



Emigration Travel Insurance

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Summary of cover

Summary of Cover

	Product description	Emigration Silver	Emigration Gold
	Max trip duration / max age	Max Duration 90 days Max 31 days after reaching destination country Max age 85	Max Duration 180 days Max 31 days after reaching destination country Max age 85
	Dependent children age limit	Dependent children under 23 years of age and in full time education.	
Section 1	Cancellation	£1,500	£3,000
Section 2	Emergency medical expenses Emergency dental treatment Funeral expenses abroad Search and rescue	£5 million £200 £1,000 Up to £50,000	£10 million £200 £1,000 Up to £50,000
Section 3	Personal accident and permanent total disablement Death benefit	£5,000 £5,000	£15,000 £15,000
Section 4	Baggage and personal belongings Overall limit Single item limit Total valuables limit Delayed baggage (after 12 hrs)	Included £500 £300 £250 Not covered	Included £1,500 £1,000 £500 £150 max
Section 5	Money Overall limit Cash limit	Not covered	Included £750 £250
Section 6	Loss of passport, driving licence and visa	Not covered	£500
Section 7	Travel disruption Travel delay	Not covered	Included £50/12 hrs. £250 max
Section 8	Missed departure / missed connection	Not covered	£1,000
Section 9	Uninhabitable accommodation	£1,000	£1,000
Section 10	Personal liability	£1 million	£2 million
Section 11	Legal expenses	Not covered	£25,000
Section 12	Hijack	Not covered	£1,000 £100/24 hrs.
Section 13	Sports and activities level 1 Sports and activities levels 2-4	Included Optional	Included Optional
Section 14	Winter sports extension	This section applies if Sports and Activities Level 3 or 4 is selected	
	Winter sports equipment Replacement equipment hire Winter sports pack Piste closure	£500 £300 £300 £300	£500 £300 £300 £300
Section 15	European collision damage waiver	Not covered	£250
Section 16	Political unrest and natural catastrophe expenses	Up to £50,000 (£10,000 per insured person max)	Up to £50,000 (£10,000 per insured person max)
	Policy Excess per person per incident	£85	£65
		PLEASE NOTE: A higher excess of £875 applies in respect of medical emergency repatriation by air ambulance or helicopter service being required within Nepal.	

Contact details

	Website	Telephone
Claims and Assistance Helpline	www.submitclaim.co.uk/GOWA	+44 (0)330 660 0785
Customer Services		+44 (0)1424 223 964
Medical Screening Service	www.gow.millstreamonline.com	+44 (0)330 660 0563

For full claims procedures and further claims contact details please see page 32.

Other useful contacts

	Telephone	Website
Foreign, Commonwealth & Development Office	+44 (0)20 7008 1500	www.gov.uk/fcdo
Global Health Insurance Card	+44 (0)300 330 1350	www.gov.uk/global-health-insurance-card
Department of Health – Advice for Travellers	+44 (0)20 7210 4850	www.dh.gov.uk/travellers
Medicare Australia	+61-132-011	www.medicareaustralia.gov.au

Important information

Thank **you** for taking out travel Insurance with **us**.

This policy wording, **your** schedule and any endorsements form a contract of insurance between **you** (the insured named on the schedule) and **us**, (Millstream Underwriting Ltd on behalf of AWP P&C SA administered in the **United Kingdom** by AWP Assistance UK Limited) and explains the definitions, conditions, exclusions and limits of cover **we** provide. This contract is only valid when **you** have a valid schedule and have paid the appropriate premium.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

The Contract of Insurance

This policy is a contract between **you** and **us**. The following elements form the contract of insurance:

- The schedule
- This wording.
- Any endorsements applicable to **your** policy as set out in **your** policy schedule.
- Any **medical screening endorsement(s)**.

Who is covered

Your schedule shows the persons who are insured under the policy and any special terms and conditions that may apply. Cover is only available to persons resident in the **United Kingdom** and is only valid for trips starting in the **United Kingdom**. **You** must have had **your** main residential address in the **United Kingdom** before **your** emigration.

You cannot purchase a policy once **you** have reached the age limit shown in the Summary of Cover.

What is covered

You are covered for:

1. holidays and leisure trips.
2. trips with a maximum planned duration as shown on **your** schedule

NOTE: trips with a scheduled duration of more than the specified trip duration will NOT be covered under this policy and you should arrange separate insurance for the whole duration of these trips

3. Trips within the Geographic Region as shown on **your** schedule. **You** must observe travel advice provided by the Foreign, Commonwealth & Development Office (FCDO). Excluding Section 1 Cancellation no cover is provided under any section of this policy in respect of travel to a destination which the FCDO has advised against all or all but essential travel. Travel Advice can be obtained from the Foreign, Commonwealth & Development Office Telephone: +44 (0)20 7008 1500 www.gov.uk/fcdo.
4. participating in sports and activities under Level 1 as detailed in Section 13
5. participating in sports and activities under Level 2-4 as detailed in Section 13 if you have paid the appropriate premium and it is shown on **your** schedule. **You** are not covered for **hazardous activities**, other than as specified in Section 13, unless **we** agree to include and **you** have paid the appropriate premium required.
6. Skiing and snowboarding if **you** have paid the appropriate premium and it is shown on **your** insurance schedule.

Limits of cover and excess

The limits of cover under each section are shown on the Summary of Cover and apply to each insured person. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. All claims arising from a single incident will be subject to the application of one excess no matter how many sections are claimed under.

NOTE: A higher excess of £875 applies in respect of medical emergency repatriation by air ambulance or helicopter services being required within Nepal

When cover starts and ends

If **you** have an Annual Multi Trip cover Cancellation cover starts from the time of booking a trip providing it is within the period of cover as shown on **your** schedule and ends when **you** leave **your home** to commence the trip.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the **your** policy including the period of travel directly to the departure point, not exceeding 24 hours in each case.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Disclosing relevant facts

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** offer **you**. **You** must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim.

If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

Pregnancy

As is consistent with the treatment of all medical conditions under the policy, the policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover **you** should complications arise with **your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **your** trip excluding costs incurred during the period between 12 weeks before and 12 weeks after the estimated date of delivery.

This is not a private medical health insurance policy

We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all of **your** medical records and information.

Medical Conditions

Please note this insurance contains restrictions regarding other pre-existing medical conditions not listed under Automatically Covered Pre-Existing Medical Conditions below.

You must tell **us** (to the best of **your** knowledge) about anything, which could give rise to a claim, particularly where **your** own health is concerned. In particular **we** will not cover medical problems referred to in the Health Declaration unless it was declared to **us** and accepted by **us** in writing after being screened by **our** medical screening service. If at any point **you** are unsure please contact the Medical Screening number to speak to one of **our** nurses.

Automatically Covered Pre-Existing Medical Conditions

You do not need to declare any of the following automatically covered conditions as they will be covered for no additional premium provided that **you** do not also have a pre-existing medical condition which is not listed below.

