



Annual Multi Trip Travel Insurance

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Summary of Cover

	Product description	Bronze AMT	Silver AMT	Gold AMT
	Max trip duration / max age	Max Duration 31 days Max age 79 Europe 69 Worldwide	Max Duration 31 days Max age 79 Europe 69 Worldwide	Max Duration 45 days Max age 79 Europe 69 Worldwide
	Dependent children age limit	Dependent children under 23 years of age and in full time education		
Section 1	Cancellation COVID cover	£1,000 Not covered	£3,500 Not covered	£5,000 Included
Section 2	Curtailment COVID cover	£1,000 Not covered	£3,500 Not covered	£5,000 Included
Section 3	Emergency medical expenses Emergency dental treatment Funeral expenses abroad Search and rescue UK expenses	£5 million £100 £1,000 Up to £50,000 £1,000	£7.5 million £200 £1,000 Up to £50,000 £1,000	£10 million £300 £1,000 Up to £50,000 £1,000
Section 4	Hospital benefit Mugging hospital benefit Coma hospital benefit	£10/24 hrs. £100 max £10/24 hrs. £100 max £10/24 hrs. £100 max	£20/24 hrs. £200 max £20/24 hrs. £200 max £20/24 hrs. £200 max	£30/24 hrs. £300 max £30/24 hrs. £300 max £30/24 hrs. £300 max
Section 5	Personal accident and permanent total disablement Accidental Death benefit	£5,000 £5,000	£15,000 £15,000	£20,000 £20,000
Section 6	Baggage and personal belongings Overall limit Single item limit Total valuables limit Delayed baggage (after 12 hrs)	Included £500 £250 £150 £50 max	Included £1,000 £500 £300 £100 max	Included £2,000 £1,000 £750 £150 max
Section 7	Money Overall limit Cash limit	Included £150 £150	Included £300 £300	Included £500 £500
Section 8	Loss of passport, driving licence and visa	£150	£300	£500
Section 9	Travel disruption Travel delay Additional travel and accommodation Trip abandonment (after 24 hrs) Kennel and cattery fees	Not covered	Included £20/12 hrs. £200 max £1,000 Up to cancellation limit £20/24 hrs. £100 max	Included £50/12 hrs. £500 max £1,500 Up to cancellation limit £20/24 hrs. £100 max
Section 10	Missed departure / missed connection	£250	£500	£1,000
Section 11	Uninhabitable accommodation	£1,000	£1,000	£1,000
Section 12	Personal liability	£2 million	£2 million	£2 million
Section 13	Legal expenses	£5,000	£15,000	£20,000
Section 14	Hijack	£500 £250/24 hrs.	£1,000 £250/24 hrs.	£3,000 £250/24 hrs.
Section 15	Sports and activities level 1 Sports and activities levels 2-4	Included Optional	Included Optional	Included Optional
Section 16	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	£500 £300 £300 £300
Section 17	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)	Up to £50,000 (£10,000 per insured person max)
Section 18	Golf Cover Overall Limit Single Item Limit Equipment Hire Unused Green Fees	Optional £1,000 £500 £50 per day £250 max £100 per day £500 max	Optional £1,500 £500 £50 per day £250 max £100 per day £500 max	Optional £1,500 £500 £50 per day £250 max £100 per day £500 max

Section 19	Cruise Cover Extension Missed Departure Skipped Port benefit Cabin Confinement Cruise attire lost or damaged limit Single Item Unreceipted Items Cruise attire delayed by 24 hours	Optional £500 £50 per port £250 max £50 per 24hrs £500 max £1,000 £300 £50 per item £150 max £50 per 24hrs £250 max	Optional £500 £50 per port £250 max £50 per 24hrs £500 max £1,000 £300 £50 per item £150 max £50 per 24hrs £250 max	Optional £500 £50 per port £250 max £50 per 24hrs £500 max £1,000 £300 £50 per item £150 max £50 per 24hrs £250 max
Section 20	Denial of boarding Additional accommodation costs Additional return transportation costs	Not covered	Not covered	Included £40/24hrs. £560 max £300 Europe £500 Worldwide
Section 21	Gadget Cover Overall Limit Single Article Limit	Optional £1,000, £1,500 or £2,000 For £1,000 the single article limit is £1,000. For £1,500 the single article limit is £1,500. For £2,000 the single article limit is £1500.	Optional £1,000, £1,500 or £2,000 For £1,000 the single article limit is £1,000. For £1,500 the single article limit is £1,500. For £2,000 the single article limit is £1500.	Optional £1,000, £1,500 or £2,000 For £1,000 the single article limit is £1,000. For £1,500 the single article limit is £1,500. For £2,000 the single article limit is £1500.
	Policy Excess per person per incident	£95	£70	£50
	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)330 311 2638
Claims (section 21)	https://theoxfordclaimscompany.co.uk/make-a-claim/	+44 (0)1865 745566
Customer Services		+44 (0)1424 223 964
Medical Screening Service	gow.millstreamonline.com	+44 (0)330 660 0563

For full claims procedures and further claims contact details please see page 43.

