



Columbus Insurance Services and GoSure.com SINGLE TRIP, LONGSTAY, MULTI-TRIP AND WINTER SPORTS POLICY

This Policy Wording is to confirm that those persons who have paid the required premium are insured under the Master Policy No. OPT 0083 issued by Optimum Underwriting Limited of PO Box 337, Dorking, Surrey RH4 3YN as Underwriting Agents for Groupama Insurance Company Limited. This document gives the full terms, exceptions and conditions of the policy. *Your* policy is governed by the law applicable to where *you* reside within the United Kingdom or Republic of Ireland.

Columbus Insurance Services and Optimum Underwriting Limited are members of the General Insurance Standards Council. Groupama Insurance Company Limited, Registered in England: No. 995253, is a member of the Association of British Insurers and the General Insurance Standards Council.

This insurance is valid only if *you* purchased it between 1st October 2003 and 30th September 2004.

Single trip travel must be completed by 30th April 2005.

Longstay trip (four months or more) travel must be completed by 30th April 2006.

Annual Multi-trip Policies must be issued between 1st October 2003 and 30th September 2004.

WE RECOMMEND THAT YOU TAKE A COPY OF THIS POLICY WORDING WITH YOU ON YOUR TRIP

24 HOUR MEDICAL EMERGENCY SERVICE FIRSTASSIST

IMPORTANT – please quote Reference GoSure.com

FirstAssist Emergency Service provides immediate help in the event of an Insured Person's illness or injury arising outside the United Kingdom or Republic of Ireland if *you* reside there – they provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone or fax.

Emergency telephone number: **+44 (0) 208 763 3011**

Fax: **+44 (0) 208 763 3035**

When an Insured Person calls upon the services of FirstAssist Emergency Service it is a condition of service that FirstAssist Emergency Service shall solely be responsible for all decisions on the most suitable and reasonable solution to any medical problem. The service includes, where necessary:

1. Multi-lingual assistance with hospitals and doctors.
2. Repatriation arrangements escorted by a medical attendant.
3. Travel arrangements for other members of *your* party or immediate relative.
4. On arrival in the United Kingdom or Republic of Ireland if *you* reside there, an ambulance service to hospital or home.

NOTE FAILURE TO CONTACT THE ASSISTANCE COMPANY MAY RESULT IN A CLAIM BEING INVALID.

OUT-PATIENT TREATMENT

If *you* are in SPAIN, GREECE, CYPRUS, PORTUGAL or TURKEY and need out-patient medical treatment please provide a copy of *your* Validation Certificate to the doctor and *your* treatment will be paid by ChargeCare International in line with the policy. *You* will be asked to fill in a simple form to confirm the treatment. The doctor will send the form to ChargeCare International together with the balance of the medical bill after deduction of the policy excess *you* may have paid to the doctor.



HOW TO MAKE A CLAIM

- 1) If *you* need to make a claim please obtain a claim form by telephoning, emailing or writing to the appropriate claims service below within 28 days of *your* return, quoting GoSure.com Travel Insurance and which section of the policy *you* are claiming under.

FOR SECTIONS 1 TO 11 and 13 to 18

Claims International Limited

14th Floor, Leon House, 201-241 High Street, Croydon CR9 1ER

Telephone: 020 8760 7261 Facsimile: 020 8760 0298

Email: info@cilint.com **Please quote scheme number 391**

FOR SECTION 12 – LEGAL EXPENSES

Ultimate Legal Services

The Connect Centre, Kingston Crescent, North End, Portsmouth PO2 8QL

Telephone: 0870 241 5965 Facsimile: 0870 606 1382

FOR SECTION 19 – COMPLETE FINANCIAL PROTECTION EXPENSES

International Passenger Protection Claims Office

Foxbury House, Foxbury Road, Bromley, Kent BR1 4DG

Telephone: +44 (0)20 8313 3010 Facsimile: +44 (0)20 8313 1913

- 2) Then return *your* completed claim form to the claims service together with *your* original policy and validation certificate, confirmation of booking, all original receipts and police reports (which must be obtained within 24 hours of discovery in the event of loss, burglary or theft of money, *valuables* or any items of *personal baggage*) and any other evidence requested on the claim form.

In order to help combat fraudulent claims, please note that in the event of a claim, some of *your* personal details and those of the claim will be stored in *our* computer system, and may be subsequently transferred to a centralised system. All data is stored in accordance with the relevant Data Protection Act(s) and in the event of a claim *you* will be given the opportunity to refuse *your* details to be transferred.

IMPORTANT NOTICE TO ALL INSURED PERSONS, TREATING DOCTORS AND HOSPITALS

1. UNITED STATES OF AMERICA – Pursuant to the terms and conditions of the treaty of friendship, commerce and navigation persons covered by this insurance are to be accorded "most favoured nation" status.

2. WORLDWIDE, including the United States of America – Any case involving persons covered by this Insurance must be specifically authorized by FirstAssist if the potential cost of the treatment is likely to exceed £250 or equivalent in other currencies. Failure to obtain proper authorization WILL prejudice the reimbursement thereof.

THIS IS NOT a private medical insurance and only gives cover in the event of accident or illness. *We* will only pay for private treatment if there is no appropriate reciprocal health agreement in existence nor public service available.

In the event of any medical treatment becoming necessary and for which reimbursement will be sought, *you* will be expected to allow *us* or *our* representatives unrestricted access to all their medical records and information.

MATERIAL FACTS

You **MUST** tell us all material facts. A material fact is one which is likely to influence *us* in accepting *your* Insurance. This could be the state of *your* health, or the state of health of a close *relative*. If *you* are in any doubt as to whether a fact is 'material', *you* should tell *us*. If *you* do not this may result in *your* claim being invalid.