Acne, ADHD, Allergic reaction (Anaphylaxis) provided that you have not needed hospital treatment in the last 2 years, Allergic rhinitis, Alzheimer's Disease, Arthritis (the affected person must be able to walk independently at home without using mobility aids), Asthma (controlled only by using a reliever and a preventer inhaler and with no history of hospital admissions or a past medical history of chest infection / pneumonia in the last 6 months), Blindness or partial sightedness, Carpel tunnel syndrome, Cataracts, Chicken pox (if completely resolved), Cholesterol Hyper/Hypo, Coeliac Disease, Colour Blindness, Common cold or flu, Cuts and abrasions (that are not self-inflicted and require no further treatment), Cystitis (providing there is no ongoing treatment), Deafness/ Impaired Hearing, Diabetes (Type 2 controlled by diet only with no history of admissions or related medical conditions) Diarrhoea and vomiting (if completely resolved) Downs Syndrome, Dyspepsia, Eczema, Enlarged prostate (benign only), Essential tremor, Glaucoma, Gout, Haemorrhoids, Hay fever, HRT, Hyperlipidemia, Indigestion, Irritable Bowel Syndrome, Lichen Planus, Ligament or tendon injury (provided that you are not currently being treated), Macular degeneration, Melanosis, Menopause, Migraine (providing there are no ongoing investigations), Nasal polyps, Night Blindness, Parkinson's Disease, Physically Disabled, PMT, Psoriasis, Raynaud's Syndrome, Rhinitis, Rosacea, RSI, Sinusitis (providing there is no ongoing treatment), Skin or wound infections (that have completely resolved with no current treatment) Tinnitus, Underactive Thyroid (Hypothyroidism), Urticaria, Varicose veins in the legs, Vertigo

Health declaration (applicable to non- automatically covered pre-existing conditions)

You must advise **us** to the best of **your** knowledge if any of the following apply to **you**.

1. **You** are aware of any reason why the trip could be cancelled or curtailed or of any medical condition which could result in a claim.
2. **You** have, during the 24 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three months or more).
3. **You** are waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition. Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

You must go to **our** screening service, If cover can be provided for **your** condition **you** will be given a medical endorsement upon receipt of payment.

Medical Screening Endorsements

When **we** have agreed to provide cover following a medical screening **we** will issue a **medical screening endorsement**. This endorsement will detail the premium which **you** have agreed to pay to include the specified medical condition(s) for cover under this policy and the period of time the endorsement is applicable for. Please note that the **medical screening endorsement** issued will form part of this contract along with the schedule.

Medical Conditions of a Third Party

In respect of a travelling companion, an **immediate relative**, **close business associate** or person who **you** plan to stay with during **your** trip, who is not a named on **your** schedule, but on whose health the trip depends, this policy will not cover any claims under Section 1: Cancellation that result directly or indirectly from any pre-existing medical condition you knew about at the time of taking out this insurance or when booking a trip, and that affects:

- a travelling companion who is not insured under this policy;
- an **immediate relative** who is not travelling and is not insured under this policy;
- a **close business associate**; or
- a person you plan to stay with on **your** trip.

Subject to the terms and conditions, such claims may only be covered if their **medical practitioner** is prepared to state that at the date **you** bought this policy or of booking a trip, they would have seen no substantial likelihood of their patient's condition deteriorating to such a degree that **you** would need to cancel **your** trip. If the **medical practitioner** will not confirm this, **your** claim is not covered. In the event of a claim, the **medical practitioner** must complete the medical certificate on the claim form.

Change In Health

If any of the reasons stated in the Health Declaration above occur between the date the policy is issued and before the first day of **your** trip, including prior to booking any individual journey in respect of a Multi Trip Policy, **you** must notify the Medical Screening Service immediately on +44 (0)330 660 0563.

You must advise **us** to the best of **your** knowledge about anything that **you** think could give rise to a claim, particularly where **your** own health, or the health of a relative is concerned. In particular **we** will not cover medical problems referred to in the Health Declaration unless this is declared to **us** and accepted by **us** in writing.

We will then decide if **we** can provide **you** with cover on existing terms. **We** may ask **you** to pay an additional premium, or add special conditions to the policy. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively **you** can cancel **your** policy and **we** will send **you** a pro-rata refund.

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** wellbeing. Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

Definitions

Whenever the following words appear in bold in this policy they will always have these meanings:

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Close business associate

Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Computer system

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

Consultation costs

Reasonable fees and expenses incurred as a result of the actions of **our** chosen security provider whilst acting in response to a **Kidnap**, **Extortion** or **Ransom** event including but not limited to travel and accommodation costs, Interpretation, communication and informant costs.

Couple

The lead insured, spouse (or co-habiting partner) named on the schedule.

Curtil / curtailment

Return early to **home** before the scheduled return date.

Cyber risk

- Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home country** or **your** journey destination.

Europe

Åland Islands, Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faro Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holy See (Vatican City State), Hungary, Iceland, Israel, Italy, Jersey, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Mediterranean Islands, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Switzerland, Turkey, Tunisia, The Azores, The Canary Islands, The Channel Islands, Ukraine and territories formally known as USSR, west of the Ural Mountains.

Evacuation expenses

the reasonable costs and expenses incurred in the emergency transportation of the Insured Person from the country in which the **Natural Catastrophe** or **Political Unrest** has occurred, to the nearest place of safety or to the Insured Person's Country of Residence.

Expert witness

A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

Extortion

The unlawful obtaining of **money**, property or services from the Insured Person through threat of or use of force.

Extortion and ransom monies

Cash, financial instruments, bullion, goods, property or services.

Family

You and **your** spouse (or co-habiting partner) and **your** financially dependant children, aged under 23 years in full time education, at the inception date of **your** policy all normally resident with **you** and named on the schedule.

Golf equipment

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

Hazardous activities

Participating in any sport or activity which could pose an increased risk or danger to **you**, and may require **you** to take additional precautions to avoid injury or claim (a list of included sports activities covered by this insurance are shown in Section 13).

Hijack

The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger.

Home

Your residential address in the **United Kingdom**.

Immediate relative

Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, co-habiting partner (including common law and civil partnerships), legal guardian, or foster child, resident in the **United Kingdom**.

Insured vehicle

The vehicle owned by a licensed company or agency which **you** have agreed to hire from them according to the terms of **your** rental agreement. The vehicle must:

- be no more than 10 years old
- have no more than 10 seats

- not be driven off the Public Highway
- not be a motor **home**, campervan, commercial vehicle, minibus with 10 seats or more, motorcycle or moped
- have a retail purchase price of less than £70,000

Insurer

For sections 1-16 AWP P&C SA.

Kidnap

Means to seize and detain against their will an Insured Person.

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Loss of limb

Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of sight

The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

Manual work

General **work** not involving the use of mechanical or Industrial machinery (other than handheld power tools), at a height not exceeding 2 metres. **We** do not cover working offshore, ski, snowboard or diving instructors or guides, trekking guides where ropes or other specialist climbing equipment is required, **work** with dangerous animals including big cats, crocodiles, alligators, sharks, hippopotamuses, snakes, elephants or bears, or **work** involving **hazardous activities**.

Medical practitioner

A registered practising member of the medical profession who is not travelling with **you**, who is not related to **you** or to any person with whom **you** are travelling or intending to stay with.

Medical screening endorsement

An endorsement issued by the appointed medical screening team who are authorised to act on behalf of **us**

Money

Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.

Natural catastrophe

Hurricane, tornado, tsunami, earthquake, volcanic eruption, storm, flood, landslide, wildfire or high water.

Non-manual work

Any professional, clerical or administrative **work** or working as a classroom teacher, classroom assistant, au pair, nanny or childminder or, retail, bar and hospitality **work** involving light duties only.

Pandemic

An epidemic that is recognised as being a pandemic by the World Health Organization (WHO) or an official government authority in **your home** country or **your** journey destination.

Permanent total disablement

Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

Personal accident

Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal baggage

Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip. (Not including any specialised items, medical or otherwise, unless specified on **your** schedule).

Political unrest

A disturbance or turmoil, political or military or otherwise that poses an immediate threat to the safety of an Insured Person.

Public transport

Train, coach, bus, aircraft and sea vessel which runs to a regular schedule with fare paying passengers.

Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a travelling companion has been exposed.