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. Cover under Section 21 is provided by Bastion Insurance Services Limited underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited).

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 round trips starting and returning to the **United Kingdom**. **You** must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**.

You cannot purchase or renew a policy once **you** have reached the age detailed 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 and Section 2 Curtailment 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/fcd0.
4. participating in sports and activities under Level 1 as detailed in Section 15
5. participating in sports and activities under Level 2-4 as detailed in Section 15 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 15, 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.
7. Trips within the **United Kingdom** if it is pre-booked in paid accommodation and for 2 nights or more (this does not include medical expenses cover).

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 booked trip (or earlier return to the **United Kingdom**) including the period of travel directly to the departure point and back **home** directly afterwards, not exceeding 24 hours in each case.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum.

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.

Renewal of your insurance

If **you** have Annual Multi-trip cover **we** will send **you** a renewal notice prior to the expiry of the Period of Cover as shown on **your** schedule. The terms of **your** cover and the premium may be varied by **us** at the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must make sure that **your** cover continues to meet **your** travel needs. In particular this applies to any sports and **hazardous activities** that **you** are planning to participate in.

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 pre-existing medical conditions. **You** do not need to declare any of the following conditions as they will be covered for no additional premium

Acid reflux, Gastric reflux, Acne, Blindness or partial sightedness, Cataracts, Deafness (or Partial hearing loss), Glaucoma, Hay fever, Hypothyroidism, Irritable bowel syndrome (IBS), Polycystic ovary syndrome

Health declaration

With the exception of the conditions listed above, you must declare all medical conditions for which you have received treatment, advice or medication in the last 12 months, either online gow.millstreamonline.com or by telephone +44 (0)330 660 0563.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover. If cover can be provided for **your** condition, **you** will be given a **medical screening endorsement** upon receipt of payment.

Change In Health

With the exception of the conditions listed in the Medical Conditions above, should you receive treatment, advice or medication for any new conditions not already declared to us between the date the policy is issued and before the first day of your trip, including prior to booking any individual trip in respect of an Annual 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. **We** will not cover medical problems referred to in the Health Declaration unless 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 (subject to no known or reported claims).

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.

Curtail / 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

Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Israel, Italy (including Vatican City), Kazakhstan, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, North Macedonia, Norway, Poland, Portugal (including Madeira), Republic of Kosovo, Republic of Ireland, Republic of Moldova, Romania, Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain (including The Balearic & Canary Islands), Sweden, Switzerland, Tajikistan, Turkey, Turkmenistan, The Channel Islands, Ukraine, Uzbekistan.

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 15).

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**.

Insurer

For sections 1-20 AWP P&C SA.

For section 21 Bastion Insurance Services Limited underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited).

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.

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 1-20 Millstream Underwriting limited on behalf of AWP P&C SA AWP Assistance UK Limited is the administrator in the **United Kingdom**.

For section 21 Bastion Insurance Services Limited underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited).

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 (including car hire, excursions and activities), 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**.

NOTE: If you have purchased a Gold policy, under a, b & d above only, this will include being diagnosed with an epidemic or pandemic disease, such as COVID-19.

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 (including 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: Under 6 above, cover is only applicable if you have purchased a Gold policy.

NOTE: Under 7 above, this does not include advice due to 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. Any costs incurred directly or indirectly from a pre-existing condition which **you** knew about at the time of taking out this insurance or when booking **your** trip, that affects:
 - a) a travelling companion who is not insured under this policy
 - b) an **Immediate relative** who is not travelling and is not insured under this policy
 - c) a **close business associate**
 - d) a person you plan to stay with on **your** trip

This exclusion does not apply if their **medical practitioner** is prepared to state that at the date **you** purchased this policy or booked **your** trip, they would have seen no substantial likelihood of their patient's condition deteriorating to such a degree that **you** need to cancel **your** trip.
9. anything mentioned in the General Exclusions

Section 2: Curtailment

Covered

You are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel, accommodation expenses and tuition/course fees (including car hire, excursions and activities), calculated from the date of **your** early return **home** in the **United Kingdom** or the date of **your** hospitalisation as an inpatient, which have not been used and which were paid before **your** departure from **your home** in the **United Kingdom**. **You** are also covered for reasonable additional travelling expenses (Economy Class) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below:

1. accidental 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**.