MEDICAL HEALTH REQUIREMENTS

You are not covered if, when *you* took out this insurance or when *you* booked *your* trip, *you* or any person upon whose health the trip may depend:

1. are aware of any reason why the trip could be cancelled or curtailed or of any medical condition which could result in a claim;
2. have, during the 12 months before this insurance started, suffered from any chronic or recurring illness for which *you* have received treatment or been a hospital in-patient;
3. are waiting for the results of tests or investigations for an existing medical condition;
4. are travelling against the advice of a medical practitioner or in order to get medical treatment;
5. have been diagnosed as having a terminal illness;
6. are receiving, recovering from or on a waiting list for in-patient treatment in a hospital or nursing home.

If *you* answer yes to any of the above questions, please contact All Clear by telephoning 0870 777 9339 who will provide *you* with a quotation that will include cover for the declared medical condition.

If *you* develop a medical condition or have any changes to an existing medical condition, *you* must tell us immediately. *We* reserve the right to amend, cancel or restrict cover.

Cover for these conditions will only be provided following *our* acceptance.

GENERAL CODE OF PRACTICE

Under the Insurers General Business Code of Practice, the person selling the travel insurance must draw *your* attention to important features of *your* policy.

1. **Policy Document.** *You* should read the document carefully. It gives *you* full details of what is and is not covered and the conditions of the cover. Cover will vary from policy to policy and insurer to insurer.
2. **Conditions and exclusions.** Conditions and exclusions will apply to individual sections of *your* policy but refer to the general exclusions and general conditions and warranties which will apply to the whole of *your* policy.
3. **Date change exclusion.** Changes in dates could see widespread failures of computer and other systems containing computer chips, which depend on date-related information in order to work properly. Certain sections of *your* policy exclude anything directly or indirectly caused by any failure of any computer hardware or software or other electrical equipment to recognize or process any date as the true calendar date.
4. **Fraudulent Claims.** It is a criminal offence to make a fraudulent claim.
5. **Health.** *Your* policy contains restrictions regarding pre-existing medical problems concerning the health of the people travelling and of other people upon whose health the trip may depend. *You* are advised to read *your* policy carefully.
6. **Sports and Pastimes.** If *you* are going to take part in dangerous sports or pastimes where there is a risk of injury, check that *your* policy covers *you*.
7. **Property claims.** These claims are paid based on the value of the goods at the time *you* lose them and not on a "new for old" or replacement cost basis.
8. **Policy limits.** Most sections of *your* policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, for example: for one item or for valuables in total. *You* are advised to check *your* policy if *you* intend taking expensive items with *you*.
9. **Policy excesses.** Under most sections of the policy, claims will be subject to an excess. This means *you* will be responsible for paying the first part of each incident. The amount *you* have to pay is the excess.
10. **Reasonable care.** *You* need to take all reasonable care to protect yourself and *your* property.
11. **Complaints.** *Your* insurance policy will have in it a complaints procedure which tells *you* what steps *you* can take if *you* wish to make a complaint.

12. **“Cooling off” period.** *Your policy contains a cooling off period during which you can return the policy and get a refund, if you have a justifiable reason for being dissatisfied with the cover it provides.*

Your policy is governed by the law applicable to where you reside in the United Kingdom or Republic of Ireland if you reside there.

The person selling the travel insurance or insurance documentation will identify *your* insurer. If *you* would like more information, *you* should ask the person selling the travel insurance, particularly if *you* feel the insurance may not meet *your* needs.

PERSONAL TRAVEL INSURANCE

Wherever the following words and phrases appear in this policy wording in italics, they will always have these meanings.

“You” and **“you”** mean each person resident in the United Kingdom or the Republic of Ireland for whom the premium has been paid to the issuing agent. Each person is considered as being separately insured.

“We”, “us” and **“our”** means Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited.

“Relative” means husband or wife, parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother/sister-in-law, son/daughter-in-law or fiancé(e).

“Curtailment” means cutting your journey short by early return to the United Kingdom or Republic of Ireland if *you* reside there, or admission to hospital as an in-patient.

“Personal Effects” means personal belongings, including clothing worn, personal luggage owned or borrowed by *you*, travellers’ cheques, travel tickets, accommodation vouchers, postal orders and petrol coupons.

“Golf Equipment” means Golf Clubs, Golf Bags and Trolleys.

“Valuables” means photographic, audio and video equipment, avalanche transceivers, prescription glasses and prescription sunglasses, telescopes, binoculars, jewellery, watches, furs and items made of or containing precious or semi-precious stones or metals.

“Unattended motor vehicle” means a motor vehicle which does not contain a driver or passenger.

“Personal Money” means banknotes and coins.

“Business colleague” means any person that *you* work closely with whose absence necessitates the cancellation or curtailment of the *trip*, certified by a director of the business.

“Trip” means any journey or holiday which starts and finishes in the United Kingdom or Republic of Ireland if *you* reside there, for which you have paid the premium.

“Public Transport” mean any aeroplane, ship, train, taxi or coach on which you are booked to travel.

“Wintersports Equipment” means skis, snowboards, ski sticks, ski boots and bindings.

“Family” means 2 (two) adults and up to 4 (four) dependant children aged under 18 at the start of this Insurance.

“Yacht” means any sailing vessel which is more than six metres in length, or has an engine or covered accommodation.

“United Kingdom” – England, Scotland, Wales, Northern Ireland, the Scilly Isles, the Isle of Man and Channel Islands.

“Home” – *Your* residential address in the United Kingdom or Republic of Ireland.

PERIOD OF INSURANCE

Cancellation cover applies as soon as the premium has been paid and the policy wording is issued. The remaining covers apply for the duration of the booked trip (or earlier return to the United Kingdom or Republic of Ireland if *you* reside there). It also includes the period of travel from home directly to the departure point and back home directly afterwards not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge to the period of that delay.

The cover under Section 5 – Cancellation – commences as soon as the trip booking is made and the premium has been paid. *We* cannot therefore, refund *your* premium after this date, except within the first 14 days of the policy being received or before *you* travel (whichever is sooner), if it does not meet *your* requirements.