Ransom

The demand of a service or payment of a sum of **money**.

Redundancy

Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

Rental period

The dates **you** have arranged to hire the **insured vehicle** as confirmed on **your** rental agreement.

-- **You** will only be covered if **you** are 21 years or over at the issue date of **your** policy.

-- a rental which is booked outside the period of cover as shown on **your** insurance schedule is not covered.

Scuba diving

Conventional scuba diving only. **We** do not cover solo diving, cave diving, any dive which takes **you** below **your** current qualification limit, any dive for gain or reward, or any dive below 30 metres under any circumstances (50 metres if additional premium is paid). **You** are limited to **your** current qualification limit, unless accompanied by a qualified instructor, taking part in a recognised course requirement of **your** chosen Diving association. **You** must hold a current P.A.D.I. (Professional Association of Diving Instructors), B.S.A.C. (British Sub Aqua Club) SAA (Sub Aqua Association), C.M.A.S. (Confederation Mondiale Des Activities Subaquatiques), or equivalent internationally recognised qualification and follow their relevant Association, Club or Confederation rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed Diving Instructor and follow their rules and instructions at all times.

Single parent family

You and **your** financially dependent children under 18 years old and in full time education, at the inception date of **your** policy, all normally resident with **you** and named in the schedule.

The Caribbean

Antigua and Barbuda, Anguilla, Aruba, The Bahamas, Barbados, British Virgin Islands, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands.

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

United Kingdom / UK

England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables

Watches (including devices such as Fitbits), furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories (including laptops, games & gaming consoles), PDA's and tablet devices (including iPads and eBooks) video cameras, audio visual equipment, televisions, mobile phones and satellite navigation devices.

We / us / our

For Sections 1-16 Millstream Underwriting limited on behalf of AWP P&C SA AWP Assistance UK Limited is the administrator in the **United Kingdom**.

Winter sports equipment

Skis, bindings, ski boots, ski poles, snowboards and specialised clothing.

Work

Any **work**, including volunteer **work**, **work** placements, incidental **work** and **work** experience, paid or unpaid.

Worldwide (excluding USA, Canada & The Caribbean)

Worldwide excluding United States of America, Canada and **The Caribbean**.

Worldwide (including USA, Canada & The Caribbean)

Worldwide.

You / your

Each insured person as shown on **your** schedule.

Section 1: Cancellation

Covered

You are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the period of insurance:

1. injury, serious illness, death of:
 - a) **you**;
 - b) any person with whom **you** are intending to travel
 - c) any person with whom **you** are intending to stay;
 - d) an **immediate relative**;
 - e) a **close business associate** of **yours**.
2. **you** become pregnant after the date **you** purchased this policy (or booked **your** trip whichever is later) and **you** will be more than 26 weeks pregnant at the start of, or during **your** trip. Or, if **you** become pregnant after the date **you** purchased this policy, and **your Medical Practitioner** advises that **you** are not fit to travel due to complications in **your** pregnancy;
3. **you** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel);
4. **your home** or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14 days of travel;
5. **your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services;
6. if **you**, or any person with whom you are intending to travel are quarantined before **your** trip by order or other requirement of a government or public authority, based on their suspicion that **you** specifically, have been exposed to a contagious disease (excluding an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population or geographical area, or that applies based on where **you** are traveling to, from or through;
7. this section is extended to cover **you** if **you** have to cancel **your** trip as a result of the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were booked to travel, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later).

NOTE: this section does not include cover for an epidemic or pandemic disease, such as COVID-19

Conditions

You must comply with the terms of contract of the travel agent, tour operator or provider of transport, accommodation and/or the course organiser, and seek financial compensation and a refund of **your** tickets, expenses and fees from them in accordance with the terms of the contract, and where applicable exercise **your** rights under consumer protection legislation to obtain a refund and / or compensation.

Not covered

1. the policy excess shown on the Summary of Cover (£20 in respect of loss of deposit only claims) of any incident. This applies to each person making a claim;
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;

3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. any costs incurred on behalf of other party members who are not specified on the insurance schedule;
7. if the health declaration has not been complied with and **you** do not have the appropriate endorsement from the Medical Screening service (see health declaration)
8. anything mentioned in the General Exclusions

Section 2: Emergency medical expenses (not private health insurance)

NOTE: This is not a private health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, we or our representatives will require unrestricted access to all your medical records and information.

Inpatient

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately on +44 (0)330 660 0785. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

You must maintain contact with the Emergency Medical Assistance Service until **your** return to the **United Kingdom** or until **you** no longer require treatment or assistance.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey Portugal, Malta and Bulgaria

If **you** need out-patient medical treatment and the costs are likely to be less than £1,000 please provide a copy of **your** schedule to the doctor and **your** treatment will be paid by Global Excel Management Europe in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to Global Excel Management Europe for repayment. Contact for Global Excel Management Europe is eu.provider.cc@globalexceleurope.com

OUT-PATIENT LESS THAN £1,000 in all other countries not listed above

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on 0330 660 0785. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

If **you** receive out-patient treatment (no hospital admission) and the costs are likely to exceed £1,000 **you** must refer to the Emergency Medical Assistance Service for authorisation.

NOTE: Travelling on a one-way ticket: We will not pay you for expenses you would usually have. This includes a return ticket home if you're travelling on a one-way ticket. If you do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.

Covered

You are covered up to the limit as shown on the Summary of Cover for costs incurred

A. Outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
2. emergency dental treatment, to relieve pain only, limited to amount shown on the Summary of Cover;
3. reasonable and necessary additional accommodation (room only) and travelling expenses **home** (Economy Class), including those of one relative or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation in the **United Kingdom/Home** is not included), or local funeral expenses abroad limited to £1,500;
5. any necessary costs **you** incur from a specialist local rescue organisation for Search and Rescue and emergency transfer to hospital up to £50,000 in the event of an accident whilst **you** are participating in an insured activity provided **you** have paid the additional premium for that activity and it is shown on **your** policy schedule. Search and Rescue costs are covered up to 72 hours from the time at which assistance is first summoned.

NOTE: Under 1, 3, & 4 shown above, cover is included where you are diagnosed with an epidemic or pandemic disease, such as COVID-19, as well as you being subject to compulsory quarantine on the orders of a treating medical practitioner.

Note: A UK Global Health Insurance Card (GHIC) gives you the right to access state-provided healthcare during a temporary stay in the European Union (EU). This may entitle you to free or reduced cost healthcare in the EU. You can use a GHIC to get “necessary healthcare” from state services when you are visiting an EU country. Necessary healthcare means healthcare, which becomes medically necessary during your stay, and you cannot reasonably wait until you are back in the UK to get it. To obtain a card call 0300 330 1350, or apply online at <https://www.ghic.org.uk/Internet/startApplication.do>.

The UK-issued European Health Insurance Cards (EHICs) are still valid and offer the same cover as GHICs in the EU. Once your EHIC has expired, you will be able to replace it with a GHIC. You can get a provisional replacement certificate (PRC) if you need treatment abroad and do not have a card. You may also be covered for necessary healthcare when you visit some non-EU countries. Find out more on the GOV.UK foreign travel advice pages. If you are travelling to Australia and require medical treatment, you must enrol with medicare

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
 - Medication and or treatment which at the time of departure is known to be required or to be continued during **your** trip;
5. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital;
6. if the health declaration is not complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see health declaration);
7. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
10. any costs incurred within the **United Kingdom**;
11. further costs **you** incur if **we** wish to bring **you home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
12. anything mentioned in the General Exclusions.