NOTE: If you have purchased a Gold policy, under a, b & d above only, this will include being diagnosed with an epidemic or pandemic disease, such as COVID-19.

2. **your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**;
3. if **you** have to **curtail 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 recommending evacuation from the country or specific area in which **you** are travelling, providing the directive came into force after **you** purchased this insurance and after **you** have left the **United Kingdom** to commence the trip (whichever is the later);

NOTE: Under 3 above, this does not include advice due to an epidemic or pandemic disease, such as COVID-19

4. in respect of Cruise holidays, **you** are also covered up to the limit as shown on the Summary of Cover for necessary additional travel expenses incurred for **you** to reach the next docking port in order to re-join the cruise, or to reach the final destination of the cruise, following **your** temporary illness or injury requiring hospital treatment on dry land.

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice on +44 (0)330 311 2638 if **you** need to cut short **your** trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday/enjoyment.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
3. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service;

4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service;
5. claims where less than 25% of the Cruise trip duration remains;
6. any costs where transportation or accommodation costs are payable or refundable by the cruise operator;
7. if the health declaration has not been complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see health declaration).
8. Any costs incurred directly or indirectly from a pre-existing condition which **you** knew about at the time of taking out this insurance or when booking **your** trip, that affects:
 - a) a travelling companion who is not insured under this policy
 - b) an **Immediate relative** who is not travelling and is not insured under this policy
 - c) a **close business associate**
 - d) a person you plan to stay with on **your** tripThis exclusion does not apply if their **medical practitioner** is prepared to state that at the date **you** purchased this policy or booked **your** trip, they would have seen no substantial likelihood of their patient's condition deteriorating to such a degree that **you** need to curtail **your** trip.
9. anything mentioned in the General Exclusions;

NOTE: It is a requirement of this insurance that you contact the Emergency Medical Assistance Service as soon as possible if you wish to return to the United Kingdom for any of the reasons listed above or by any method other than as originally planned. Failure to do so may affect your claim.

Section 3: 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)330 311 2638. 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@millstreamunderwriting.com or by phone on 0330 311 2638. 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.

B. Within the **United Kingdom** (Annual Multi-Trip cover only).

1. reasonable and necessary expenses incurred in respect of **your** travel **home** (Economy Class), or additional accommodation (room only) for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within the **United Kingdom** limited to the amount stated on the Summary of Cover.

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:
 - Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **your** return to the **United Kingdom**.
 - 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 4: Hospital benefit

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

This benefit is payable only if the hospital admission has been covered under the terms of the Emergency Medical Expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst **you** are an in-patient (e.g. taxi fares and telephone calls). This policy does not provide compensation for loss of holiday/enjoyment.

Covered

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

1. payment of the amount shown for each complete 24 hours **you** spend in hospital, as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under the Emergency Medical Expenses section.

Conditions

1. In the event of a claim **you** must provide documentation confirming the date and time of admission and discharge.

Not Covered

1. anything mentioned in the General Exclusions.

Section 5: 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 6: 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 15 Sports and Activities).
14. sports or activity equipment whilst in use; excluding Section 16 **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 7: 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 8: 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 licence;
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 9: 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 or **your** return journey to **your home** 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.

or

2. TRIP ABANDONMENT:

We will pay **you**:

A. up to the limit as shown on the Summary of Cover for any irrecoverable unused accommodation and travel costs and other pre-paid charges which **you** have paid or are contracted to pay if **you** abandon the trip because **you** were not able to travel as a result of:

-- the **public transport** on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours or

-- **you** being denied boarding on the flight on which **you** were booked to travel from the **United Kingdom** (because there are too many passengers for the seats available) and no other flight could be provided within 24 hours

or

ADDITIONAL TRAVEL & ACCOMMODATION:

B. up to the limit as shown on the Summary of Cover for reasonable suitable additional accommodation (room only) and **public transport** expenses (Economy class) necessarily incurred in reaching **your** destination and/or in returning to the **United Kingdom** as a result of:

-- the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or

-- **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours

and **you** choose to make other travel arrangements on **public transport** for **your** trip because there was no other alternative transport offered by the **public transport** operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

If the same costs, charges or expenses are also covered under Section 10 Missed Departure **you** can only claim for these under one section for the same event.

