If you need to hire sports equipment	£500	£50		
Cover for hiring sports equipment if yours is damaged beyond repair as a result of accidental damage whilst in use				
If you are unable to use your pre-paid coaching / training / lessons	£50 per 24hrs up to a maximum of £500	Nil		
Cover for the loss of coaching / training / lessons if you are unable to play due to your injury or illness				
If you require physiotherapy treatment after your return home	£500	£50		
Cover for physiotherapy treatment upon your return home due to an injury occurred during your trip.				

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:
B14	Cruise extension			
	Missed port departure 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.	£500	<ul style="list-style-type: none"> 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. have independent written confirmation of the circumstances. have not been offered alternative transport or compensation from your tour operator or cruise provider. 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. 	£75
	Skipped port benefit Per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions	£50 per port up to a maximum of £250	<ul style="list-style-type: none"> are not claiming due to the rerouting of the ship being due to: <ul style="list-style-type: none"> civil unrest in the country where you were due to visit, 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. strike or industrial action 	Nil
	Cabin confinement Benefit per 24 hours if you are confined to your cabin due to injury or illness.	£50 per 24hrs up to a maximum of £500	<ul style="list-style-type: none"> have a valid claim under section B2 and have independent written confirmation of your confinement. accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ have proof of purchase/ownership/purchase for items over the value of £50 have kept all of your receipts accept that if your possessions become permanently lost the cost of essential items will be deducted from your settlement of lost possessions have obtained written confirmation of the delay 	£75
	If your formal cruise attire is lost or damaged Your total limit for formal cruise attire is up to the amount shown	£1,000		£75
		Single article limit → £300		
		Unreceipted items → £150		
	If your formal cruise attire is delayed by 24 hours 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	£50 per 24hrs up to a maximum of £250		Nil

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:	Your excess:
B15	Gadget extension Cover for your gadget if it is lost, stolen or damaged whilst on your trip up to the level of cover you have chosen.			
	Section B15 is administered by Bastion Insurance Services Limited and underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. 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. Bastion Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768. See page 30 for more information	£500; £1,000; or £2,000 (Depending on your chosen level of cover)	<ul style="list-style-type: none"> you have paid your excess. you have not left your gadgets unattended in a public place. you are not claiming for the cost of replacing any music stored on the gadget. you are not claiming for any unused credit on your mobile phone. you are not claiming for the same items under Section B4 personal possessions. your gadget was bought as new in your home country. you have insured the full value of your gadget. your gadget is less than 48 months old when the policy is purchased. 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. 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. proof of usage for your gadget can be provided or evidenced. 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. 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. 	£50

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
C1	ESF (End Supplier Failure) Irrecoverable sums paid in advance in the event of insolvency as per the terms and conditions set out within the policy document.			
	Section C1 is provided by International Passenger Protection Limited and underwritten by Liberty Mutual Insurance Europe SE. See page 31 for more information.	£3,000	<ul style="list-style-type: none"> travel or accommodation not booked within the United Kingdom or the Channel Islands prior to departure the financial failure as set out within this policy document 	Nil

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

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 tifgroup-sales 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 tifgroup-sales, 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.

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?

No

Are you or anyone who is insured under this policy waiting for any tests, treatment or a non-routine hospital appointment?

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

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)?

CHANGE IN HEALTH

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, for your change in health, as defined on page 12 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 12.
- any circumstances that are not specified in your policies.

WHEN YOUR THREE 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.

On annual multi-trip policies, cover starts on the chosen date and cancellation cover is not in force until that date. Subsequent trips will be covered for cancellation during the period of cover.

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 except where you hold an annual multi-trip policy which will cover further trips with durations of 45 days and less, unless the appropriate additional premium has been paid to increase the duration to a maximum of 60 days.

The cover for Policy C, as described under section C starts from the commencement date of cover shown on your insurance validation and continues through your trip until your return home.

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.

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; 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 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.</p> <p>Annual Multi Trip policies - Provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 1/12th of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. 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 <i>as if you had no insurance cover.</i>
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 tifgroup-sales 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.
EHIC	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. 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: http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx . Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.
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 (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.
PROOF OF INTENT TO RETURN	There are a number of documents which can provide evidence of intent to return, and these are listed at http://www.tifgroup.co.uk/services/claims/faqs/ . In addition to those shown on the web link we will also accept a Visa as proof of intent to return. However, it is a requirement of the insured to inform us immediately if a Visa is extended and the insured is no longer intending to return within the original policy dates detailed on your insurance validation documentation.
USA MEDICAL COSTS	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>AUSTRALIA AND NEW ZEALAND</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>CURTAILMENT</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>HOME COUNTRY</p>	<p>Either the United Kingdom or the Channel Islands.</p>
<p>BACK COUNTRY</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>DOMESTIC FLIGHT</p>	<p>A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.</p>	<p>INSURED PERSON/YOU/YOUR</p>	<p>Any person named on the insurance validation documentation.</p>
<p>BFPO</p>	<p>British Forces Posted Overseas</p>	<p>EMERGENCY TREATMENT</p>	<p>Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home</p>	<p>INSHORE</p>	<p>Within 12 Nautical miles off the shore.</p>
<p>BUSINESS ASSOCIATES</p>	<p>A business partner, director or employee of yours who has a close working relationship with you.</p>	<p>ESSENTIAL ITEMS</p>	<p>Underwear, socks, toiletries and a change of clothing.</p>	<p>INTERNATIONAL DEPARTURE POINT</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>CASH</p>	<p>Sterling or foreign currency in note or coin form.</p>	<p>EUROPE</p>	<p>Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, 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, The Canary Islands, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.</p>	<p>MANUAL LABOUR</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>CHANGE IN HEALTH</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>EXCURSION</p>	<p>A short journey or activity undertaken for leisure purposes.</p>	<p>MEDICAL CONDITIONS</p>	<p>Any disease, illness or injury, including any psychological conditions.</p>
<p>CHANNEL ISLANDS</p>	<p>Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.</p>	<p>EXISTING MEDICAL CONDITION</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>NATURAL DISASTER</p>	<p>A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightening, tornado, tsunami or volcanic eruption.</p>
<p>CLOSE RELATIVE</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>FAMILY</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>OFF PISTE</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>CONNECTING FLIGHT</p>	<p>A connecting flight which departs your first scheduled stop-over destination 12 hours after arrival from your international departure point.</p>	<p>FLIGHT</p>	<p>A service using the same airline or airline flight number.</p>	<p>ON PISTE</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>CRUISE</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>GEOGRAPHICAL AREA</p>	<p>Either Australia and New Zealand, Europe, Worldwide excluding USA, Canada & The Caribbean or Worldwide including USA, Canada & The Caribbean.</p>		
		<p>HOME</p>	<p>One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.</p>		