Section 3: Personal accident

Covered

You are covered up to the limit as shown on the Summary of Cover in respect of **loss of limb, loss of sight, permanent total disablement** or for death (which will be paid to **your** legal representative), if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent death or disability.

We will only pay the benefit for **permanent total disablement** if **your medical practitioner** or specialist confirms that **you** cannot do any paid **work** for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

NOTE: If you are aged under 16 years at the time of the accident, the death benefit will be limited to funeral and other reasonable costs up to £1,000 and the permanent total disablement benefit will not apply.

Not covered

1. any claims for death, loss or disablement caused directly or indirectly by:
 - Disease or any physical defect or illness;
 - An injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.

Section 4: Baggage and personal belongings

Covered

A) Personal Baggage

You are covered up to the limit as shown on the Summary of Cover for the value or repair to any of **your personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to:

- the single item limit as shown on the Summary of Cover for any one item, pair or set of items;
- the **valuables** limit as shown on the Summary of Cover for all **valuables** in total.

B) Delayed Baggage

You are covered up to the limit as shown on the Summary of Cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

Conditions

1. Any amount **we** pay **you** under B) Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.
3. In the event of a claim for damaged items, proof of the damage must be supplied.
4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
5. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.
6. If **your personal baggage** or **valuables** are left in **your** locked and secure hotel room, apartment or holiday residence or **your** vehicle, the loss must be as a result of forcible & violent entry.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. if **you** do not exercise reasonable care for the safety and supervision of **your personal baggage & valuables**;
3. any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
4. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. if **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
 - notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
 - follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately.
6. loss, destruction, damage or theft of the following property:
 - contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.
 - antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments.
 - pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs).
 - tools of trade.
 - perishable items such as food.
 - **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box.
 - **valuables** left as checked-in baggage.
7. loss, destruction, damage or theft:
 - due to confiscation or detention by customs or other officials or authorities.
 - due to wear and tear, denting or scratching, moth or vermin.
 - transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
8. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
9. **personal baggage**:
 - left **unattended** at any time, unless they are in a locked and secure hotel room, apartment or holiday residence or kept in a safe or safety deposit box or in an out of sight locked boot, concealed luggage department or under the purpose built luggage cover of an estate or hatchback car.
 - left in an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am local time.

10. any shortage due to error, omission or depreciation in value.
11. any property more specifically insured or recoverable under any other source;
12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
13. **Winter Sports Equipment** (unless **you** have paid the appropriate premium for skiing /snowboarding under level 3 or 4 of Section 13 Sports and Activities).
14. sports or activity equipment whilst in use; excluding Section 14 **Winter Sports Equipment** when **you** have paid the appropriate premium and it is shown on **your** policy schedule.
15. anything mentioned in the General Exclusions.

Section 5: Money

Covered

You are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your own money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is £50.

Condition

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/ withdrawal slips, bank/credit card statements).

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. if **you** do not exercise reasonable care in protecting **your money** against loss, theft or damage;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

Section 6: Loss of passport / driving licence and visa expenses

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered up to the limit as shown on the summary of cover for:

1. reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport, visa or driving licence.
2. any additional fees payable specifically for **you** to obtain the replacement passport itself over and above that payable in the **United Kingdom**.
3. the equivalent (pro-rata) value of the remaining period of **your** original passport at the time of loss. For the replacement cost of any temporary passport, as well as visa or temporary **work** permits which were issued in **your** original passport.

Condition

You must provide receipts for all costs incurred.

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person involved in the incident causing the claim;
2. any costs that **you** would have incurred had **you** not lost **your** passport, visa or driving licence;
3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport, visa or driving license;
4. if **you** do not obtain a written police report within 24 hours of the loss;
5. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
6. anything mentioned in the General Exclusions

Section 7: Travel disruption

This section does not apply to trips within the **United Kingdom**.

Covered

We will pay **you** one of the following amounts:

1. TRAVEL DELAY:

If the **public transport** on which **you** are booked to travel is cancelled or delayed due to:

- strike or industrial action (provided that when this policy was taken out, and when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
- adverse weather conditions;
- mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel; leading to **your** arrival at **your** destination being delayed for more than 12 hours.

You are covered for a payment for each complete 12 hour delay up to the limit, as shown on the Summary of Cover, (which is designed to help **you** pay for telephone calls made, and meals and refreshments purchased during the delay) provided **you** eventually continue with **your** trip.

Conditions

1. In the event of a claim due to delayed **public transport you** must provide documentation from the transport company, confirming the period of and the reason for the delay
2. **You** must check in, according to the itinerary supplied to **you** unless **your public transport** provider has requested **you** not to travel to the airport / port.
3. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these, together with details of any alternative transport offered.
4. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delays.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward journey;
3. any claims arising from withdrawal from service temporary or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country;
4. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
5. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents;
6. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later);
7. any costs claimed under another section of this policy;
8. anything mentioned in the General Exclusions.

Section 8: Missed departure

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered up to the limit as shown on **your** Summary of Cover for reasonable additional accommodation (room only) and **public transport** travel expenses (Economy class) necessarily incurred in reaching **your** destination, if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel as a result of:

1. the failure of other **public transport** or
2. strike, industrial action or adverse weather conditions or
3. **you** being denied boarding (because there are too many passengers for the seats available)

If the same expenses are also covered under Section 7 – Travel Disruption **you** can only claim for these under one section for the same event.

Conditions

1. **you** must check in, according to the itinerary supplied to **you** unless **your** transport provider operator has requested **you** not to travel to the airport / port.
2. **you** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
3. **you** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim;
2. if sufficient time has not been allowed for **your** journey in order to meet the check-in time(s) specified by the transport providers or agent;
3. if **you** are not proceeding directly to the departure point;
4. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
5. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents;
6. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later);
7. any costs claimed under another section of this policy;
8. anything mentioned in the General Exclusions.

Section 9: Uninhabitable accommodation

Covered

You are covered if you cannot use your accommodation or have to curtail the trip as a result of a **natural catastrophe**, an infectious disease or outbreak of food poisoning. **We** will pay **you** up to the limit as shown on the Summary of Cover for the following:

1. Reasonable additional accommodation (room only), up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the trip because **you** cannot use **your** booked accommodation or
2. Reasonable transport costs (economy class) to repatriate **you** to **your home** if it becomes necessary to **curtail** the trip, with the prior authorisation of the Emergency Assistance Service.

Conditions

1. **you** must provide written confirmation from the appropriate public authority confirming the cause and the amount of time it lasted.
2. **you** must provide written confirmation of the additional accommodation (room only) charges incurred.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim;
2. any cost recoverable from another source (e.g. tour operator, hotel, credit/debit card company);
3. any claim arising as a result of **you** travelling against the advice of a local or national authority;
4. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip;
5. any claim arising as a result of **your** mere disinclination to carry on with **your** trip;
6. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later) or any time prior to **your** departure from the **UK**;
7. any costs claimed under another section of this policy;
8. anything mentioned in the General Exclusions

Section 10: Personal liability

NOTE: If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party liability, as you are not covered under this insurance.

Covered

You are covered up to the limit as shown on the Summary of Cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your family** or household or employed by **you**;
2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your family**, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your family**, household or employee.

NOTE: We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for our benefit against any other party.

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
 - liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 - injury, loss or damage arising from:
 - ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons;
 - the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
 - the carrying out of any trade or profession;
 - racing of any kind;
 - any deliberate act;
 - liability covered under any other insurance.
4. anything mentioned in the General Exclusions.

Section 11: Legal expenses

Covered

You are covered if **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.

For each event giving rise to a claim pay up to the amount shown on **your** schedule for **legal costs** for **legal action** for **you** (but no more than £20,000 in total for all persons insured on the policy).