In addition to the above you are covered for:

KENNEL AND CATTERY COSTS

We will pay **you** the additional cattery or kennel costs up to the limit shown in the summary of benefits, if **you** have to return home later than originally booked.

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.
5. **You** can only claim under subsections 1. or 2. for the same event, not both.

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 or return 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. abandonment of a trip once **you** have departed from the **United Kingdom**;
5. 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;
6. 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;
7. 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);
8. any costs claimed under another section of this policy;
9. anything mentioned in the General Exclusions.

Section 10: 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 or returning to the **United Kingdom** 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, including connections within the **United Kingdom** on the return journey to **your home** 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 9 – 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 11: 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 12: 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 13: 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 14: 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 15: 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
Korfbal	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;

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

Section 16: 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 17: 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.

Section 18: Golf cover

This section does not apply to trips within the **United Kingdom** unless **you** have pre-booked paid accommodation for 2 nights or more.

Covered

A. GOLF EQUIPMENT HIRE

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

- a) **Your golf equipment** is lost, stolen or damaged; or
- b) **Your golf equipment** is delayed for at least 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 the police, resort management or tour operator and receipts showing additional hire charges.
2. Damage: confirmation from the airline, transport company or hire company of damage sustained to **your golf equipment** and receipts showing the additional hire charges.
3. Delay: confirmation from the airline or transport company that **your golf equipment** was delayed for over 12 hours on the outward journey and receipts showing the additional hire charges.

B. GREEN FEES

You are covered up to the limit shown on the Summary of Cover for the value of unused portion of **your** green fees if:

- a) **You** have an accident or are ill; or
- b) **Your** documents are lost or stolen which prevents **you** from playing golf.

Not Covered

1. If **you** do not adhere to the rules and regulations of the golf course **you** are booked to play.
2. **Golf equipment** whilst in use.
3. **Golf equipment** or documents that **you** have left **unattended**.
4. Anything listed in the General Exclusions.

Section 19: Cruise cover

Covered

You are covered for

A. MISSED PORT DEPARTURE

You are covered up to the limit shown in the Summary of Cover for reasonable additional travel expenses necessarily incurred in reaching **your** next overseas port destination if **you** fail to check in on time for your outward departure as a result of:

1. the vehicle you are travelling in becomes un-drivable due to mechanical failure or being involved in an accident or
2. your **public transport** is delayed

Conditions

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

1. confirmation from **your** mechanic or
2. the **public transport** provider detailing the cause of **your** delay

B. SKIPPED PORT

You are covered up to the limit shown in the Summary of Cover if **your** cruise operator are unable to dock at a designated port as per the pre-published itinerary as a result of:

1. adverse weather conditions or
2. timetable restrictions

Conditions

In the event of a claim **you** must obtain a written report from **your** cruise operator, carrier or their handling agents confirming the skipped port and the reason for it.

C. CABIN CONFINEMENT

You are covered up to the limit shown in the Summary of Cover if you are confined to your cabin or in a state hospital as an in-patient during the period of the trip due to illness or injury.

Conditions

In the event of a claim **you** must obtain a written report from **your** cruise operator, carrier or their handling agents confirming the reason and the length of confinement within **your** cabin during **your** trip.

D. FORMAL CRUISE ATTIRE

You are covered up to the limit shown in the Summary of Cover for the value or repair of any of **your** formal cruise attire (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 or unreceipted item limit as shown on the Summary of Cover for any one item, pair or set of items.

Conditions

In the event of a claim **you** must

1. Obtain written proof of the incident from the police, cruise operator or carrier, or if during transit, airline, railway company, shipping company, or their handling agents within 24 hours of the discovery in the event of loss, damage, burglary or theft. Failure to do so may result in **your** claim being declined.
2. supply proof of the damage.
3. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.
4. If **your** formal cruise attire is left in **your** locked and secure hotel room or cabin, the loss must be as a result of forcible & violent entry.
5. retain the damaged items and if requested, submit to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

E. DELAYED FORMAL CRUISE ATTIRE

You are covered up to the limit shown in the Summary of Cover for the purchase or hire of replacement items if **your** formal cruise attire is delayed in reaching **you** on **your** outward journey for at least 24 hours from the time you boarded your ship.