<p>OFFSHORE Over 12 Nautical miles off the shore</p> <p>PAIR OR SET Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p>POSSESSIONS Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p>Clothes Underwear, outerwear, hats, socks, stockings, belts and braces.</p> <p>Cosmetics* Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes. *excluding items considered as 'Duty Free'</p> <p>Luggage Handbags, suitcases, holdalls, rucksacks and briefcases.</p> <p>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, electronic games, cameras, video cameras, camera cases, stands/tripods, and electronic shavers. This does not include Laptops.</p> <p>Drones Un-manned aerial vehicles</p> <p>Fine jewellery & watches 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 14), necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p> <p>Buggies, Strollers & Car seats Buggies, Strollers & Car seats</p> <p>Laptops Portable computer suitable for use whilst travelling.</p> <p>Eyewear Spectacles, sunglasses, prescription spectacles or binoculars.</p> <p>Duty free Any items purchased at duty free.</p> <p>Shoes Boots, shoes, trainers and sandals.</p>	<p>PUBLIC TRANSPORT Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p> <p>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.</p> <p>RELEVANT INFORMATION A piece of important information that would increase the likelihood of a claim under your policy.</p> <p>REPATRIATION 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 tifgroup-assistance, unless otherwise agreed by us.</p> <p>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.</p> <p>SKI EQUIPMENT Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p> <p>SKI PACK Ski pass, ski lift pass and ski school fees.</p> <p>SPORTS AND HAZARDOUS ACTIVITIES Any recreational activity that requires skill and involves increased risk of injury.</p>	<p>BE AWARE! <i>If you are taking part in any sport/activity please refer to page 32 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></p> <p>ADDITIONAL ACTIVITIES AVAILABLE UPON PURCHASE OF APPROPRIATE ACTIVITY PACKS</p> <p>01424 223 964 Monday to Friday 9am-5pm</p>	<p>TRAVEL DOCUMENTS Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p>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.</p> <p>TRIP 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>UNATTENDED 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>UNITED KINGDOM United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p>WE/OUR/US In respect of Sections A1, B1-B14 means Union Reiseversicherung AG UK. In respect of B15 means Inter Partners Assistance SA (IPA). C1 means Liberty Mutual Insurance Europe SE.</p> <p>WINTER SPORTS Skiing, snowboarding and ice skating.</p> <p>WORLDWIDE Anywhere in the world.</p> <p>WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>
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BE AWARE! GADGET COVER IS ONLY AVAILABLE UPON PURCHASE OF GADGET EXTENSION

<p>ACCIDENTAL LOSS</p>	<p>Means that the Gadget has been accidentally left by you in a location and you are permanently deprived of its use.</p>	<p>IMMEDIATE FAMILY</p>	<p>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) or other family members who resides with you at your Home.</p>	<p>UNATTENDED</p>	<p>Means not within your sight at all times and out of your arms-length reach.</p>
<p>EVIDENCE OF OWNERSHIP</p>	<p>A document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, UK gift receipt, bank or credit card statements. If the gadget is a mobile phone, confirmation from your Network Provider that the mobile phone has been used by you.</p>	<p>PRECAUTIONS</p>	<p>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, such as keeping the gadget concealed when you're in a public place and gadget is not in use.</p>	<p>WE / US / OUR</p>	<p>UK Branch of Inter Partner Assistance.</p>
<p>GADGETS</p>	<p>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 48 months old 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, Tablets, iPads, E-readers/Kindles, Sat Navs, Handheldgames consoles, Portable DVD players,Headphones, Wireless speakers, Cameras,Laptops, iPods/MP3 Players and Smartwatches. This policy is not suitable for drones.</p>	<p>PROOF OF USAGE</p>	<p>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.</p>	<p>YOU / YOUR</p>	<p>The person who owns the gadgets as stated on the application form.</p>
		<p>TERRORISM</p>	<p>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.</p>		

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 take any trip under an annual multi-trip policy that exceeds 45 days duration. This includes not insuring you for part of a trip which is longer than 45 days, unless you have paid the appropriate additional premium to increase it to a maximum of 60 days duration.
- 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 13).
- 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 B7 for any claim related to the use of motor 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>
- You purchased this insurance after you started the trip.
- 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).
- 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 locally or not.
- 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 are piloting or travelling in an aircraft where you or the pilot are 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.
- 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 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 13).
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- If you choose not to adhere to medical advice given, any claims related will not be paid.
- More than 48 hours outside of your geographical area.
- No cover will be in force for Policy B if you claim under Policy A.
- The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
- 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 12).
- 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.
- 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.
- Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.
- If you purchased this insurance with the reasonable intention of claiming.