Conditions

1. **you** must conduct **your** claim in the way requested by the **appointed adviser**;
2. **you** must keep **us** and the **appointed adviser** fully aware of all the facts and correspondence including any claim settlement offers made to **you**;
3. **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
4. **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of **legal action** could be more than settlement.

Not Covered

1. Any claim:
 - reported to **us** more than 60 days after the event giving rise to the claim;
 - where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
 - involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
 - where another **insurer** or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
 - against a travel agent, tour operator or carrier, **us**, the **insurer**, another person insured by this policy or **our** agent.
2. **Legal costs**:
 - for **legal action** that **we** have not agreed to;
 - if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
 - if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
 - that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
 - awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
 - for bringing **legal action** in more than one country for the same event;
 - the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
 - anything mentioned in the General Exclusions.

Section 12: Hijack

Covered

You are covered up to the limit as shown on the summary of cover, for each complete 24 hour period **you** are the victim of a **hijack**.

Not covered

1. if **you** or **your family** or **your** business associates have engaged in activities that could be expected to increase the risk of **hijack**;
2. anything mentioned in the General Exclusions.

Section 13: Sports and activities

Covered

Your travel insurance covers **you** for many sports and activities as standard which are listed below as level 1. Any other sports and activities will need an extra premium to be paid for cover to apply and it will be shown on **your** schedule.

If **you** are participating in an activity that is not listed, **you** must contact **us** to ensure **you** have full cover, cover will not be in place until **we** have confirmed acceptance and any additional premium paid.

If **you** have paid the additional premium for a sport or activity in Level 4 **you** will be covered for all sports and activities listed as Level 1, 2, 3 and 4.

If **you** have paid the additional premium for a sport or activity in Level 3 **you** will be covered for all sports and activities listed as Level 1, 2 and 3.

If **you** have paid the additional premium for a sport and activity in Level 2 **you** are covered for all sports and activities listed as Level 1 and 2

NOTE: Some sections of cover will be excluded and special conditions and exclusions will apply while taking part in certain activities, see the individual sport and activity below for details.

Sport, Activity	Level	Special Conditions	Special Exclusions
Abseiling (see also climbing and mountaineering)	1	Special condition (a) applies	
Acrobatics	1		
Aerial safari	2	Special condition (a) applies	No Personal Accident Cover
Aerobics	1		
American football (Gridiron)	Decline		
Angling (see fishing)			
Aquathon	2		
Athletics	1		
Australian Rules Football (AFL)	Decline		
Backpacking (see hiking)			
Badminton	1		
Ballet	1		
Banana boat rides	1	Special condition (a) applies	
Baseball	1		
Basketball	1		
Bicycle polo	2		
Black water rafting (cave tubing) (grades 1-3)	1	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	2	Special condition (a) applies	No Personal Accident Cover
Boating (inland and coastal waters) see also speed boating and sailing.	1	Special condition (a) or (b) applies,	No white water cover. No Personal Liability Cover
Boating (outside coastal waters) see also speed boating, and sailing	2	Special condition (a) or (b) and special condition (c) applies	No Personal Accident Cover, No Personal Liability Cover
Bobsled/Bobsleigh	4	Special condition (a) applies	No Personal Accident Cover, No Personal Liability Cover
Bouldering (see rock climbing)			

Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)	1		
Boxing (gym or outdoor training) no competition or bouts	2		
Bungee/bungy jumping (max 2 jumps per trip)	1	Special condition (a) applies	
Bungee/bungy jumping (3 jumps or more)	2	Special condition (a) applies	
Bushcraft (see hiking)			
Bushwalking (see hiking)			
Camel riding (day tour)	1	Special condition (a) applies	No Personal Liability Cover
Camel trekking (overnight/main mode of transport)	2		No Personal Liability Cover
Canoeing (grades 1-3) (see kayaking)			
Canyon swing	2	Special condition (a) applies	
Canyoning	3		No Personal Accident Cover, No Personal Liability Cover
Capoeira dancing (see dance)			
Caving (sightseeing/tourist attraction)	1	Recreational visit only.	
Cheerleading	1		
Clay pigeon shooting	1	Special condition (a) or (b) applies	No Personal Liability Cover
Cliff Diving	Decline		
Climbing (see rock climbing or ice climbing)			
Cricket	1		
Croquet	1		
Curling	1		
Cycle racing / time trial	Decline		
Cycle time trialing	Decline		
Cycling (incidental to the trip)	2		
Cycling (independent cycle touring and cycling that is the main purpose of the trip)	Decline		No Intercontinental touring.
Cycling (on an organised tour)	Decline		No Intercontinental touring.
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)	1		
Darts	1		
Dirt boarding	2		No Personal Liability Cover
Diving (see free diving, cliff diving, high diving or scuba diving)			

Dodge ball	1		
Dogsledding (on recognised trails)	2	Special condition (a) applies	Remote areas, racing, time trials and endurance events
Dragon boating (inland or coastal waters only)	1		
Duathlon	2		
Dune buggy	1	Special condition (a) or (b) applies	No Personal Accident Cover. No Personal Liability Cover
Elephant riding	1	Special condition (a) applies	No Personal Liability Cover
Elephant trekking (overnight/main mode of transport)	2	Special condition (a) applies	No Personal Liability Cover
Fell running/walking (see hiking)			
Fencing	2		No Personal Liability Cover
Fishing (ice)	1	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)	1		Sports / leisure fishing only - no commercial or rock fishing
Fishing (outside coastal waters, deep sea fishing)	2	Condition (a) and condition (c) applies	Sports / leisure fishing only - no commercial
Fitness training	1		No cover for professional athletes
Floorball	1		
Fly by wire	2	Special condition (a) applies	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	1	Special condition (a) applies	
Flying (as a passenger in a glider or ultralight)	4		No Stunt flying/aerobatics or commercial flying. No Personal Accident
Flying (as a pilot or passenger of a private light aircraft)	4	Special condition (a) or (b) applies	No Stunt flying/aerobatics or commercial flying. No Personal Accident or Personal liability Cover
Flying (Gliding)	4	Special condition (a) or (b) applies	No Personal Accident or Personal Liability Cover
Football (Soccer) including 5 a side	1		
Free diving	Decline		
Frisbee	1		
Glacier walking (ice walking)	2	Special condition (a) applies	
Go karting	1	Special condition (a) applies	No Personal Liability Cover
Golf	1		
Gym training (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit) (See also boxing and martial arts)	1		
Gymnastics (also see acrobatics)	1		
Handball	1		

Hang gliding	Decline		
High diving up to 10 metres	2		
Hiking up to 1,500 metres (scrambling, hillwalking) - see also mountaineering	1		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 3,000 metres (scrambling, hillwalking) - see also mountaineering	2		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 4,500 metres (scrambling) on recognised routes) - see also mountaineering	3		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 6,000 metres (scrambling) on recognised routes - see also mountaineering	4		No cover where ropes, picks or other specialist climbing equipment is required
Hockey	1		
Horse riding (equestrian, dressage, show jumping, eventing)	3		No Personal Accident Cover.
Horse riding (leisure/social/non-competitive riding)	1		No Racing, jumping or competitions.
Hot air ballooning (ballooning)	1	Special condition (a) applies	No Personal Liability Cover
Hunting (excluding Big Game)	2	Special condition (a) or (b) applies.	No Cover for Big Game Hunting. No Personal Liability Cover
Hydrofoiling (see water skiing)			
Ice climbing	Decline		
Ice hockey	4		No Personal Accident Cover, No Personal Liability Cover
Ice skating (indoor)	1		
Ice skating (outdoor) on a commercially managed rink	1	Special condition (a) applies	
In-line skating	1		
Jet boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Jet skiing (inland/coastal waters, white water grades 1-2 only)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Kayaking/Canoeing (inland/coastal waters, white water grades 1-3 only)	1		
Kite boarding (on land or water)	1		No Personal Liability Cover
Kite buggy	2		No Personal Liability Cover
Kite flying	1		
Kite surfing	2		No Personal Liability Cover
Kite wing (land, water)	2		No Personal Liability Cover
Kite wing (snow)	4		No Personal Accident Cover, No Personal Liability Cover
Korfball	1		