Receipts will be necessary in the event of a claim.

Conditions

In the event of a claim **you** must

1. provide a written report from the carrier (e.g. airline, shipping company etc) or tour representative confirming the delay
2. retain receipts of any items purchased or hired

Not Covered

We will not pay

1. for missed port departure if **you** have not allowed sufficient time to get to **your** destination as shown on your itinerary
2. for missed port departure if the failure of the **public transport** is due to strike or industrial action that had been announced prior to **your** date of departure from **your home**
3. for skipped port if **your** ship is unable to put people ashore due to a scheduled tender operation failure
4. for cabin confinement not caused by illness or injury
5. for formal cruise attire that has been damaged due to domestic dispute, atmospheric or climatic conditions, wear, tear, moth or vermin.
6. any amount that **we** pay **you** under E Delayed Formal Cruise Attire will be deducted from the final claim settlement if **your** formal cruise attire is permanently lost.

Section 20: Denial of boarding

Covered

You are covered up to the limit shown in the Summary of Cover for reasonable and necessary additional accommodation (room only) and travelling expenses **home** (Economy Class) if **you** or a travelling companion are refused boarding of the **public transport** on which **you** are booked to travel, on the order of the carrier, due to **you** or **your** travelling companion displaying symptoms of an **epidemic** or **pandemic** disease, such as COVID-19;

Conditions

1. The accommodation will be of a standard no greater than **your** original booking.
2. In the event of a claim **you** will need to provide written evidence from your **public transport** provider to confirm that you were denied boarding and the reason for this.

Not Covered

We will not pay

1. if **your public transport** provider has made arrangements to revalidate **your** original ticket but you chose not to accept it.
2. for disinclination to travel
3. for any loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL, Air Passenger Rights (including Civil Aviation Authority requirements), ABTA protection or any other specific legislation for transport or travel providers.

Section 21: Gadget cover

This Section is arranged and administered by Bastion Insurance Services Ltd on behalf of Go Walkabout Ltd and underwritten by Collinson Insurance.

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846.

Important Information

We have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide **yourself** whether it is or not. **You** have made a decision based on the information made available to **you**.

This policy meets the demands and needs of those who wish to insure their **gadgets** during their trip against theft, **accidental damage**, **breakdown**, and **accidental loss**.

Your Gadget must be in good condition and full working order before taking out this policy. If there is evidence that the damage, theft or loss happened before the policy start date **your** claim will be refused and no premium refund will be due.

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

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) Supply accurate and complete answers to all the questions **we** may ask as part of **your** application for cover under the policy.
- b) To make sure that all information supplied as part of **your** application for cover is true and correct.
- c) Tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

Gadget Cover Definitions

Where these words are used in this section of your policy they will always have this meaning

Accidental Damage

Any unintentional and unexpected damage that happens to **your gadget**.

Accidental Loss

Means that the **Gadget** has been accidentally left by you in a location and **you** are permanently deprived of its use.

Accessories

Additional items, purchased in the UK and valued at £150 or below, that come with **your gadget**, such as chargers, carrying cases, headphones, hands-free mounting kits, and USB cables. Sim cards and wearables are not covered. Cover is only in place for **accessories** purchased in the UK. A UK **evidence of ownership** for **accessories** will need to be provided at point of claim.

Accommodation

Your hotel, resort, or other main residence where **you** are staying during **your trip**.

Breakdown

A sudden mechanical or electrical failure of **your gadget**, resulting in it stopping working as it should.

Claims administrators

The Oxford Claims Company.

Evidence of Ownership

A document to evidence that the **gadget you** are claiming for belongs to **you**. This can be the original purchase receipt or a similar original document provided to **you** at the point of sale that gives details of the **gadget(s)** purchased (including any **accessories**). The document should include the make, model and IMEI or serial number of the **gadget(s)** (where possible), the purchase date, **your** name and address, the purchase price, and detail the UK VAT registration number of the company. Where the **gadget** is a gift, it will only be covered if **you** are able to provide a gift receipt. If **you** cannot provide **Evidence of ownership your gadget** may not be covered.

Gadgets

The portable electronic items insured by this certificate, purchased or leased by **you** in the UK, Isle of Man or the Channel Islands; that is no more than 6 years old and for laptop 24 months old at the point of policy purchase. Items must have been purchased as new or, as refurbished as long as the refurbished **gadget** was sold with a minimum 12-month warranty (which **you** will be required to provide evidence of), and **you** must be able to evidence ownership of **your gadget**.