IMPORTANT NOTES

1. This policy is only available to persons resident in the United Kingdom and Republic of Ireland.
2. This policy is only valid for trips commencing in and returning to the United Kingdom or Republic of Ireland if *you* reside there.
3. Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.
4. Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.
5. If *your* money, *valuables* or any items of *personal effects*, are lost or stolen, *you* must notify the local police within 24 hours of discovery. Please make sure *you* get a copy of the Police report. Failure to comply will result in *your* claim being turned down.
6. One way *trips* are covered under the single *trip* insurance. Cover ceases once *you* have landed at *your* final destination.

For Single Trip Insurance:

7. This policy is not valid for *trips* exceeding 4 months.
8. *Wintersports trips* are covered if the required additional premium has been paid.
9. This policy is only available to persons under the age of 70 years.

For Longstay Insurance:

10. This policy is not valid for *trips* exceeding 18 months.

For Multi-trip Insurance

11. The maximum duration of any one *trip* is 31 days for Standard Cover and 90 days for Excel Cover (*wintersports* limited to 17 days per policy year.)

12. Family cover applies to *you* and *your* spouse (including common-law spouse), plus up to four of *your* unmarried dependent children under the age of 18 years in full time education, all permanently residing with *you*. *Your* unmarried dependent children are only covered when travelling with an adult insured under this policy.

13. This policy is not valid for trips taken within the United Kingdom or Republic of Ireland if *you* reside there unless pre-booked for a period of three days or more.

14. This policy is only available to persons under the age of 70 years.

TERRITORIAL LIMITS

Area 1 The Continent of Europe, west of the Ural Mountains, any country or island with a Mediterranean coastline, The Canary Islands, Madeira, The Azores and Iceland.

Area 2 Worldwide including The United States of America and Canada.

SECTION 1

PERSONAL ACCIDENT

We will pay up to £15,000 (STANDARD COVER) or up to £25,000 (EXCEL COVER) if *you* have an accident whilst *you* are on *your trip* which within 12 months is the sole cause of *your* death, permanent total disablement, loss of sight or loss of a limb. These amounts will be increased to up to £25,000 (STANDARD COVER) or up to £30,000 (EXCEL COVER) if the accident is as the result of *you* flying in a fully licensed passenger carrying aircraft.

If at the date of the accident *you* are aged under 16, the amount we will pay in the event of *your* death is limited to the costs of funeral expenses, not exceeding £1,000 (STANDARD COVER) or £2,000 (EXCEL COVER).

“Accident” means that *you* suffer bodily injury as a result of an identifiable external cause.

“Permanent Total Disablement” means that 12 months after *your* accident *you* cannot nor will ever be able to work in any capacity.

“Loss of Limbs” means Physical loss of Hand or Foot or complete and permanent loss of use of a Hand, Arm or Leg.

“Loss of Sight” means complete and permanent loss of sight in one or both eyes.

We will not pay:

- a) for claims resulting from motorcycling over 125 c.c.;
- b) for claims arising out of manual labour in connection with *your* trade, profession or business;
- c) for a Permanent Total Disablement claim if at the date of the accident *you* are under 16 years of age.

PLEASE REFER TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION.

SECTION 2

EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

This section does not apply to *trips* within the United Kingdom or Republic of Ireland if *you* reside there (except for *trips* within the Channel Islands where NHS treatment is not available).

We will pay up to £5,000,000 (STANDARD COVER) or £5,000,000 (EXCEL COVER) for the necessary and reasonable costs incurred as a result of *your* actual or threatened bodily injury, illness or death during *your* trip in respect of:

- a) emergency medical, surgical and hospital treatment outside the United Kingdom or Republic of Ireland if *you* reside there including *your* ambulance or *your* taxi fares for admission and discharge and also the cost of emergency dental treatment up to £350 provided that it is for the relief of pain;
- b) *your* rescue by whatever means considered necessary by the rescue services;
- c) *you* returning to *your* home or appropriate hospital in the United Kingdom or Republic of Ireland if *you* reside there, by whatever means medically appropriate if FirstAssist consider this medically necessary;
- d) additional bed and breakfast accommodation and travel expenses to enable *you* to return to *your* home if *you* are unable to travel as originally booked;
- e) (i) additional bed and breakfast accommodation for someone to remain with *you* and accompany *you* home or,
(ii) one *relative* or friend to travel from the United Kingdom or Republic of Ireland if *you* reside there, to stay with *you* and accompany *you* during *your* return journey;
- f) the additional cost for *you* to return home following the death, serious injury or illness of a *relative* or *business colleague*; and
- g) the cost of returning *your* remains to *your* home or of a funeral in the country where *you* die, up to the equivalent cost of returning *your* remains to the United Kingdom.

In addition, if *you* have bought the Excel Cover, we will pay:

- a) up to £600 for the cost of necessary physiotherapy treatment after *you* have returned home, provided that such treatment is the direct result of an incident on *your trip*. Subject to sight of a doctor’s certificate and to the prior agreement of CLAIMS INTERNATIONAL LIMITED.
- b) for reasonable additional bed and breakfast and travel expenses if *you* or a *business colleague* has to travel overseas to finish any essential business commitments which were interrupted because of *your* death, injury or illness and which gave rise to a claim under either Sections 1 (One) or 2 (Two) of this Insurance.

We will not pay:

- a) the first £80 of *your* claim;
- b) for any claim arising out of a medical condition:
 - i) where *you* have suffered from any chronic or recurring illness for which *you* have received treatment or been a hospital in-patient during the 12 months before this insurance started; or
 - ii) where *you* are waiting for the results of tests or investigations for an existing medical condition.
- c) for any claim if *you*:
 - i) travel against medical advice; or
 - ii) travel with the intention of receiving medical treatment; or
 - iii) travel after *you* have received a terminal illness; or

- v) are aware of any other circumstances that could reasonably be expected to give rise to a claim including, but not limited to, any knowledge you have about the health conditions of any *relative* or *business colleague* upon whom *your trip* depends.
- d) for treatment or surgery:
 - i) which is not immediately necessary and can wait until *you* return home; or
 - ii) for exploratory tests unless they are as a direct result of the condition which require referral to hospital; or
 - iii) which FirstAssist considers to be experimental.
- e) for treatment or surgery in the United Kingdom or Republic of Ireland if *you* reside there (other than specifically approved physiotherapy treatment) or carried out more than 12 months after the expiry of this Insurance.
- f) for treatment or surgery arising out of manual labour in connection with *your* trade, profession or business.
- g) treatment or surgery arising out of pregnancy or childbirth, unless the expected date of delivery is more than 10 (ten) weeks after *your* booked date of return home.
- h) for the additional cost of single or private room accommodation, unless it is medically necessary or if nothing else is available.
- i) the cost of continuing medication which *you* were taking prior to *your* departure.
- j) for claims that are not confirmed as medically necessary by the attending doctor or FirstAssist Emergency service.
- k) for the cost of elective treatment (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated *your* admittance into hospital.
- f) *you* being unexpectedly required for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services.
- g) *your* redundancy, provided that *you* are entitled to payment under the current redundancy payments legislation and that at the time of booking *your trip* you had no reason to believe that *you* would be made redundant.
- h) the police requiring *your* presence following fire, flood or burglary at *your* home within seven days of *your* departure, or whilst *you* are away.
- i) theft, fire or accident to *your* car within seven days of *your* departure. This only applies if *you* are using *your* own car for the whole *trip*.

We will also pay up to the amount shown in the schedule for any irrecoverable costs if *you* have to cancel or curtail *your trip* because *your* pre-booked accommodation is made uninhabitable or inaccessible within 7 (seven) days of *your* departure, or whilst *you* are away. Alternatively, *we* will pay for similar accommodation, provided this does not exceed the cost of cancellation or *curtailment*.

We will not pay:

- a) the first £65 of *your* claim, unless it is only for the holiday deposit, in which case *we* will not pay the first £15.
- b) for any claim arising out of a medical condition:
 - (i) for which *you* are taking continuing medication unless it is stable and well controlled; or
 - (ii) which has required treatment or surgery in the six months before buying this Insurance; or
 - (iii) for which *you* are on a hospital waiting list for in-patient investigation or treatment.
- c) for any claim arising if *you*:
 - (i) book to travel against medical advice; or
 - (ii) travel after *you* have received a terminal prognosis; or
 - (iii) are aware of any other circumstances that could reasonably be expected to give rise to a claim including, but not limited to, any knowledge *you* have about the health conditions of any *relative* or *business colleague* upon whom *your trip* depends.

However, *we* may agree not to apply exclusions 5 b) and 5 c) or accept this Insurance at special terms if *you* apply to *us* and this Insurance is suitably endorsed.

PLEASE NOTE that curtailment claims will be based from the day *you* return to the United Kingdom or *you* are hospitalised as an in-patient. The cost of unused excursions will be refunded in full.

PLEASE NOTE that this insurance will cease once *you* have made a claim for cancellation, unless you have taken an Annual Multi-trip policy.

CONDITIONS

It is a requirement of this Insurance that:

- a) *you* contact FirstAssist immediately if *you* are admitted to hospital as an in-patient or if *you* have medical treatment which appears likely to cost more than £250 (or its equivalent in local currency). If this is not possible, *you* must notify FirstAssist as soon as possible. Failure to do so will affect *your* claim.
- b) wherever possible *you* must use medical facilities which entitle *you* to the benefits of any reciprocal health agreements, such as E111 in Europe and Medicare in Australia.

PLEASE REFER TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION.

SECTION 3

HOSPITAL BENEFIT

We will pay £15 (STANDARD COVER) or £30 (EXCEL COVER) for each night *you* spend as an in-patient in a registered hospital outside the United Kingdom or Republic of Ireland if *you* reside there, up to a maximum of £300 (STANDARD COVER) or £500 (EXCEL COVER).

If *you* have bought EXCEL Cover, *we* will continue to pay for up to 14 nights if, after repatriation, *you* are transferred immediately into a hospital in the United Kingdom or Republic of Ireland if *you* reside there.

PLEASE REFER TO THE EXCLUSIONS AND CONDITIONS RELATING TO SECTION 2 AND TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION.

SECTION 4

INCONVENIENCE EXPENSES

(This only applies if *you* have bought EXCEL Cover)

We will pay up to £750 for any necessary additional costs incurred for car parking, domestic animal care (including horses and ponies), house-sitters and childcare (including temporary boarding) if *your* return to the United Kingdom or Republic of Ireland is delayed for reasons beyond *your* control.

We will not pay the first £65 of *your* claim.

PLEASE REFER TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION.

SECTION 5

CANCELLATION AND CURTAILMENT

(Cover under this section starts from the time of paying the premium on this Insurance)

We will pay any monies *you* have paid or which *you* are legally liable to pay, up to £3,000 (STANDARD COVER) or £10,000 (EXCEL COVER) in respect of *your* final invoiced cost and locally purchased services and excursions which are not recoverable from any other source if it is necessary to cancel or curtail *your trip* because of:

- a) *your* death, injury or illness; or
- b) the death, injury or illness of a *relative*, travelling companion or *business colleague*.
- c) the death, injury or illness of a *relative* of a travelling companion or of a person with whom *you* intended to stay.
- d) medical complications of pregnancy as certified by *your* doctor.
- e) *you* being called to serve on a jury, as a court witness (but not as an expert witness or where *your* employment would normally require *you* to attend court) or being placed in compulsory quarantine.

CONDITIONS

It is a requirement of this Insurance that:

- a) if *you* become aware of any circumstances which make it necessary for *you* to cancel *your trip*, *you* must advise *your* tour operator, travel agent, travel or accommodation supplier in writing within 48 hours. The maximum amount *we* will pay will be limited to the applicable charges at that time.
- b) *you* contact FirstAssist immediately if *you* wish to return home for any reason or by any method other than originally planned. Failure to do so will affect the assessment of *your* claim.

PLEASE REFER TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION.

SPECIAL REDUNDANCY EXTENSION

(This only applies if *you* have bought EXCEL Cover)

If the person who has paid for *your trip* is informed by their employer, in writing, less than six weeks before *your* booked departure date that they will be made compulsorily redundant within 3 (three) months, *we* will pay *you* 50% of *your* booked *trip* cost, up to a maximum of £5,000 if *you* still go on *your trip*.

We will not pay a claim:

- a) if at the date of issue of this Insurance there was any reason to believe that the person paying for *you*, *your* spouse or *your* travelling companion was likely to be made redundant; or
- b) for redundancy which does not qualify for payment under the current redundancy legislation.

PLEASE REFER TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS EXTENSION.

SECTION 6

TRAVEL DELAY AND ABANDONMENT

(This Section of the policy does not apply to trips within the United Kingdom and Republic of Ireland)

We will pay £20 for the first complete 12 hour period of delay plus a further £10 for each complete subsequent 12 hour period of delay up to a maximum of £100 (STANDARD COVER) or £25 for the first 12 hour period of delay plus a further £15 for each complete subsequent 12 hour period of delay up to a maximum of £250 (EXCEL COVER).

However, if after a 24 hour delay on *your* outward journey from the United Kingdom or Republic of Ireland *you* choose to cancel *your trip*, instead of a payment for delay, *we* will pay for the cost of the *trip*, up to a maximum claimable under Section 5, less any excesses.

We will not pay:

- a) for a claim caused by a strike if it had started or been announced before *you* bought this Insurance;
- b) if *you* fail to check-in on time;
- c) if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body;

- d) for a claim under this Section and Section 7 caused by the same event;
 - e) for anything arising directly or indirectly from terrorist activity.
- You must* have planned to arrive at *your* departure point in good time and obtain a written report from the carrier confirming the delay and its reason.

PLEASE REFER TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION.

SECTION 7

MISSED DEPARTURE

We will pay up to £300 (STANDARD COVER) or £500 (EXCEL COVER) if travelling to Area 1 or £500 (STANDARD COVER) or £1,000 (EXCEL COVER) if travelling to Area 2 for the necessary additional accommodation and travel expenses that *you* incur to reach *your* overseas destination or return to the United Kingdom or Republic of Ireland if *you* reside there, if *you* arrive at *your* departure point too late to commence or continue *your* trip which was booked in the United Kingdom or Republic of Ireland if *you* reside there.

We will also pay for travel and additional accommodation expenses (excluding alcoholic drinks) in the event of delayed arrival at *your* final destination.

We will not pay:

- a) for a claim following an incident over which *you* had direct control, other than a road traffic accident involving a vehicle in which *you* were travelling.
- b) for a claim caused by a strike if it had started or been announced before *you* bought this Insurance.
- c) for a claim under this Section and Section 6, caused by the same event.
- d) for anything arising directly or indirectly from terrorist activity.

You must have planned to arrive at *your* departure point in good time and:

- a) obtain a written report from the carrier confirming the delay and stating its cause.
- b) obtain a report from repairers if *your* claim is because of breakdown or accident to *your* car.

PLEASE REFER TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION.

SECTION 8

BAGGAGE & PERSONAL EFFECTS

We will pay:

- a) the market value after making proper allowance for wear, tear and deterioration up to a maximum of £1,500 (STANDARD COVER) or £2,000 (EXCEL COVER) or the limit shown on *your* Policy Schedule for loss, theft or damage to *your* personal effects (other than *valuables* and *golf equipment*).
- b) the market value after making proper allowance for wear, tear and deterioration up to a maximum value of £200 (STANDARD COVER) or £300 (EXCEL COVER) for loss, theft or damage of *your* *Valuables*.

If you have bought EXCEL Cover, we will pay for the cost of replacement of *personal effects* and *valuables* if they are less than three years old, provided *you* bought the items as new and produce their original receipts and receipts for the replacement items. Photocopies and duplicates will not be acceptable.

We will also pay up to £100 (STANDARD COVER) or £150 (EXCEL COVER) towards the cost of buying necessary replacements if *your* baggage is delayed or lost on the outward journey for more than 12 hours. If *your* baggage is permanently lost, any amount payable will be deducted from the total claim.

We will not pay:

- a) the first £65 of *your* claim except for delayed baggage.
- b) more than £200 (STANDARD COVER) or £300 (EXCEL COVER) in respect of any one item, pair or set.
- c) any additional value an item may have because it is part of a pair or set.
- d) more than £100 in total for items stolen from an unattended motor vehicle unless it is being used for travel between different points of overnight accommodation.
- e) for *valuables* stolen from an unattended motor vehicle so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry at any time or whilst in transit unless carried as hand luggage.
- f) for breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
- g) for loss or theft, or damage:
 - (i) to *golf equipment*, bicycles, motor vehicles, trailers and caravans, waterborne craft and their fittings of any kind; or
 - (ii) to watersports and *wintersports equipment* (other than ski boots); or
 - (iii) to contact lenses, non-prescription glasses and non-prescription sunglasses; or
 - (iv) to *personal effects* or baggage in transit unless reported to the carrier and written acknowledgement obtained; or
 - (v) to computers, mobile telephones or electronic equipment of any kind, nor antiques; or
 - (vi) to sports equipment (other than ski boots) whilst in use; or
 - (vii) caused by moth or vermin; or
 - (viii) caused by any process of cleaning, repairing or restoring; or
 - (ix) caused by leakage of powder or fluid from containers carried in *your* baggage.
- h) for electrical or mechanical breakdown.
- i) if *your* personal effects are lost, damaged or delayed in transit, if *you* do not

- (i) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written Carriers Report (or Property Irregularity Report in the case of an airline) or,
 - (ii) follow up in writing within seven days to obtain a written report (or Property Irregularity Report in the case of an airline) if *you* are unable to obtain one immediately.
- j) for loss, destruction, damage or theft of valuables left as checked in baggage.
 - k) for mechanical breakdown, derangement or the breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in.
 - l) for any shortages due to error, omission or depreciation in value.
 - m) for any property more specifically insured or recoverable under any other source.

PLEASE REFER TO THE SPECIAL EXCLUSIONS AND SPECIAL CONDITIONS SHOWN BELOW AND TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION.

SECTION 9

PERSONAL MONEY

(Cover under this Section starts at the time of collection from the Bank, or 72 hour period prior to departure, whichever is the later)

We will pay up to £200 (STANDARD COVER) or £300 (EXCEL COVER) for loss or theft of *personal money* whilst being carried by *you* or left in a locked safety deposit box.

We will not pay:

- a) the first £65 of *your* claim; or
- b) loss or theft from an unattended motor vehicle nor from unaccompanied baggage whilst in transit.

PLEASE REFER TO THE SPECIAL EXCLUSIONS SHOWN BELOW AND TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION.

SECTION 10

PASSPORT INDEMNITY

We will pay up to £250 (STANDARD COVER) or £300 (EXCEL COVER) for loss or theft of *your* passport or driving licence including any reasonable necessary costs in obtaining a replacement.

We will not pay for losses or theft from an unattended motor vehicle nor from unaccompanied baggage whilst in transit.

PLEASE REFER TO THE SPECIAL EXCLUSIONS AND SPECIAL CONDITIONS SHOWN BELOW AND TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION.

SPECIAL EXCLUSIONS APPLICABLE TO SECTIONS 8, 9 AND 10.

We will not pay you:

- a) for loss or theft of *valuables*, *personal money*, accommodation vouchers, Passports, travel tickets, petrol coupons and losses/thefts in excess of £100 not reported to the police within 24 hours of discovering the loss, and a written report obtained.
- b) more than £100 in all under these Sections in respect of loss or theft of anything left unattended in a public place.
- c) for the loss of bonds or securities of any kind.
- d) for delay, detention, seizure or confiscation by customs or other officials.
- e) for anything arising directly or indirectly from terrorist activity.

SPECIAL CONDITIONS APPLICABLE TO SECTIONS 8, 9, 10 AND 13.

It is a requirement of this Insurance that:

- a) in the event of a claim, *you* will be required to:
 - (i) provide receipts or other documentation to prove ownership; and
 - (ii) retain any damaged items for *our* inspection.
- b) *you* must take care of *your* property at all times and take all practical steps to recover any items lost or stolen.

SECTION 11

PERSONAL LIABILITY

We will pay up to £2,000,000 for *your* legal expenses incurred with *our* written consent, for *your* liability if *you* cause:

- a) accidental bodily injury to any person; or
- b) accidental loss or damage to someone else's property, including temporary holiday accommodation and its contents.

We will not pay:

- a) for liability arising from bodily injury, loss or damage to property
 - (i) owned by *you* or a member of *your* family or
 - (ii) in *your* care, custody or control, other than temporary holiday accommodation and its contents, not owned by *you* or a member of *your* family.
- b) the first £250 of each claim in respect of damage to temporary holiday accommodation and its contents.
- c) for anything arising directly or indirectly from terrorist activity.
- d) for any liability for bodily injury, loss or damage:
 - (i) to *your* employees or members of *your* family or household or to their property.
 - (ii) arising out of or in connection with *your* trade, profession or business, or assumed under contract, unless *you* would have been liable anyway.

- (iii) arising out of the ownership, possession, use or occupation of land or buildings.
 - (iv) arising out of the ownership, possession or use of motorised vehicles, *yachts* or motorised waterborne crafts, airborne craft of any description, animals or firearms and weapons.
 - (v) arising out of *your* criminal, malicious or deliberate acts.
 - (vi) from racing of any kind.
 - (vii) from any deliberate act.
- e) liability covered under any other insurance policy.

CONDITION

If any incident occurs which is likely to result in a claim, *you* must immediately notify CLAIMS INTERNATIONAL LIMITED in writing. Any correspondence and documentation *you* receive must immediately be sent, unanswered, to CLAIMS INTERNATIONAL LIMITED. *You* must not discuss or negotiate *your* claim with any third party without the written consent of CLAIMS INTERNATIONAL LIMITED.

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

PLEASE REFER TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION.

SECTION 12

LEGAL EXPENSES

The cover under this section is arranged and managed by Ultimate Legal Services.

We will pay for legal costs and expenses incurred by *you* or *your* legal representatives in the event of *you* or *your* legal representative taking legal proceedings for compensation and/or damage arising from *your* bodily injury or death during the period of *your* trip up to £15,000 (STANDARD COVER), £25,000 (EXCEL COVER) each insured person.

Provided that:

We shall have complete control over legal proceedings and the appointment of solicitors.

SPECIFIC EXCEPTIONS TO SECTION 12

We will not pay:

- 1) for any claim brought against a tour operator, travel agent, carrier, insurance company, or its agents, *us*, or *our* agents;
- 2) for any claim brought against any other insured person or *your* relative or member of *your* household;
- 3) for legal costs and expenses incurred prior to *us* granting support;
- 4) for claims reported more than 130 days after the event giving rise to *your* bodily injury or death;
- 5) for any claim where *we* do not consider *your* prospects of success in achieving a reasonable result are adequate or any claim where the estimated amount that will be recovered is less than £1,000;
- 6) for any claim arising from *wintersports*;
- 7) for professional fees or charges of attorneys, advocates or lawyers in the United States of America, or Canada. The Policy cover is limited to unrecovered expenses and disbursements.

SECTION 13

GOLF EQUIPMENT Section 13, 14 and 15 only apply if the appropriate premium *has been paid*. *This applies to Single Trip Insurance only*.

We will pay:

- a) the market value, up to £500 (STANDARD COVER) or £1,000 (EXCEL COVER) for loss or theft of, or damage to, *your* golf equipment;
- b) £25 per day up to maximum of £100 towards the cost of hiring alternative *golf equipment* if *your* golf equipment is delayed or lost on *your* outward journey for more than 12 hours. If *your* equipment is permanently lost, any amount payable will be deducted from the total claim.

We will not pay:

- a) the first £65 of *your* claim;
- b) for any additional value an item may have because it is part of a pair or set;
- c) for *golf equipment* stolen from an unattended motor vehicle so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry;
- d) for loss or theft of, or damage:
 - i) to *golf equipment* in transit unless reported to the carrier and written acknowledgement obtained; or
 - ii) caused by moth or vermin; or
 - iii) caused by any process of cleaning, repairing or restoring; or
 - iv) caused by leakage of powder or fluid from containers carried in *your* baggage.

PLEASE REFER TO THE SPECIAL EXCLUSIONS AND SPECIAL CONDITIONS SHOWN ABOVE AND TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION.

SECTION 14

GREEN FEES (This only applies if *you* have bought EXCEL Cover).

We will pay up to £100 for loss of pre-paid green fees if *you* are unable to play because the arrival at *your* final destination of the *public transport* on which *you* are booked to travel is delayed because of strike, riot, civil commotion, accident, mechanical breakdown or bad weather.

PLEASE REFER TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION.

SECTION 15

HOLE IN ONE (This only applies if *you* have bought EXCEL Cover).

We will pay £50 if *you* score a "hole-in-one". *You* must submit *your* scorecard signed by *you* and a witness.

PLEASE REFER TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION

SECTION 16

Sections 16, 17 and 18 will only apply if the appropriate premium has been paid. This applies to Single Trip insurance only. Annual insurance automatically includes these sections.

WINTERSPORTS EQUIPMENT AND OTHER EXPENSES

We will pay the market value, up to a maximum of £600 (STANDARD COVER) or £1,000 (EXCEL COVER), in all for loss, specific accidental damage, theft or breakage of:

- a) *your* skis, snowboards, sticks and bindings up to the maximum of £500 (STANDARD COVER) or £800 (EXCEL COVER). Please see the Special Condition below, which limits the amount *we* will pay, dependant upon the age of *your* equipment.
- b) *wintersports* equipment hired by *you* and for which *you* are legally responsible up to a maximum of £150 (STANDARD COVER) or £300 (EXCEL COVER).

We will also pay for the costs of hiring *wintersports equipment* if *yours* is delayed in transit which prevents *you* skiing for a whole day or following an insured loss of or damage to *your* *wintersports equipment*.

We will not pay:

- a) the first £65 of *your* claim;
- b) for loss or damage:
 - i) caused by any process of cleaning, repairing or restoring;
 - ii) to *wintersports equipment* in transit unless reported to the carrier and a written acknowledgement obtained.

SPECIAL CONDITION

The most *we* will pay for loss, theft or damage to *wintersports equipment* is also limited as follows:

Age of Equipment	Proportions of Original Purchase Price
Up to 1 year	85 %
Up to 2 years	65 %
Up to 3 years	45 %
Up to 4 years	30 %
Up to 5 years	20 %
5 years old or over	NIL

PLEASE REFER TO THE SPECIAL EXCLUSIONS AND SPECIAL CONDITIONS SHOWN AND TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS SECTION.

SECTION 17

SKI PACK

We will pay up to £300 (STANDARD COVER) or £400 (EXCEL COVER) for the value of any unused ski pass or *you* being unable to ski following accident or illness, as confirmed in writing by a local doctor.

We will not pay the first £65 of *your* claim.

PLEASE REFER TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS EXTENSION.

SECTION 18

PISTE CLOSURE

(Valid from the period 15th December 2003 to 15th April 2005)

We will pay

- a) up to £20 (STANDARD COVER) or £35 (EXCEL COVER) per day to enable *you* to travel to an alternative resort and any additional cost of ski passes or;
- b) £20 (STANDARD COVER) or £35 (EXCEL COVER) per day if in reasonable time *you* cannot get to another resort

if, because of a lack of snow, *you* are not able to ski in *your* pre-booked resort for a complete day.

If *you* have bought EXCEL COVER, *we* will also pay if *you* are unable to ski because of the failure of ski lifts to operate due to strike, industrial action, bad weather or power failure.

The most *we* will pay under this Section is £200 (STANDARD COVER) or £250 (EXCEL COVER).

PLEASE REFER TO THE GENERAL EXCLUSIONS AND GENERAL CONDITIONS WHICH APPLY TO THIS EXTENSION.

SECTION 19

COMPLETE FINANCIAL PROTECTION EXPENSES

This Section of cover is Underwritten by International Passenger Protection

The Insurer will pay up to £1,500 in total for each Person – Insured named on the Invoice and Airline Ticket for:

1. Irrecoverable sums paid in advance in the event of insolvency of the Travel or Accommodation provider not forming part of an inclusive holiday prior to departure or;
2. In the event of insolvency after departure;
 - a) additional pro rata costs incurred by the Person – Insured in replacing that part of the travel arrangements to a similar standard to that originally booked or;
 - b) if curtailment of the holiday is unavoidable – the cost of return transportation to the United Kingdom to a similar standard to that originally booked.

We will not pay:

Travel or Accommodation not booked within the United Kingdom;
Travel or Accommodation not booked through a bonded travel agent or direct with;

- a) scheduled airline, railway company, bonded coach company, shipping line.

The Financial Failure of:

- a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of the Certificate;
- b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
- c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation.

This Certificate is only a summary of the protection provided. A copy of Master Policy wording providing full details of the terms and conditions of this Insurance is available from the Policyholder upon request.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

We will not pay you for claims arising out of:

- a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrections, civil commotion or uprising, blockade, military or usurped power; or
 - b) any act of terrorism;
an act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;
 - c) any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a) and/or b) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a) and/or b) above;
- you are responsible for proving why this Exclusion, in whole or in part, should not be applied. If any portion of this Exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect.
- d) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or rising therefrom or any consequences loss, or any legal liability of whatsoever nature, directly or indirectly caused by or contamination to by or arising from:
 - i) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - e) loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
 - f) the failure of any computer hardware or software or other electrical equipment to recognise the or process any date as the calendar date. This does not apply to Sections 1, 2 and 3.
 - g) you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft and for no other purpose.
 - h) your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
 - i) your anxiety, stress or related disorder, sexually transmitted diseases, the influence of alcohol or drugs or from Human Immunodeficiency Virus ("H.I.V.") or any H.I.V. related illness.
 - j) mountaineering usually requiring the use of guides or ropes, potholing, heli-skiing, if pre-booked.
 - k) ski and ski-bob racing in International or National events, Services or Inter-Services Championships or heats or officially organised practice or training for these events, the use of skeletons (Cresta) or bob-sleighs (unless the appropriate additional premium has been paid), ski-jumping, hanggliding, parapenting (unless with a recognized school on a trial basis only up to a maximum of 2 jumps which have not been pre-booked in the United Kingdom or Republic of Ireland if you reside there), free-style skiing, ice hockey or any other form of racing;
 - l) scuba diving if you book or plan this before you go on your trip. This exclusion may be waived if you pay the appropriate additional premium. However, under no circumstances will we pay for a claim if you are:
 - i) inexperienced and not accompanied by a properly qualified instructor; or
 - ii) diving to a greater depth than 30 metres; or
 - iii) diving alone;

- m) any loss, death, injury or sickness of yours resulting from racing of any kind (other than on foot) or taking part in civil commotions or riots of any kind;
- n) any consequential loss of any kind, except as may be specifically provided for in this Insurance;
- o) any claims arising directly or indirectly out of financial incapacity;
- p) any claim arising from the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier;
- q) any claims resulting from the breaking of or failure to comply with any law whatsoever;
- r) any claim arising out of a tour operator failing to supply advertised facilities.
- s) travelling on motorcycles over 125cc;
- t) your manual work or hazardous occupation of any kind;
- u) taking part in dangerous expeditions or the crewing of a vessel outside European waters;
- v) off-piste skiing except whilst under the supervision of a qualified guide/instructor;
- w) you not following any suggestions or recommendations made by any government or other official authority during the period of insurance.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

1. All material facts must be disclosed to us. Failure to do so may affect your rights under this Insurance. A material fact is a fact which is likely to influence us in the acceptance of the Insurance (for example, your own state of health or that of a close relative, or of any planned hazardous activities. If you are in any doubt as to whether a fact is 'material' then, for your own protection, you should tell us.
2. You must advise CLAIMS INTERNATIONAL LIMITED of any possible claim within 14 days of your return home. You must supply them with full details of all circumstances and any other information and documents we may require.
3. You must keep any articles which are damaged and, if requested, send them to CLAIMS INTERNATIONAL LIMITED at your own expense. If we pay a claim for the full value of an article, it will become our property.
4. You must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
5. You must assist us to obtain or pursue a recovery or contribution from any third party or any other insurers (including the Department of Social Security) by providing all necessary details and by completing any forms.
6. You must pay us back within 1 (one) month of demand any amounts that we have paid on your behalf which are not covered by this Insurance.
7. You must take all reasonable steps to avoid or minimise any loss which might result in you making a claim under this Insurance.
8. You must comply with all the terms, provisions, conditions and endorsements of this Insurance. Failure to do so may result in a claim being declined.
9. Except for claims under Section 1, we will pay our proportionate share of any loss or damage which is covered by any other Insurance.
10. We may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this Insurance.
11. a) No refund of premium will be allowed after the 14 (fourteen) day Money Back Guarantee period following the date of purchase of this Insurance nor after any travel has been undertaken.
b) This Insurance is non-transferable. If the trip is cancelled for any reason other than that described in Section 6, then the cover terminates immediately and no refund of premium in whole or part will be made.
12. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
13. The original validation certificate must be produced before any claim is paid.
14. You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.
15. We may at any time pay to you our full liability under the policy after which no further payments will be made in any respect.

COMPLAINTS PROCEDURE

Any enquiry or complaint you may have regarding your policy, or a claim notified under your policy, may be addressed to us. Please quote details of the policy, including your Validation Certificate number and/or claim number to enable the enquiry to be dealt with speedily.

If you are not satisfied with the handling of a complaint, you should write to the following:

FOR SECTIONS 1 TO 11 AND 13 TO 18

Managing Director, Optimum Underwriting Limited, PO Box 337, Dorking, Surrey RH4 3YN

FOR SECTION 12 – LEGAL EXPENSES

Managing Director, Ultimate Legal Services, The Connect Centre, Kingston Crescent, North End, Portsmouth PO2 8QL

FOR SECTION 19

Managing Director, International Passenger Protection, Foxbury House, Foxbury Road, Bromley, Kent BR1 4DG.

FOR ALL SECTIONS

If your complaint is not dealt with to your satisfaction by either of the Managing Directors as stated above, you should then write to:

The Chief Executive, Groupama Insurance Company Limited, 2 Minster Court, Mincing Lane, London EC3R 7FB

If you are still not satisfied you have the right to refer any dispute to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

For essential travel advice and tips visit:

<http://www.fco.gov.uk/knowbeforeyougo>