Lacrosse	1		
Land surfing	2		No Personal Liability Cover
Martial arts - no competition or bouts	2	Condition (a) applies, non-competitive only	No Personal Accident Cover, No Personal Liability Cover
Martial arts training (non-contact)	1		
Moped riding/scooter biking	2	Special condition (b) applies, a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover, No Personal Liability Cover
Motor cross	Decline		
Motor racing experience (passenger only)	1	Special condition (a) applies	No Personal Accident cover
Motor biking (on road over 125cc)	3	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover, No Personal Liability Cover
Motor biking (on road under 125cc)	2	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover, No Personal Liability Cover
Motor biking / trail biking (off-road 125cc or over)	Decline		
Motor biking / trail biking (off-road under 125cc)	Decline		
Motorbiking pillion passenger (on road only) see Motorbiking			
Mountain biking (on road) (see cycling)			
Mountain biking - downhill (using downhill trails and/or mechanical lifts)	Decline		
Mountain biking general (off road/cross country)	4		Mountain biking racing
Mountaineering (with ropes, picks or specialist climbing equipment)	Decline		.
Netball	1		
Obstacle course/assault course/trim trail (see outdoor endurance)			
Orienteering	1		
Outdoor endurance courses up to 3 miles	1		
Outdoor endurance courses up to 8 miles	3		
Outdoor endurance courses up to 13 miles	4		
Outrigger canoeing (inland or coastal waters only)	2		
Outward Bound	1	Special condition (a) applies	
Paint balling/airsoft	1	Special condition (a) applies	No Personal Liability Cover

Parachuting (more than 1 jump)	Decline		
Parachuting (one jump only)	2	Special condition (a) or (b) applies	No Personal Accident Cover, No Personal Liability Cover
Paragliding/parapenting	Decline		
Parasailing/Parascending (over land)	2	special condition (a) or (b) applies	No Personal Liability Cover
Parasailing/Parascending (over water)	1	special condition (a) or (b) applies	No Personal Liability Cover
Quad biking	2	Condition (a) or (b) applies, a helmet must be worn	No Personal Accident Cover, No Personal Liability Cover
Racquetball	1		
Rambling. See hiking if above 1,500 metres.	1		
Rifle range/sports shooting	1	Special condition (a) or (b) applies	No Personal Liability Cover
River boarding/hydro speeding (grades 1-3) See also canoeing.	1	Special condition (a) applies	
Rock climbing (bouldering)	2		No Soloing, No Personal Accident Cover.
Rock climbing (indoor)	1	Special condition (a) applies	No Soloing. No Personal Accident Cover.
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing) see also mountaineering	2		No Soloing. No Personal Accident Cover.
Roller hockey	2		
Roller skating	1		No cover for stunting
Rollerblading	1		No cover for stunting
Rounders	1		
Rowing/sculling (inland/coastal waters)	1	No white water	
Rugby (League/Union)	Decline		
Running (up to marathon distance)	2		
Running / jogging (half marathon distance or less)	1		
Safari tours	1	Special condition (a) applies	No cover for handling or work with dangerous animals including big cats, crocodiles, alligators, hippopotamuses, snakes elephants or bears
Sail boarding (see wind surfing)			
Sailing (inland/coastal waters)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Sailing (outside coastal waters)	2	Special condition (a) or (b) and special condition (c) applies	No Personal Liability Cover
Sandboarding/sand skiing	3		
Scuba diving (to 30 metres)	1	Special condition (e) applies	See Special Exclusion (ii).
Scuba diving (to 50 metres)	3	Special condition (e) applies	See Special Exclusion (ii). No Personal Accident Cover

Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	1	Special condition (a) applies	See Special Exclusion (ii).
Sculling (see rowing)			
Sea kayaking/ Sea canoeing (see kayaking)			
Segway tours	1	Condition (a) applies, a helmet must be worn	No Personal Accident Cover, No Personal Liability Cover
Shark cage diving (see scuba diving)			
Skateboarding (ramp, half pipe, skate park, street)	1		
Skiing (cross country/Nordic skiing on marked trails)	3	Special condition (d) applies	See special exclusion (i).
Skiing (snowblading)	3	Special condition (d) applies	See special exclusion (i).
Skiing / snowboarding	3	Special condition (d) applies	See special exclusion (i).
Skiing / snowboarding (backcountry/outside of resort boundary/alpine ski touring)	4	Special condition (d) applies	See special exclusion (i). No Personal Accident Cover.
Skiing / snowboarding (by helicopter/snow cat)	4	Special condition (d) applies	See special exclusion (i). No Personal Accident Cover.
Skiing / snowboarding (dry slope)	3	Special condition (d) applies	See special exclusion (i).
Skiing / snowboarding (terrain park within resort)	4		See Special Exclusion (i). No Personal Accident Cover,
Skydiving/Tandem skydiving (over 1 jump)	Decline		
Skydiving/Tandem skydiving (one jump only)	3		No Personal Accident or Personal Liability Cover
Sledding/Tobogganing/Snow Sleds/Snow Sleighs (on snow)	3		No Personal Accident Cover, No Personal Liability Cover
Sleigh rides (horse drawn)	1		
Snooker	1		
Snorkelling	1		
Snow biking (on piste or off piste within resort boundaries)	4		See special exclusion (i). No Personal Accident Cover.
Snow kiting	4	Special condition (a) applies	No Personal Accident or Personal Liability Cover
Snow rafting	3	Special condition (a) applies	No Personal Accident Cover, No Personal Liability Cover
Snowmobiling	4		Remote areas, racing, time trials and endurance events are excluded. No Personal Accident Cover, No Personal Liability Cover
Soccer	1		
Softball	1		

Spearfishing	2		No Personal Liability Cover
Speed boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No white water cover. No Personal Liability Cover
Spelunking (see caving)			
Squash/Racquet ball	1		
Stand up paddle surfing/paddle boarding	1		
Stilt walking	1		
Stoolball	1		
Surf boat rowing	1		
Surfing	1		
Swimming (pool; enclosed, inland or coastal waters only)	1		
Swimming with dolphins /whales/ whale sharks (inland or coastal waters only)	1	Special condition (a) applies	
Table tennis	1		
Tandem skydiving (see skydiving)			
Tchoukball	1		
Ten pin bowling (see bowling)			
Tennis	1		
Theme parks / fairgrounds	1		
Tough Mudder (see outdoor endurance)			
Trail bike riding (see motorbiking)			
Tramping (see hiking)			
Trampolining	1		
Trapeze/High Wire	3	Special condition (a) applies	No Personal Accident Cover
Trekking (see hiking)			
Triathlon /Ironman and up to long distance	3		
Triathlon up to Middle Distance	2		
Triathlon up to sprint distance	2		
Tubing on rivers (grades 1-2) (see also white water rafting)	1	Special condition (a) applies	No Personal Accident Cover
Ultimate Frisbee	1		
Via Ferrata	Decline		
Volleyball	1		
Wake skating – see water skiing			
Wakeboarding - see water skiing			
Walking (see hiking, trekking)			
War games (online gaming)	1		
War games/military simulation (see Paint balling/airsoft OR Rifle range/sports shooting)			
Water polo	1		
Water skiing (barefoot)	3	Special condition (a) or (b) applies	No Personal Liability Cover