Gadgets can include: Mobile Phones, Tablets, iPads, E-readers/Kindles, Sat Navs, Handheld games consoles, Portable DVD players, Headphones, Wireless speakers, Cameras, Laptops, iPods/MP3 Players and Smartwatches. This policy is not suitable for drones and wearables.

Immediate Family

Your Mother, Father, Son, Daughter and Spouse. Immediate family also includes **your** domestic partner (domestic partner is defined under this policy as someone **you** are living with in a long-term permanent relationship as if **you** are married to them) or other family members who resides with **you** at **your Home**.

Limit of Liability

The maximum **we** will pay in respect of any one claim in relation to **your gadget**, will be limited to the replacement cost of each **gadget** being claimed for and, in any event, shall not exceed the maximum value of cover as shown on **your** policy certificate.

Precautions

All measures that it would be reasonable to expect a person to take in the circumstances to prevent **accidental loss**, damage or theft of **your gadgets**, such as keeping the **gadget** concealed when **you're** in a public place and the **gadget** is not in use.

Proof of Usage

Evidence that the **gadget** has been in use since policy inception. Where the **gadget** is a mobile phone, this information can be obtained from **your** Network Provider. For other **gadgets**, in the event of an accidental damage claim this can be verified when the **gadget** is sent to **our** repairers for inspection.

Trip

Any holiday or pleasure or business trip within the area of travel shown in **your** policy certificate. It must begin and end at **your home** area during the period of insurance. It does not include one-way trips. Any trip only within **your home** area is covered only if **you** booked at least 2 nights in a hotel, motel, camp, B&B, cottage, or similar paid accommodation. It must be during the dates on **your** certificate.

Terrorism

The use or threat of serious violence to advance some kind of cause.

Unattended

Not within **your** sight at all times or out of **your** arms-length reach.

We/US/Our

Collinson Insurance.

You/Your

The person who owns the **gadgets** as stated on the application form.

Criteria

Before purchasing this extension please ensure that you are aware that we can only insure gadgets that are:

- Purchased or leased as new, in the UK, with **evidence of ownership** available (*see definitions on pages 35-36*);
- Purchased as refurbished by **you** in the UK with a 12 month warranty which **you** will be required to provide evidence of;
- Gifted to **you** as long as it meets the **criteria** above and **you** are able to provide a UK gift receipt;
- Not more than 6 years old and 24 months old for laptops at the date **you** start **your** trip;
- In good condition and full working order at the time this policy is purchased.
- Have not previously been repaired using non-manufacturer parts.

Covered

We will pay : up to either £1,000, £1,500 or £2,000 depending on which level of cover is chosen for:

- the cost of repairing **your gadget** if it is damaged as the result of an accident whilst on **your trip**.
- the cost of repairing **your gadget** if it is damaged as a direct result of electrical or mechanical breakdown occurring whilst on **your** trip and outside of the manufacturer's guarantee period.
- the cost of replacing **your gadget** in the event that it is **accidentally lost** or stolen.

***N.B.** Repairs will be carried out using readily available parts. Where possible **we** will use original parts but, in some cases, unbranded parts may be used. In the event that any repairs authorised by us under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty.*

*Where only part or parts of **your gadget** have been **accidentally lost** or stolen, **we** will only replace that part or parts. Please note that for mobile phones or other small **gadgets**, the cost of posting **your gadget** for repairs will be borne by **you**.*