We cannot cover you if:

- You cannot provide evidence of ownership for any gadget.
- You are taking any trip to or through Afghanistan, Liberia, Syria or Sudan.
- You cannot prove that your gadget is less than 48 months old at the date you start your trip with valid evidence of ownership (not from online auctions), and purchased as new within the United Kingdom.
- Your gadget(s) was purchased outside of the UK, or if it was purchased second hand.
- You cannot provide proof of usage for your gadget after the date you started your trip.
- If you do not provide any damaged gadget for inspection / repair

We won't pay for

- Accidental loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place where you last had your gadget
- Any expense incurred as a result of not being able to use the gadget, or any loss other than the repair or replacement costs of the gadget.
- War Risk. Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
- Liability of whatsoever nature arising from ownership or use of the gadgets, including any illness or injury resulting from it.
- Reconnection costs or subscription fees of any kind
- The cost of any unauthorised calls following the theft, accidental loss or damage of a mobile phone unless the theft or loss of the mobile phone has been reported to the Service Provider within 24 hours of discovery.
- Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT
- We will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economics sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- Your SIM card or the theft or accidental loss of a mobile phone if a SIM card was not in your mobile phone at the time of the incident.
- 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.
- Nuclear risk. Damage or destruction caused by, contributed to or arising: a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof
- Sonic Boom. Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- Loss of or damage to accessories of any kind
- Loss of data or software. Any loss of or damage to information or data or software contained in or stored on the gadgets whether arising as a result of a claim paid by this insurance or otherwise.
- Any indirect loss or damage resulting from any event which caused a claim under this policy.

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

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 of consolidator with who 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:	If you need to claim:
<p>up to £5,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> transport charges; loss of accommodation; foreign car hire; and pre-paid excursions booked before you go on your trip <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>	<p>you were forced to cancel your trip because the following unexpectedly happened before you left home which you could not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> you or anyone insured on this policy, became ill with an infectious disease within 14 days of your trip starting (including contracting Covid-19); you, a travel companion, a family member, a close business colleague, or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died; your home was burgled, or seriously damaged by fire, storm or flood; you, or a travel companion were called for jury service or required as a witness in a court of law; you, or a travel companion were made redundant; you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government; as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel. 	<ul style="list-style-type: none"> you have paid your excess or accepted it will be deducted from any settlement; you are not claiming due to a known event; you are able to provide evidence from a medical professional confirming your illness or infectious disease; you did not cancel your trip because: <ul style="list-style-type: none"> you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19; you simply did not want to travel or had a fear of travelling; you could no longer afford to pay for the trip; of an existing medical condition which you have not told us about and that we have not agreed to cover in writing; of any epidemic, or pandemic as declared by the World Health Organisation (WHO); due to FCDO, government or local authority advice relating to any infectious disease including Covid-19. you, or a travel companion did not obtain the required travel documents, inoculations or vaccinations for the area you are travelling to; you, or a travel companion are not the defendant in a court of law; you did obtain prior authority to take leave or your leave was not cancelled on disciplinary grounds; you do not ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers; you do not ask us to pay for any costs already accepted or offered by your transport and/ or accommodation provider, even if this is a credit note or alternative travel arrangements; you are able to prove your financial loss; you did not purchase insurance with the reasonable intention or likelihood of claiming; your claim is not relating to course charges or tuition fees unless agreed in writing by us; you do co-operate with us. 	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is completed 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>

BE AWARE! No cover is provided under this section for anything mentioned in the conditions and exclusions (page 15)

Words with important meanings in this section (highlighted in bold)

<p>BFPO – British Forces Posted Overseas.</p> <p>close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your trip. A senior manager or director of the business must confirm this in the event of a claim.</p> <p>co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.</p> <p>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.</p> <p>family member - any person who is related to you by blood, marriage, adoption, fostering or co-habitation.</p> <p>home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or BFPO.</p>	<p>ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of insurance.</p> <p>known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.</p> <p>period of insurance - the trip dates shown on the insurance schedule or if the policy is a multi-trip, a trip that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a trip booked during the period of cover will be considered until the policy expires, as long as the trip does not exceed the stated limits.</p>	<p>redundant – being an employee where you qualify under the provision of the Employment Rights Acts.</p> <p>travel companion - a person(s) with whom you have booked to travel on the same trip.</p> <p>travel documents - Current passports, ESTAs, Valid Visa's, travel tickets, European Health Insurance Cards (EHIC).</p> <p>trip - travel during the period of insurance.</p> <p>trip destination - the final destination shown on your travel itinerary.</p> <p>unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.</p> <p>we/our/us - Union Reiseversicherung AG UK.</p>
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We will pay:	If:	Provided:	If you need to claim:
<p>£50 for trip disruption allowance per 12 hours up to a maximum of £500 in total.</p>	<ul style="list-style-type: none"> the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point. 	<ul style="list-style-type: none"> you are at the airport/port/station and the delay is over 12 hours. delay is not due to the diversion of aircraft after it has departed 	<p>Download or request and complete a departure delay claim form.</p>
<p>up to £5,000 for the cancellation of your trip.</p>	<ul style="list-style-type: none"> after 24 hours of delay at the airport, rail terminal or port for your <u>outbound</u> journey from the UK, Channel Islands or BFPO you abandon the trip. 	<ul style="list-style-type: none"> your trip is not less than 2 days duration or is a one-way trip. your excess has been paid or deducted from any settlement. your flight was not cancelled by the airline. you are not abandoning your trip as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO). you are not abandoning your trip due to FCDO, government or local advice relating to any infectious disease including Covid-19. 	<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>
<p>up to £1,000 for alternative transport to get you to your trip destination.</p>	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. 	

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 12hrs, 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.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.
- 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.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>for trips outside & inside your home country: up to £10,000,000 outside your home country OR up to £1,500 inside your home country following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> • 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. • 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. • the cost of returning your ashes home or the return of your body to your home. 	<ul style="list-style-type: none"> • any costs where you have not paid your excess. • 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. • 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. • costs of private treatment <u>unless tifgroup-assistance has agreed</u> and adequate public facilities are not available. • 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. • the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. • the cost associated with the diversion of an aircraft due to your death, injury or illness. • repairs to or for artificial limbs or hearing aids. • the cost of diagnostic tests or treatment for any existing medical condition other than that which has caused the immediate emergency. • any extra costs for single/private accommodation in a hospital or nursing home. 	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0) 203 829 6745</p> <p>Call tifgroup-assistance 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</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>For cases where tifgroup-assistance 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>up to £5,000</p> <p>public hospital benefit of £30 per 24 hours, up to a maximum of £300</p>	<ul style="list-style-type: none"> • your death outside your home country for your burial or cremation. • each full 24 hour period that you are in a <u>public hospital abroad</u> as an in-patient during the period of the trip in addition to the fees and charges. 	<ul style="list-style-type: none"> • work involving the use of precious metals in any dental treatment. • the provision of dentures, crowns or veneers. • any treatment or work which could wait until your return home. 	
<p>up to a maximum cost of £300</p>	<ul style="list-style-type: none"> • emergency dental treatment only to treat sudden pain. 		

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.

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, *tifgroup-assistance*, 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 tifgroup-assistance, 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 tifgroup-assistance.
- 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:	If you need to claim:
<p>up to £5,000 in total for your unused proportion of:</p> <ul style="list-style-type: none"> pre-paid excursions booked before you go on your trip; loss of accommodation; foreign car hire; and either your pre-booked return travel costs, or the cost of your curtailment travel costs, whichever is greater <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip.</p> <p><i>PLEASE NOTE Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</i></p>	<p>you had to cut short your trip because the following unexpectedly happened after you left home which you could not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> you or anyone insured on this policy, became ill with an infectious disease during your trip (including contracting Covid-19); you, a travel companion, a family member, a close business colleague or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died; your pre-booked accommodation was damaged by a natural disaster and alternative accommodation was not provided; you, or a travel companion were called for jury service or required as a witness in a court of law; you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government; as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel. 	<ul style="list-style-type: none"> you have paid your excess or accepted it will be deducted from any settlement; you are not claiming due to a known event; you are claiming as a result of any epidemic, or pandemic as declared by the World Health Organisation (WHO); you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19; you ask us to pay for the cost of your original return ticket when we have paid for a new ticket or arranged your medical repatriation; you did not cut short your trip because: <ul style="list-style-type: none"> you simply did not want to continue travelling or had a fear of continuing your trip; you could no longer afford to pay for the trip; of an existing medical condition which you have not told us about and that we have not agreed to cover in writing; of a normal pregnancy or childbirth where you were more than 29 weeks pregnant at the start date of your trip. you, or a travel companion, are not the defendant in a court of law; you did obtain prior authority to take leave or your leave was not cancelled on disciplinary grounds; you do not ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers; you do not ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements; you are able to prove your financial loss; you did not purchase insurance with the reasonable intention or likelihood of claiming; your claim is not relating to course charges or tuition fees unless agreed in writing by us; you do co-operate with us. 	<p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the curtailment</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> <p><u>If you need to cut short your trip:</u></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour tifgroup-assistance team</i>.</p> <p>+44 (0) 203 829 6745</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

BE AWARE! No over provided under this section for anything mentioned in the conditions and exclusions (page 15).

Words with important meanings in this section (highlighted in bold)

BFPO – British Forces Posted Overseas.

close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

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.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the **period of insurance**.

known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

natural disaster – fire, flood, earthquakes, storm, lightning, explosion or hurricane.

period of insurance - the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

repatriation - returning you to your **home**, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands. **travel companion** - a person(s) with whom you have booked to travel on the same **trip**.

trip - travel during the **period of insurance**.

trip destination - the final destination shown on your travel itinerary.

unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.

we/our/us - Union Reiseversicherung AG UK.

We will pay:	For:	Provided you:	If you need to claim:
<p>up to a total of £2,000 for your possessions, with a maximum amount for:</p> <ul style="list-style-type: none"> Clothes → £1,000 Luggage → £250 Shoes → £200 Cosmetics → £100 Fine jewellery & watches → £750 Electrical items & photographic equipment → £750 Buggies, Strollers & Car seats → £100 Laptops → £500 Eyewear → £200 Unreceipted items up to a maximum of: → £150 <p><i>either</i></p> <ul style="list-style-type: none"> 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. <p><i>or</i></p> <ul style="list-style-type: none"> 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. 		<ul style="list-style-type: none"> have paid your excess or accept it will be deducted from any settlement. have complied with the carrier's conditions of carriage. have notified the Police, your carrier or touroperator's representative and obtained an independent written report. own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. 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. 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). have not left electrical items, eyewear, jewellery & 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. 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. have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. 	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department at Travel Claims Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit: (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For delay claims 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>up to a maximum of £150</p>	<ul style="list-style-type: none"> the purchase of essential items if your luggage containing your possessions are 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. 		<p>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.</p>

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. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. 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, 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 use of, or damage to, drones
- the mechanical breakdown of a laptop computer.
- any claim which has already been submitted under Section B15.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

If your cash or passport is lost or stolen on your trip (Policy B Section 5)

We will pay:	For:	Provided:	If you need to claim:
each insured person: up to £500	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your cash or passport is: <ul style="list-style-type: none"> on your person; held in a safe or safety deposit box where one is available; or left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. 	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p>
up to £100	<ul style="list-style-type: none"> cover to contribute towards the cost of an emergency travel document. 	<ul style="list-style-type: none"> 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. 	<p>For loss of cash we will also require:</p> <p>(a) exchange confirmations from your home country for foreign currency.</p> <p>(b) where sterling is involved, documentary evidence of possession.</p>
up to £400	<ul style="list-style-type: none"> cover for necessary costs collecting your emergency travel document on your trip. 	<ul style="list-style-type: none"> you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	<p>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.</p>

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.

If you are hijacked or kidnapped (Policy B Section 6)

We will pay:	For:	Provided:	If you need to claim:
up to £250 per 24 hours up to a total of £3,000	<ul style="list-style-type: none"> each full 24 hour period you are confined as a result of a hijack or kidnapping. 	<ul style="list-style-type: none"> you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement. you provide us with a written Police report confirming the incident. 	<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.

We will pay:	For:	Provided:	If you need to claim:
<p>up to £2,000,000 plus costs agreed between us in writing:</p>	<ul style="list-style-type: none"> 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"> accidental bodily injury, of any person. 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. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. liability for loss of, or damage to, property or accidental bodily injury, is not caused or suffered by: <ul style="list-style-type: none"> 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. your ownership, care, custody or control of any animal. compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> 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. 	<p>Never admit responsibility to anyone 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.

Accidental death and disability benefit (Policy B Section 8)

We will pay:	For:	Provided:	If you need to claim:
<p>a single payment as shown on your summary of cover:</p> <p>£20,000 →</p> <p>£20,000 →</p> <p>£20,000 →</p>	<p>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</p> <p>death (limited to £1,000 when you are under 18 or over 75 at the time of incident).</p> <p>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.</p> <p>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*.</p>	<ul style="list-style-type: none"> you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. you are not under 18 or over 75 and claiming permanent disablement. you are not claiming for more than one of the benefits that is a result of the same injury 	<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 of the accident and its consequences, and you will be advised what further documentation is required.</p>

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 £20,000</p> <p>and for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. enquiries relating to your insured trip. 	<ul style="list-style-type: none"> have paid your excess or accept it will be deducted from any settlement. 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. legal proceedings in the USA or Canada follow the contingency fee system operating in North America. you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. we believe that you are likely to obtain a reasonable settlement. the costs cannot be considered under an arbitration scheme or a complaints procedure. 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. the claim is not due to damage to any mechanically propelled vehicle. the claim is not pursued in more than one country. the claim is reported to us and/or our appointed representative within 3 months after the incident which led to the claim. you take all reasonable steps to keep any costs as low as possible. costs do not relate to fines or damages awarded to punish the person responsible rather than to compensate for any losses. 	<p>If you have an accident abroad and require legal advice you should contact:</p> <p>Pennington Manches LLP 31 Chertsey Street, Guildford, Surrey, GU1 4HD</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>telephone 0345 241 1875 Monday to Friday 8:30am-7pm</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).**

If a natural disaster occurs (Policy B Section 10)

We will pay:	For:	Provided:	If you need to claim:
<p>up to a maximum of £500</p>	<ul style="list-style-type: none"> reasonable additional costs of travel and accommodation within a 20 mile radius, to the same standard as those on your booking, to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion or hurricane. 	<ul style="list-style-type: none"> you are able to provide evidence of the necessity to make alternative travel arrangements. you are not claiming for a known event. <p>your trip is not:</p> <ul style="list-style-type: none"> within the United Kingdom or Channel Islands. formed as part of a tour operator's package holiday. 	<p>You will need to provide written evidence from your tour operator to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to our claims office along with your original booking confirmation and receipts for all expenses made.</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
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss specified in this policy
- any claim where the fire, flood, earthquake, storm, lightning, explosion or hurricane had already happened before you left home.
- any claim as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO).
- any claim due to FCDO, government or local advice relating to any infectious disease including Covid-19.

We will pay:	For:	Provided:	If you need to claim:
<p>up to £40 per 24 hours up to a maximum of £560 in total</p> <p>up to a maximum of £300 Europe £500 Worldwide</p>	<ul style="list-style-type: none"> additional accommodation (of a standard no greater than your original booking) for each full 24 hour period that you are unable to return to your home country because you were denied boarding on the return journey of your trip due to having or being suspected of having an infectious disease (including Covid-19). the cost of return transportation to your home country (of a standard no greater than the class of journey and in the same mode of transport you paid for on your outbound journey) at the earliest possible date based on medical or local authority advice because you were denied boarding on the return journey of your trip due to having or being suspected of having an infectious disease (including Covid-19). 	<ul style="list-style-type: none"> you have paid your excess or accepted it will be deducted from any settlement; your transport provider has not made arrangements to revalidate your original ticket but you chose not to accept it; you did not chose against undertaking your return journey; you were denied boarding by your transport provider; you are not asking us to pay for travel to anywhere other than your home country; you are not claiming for any costs relating to food or drink; you do not ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL, Air Passenger Rights, (including Civil Aviation Authority requirements), or ABTA protection, or any other specific legislation for transport or travel providers; you do not ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider; you can provide us with a written report from the transport provider confirming the refusal of boarding; you are not claiming for costs associated with you attempting to return prior to the recommended return date following your initial refusal of boarding; you are not claiming for costs of any travelling companion other than; <ul style="list-style-type: none"> your children who are under 18 years of age, or a legal dependant who is unable to travel without you, who is insured on this policy and where there is no responsible adult to supervise them, until you are able to return to your home country. you do co-operate with us. 	<p>You will need to provide written evidence from your transport provider to confirm that you were denied boarding and the reasons for this. You will need to submit this to our claims office along with your original booking confirmation and receipts for all expenses made.</p>

BE AWARE! No no cover is provided under this section for anything mentioned in the conditions and exclusions (page 15).

Words with important meanings in this section (highlighted in bold)

co-operate – provided **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a tour organiser and therefore falls within the Package Travel Regulations.

period of insurance - the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

travel companion - a person(s) with whom you have booked to travel on the same **trip**.

trip - travel during the **period of insurance**.

we/our/us - Union Reiseversicherung AG UK.

RETURN HOME EXTENSION:

The cover under Policy B allows you to make 2 return trips to your home country during the policy period.

However, you must be aware of the following conditions that will apply should you choose to use this option:

- You are only allowed two return trips during the policy period.
- Your trip can only be for a maximum of 21 days.
- If your trip exceeds 21 days, your policy terminates immediately, and you will have to purchase a new policy should you wish to travel again.
- When using the return home extension all cover is suspended on clearance of customs in your home country and restarts after the baggage check in at your international departure point for your return flight, international train or ferry to your overseas destination.
- All cover ceases if you have made a claim or intend to make a claim under the Policy B Section 3.

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip or for 24 days in one policy year on your Annual Multi Trip. We recommend when participating in winter sports that the appropriate clothing, including crash helmets, should be worn, and activities undertaken match the level of experience the insured person has in that sport (e.g. if you are an amateur skier do not undertake a black run).

We will pay:	For:	Provided:	If you need to claim:
<p>up to £400 for hired or owned equipment</p> <p>Single article limit: Owned - £250 Hired - £150</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p>	<ul style="list-style-type: none"> 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; <p>or</p> <ul style="list-style-type: none"> 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 on your trip. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the Police, your carrier or tour operator's representative and obtained an independent written report. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items. you have a valid claim for medical expenses. you have supporting medical evidence confirming your inability to ski. 	<p>download or request the relevant claim form and complete to the best of your ability, including all receipts, invoices and other supporting documentation.</p> <p>IF YOU NEED A CLAIM FORM:</p> <p>you can download the relevant form:</p> <p>www.policyholderclaims.co.uk</p> <p>or contact Travel Claims Facilities on:</p> <p>+ 44 (0) 203 829 6761</p> <p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all damage claims keep 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 Travel Insurance Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p>For all other losses you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p>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.</p>
<p>up to £25 per 24 hours up to a maximum of £250</p>	<ul style="list-style-type: none"> the cost of hiring replacement ski equipment if your ski equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 24 hours from the time you arrived at your trip destination. 	<ul style="list-style-type: none"> you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. 	
<p>up to £25 per full 24 hour period up to a maximum of £250</p>	<ul style="list-style-type: none"> the loss of use of your ski pack following your injury or illness during your trip. 	<ul style="list-style-type: none"> you have obtained written confirmation detailing dates and times the resort/piste was closed. 	
<p>up to £25 per full 24 hour period up to a maximum of £250</p>	<ul style="list-style-type: none"> each <i>full 24 hour period</i> you are unable to ski due to the <u>lack of snow</u> which results in the total closure of skiing facilities in the resort. 	<ul style="list-style-type: none"> you are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level. 	
<p>up to £25 per full 24 hour period up to a maximum of £150</p>	<ul style="list-style-type: none"> the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort. 		
<p>£10 per 24 hour period up to a maximum of £200</p>	<ul style="list-style-type: none"> cover for loss of use of ski pass, ski lift pass and ski school fees due to lack of snow. 		

BE AWARE! 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. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 15).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort
- 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:
<p>up to £1,000 for your owned sports equipment</p> <p>Single article limit: £500</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p> <p>up to £200 per 24 hours up to a maximum of £1,000 in total.</p> <p>up to £500</p> <p>up to £500 for your hired sports equipment</p> <p>Single article limit: £300</p> <p>Unreceipted items: £50 per item up to a maximum of £150</p> <p>£50 per 24 hours up to a maximum of £500</p> <p>up to £500</p>	<p><i>either</i></p> <ul style="list-style-type: none"> the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear. <p><i>or</i></p> <ul style="list-style-type: none"> the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. the cost of hire of sports equipment if your sports equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 24 hours from the time you arrived at your trip destination. the cost of hiring sports equipment at your trip destination should your own sports equipment be damaged beyond repair as a result of accidental damage whilst in use. the loss, damage or theft of sports equipment hired by you whilst on your trip for which you are responsible, and have been charged for by the sports equipment hire shop. each 24 hour period that you are unable to use your prepaid coaching / training / lessons during your trip because of your death, injury or illness. physiotherapy treatment required after you have returned home. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the Police, your carrier or tour operator's representative and obtained an independent written report. your sports equipment was not left unattended unless it was: <ul style="list-style-type: none"> in your locked trip accommodation; in a designated locker room within your trip accommodation or the sports club; left between 6.00am and 11.00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. you are able to provide the damaged items on request or to prove the existence of, or provide evidence of ownership/purchase of, or (in the case of hired sports equipment) responsibility for, any items. the items claimed for have not been lost or damaged due to carelessness, neglect or deliberate, wilful or malicious damage. you are not claiming for any items over 5 years old. loss of use of a pre-paid coaching / training / lessons where you have not provided written medical evidence confirming your inability to participate in your chosen activity. treatment is a direct result of an injury that occurred whilst on your trip for which you have already submitted a claim under Section B2. 	<p>For all damage claims:</p> <p>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 Travel Claims Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit:</p> <p>(a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For delay claims</p> <p>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>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.</p>

BE AWARE! The replacement of items only covers items that belong to you, is *not* 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

No cover is provided under this sports & equipment extension for:

- anything mentioned in the conditions and exclusions (page 15).*
- any intentional damage to sports equipment due to carelessness/reckless actions.
- your sports equipment being left unattended away from your personal holiday or trip accommodation between 6:00am and 11:00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless access was gained by violent and forcible means.
- 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:
<p>Missed port departure up to a maximum of £500</p> <p>Skipped port benefit £50 per port up to a maximum of £250</p> <p>Cabin confinement up to £50 per 24 hours, up to a maximum of £500</p>	<ul style="list-style-type: none"> 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. 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 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 	<ul style="list-style-type: none"> 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. 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. you have independent written confirmation of the circumstances. you have not been offered alternative transport, or compensation from your tour operator or cruise provider. you are not claiming for a missed port caused by strike or industrial action. you are not claiming because your ship cannot put people ashore due to a scheduled tender operation failure. you have obtained a written report from the cruise operator, carrier or their handling agents confirming the skipped port and the reason for it. you have not had any monetary amount (including on board credit) of compensation offered by the ship or tour operator there is a valid claim under section B2 of this policy 	<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>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department at Travel Claims Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UJ</p> <p>For all loss or damage claims during transit: (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>For all delayed baggage claims: 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>If your formal cruise attire is lost or stolen up to a total of £1,000 for your possessions</p> <p>Single article limit £300 Unreceipted items up to a maximum of £150</p> <p>£50 per 24 hours up to a maximum of £250 if your formal cruise attire is delayed.</p>	<p>either:</p> <ul style="list-style-type: none"> 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. <p>or:</p> <ul style="list-style-type: none"> 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. 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. 	<ul style="list-style-type: none"> you have paid your excess, or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. you have notified the Police, your carrier or tour operator's representative and obtained an independent written report. you own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £150 in value. 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. you have obtained written confirmation of any loss, damage or delay. 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. 	<p>For all losses: 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>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.</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.

Gadget & mobile phone extension (Policy B Section 15) requires payment of an additional premium

This extension to your policy is administered by Bastion Insurance Services Limited and underwritten by Inter Partners Assistance SA UK Branch (IPA) which is fully owned by AXA Partners Group.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to either £500, £1,000 or £2,000 depending on which level of cover is chosen</p> <p>Before purchasing this extension please ensure that you are aware that we can only insure gadgets that are:</p> <ol style="list-style-type: none"> 1) Purchased your gadget/s as new, in the UK, with evidence of ownership available (see definitions on page 14); 2) Purchased as refurbished in the UK direct from the manufacturer or network provider with evidence of ownership available; Any device that was purchased as second hand or used, that is not a refurbished device that was sold with a minimum 12 month warranty (see definitions on page 14); 3) Gifted to you as long as you are able to provide a UK gift receipt; 4) Not more than 48 months old at the date you start your trip; 5) In good condition and full working order at the time this policy is purchased. 	<ul style="list-style-type: none"> the cost of repairing your gadget if it is damaged as the result of an accident whilst on your trip. the cost of repairing your gadget if it is damaged as a direct result of electrical or mechanical breakdown occurring whilst on your trip and outside of the manufacturer's guarantee period. <p><i>N.B. Repairs will be carried out using readily available parts. Where possible we will use original parts but, in some cases, unbranded parts may be used. In the event that any repairs authorised by us under this policy invalidate your manufacturer's warranty, we will repair or replace your gadget for the remaining period of your manufacturer's warranty.</i></p> <ul style="list-style-type: none"> the cost of replacing your gadget if it is accidentally lost or stolen whilst on your trip. <p><i>N.B. Where only part or parts of your gadget have been accidentally lost or stolen, we will only replace that part or parts.</i></p> <ul style="list-style-type: none"> the reimbursement of unauthorised calls or data download if your mobile phone is accidentally lost or stolen whilst on your trip and is used fraudulently. 	<ul style="list-style-type: none"> any costs where you have not have paid your excess or accept it will be deducted from any settlement. damage caused by; <ul style="list-style-type: none"> you deliberately damaging or neglecting the gadget; you not following the manufacturer's instructions; routine servicing, inspection, maintenance or cleaning; a manufacturer's defect or recall of the gadget; repairs carried out that have not been pre-approved by us; repairs carried out by non-manufacturer approved repairers; liquid damage to your gadget/s where the event causing the need to claim involved you taking your gadgets on a boat, other water vessels or whilst taking part in water activities. cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance <p>Please note: We will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.</p> <ul style="list-style-type: none"> any costs where you have not have paid your excess or accept it will be deducted from any settlement. theft or accidental loss; <ul style="list-style-type: none"> where the gadget has been left unattended in a public place; where you have left the gadget unattended (including being in luggage during transit) except where it is locked in a safe or safety deposit box where these are available, or left out of sight in your locked holiday or trip accommodation and force, resulting in damage to the accommodation, was used to gain entry or exit, evidence of which must be provided with your claim; where you have left the gadget behind following disembarking your coach, train, bus, flight or any other mode of transport; have not left the gadget unattended away from your holiday or trip accommodation unless left between 6.00am and 11.00pm local time (during daytime) in a locked boot or covered luggage area of a motor vehicle or, locked pannier of a motorcycle, with all security features activated, where entry was gained by violent and forcible means evidence of which must be provided with your claim; when away from your holiday accommodation, or when in your holiday accommodation with invited guests or other people; unless the gadget is concealed on or about your person when not in use; where all available precautions have not been taken; if you do not report the theft or loss of your gadgets to the police within 48 hours of discovering it and do not obtain a police report; the reimbursement of charges where you have not provided an itemised bill from your service provider the cost for any calls or data where you have not reported the incident to your service provider to bar and blacklist your phone within 24 hours of discovery of the incident. unauthorised call or data download exceeding the sum of £1,000. 	<p>Please telephone the Bastion claims department + 44 (0) 345 074 4813</p> <p>Monday to Friday 9am-6pm Saturday 10am-4pm or you can go online at: https://bastion.directgroup.co.uk/</p> <p>-----</p> <p>If your gadget is lost or stolen you need to do the following:</p> <ol style="list-style-type: none"> 1. Notify the Claims Administrators as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance; 2. Report the theft or accidental loss of any gadget to the Police within 48 hours of discovery and obtain a written crime report in support of a theft claim or a written lost property report in support of an accidental loss claim; 3. Report the theft or accidental loss of any mobile phone within 24 hours of discovery to your Airtime Provider and blacklist your handset. <p>Airtime Providers' numbers:</p> <ul style="list-style-type: none"> > 3 07782 333 333 > BT Mobile 08000 322 111 > O2 08705 214 000 > Orange 07973 100 150 > T-Mobile 0845 412 5000 > Virgin 08456 000 789 > Vodafone 07836 191 191 > EE 07953 966 250 <p>4. If your gadget is damaged you must provide this gadget for inspection / repair.</p>

BE AWARE! This policy is not a replacement as a new policy. If the gadgets cannot be repaired, we will replace with identical gadgets, if this is not possible, we will replace it with one of comparable or better specification or the equivalent value. Replacement items will only be delivered to a UK address of your choice. You will need to arrange onward shipment to your destination country.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 16)
- mechanical breakdown of a laptop computer.
- loss, damage or theft of a drone.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

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 Financial Failure of the Scheduled Airline, Hotel, Train Operator including Eurostar, Car Ferries; Villas abroad & 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 Financial Failure 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">1. Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure.2. 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.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.4. The Financial Failure of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation.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 Financial Failure of an airline.	<p>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 :</p> <p>IPP Claims at Sedgwick Oakleigh House 14-15 Park Place Cardiff CF10 3DQ United Kingdom</p> <p>Telephone: +44 (0) 345 266 1872 Email: insolvency-claims@ipplondon.co.uk Website: www.ipplondon.co.uk/claims.asp</p> <p>ALL OTHER CLAIMS - REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEDURE.</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. 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

More information can be found on their website – 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

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

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

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.

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. (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 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, Handball – Practice and Training, Highland games, 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.

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, American Football - Training (Organised and with Safety Equipment), Angling/Fishing (Sea), Assault Courses (No High Ropes), Camel/Elephant Riding/Trekking (non-UK booked), Climbing (Indoor/Outdoor climbing wall up to 25m), Diving (Indoor up to 10m), Dry Slope Skiing, Falconry, Fell Running (up to 2,000m), Fly boarding, Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football (Training), 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), Paddle Boarding, 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, Trampoline, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, War Games/Paint Balling, Water Polo, Water Skiing (No Jumping), Weight Lifting, Windsurfing/Boardsailing/Sailboarding, Wrestling (Organised Training), Zip Lining / Zip Trekking (booked pre-trip – requires appropriate trekking altitude pack).

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 Amateur Match - (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), Gaelic Football (Amateur Match), 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, Ice Fishing, Kick Sledging, 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 Derby (Safety equipment must be worn), Roller Hockey, Rugby (Amateur Match), 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 – 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), Summer Tobogganing, Swimming (outside marked areas and / or without lifeguard present), Swimming off of a boat (Unsupervised and / or no lifeguard), Swimming with Dolphins – outside marked areas and / or without lifeguard present, Telemarking, Tree Top Canopy Walking, Under 17 Driving (not public roads), Zip Lining / Zip Trekking (booked during trip – requires appropriate trekking altitude pack), 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 (Head Guard must be worn), Devil Karting, Dirt Boarding, Fell Running (up to 3,000m), Gorge Walking (no ropes), High Diving – indoor/outdoor swimming pools only, Jousting, Kite-Boarding/Surfing, Motorised Buggyng, Mountain Biking (up to 3,000m), Paragliding, Paramotoring, 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 – Harnessed up to 4,000m), 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 Ferrata, 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 and Harnessed, 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.

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, Climbing (Rock & Ice – Harnessed up to 5,000m), 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 (maximum of 2 jumps per trip), 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 – Amateur Fight (Head Guard must be worn), Bull Running, Climbing (Rock & Ice – Harnessed up to 6,000m), Coaststeering, 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, Rowing (Off-shore Recreational), Sailing/Yachting (Off-shore recreational), Solo Skydive (maximum of 1 jump per trip), 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).

If you need to claim

We have appointed tifgroup-claims to look after your claim. If you require a claim form please download it on the Internet at: 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:

tifgroup-claims, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Telephone: 0203 829 6761

DATA PROTECTION ACT – PERSONAL INFORMATION

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you.

If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on 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 manager's attention in writing: The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679)) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data.

For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy-policy>

In relation to optional gadget cover

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from us on request. Email: dataprotectionenquiries@axa-assistance.co.uk

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 B14, Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or call on 0203 829 6604 or email complaints@tifgroup.co.uk who will review the claims office decision.
- In respect of section B15, Gadget extension, first contact: The Customer Services Director. Davies Group, Unit 8, Caxton Road, Fulwood, Preston PR2 9NZ Telephone: 0345 074 4788; Email: gadgetcomplaints@davies-group.com
- In respects of section C1, End Supplier Failure, please see page 31 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/>

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