Water skiing/wakeboarding / wake skating	2	Special condition (a) or (b) applies	No jumping, No Personal Liability Cover
Weight training (see also gym training)	1		powerlifting
White water kayaking/canoeing (see kayaking/canoeing)			
White water rafting (grades 1-3)	1	Special condition (a) applies	
White water rafting (grades 4-5)	2	Special condition (a) applies	No Personal Accident Cover
Windsurfing (inland or coastal waters only)	1		No Personal Liability Cover
Xterra/Cross Triathlon	2		
Yachting (see sailing)			
Yoga (class, alone/home practice)	1		
Zip line	1	Special condition (a) applies	
Zorbing	2	Special condition (a) applies	No Personal Accident Cover, No Personal Liability Cover

Special Conditions

- (a) **You** must be with a professional, qualified and licensed guide, instructor or operator.
- (b) **You** must have the appropriate certification or licence to do this sport or activity at **Home**. If operating a motor vehicle the driver must have the appropriate valid UK licence for the machine.
- (c) within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas).
- (d) Conventional skiing / snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however, **you** must follow the International Ski Federation code or the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment;
- (e) **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **You** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Special Exclusions

- (i) No cover for any competition, free-style skiing / snowboarding, ski/ snowboard jumping, ski-flying, ski / snowboard acrobatics, ski / snowboard stunting, or ski racing or national squad training, the use of skeletons.
- (ii) No cover for any unaccompanied dive, any dive in overhead environments, or any dive for gain or reward.

Condition

1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

Not covered

Cover does not apply if **you** are;

- taking part in activities at a professional level;
- competing at international events as a national representative;
- participating in **hazardous activities** or extreme pursuits other than as listed;
- racing or participating in speed or time trials;
- motorbike touring or where a motorbike is the main mode of transport;
- base Jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction) motor sports, stunt flying / aerobatics;
- taking part in expeditions to the Arctic or Antarctic;
- taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven;
- anything listed in the General Exclusions.

Section 14: Winter Sports extension

This section applies if Sports and Activities level 3 or 4 is selected.

Covered

You are covered for:

A. WINTER SPORTS EQUIPMENT

You are covered up to the limit shown in the Summary of Cover for the value or repair of **your** own winter sports equipment (after making proper allowance for wear and tear and depreciation) or hired winter sports equipment, if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports equipment** over 5 years old the maximum **we** will pay is £50.

Conditions

In the event of a claim **you** must provide the following documentation:

1. loss or theft: a report from police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
2. damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that damage is beyond economic repair, plus the second hand value prior to damage.

B. WINTER SPORTS HIRE

You are covered up to the limit shown in the Summary of Cover for the reasonable cost of hiring winter sports equipment for the rest of **your** trip or until **your** own or hired winter sports equipment has been returned to you, if:

1. **your** equipment is lost, stolen or damaged; or
2. **your** equipment is delayed for more than 12 hours on your outward journey.

Conditions

In the event of a claim **you** must provide the following documentation:

1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
2. damage: confirmation from the hire company of damage sustained and additional charges incurred.
3. delay: confirmation from the airline or transport company that **your** equipment was delayed for over 12 hours on the outward journey plus a receipt showing original and additional hire charges.

C. WINTER SPORTS PACK

You are covered up to the limit shown in the Summary of Cover for the value of the unused portion of **your** ski school, resort pass, lift pass and **winter sports equipment** hire costs limited to £150 per week, if:

1. **you** have an accident or **you** are ill;
2. **your** lift pass is lost or stolen.

Conditions

In the event of a claim **you** must provide the following documentation:

1. accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned activity plus the original lift pass and evidence of initial cost.
2. loss or theft: report from police or resort management plus evidence of initial cost and cost of replacement pass.

D. PISTE CLOSURE

You are covered up to the limit shown in the Summary of Cover if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to lack of snow or excessive snow or avalanche conditions, **we** will pay:

1. up to £15 per day towards transport costs to reach another resort or;
2. compensation of £25 per full day if skiing is unavailable due to the total closure of all on-piste skiing activity.

Conditions

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at **your** resort and the reason.

Not Covered

1. the policy excess as shown on Summary of Cover;
2. if **you** do not adhere to the International Ski Federation code or the resort regulations;
3. anything not covered in Baggage and Personal Belongings Section (applicable to Part A & B above);
4. anything listed in the General Exclusions.

Section 15: European Collision damage waiver

Covered

We will pay up to the amount shown on the Summary of Cover for:

1. the reimbursement of the accident damage or theft excess applied to **your** car hire insurance if the **insured vehicle** is damaged or involved in an accident during the **rental period** within the territorial limits of **Europe**;
2. the cost of replacing rental car keys if these are lost, stolen or damaged during the **rental period**, this includes where necessary the costs to replace locks or for a locksmith to break into the **insured vehicle** within the territorial limits of **Europe** and the **United Kingdom**.

Not Covered

1. any claim where **you** have not followed the terms of **your** rental agreement;
2. for annual multi-trip policies any person aged under 21 years old at the start date of **your** policy, for all other policies any person aged under 21 years old at the date **your** policy was issued.
3. any claim for damage caused as a result of theft of the **insured vehicle** unless a written police report is obtained
4. anything mentioned in the General Exclusions
5. any rentals outside of the territorial limits of **Europe** and the **United Kingdom**.

Section 16: Political unrest and natural catastrophe expenses

Covered

You are covered up to the limit shown in the Summary of Cover for reasonable costs and expenses incurred as a result of the need to evacuate **You** from **Your** destination whilst on a trip as a result of **Political Unrest** or **Natural Catastrophe**

Not Covered

1. The Insured Person breaching the laws of the host country
2. anything mentioned in the General Exclusions

Emergency Contact Information:

Should **You** require emergency assistance whilst abroad in respect of **Political Unrest** or a **Natural Catastrophe**. Please contact the Claims Helpline in the important contact details for Emergency Assistance 24 hours a day 7 days a week.

General conditions

1. All claims must be submitted within 60 days of the date of loss.
2. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
3. **You** must take all reasonable steps to recover any lost or stolen article.
4. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
6. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
7. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** may at any time pay to **you our** full liability under this insurance, after which no further payments will be made in any respect.
9. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that **insurer** for a contribution.
10. If a claim made by the **you** or anyone acting on **your** behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, **we** may:
 - (1) not be liable to pay the claim,
 - (2) recover from **you** any sums paid by us to the **Insured Person** in respect of the claim,
 - (3) by notice to **you** cancel the policy with effect from the date of the fraudulent act without any return of premium.If **we** cancel the policy under (3) above:
 - a) **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
 - b) **We** need not return any of the premiums paid.If this insurance contract provides cover for any person who is not party to the contract ("a covered person") and a fraudulent claim is made under the contract by or on behalf of a covered person, **we** may exercise the rights set out

in clause (1) above as if there were an individual insurance contract between **us** and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.

11. **We** are entitled to take over and conduct in the **Insured Persons** name, the defence or settlement of any legal action. **We** may also take proceedings at its own expense and for its own benefit, but in the **insured person's** name, to recover any payment **they** have made under the policy to anyone else.