Not Covered

- any costs where **you** have not paid **your** excess or accept it will be deducted from any settlement.
- **you** deliberately damaging or neglecting the **gadget**;
- **you** not following the manufacturer's instructions;
- routine servicing, inspection, maintenance or cleaning;
- a manufacturer's defect or recall of the **gadget**;
- repairs carried out that have not been pre-approved by **us**;
- repairs carried out by non-manufacturer approved repairers;
- liquid damage to **your gadget/s** where the event causing the need to claim involved **you** taking **your gadgets** on a boat, other water vessels (other than a ferry or a cruise ship) or whilst taking part in water activities.
- cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance
- **theft or accidental loss**;
- where the **gadget** has been left **unattended** in a public place;
- if the **theft** is from a building or premises without the use of force resulting in damage to the property. A copy of the receipt for any repairs made for such damage must be supplied with any claim.
- where **you** have left the **gadget** behind following disembarking **your** coach, train, bus, flight or any other mode of transport;
- from a locked boot or covered luggage area of a motor vehicle or, locked pannier of a motorcycle, with all security features activated, unless entry was gained by violent and forcible means evidence of which must be provided with **your** claim;
- when away from **your** holiday accommodation, or when in **your** holiday accommodation with invited guests or other people; unless the **gadget** is concealed on or about **your** person when not in use;
- where all available **precautions** have not been taken;
- if **you** do not report the theft or loss of **your gadgets** to the police within 48 hours of discovering it and do not obtain a police report;
- the reimbursement of charges where **you** have not provided an itemised bill from **your** service provider
- the cost for any calls or data where **you** have not reported the incident to **your** service provider to bar and blacklist **your** phone within 24 hours of discovery of the incident.
- unauthorised call or data download exceeding the sum of £2,000.
- any loss or damage to **your gadget** whilst in transit with a third party such as a courier or postal service.
- any claim over and above the **limit of liability**.

We cannot cover you if:

- **You** cannot provide **evidence of ownership** for any **gadget**.
- **Your gadget(s)** was purchased outside of the UK, or if it was purchased second hand, or refurbished without a 12 month warranty.
- **You** cannot prove that **your gadget** is less than 6 years old and for laptops 24 months old at the date **you** start **your** trip with valid evidence of ownership, and purchased as new within the United Kingdom.

- You cannot provide **proof of usage** for **your gadget** after the date **you** started **your** trip.
- If **you** do not provide any damaged **gadget** for inspection / repair.
- You are taking any trip to or through Afghanistan, Liberia, Syria or Sudan.
- Any claim over the single article limit based on the level of **your** cover. If **you** have £1,000 cover, the single article limit is £1,000, for £1,500 cover, the single article limit is £1,500, for all other levels of cover the single article limit is £1,500. The maximum amount payable for any single **gadget** or item shall not exceed the single article limit as specified in the **Schedule of Insurance**. Furthermore, in no event shall the total amount paid for all claims during the **period of insurance** exceed the **Limit of Liability** as defined within the terms and conditions of this policy.

Any electronic device that is not included within the definition of **Gadget(s)** in this policy wording.

We won't pay for:

- **Accidental loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place where **you** last had **your gadget**.
- Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.
- War Risk. Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, or requisition or destruction or damage to property by or under the order of any or public or legal authority.
- Liability of whatsoever nature arising from ownership or use of the **gadgets**, including any illness or injury resulting from it.
- Reconnection costs or subscription fees of any kind
- The cost of any unauthorised calls following the theft, **accidental loss** or damage of a mobile phone unless the theft or loss of the mobile phone has been reported to the Service Provider within 24 hours of discovery.
- Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT
- **Your SIM card**
- Any theft, loss or damage that occurs to **your gadget/s** whilst travelling on public transport or on an aircraft unless they are being carried in **your** hand luggage or on **your** person.
- Nuclear risk. Any direct or indirect consequence of irradiation, contamination by nuclear material, or the properties of any radioactive matter or device.
- Sonic Boom. Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- Loss of or damage to accessories of any kind.
- Loss of data or software. Any loss of or damage to information or data or software contained in or stored on the gadgets whether arising as a result of a claim paid by this insurance or otherwise.
- Any indirect loss or damage resulting from any event which caused a claim under this policy.
- We will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition restriction under United Nations resolutions or the trade or economics sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- Mechanical breakdown of a laptop computer.
- Loss, damage or theft of a drone.
- Any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

If you need to make a claim under section 21 (Gadget Extension)

Please visit <https://theoxfordclaimscompany.co.uk/make-a-claim/> or call 01865 745566. Open 9am-5pm Monday – Friday.

If **your gadget** is lost or stolen you need to do the following:

1. Notify the Claims Administrators as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance;

2. Report the theft or **accidental loss** of any **gadget** to the Police within 48 hours of discovery and obtain a written crime report in support of a theft claim or a written lost property report in support of an **accidental loss** claim;

3. Report the theft or **accidental loss** of any mobile phone within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset.

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

4. If your gadget is damaged you **must** provide this gadget for inspection / repair.

Please note all repairs are carried out within the UK and repaired or replacement gadgets can only be dispatched back to a UK address.

We will ask **you** to block the IMEI number of any lost or stolen **gadget** and will monitor this on an on-going basis after **your** claim has been settled. If it is discovered the IMEI has been unblocked at a later date, The Oxford Claims Company will investigate this and seek to recover its property.

If **your gadget** has the functionality, activate any location finder app or software to help **you** locate and retrieve the **gadget**. If **your gadget** is lost or stolen, and the functionality is available, **you** must enable any locking or location-finding feature on **your gadget**. This may also enable **you** to lock and wipe the data stored on your **gadget**. Do not attempt to retrieve **your gadget** if **you** believe it has been stolen or if **you** are unfamiliar with the location. If **you** suspect **your gadget** has been stolen, report the **theft** to the police.

Warning

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

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

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

Compensation Scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

Conditions

- **You** must inform the police within 48 hours of discovery of any incident relating to theft, **accidental loss** or malicious damage, and obtain a written incident report. If the item is a mobile phone, **you** must also report the incident to **your** airtime provider within 24 hours.
- **You** must provide us with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurers.

- **You** must provide evidence of ownership for **your gadgets** and proof of travel to support any claim, and any other receipts or documents that it is reasonable for **us** to request. If **you** cannot provide **evidence of ownership** or proof of travel **your** claim will not be valid.
- **You** must pay the policy excess before **your** claim can be finalised.
- **You** cannot transfer the insurance to someone else without notifying us in writing and receiving confirmation from **us**.

Data Protection Act Personal Information

How **we** use the information about **you**

As **your** insurer and a data controller, we collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- meet **our** contractual obligations to **you**;
- issue **you** this insurance policy;
- deal with any claims or requests for assistance that **you** may have;
- service **your** policy (including claims and policy administration, payments and other transactions); and, detect, investigate and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed;
- protect **our** legitimate interests.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, Bastion Insurance Services Ltd, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy

Processing **your** data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with us.
 - Is in the public or **your** vital interest.
 - For **our** legitimate business interests.
- If **we** are not able to rely on the above, **we** will ask for your consent to process **your** data.

How **we** store and protect **your** information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities. **We** also have security measures in place in **our** offices to protect the information that **you** have given us.

How **you** can access **your** information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information please contact **us** by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 5th floor, 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive. **We** want to make sure

that **your** personal information is accurate and up to date. **You** may ask us to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

Your Right to Complain

In respect of section 21 Gadget extension, first contact: The Customer Services Director. The Oxford Claims Company, Temple Court Mews, 109 Oxford Road, Oxford, OX4 2ER
Telephone: 01865 745566
Email: complaints@theoxfordclaimscompany.co.uk

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason **you** are still dissatisfied or haven't received a final answer within eight weeks **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

Financial Ombudsman Service
Exchange Tower Harbour Exchange Square London E14 9SR www.financial-ombudsman.org.uk
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

General conditions

1. All claims must be submitted within 60 days from the date of **your** return to the **United Kingdom**.
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 claims 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, as well as 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.
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, Section 2 – Curtailment, and Section 3 - 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 3 Emergency Medical Expenses and Section 5 **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
25. taking part in expeditions to the Arctic or Antarctic.

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@millstreamunderwriting.com

(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.

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@millstreamunderwriting.com or by phone on 0330 311 2638. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

CURTAILMENT CLAIMS

Call the Emergency Medical Assistance Service on 0330 311 2638 or email on assistance@millstreamunderwriting.com if **you** are ill or injured. Their authorisation must be obtained before **you** cut short **your** trip. All ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Submit a claim online by visiting www.submitclaim.co.uk/GOWA or by email on claims@millstreamunderwriting.com or by phone on 0330 311 2638. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the **curtailment**).

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 311 2638 or email assistance@millstreamunderwriting.com 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@millstreamunderwriting.com or by phone on 0330 311 2638. 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@millstreamunderwriting.com or by phone on 0330 311 2638.

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@millstreamunderwriting.com or by phone on 0330 311 2638.

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@millstreamunderwriting.com or by phone on 0330 311 2638.

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@millstreamunderwriting.com or by phone on 0330 311 2638.

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@millstreamunderwriting.com or by phone on 0330 311 2638.

GADGET CLAIMS

Please telephone the Gadget claims department

+44 (0)1865 745566

Monday to Friday 9am-5pm

Email: claims@theoxfordclaimscompany.co.uk

or you can go online at: <https://theoxfordclaimscompany.co.uk/make-a-claim/>

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@millstreamunderwriting.com

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. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

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