General exclusions

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. **You** not answering to the best of **your** knowledge any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
2. **You** not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where:
 - Certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
 - The FCDO has advised against all travel or all but essential travel;
 - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.For further details on FCDO travel advice, visit www.gov.uk/fcdo
3. a set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
4. any criminal act by **you**;
5. failure to comply with the laws applicable to the country in which **you** are travelling;
6. bankruptcy/liquidation of a tour operator, travel agent or transportation company..
7. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy.
8. any payment, which **you** would normally have made during **your** travels, if no claim had arisen;
9. any trip that is undertaken for the purpose of
 - obtaining medical treatment (whatever the nature of this treatment).
 - against the advice of a medically qualified doctor.
 - after being given a terminal prognosis.
10. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect to avoid drinking alcohol on **your** trip but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.
11. suicide, deliberate self-injury, being under the influence of drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life)
12. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
13. pregnancy 12 weeks before and 12 weeks after the estimated date of delivery.
14. any claim arising from sexually transmitted diseases.
15. any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
16. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
17. any **epidemic** or **pandemic** except as expressly covered under Section 1 – Cancellation and Section 2 - Emergency Medical Expenses.
18. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel.
 - The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it.
 - Pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
19. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under Section 2 Emergency Medical Expenses and Section 3 **Personal Accident**, providing the disturbances were not taking place at the start of the insured trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
20. air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
21. any off-piste skiing except when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

22. **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
23. If **you** are above the maximum age of the policy purchased on the date of inception or renewal.
24. **Cyber Risks** of any kind

Comments and complaints procedures

We aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints, in writing to:-

Millstream Underwriting Limited
52-56 Leadenhall Street,
London, EC3A 2EB

Or email mail@mstream.co.uk

(quoting the policy number on **your** schedule)

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service.

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

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited. **You** can also raise a dispute about any of **our** online services via the Online Dispute Resolution platform at www.ec.europa.eu/odr

To confirm whether you are eligible to ask the Financial Ombudsman Service to review your complaint find out more at www.financial-ombudsman.org.uk

Claims procedure

All claims to be submitted within 60 days of the incident giving rise to the claim. First, check this wording to make sure **your** claim is valid:

CANCELLATION CLAIMS

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. Tickets and booking forms / receipts will also be required to support **your** claim. Submit a claim online by visiting www.submitclaim.co.uk/GOWA or by email on claims@mstream.co.uk or by phone on 0330 660 0785. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

MEDICAL CLAIMS

IN-PATIENT TREATMENT OR OUT-PATIENT TREATMENT EXPECTED TO BE OVER £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call **our** Emergency Medical Assistance Service on 0330 660 0785 or email assistance@mstream.co.uk as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If **you** need out-patient medical treatment and the costs are likely to be less than £1,000 please provide a copy of **your** schedule to the doctor, and **your** treatment will be paid by Global Excel Management Europe in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess.

The doctor will then send the medical bill and supporting documentation to Global Excel Management Europe for repayment. Contact for Global Excel Management Europe eu.provider.cc@globalexceleurope.com

OUT-PATIENT LESS THAN £1,000 in all other countries not listed above

Submit a claim online by visiting www.submitclaim.co.uk/GOWA or by email on claims@mstream.co.uk or by phone on 0330 660 0785. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

PERSONAL BAGGAGE CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. Submit a claim online by visiting www.submitclaim.co.uk/GOWA or by email on claims@mstream.co.uk or by phone on 0330 660 0785.

If **personal baggage** is delayed obtain a written report from the carrier (e.g. airline, shipping company etc.) is required detailing the length and cause of the delay. Retain all the receipts which relate to any emergency replacement items **you** have purchased. Submit a claim online by visiting www.submitclaim.co.uk/GOWA or by email on claims@mstream.co.uk or by phone on 0330 660 0785.

MONEY CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. **You** may be asked to provide proof of the withdrawal of the **money** from the bank. Please remember that the loss of **money** must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Submit a claim online by visiting www.submitclaim.co.uk/GOWA or by email on claims@mstream.co.uk or by phone on 0330 660 0785.

TRAVEL DISRUPTION

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for specific reasons only:

- strike or industrial action (provided that when this policy was taken out and or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause);
- adverse weather conditions;;
- the mechanical breakdown or technical fault of the aircraft, coach or sea vessel.

MISSED DEPARTURE CLAIMS

Written confirmation must be obtained from the Transport Company, police or roadside assistance service confirming the location, reason and duration of the delay. Submit a claim online by visiting www.submitclaim.co.uk/GOWA or by email on claims@mstream.co.uk or by phone on 0330 660 0785.

PERSONAL LIABILITY AND LEGAL EXPENSES

Obtain as much information as possible, including police reports, witness details and any photographs. **You** must NOT admit liability at any time. The Claims Service must be notified immediately by visiting www.submitclaim.co.uk/GOWA or by email on claims@mstream.co.uk or by phone on 0330 660 0785.

Your Personal Data Privacy Notice

In this notice “**we**”, “**us**” and “**our**” means Millstream Underwriting Limited. We are the data controller in respect of any personal data we collect, hold and use about you.

We collect your personal data directly from you, but we may also collect it from brokers and other intermediaries who provide information to us for the purpose of providing your policy of insurance.

We will mainly use your data for the purpose of providing and administering this policy of insurance and claims you make under it. If you decline to provide your data when requested, or you give us false or inaccurate data, we may be unable to process your enquiry, and this could give us the right to void coverage or could impact your ability to claim under your policy.

In some circumstances, we may need to collect and use particularly sensitive data, such as data about your health or ethnicity. Where this is required, we will usually seek your consent to use that data. You can withhold or withdraw your consent at any time by contacting us, but if you do, we may be unable to process your enquiry or claim or continue to provide coverage.

We will exchange data about you with other parties in order to provide our services and administer this policy and any claims.

This may include insurers, claims handlers and loss adjusters and providers of emergency medical services. In some cases, this may involve a transfer of data outside the UK and the European Economic Area (“EEA”) to countries that have less robust data protection laws. Any such transfer will be made in accordance with data protection laws.

We will not use your data or pass it to any other party for marketing products or services to you unless you have given your consent.

Our full privacy notice explains how we use your data in more detail. Our privacy notice also explains the rights you have in respect of your data, including the right to request a copy of the personal data we hold about you. A copy of our full privacy notice is available on our website at <http://www.millstreamonline.com/pages/privacy> or can be provided on request by contacting us at: Managing Director, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB, or by emailing us at admin@mstream.co.uk

If you are not satisfied with the way we have managed your personal data, you may complain to the Information Commissioners Office (ICO) at www.ico.org.uk/concerns.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We the insurer and you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999

Details about our regulator

This policy is underwritten by Millstream Underwriting Limited on behalf of AWP P&C SA. AWP Assistance UK Limited is the appointed administrator in the **United Kingdom**.

Millstream Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA Firm reference number: 308584). Millstream Underwriting Limited. Registered in England and Wales No 3896220. Registered office: 52-56 Leadenhall Street, London, EC3A 2EB.

AWP Assistance UK Limited Registered in England. Registration No. 1710361. Registered office: AWP Assistance UK Ltd, PO Box 74005, 60 Gracechurch Street. London, EC3P 3DS

AWP Assistance UK Limited (FCA Firm reference number: 311909) is authorised and regulated by the Financial Conduct Authority. AWP P&C SA is authorised and regulated by L’Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. 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 FCA’s website.

Their registration can be checked with the Financial Conduct Authority by visiting www.fca.org.uk/register or by contacting them on 0300 500 8082.

Millstream Underwriting Limited and AWP Assistance UK Limited will act as an agent for AWP P&C SA with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

Financial services compensation scheme

In the event that the insurer is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk