



INSUREANDGO



Single • Annual • Longstay

Policy Wording Booklet

Important! Please read carefully and take this booklet away with you.



10 things to do before you go:

1. Check the Foreign & Commonwealth Office (FCO) travel advice online at **www.fco.gov.uk/travel** or call **020 7008 0232/0233**.
2. Get travel insurance and check that the cover is appropriate.
3. Get a good guidebook and get to know your destination. Find out about local laws and customs.
4. Ensure you have a valid passport and necessary visas.
5. Check what vaccinations you need at least six weeks before you go.
6. Check to see if you need to take extra health precautions (www.doh.gov.uk/traveladvice).
7. Make sure whoever you book through is with ABTA or ATOL.
8. Make copies of your passport, insurance policy plus 24-hour emergency number and ticket details - leave copies with family and friends.
9. Take enough money for your trip and some back-up funds e.g. travellers cheques, sterling or US dollars.
10. Leave a copy of your itinerary and a way of contacting you such as e-mail, with family and friends.

Table of Benefits Per Insured Person

Section	Benefit	Sum Insured Up To (per insured):	Excess (per insured)
A	Cancellation and Cutting short your holiday	£2,000	£60 (£40 for loss of deposit)
B	Medical and other expenses	£3,000,000	£100
C	Mugging Benefit	£40 per day, up to £400	Nil
D	Personal Accident:		
	Loss of Limbs or Sight	£15,000	Nil
	Permanent Total Disablement	£15,000	Nil
	Death Benefit	£5,000	Nil
	Death Benefit (aged under 18)	£2,500	Nil
	Repayment of Student Loan	£5,000	Nil
F	Abandoning your holiday	£2,000	£60
G	Missed Departure	£1,000	£60
H	Personal Liability	£2,000,000	£250
I	Legal Expenses	£15,000	Nil
J	Hijack	£50 per day, up to £500	Nil
K	Catastrophe	£500	£60
This Section is only available upon payment of appropriate additional premium			
E1	Personal Belongings and Baggage	£1,000	£60
	Single Article Limit	£150	Nil
	Valuables	£250	£60
	Baggage Delay	£50 per day, up to £150	Nil
E2	Personal Money	£200	£60
	Cash Limit	£200 (£100 if aged under 18)	Nil
E3	Passport and Travel Documents	£250	£60
Winter Sports Cover is only available upon payment of appropriate additional premium			
L	Winter sports Equipment (owned)	£500	£60
	Single Article Limit	£250	Nil
	Hired Limit	£250	Nil
M	Ski Hire	£20 per day, up to £200	Nil
N	Ski Pack	£75 per day, up to £300	Nil
O	Piste Closure	£20 per day, up to £200	Nil
P	Avalanche Cover	£250	£60



TRAVEL INSURANCE

This document is only valid when issued in conjunction with an Insure and Go Validation Certificate between 1st June 2004 and 31st May 2005 for journeys ending prior to 30th November 2006 and provided the appropriate insurance premium has been paid. Please keep these documents in a safe place and carry them with you when you travel.

GENERAL INFORMATION

Insurers

This insurance is provided by AIG Europe (UK) Limited and underwritten by New Hampshire Insurance Company and Landmark Insurance Company Limited.

AIG Europe (UK) Limited is an appointed representative of New Hampshire Insurance Company and Landmark Insurance Company Limited. New Hampshire Insurance Company and Landmark Insurance Company Limited are authorised and regulated by the Financial Services Authority and are members of the Association of British Insurers. AIG Europe (UK) Limited and New Hampshire Insurance Company and Landmark Insurance Company Limited are member companies of American International Group, Inc. (AIG). AIG Europe (UK) Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

Health Agreements

When you are travelling to a European Union Country, you should collect a form E111 from your local post office or download an application from www.dh.gov.uk. After 31/12/2005 this will be replaced with the European Health card. This entitles European citizens to benefits from the reciprocal health agreements which exist between European Union Countries. In the event of liability being accepted for a medical claim which has been reduced by the use of an E111 form (or other reciprocal health agreements), the applicable policy excess under Section B (Medical and other expenses) will not be applied (unless special terms have been imposed).

When you are travelling to Australia or New Zealand and you have to go to hospital, you must register for treatment under the national Medicare or equivalent scheme of those countries.

IMPORTANT INFORMATION

Contract Of Travel Insurance

This is your contract of insurance. It contains certain conditions and exclusions in each section and general conditions and exclusions applying to all the sections. You must meet these conditions or we may not accept your claim.

Eligible Persons

Policies are only available for persons up to 35 years of age at the date of purchase. You must have been resident in the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire for 6 months or more at the time you bought your policy. If children aged under 18 travel alone, they must be dropped off and picked up by a responsible adult aged over 21.

Health Conditions

Claims will not be covered where at the time of taking out this insurance you, or any person whose condition may give rise to a claim:

- i) Is suffering from, or has suffered from, any diagnosed psychological or psychiatric disorder, anxiety or depression; or
- ii) Is receiving or awaiting consultation, investigation or treatment in a hospital or nursing home; or
- iii) Is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad; or
- iv) Will be more than 24 weeks pregnant at the date of arrival home; or
- v) Has been given a terminal prognosis

Claims will not be covered, unless the condition has been declared to and accepted by underwriters (ring **0870 420 4162** and quote the reference: **MSC 10126**), if any person, including those not travelling:

- i) Has suffered from or received any form of medical advice or treatment or medication for:
 - any heart-related or blood circulatory condition (excluding mild* well controlled hypertension suffered in isolation); or
 - any breathing condition (excluding mild* well controlled asthma suffered in isolation); or
- ii) Has had treatment or consultation for any cancerous condition in the last 5 years; or
- iii) Has been referred to or seen by a hospital specialist or needed in-patient hospital treatment in the last year.

* In this instance mild means you are taking no more than 2 types of medication, and in the case of asthma you are not taking steroids.

Please Note: You must ensure that you advise us of any change in circumstances of yourself or any close relative, occurring after the policy has been issued and prior to travelling. We reserve the right to alter the terms in line with the change in risk.

Excesses

Under most sections of this insurance you have to pay the first part of any claim, an excess. This amount is shown under each of the sections where it applies.

Upon payment of an additional premium, your policy can include an Excess Waiver which will reduce all excesses to nil (except for increased medical excesses due to declared medical conditions or due to hazardous activities).

For a reduced premium, your policy can include a Double Excess in which case all excesses referred to will be doubled (except for increased medical excesses due to declared medical conditions or due to hazardous activities).

Hazardous Activities

You may not be covered when you take part in certain sports or activities if there is a high risk you will be injured. Please see pages 12 and 13 of this booklet, which detail those Hazardous or Sporting Activities that are covered at no additional premium under this policy (and do not need to be declared), as well as those which need to be declared and require the payment of additional premium.

'Cooling Off' Period

If this cover does not meet your requirements, you must notify Insure and Go within 14 days of the cover starting or the day on which you obtain the Policy Wording Booklet and Validation Certificate, whichever is the later.

We will refund all premiums paid within 30 days from the date we receive the notice of the cancellation from you. We will not refund premiums if you have made a claim within the 14 days that results in the policy being terminated. Please contact Insure and Go to obtain this refund.

Law

This insurance will be governed by the Law of England and Wales unless we agree otherwise.

Conditions, Exclusions And Warranties

Conditions and exclusions will apply to individual sections of your policy while general exclusions, conditions and warranties will apply to the whole of your policy.

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, unless otherwise stated in your policy.

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 any one item or for valuables in total. You are advised to check your policy. If you intend taking expensive items with you we suggest you insure them separately under a household all risks policy.

Reasonable Care

You need to take all reasonable care to protect yourself and your property.

Any Questions?

If you have any doubts about the cover we provide or you would like more information, please contact Customer Services on 0870 333 1794 or email customer.services@insureandgo.com

MEDICAL AND OTHER EMERGENCIES

The Medical Emergency Assistance Company will provide immediate help if you are ill or injured outside the country in which you reside (or final country of destination if a one way trip). They provide a 24-hour emergency service 365 days a year and you can contact them on:

Emergency phone number +44 (0)870 420 4163
or alternatively
+44 (0)1733 457486

Emergency fax. Number +44 (0)1733 502293

When you contact the Medical Emergency Assistance Company, you will need to say where you purchased the policy from and give the following information:

- Your name and address
- Your policy number shown on your Validation Certificate
- Your phone number abroad
- Your dates of outward and return travel

Hospital treatment abroad

If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact the Medical Emergency Assistance Company for you immediately. If they do not, this could mean we will provide no cover or we reduce the amount we pay for medical expenses. If you receive medical treatment abroad as an outpatient, you should pay the hospital or clinic and claim back your medical expenses from Insure and Go Travel Claims when you return to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire, unless your outpatient treatment is likely to exceed £500 in which case you must contact the Medical Emergency Assistance Company immediately.

Returning early to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire

If you have to return to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or final country of destination if a one way trip) under Section B (Medical and other expenses) or Section A (Cancelling and Cutting short your holiday) the Medical Emergency Assistance Company must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or final country of destination if a one way trip).

Note to all insured people, treating doctors and hospitals

This is not a private medical insurance. If you need any medical treatment, you must tell the Medical Emergency Assistance Company immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow the Medical Emergency Assistance Company or their representatives to see all of your medical records and information.

DEFINITIONS

Wherever the following words or phrases appear in this policy they will always have the meanings shown under them.

Business Associate

Any person, who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

Manual Labour

Work involving physical labour and hands-on application, for example but not limited to: construction, installation, assembly. This does not include the following: bar and restaurant staff, music and singing, fruit picking (not involving machinery).

Pair Or Set Of Items

A number of items associated as being similar or complimentary or used together.

Permanent Total Disability

A disability caused by an accident during your trip which prevents you from working in any and every job and which lasts 12 months. And, at the end of those 12 months, is in our medical advisor's opinion, not going to improve.

Public Transport

Using train, bus, ferry or coach services to join the booked holiday.

Relative

Husband, wife, parent, parent-in-law, brother, sister, son, daughter, fiancé, fiancée, grandparent, grandchild, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, or step-sister.

Terrorist Act

Terrorist Act shall mean any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorist Act shall also include any act which is verified or recognised by the (relevant) Government as an act of terrorism.

United Kingdom (UK)

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

Validation Certificate

The document showing the names and other details of all the people insured under this insurance. The Validation Certificate proves you have the cover shown in this document.

Valuables

Photographic, audio, video and electrical equipment of any kind (including CDs, DVDs, video and audio tapes and electronic games), mobile telephones, telescopes and binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment and musical instruments.

Please note: upon payment of appropriate additional premium cover can be extended beyond the valuables limits stated in the Table of Benefits for sporting equipment, camping equipment, photographic, audio or video equipment, computer or telephone equipment and musical equipment. The maximum payment for any one item is £1,000 with a total aggregate payment for all items of £2,000. **You will be responsible for 10% of the value of the claim for all specified items, in addition to the usual applicable excess.** You must supply an original receipt, proof of purchase or a written insurance valuation for all items. All valuables for which extended cover has been agreed would still be subject to the exclusions applicable to section E. Jewellery, furs, watches, antiques or articles made of or containing precious metals or stones cannot be covered within this upgrade.

War

War shall mean war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, Us, Our

New Hampshire Insurance Company and Landmark Insurance Company.

Winter Sports (see the Hazardous Activities Table on pages 12 and 13 for details of cover)

Skiing and Snowboarding (with a leash), Off-Piste Skiing and snowboarding (with a leash) except in areas designated unsafe by resort management, Recreational Racing, Mono Skiing, Guided Cross Country Skiing, Snow Mobiling, Tobogganing, Glacier Walking/Trekking up to 4,000 metres and Ice Skating. No cover is provided at all for Ski Jumping, Ski Flying, Heli-Skiing, Ski Acrobatics, Ski Stunting, Freestyle Skiing, On-Piste and Off-Piste Skiing in areas designated unsafe by resort management, Ski Racing and Training, Ski Bob Racing, Parapenting, Ice Hockey and the use of Skeletons and Bobsleighs.

Winter Sports Equipment

Skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates.

You, Your

Each insured person named on the Validation Certificate issued with this document. Each person must have lived in the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire for 6 months or more and have paid the appropriate premium.

Trip

Cover under Section A - Cancelling and Cutting short your holiday starts at the time that you book the trip or pay the Insurance premium, whichever is later.

Your holiday or journey starts when you leave your usual place of residence or from the start date shown on your Validation Certificate, whichever is later. The end of your trip is defined as the date that you return to your place of residence or at the end of the period shown on your Validation Certificate, whichever is earlier. Cover cannot start more than 24 hours before the booked departure time or end more than 24 hours after your return.

If you decide once you are out of your country of residence and before the end of the period of insurance that you wish to extend your policy, a request can be made to Insure and Go for cover to be extended for a reasonable time. This can be considered if there has been no change in your medical condition (or that of a close relative or business associate), there are no claims pending or you do not know of a reason for a claim to arise. If there has been any change in your medical condition and/or claims have been made or are pending, we may still be able to extend your policy provided you declare the full details to us.

Single Trip – A single return holiday/journey beginning and ending in the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire. Cover is provided for holidays within the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire if accommodation has been pre-booked for two or more nights.

One Way Trip – A single outward holiday/journey beginning in the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire. Cover ceases on arrival at your final country of destination.

Special Note:

Please remember that it does not matter how long you buy cover for; it ends when you return to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire. The only exception to this is where you have paid an appropriate additional premium to arrange **Home Visits**. This entitles you to return to your home country prior to the intended return date for the number of trips you have declared when the insurance was arranged, as stated on your Validation Certificate. Each trip home cannot exceed 14 days and cover ceases whilst you are in your home country. Cover resumes on your departure. No cover is available for the cost of the return flight if your return is as a result of a claim and no cover is available for any flight costs where the return is for a non-insured reason.

Geographical Areas

Area 1: Europe, including countries west of the Ural Mountains; the Azores; Canary Islands; Iceland; Madeira and countries bordering the Mediterranean Sea (except Algeria, Israel, Jordan, Lebanon and Libya) as well as the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire.

* **Area 2:** Worldwide, excluding USA and Canada.

* **Area 3:** Australia and New Zealand.

* **Area 4:** Worldwide, including USA and Canada.

* Please note that up to 15% of any trip covered under the period of insurance may be spent in an Area of higher risk

IMPORTANT CLAIMS INFORMATION

Medical claims

If you receive medical attention for an injury or sickness, you must get a medical certificate showing the nature of the injury or sickness together with any bills which you have paid. If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact the Medical Emergency Assistance Company for you immediately.

Claims for delayed baggage, loss or damage to money, personal belongings, etc.

Please Note: This only applies if you have paid the appropriate premium to extend your cover to include Section E

You must tell the relevant transport company about any delay, loss, theft or damage to personal belongings if they are being carried by any airline or transport company. You must also get a property irregularity report (PIR). If you do not tell the airline or transport company within three days of the event, we may not be able to pay your claim. You must report immediately any loss or theft of money or loss or theft of personal belongings to the police (and hotel management if this applies). You must also get an official written report from the police, airline, transport company etc. If you do not tell the police (and hotel management if this applies) within 24 hours of the event, we may not be able to pay your claim.

General

You must register any claim to Insure and Go Travel Claims within 31 days of your trip ending. If you do not, we may not be able to pay your claim.

If you need to make a claim, please contact with a brief description of your claim:

Insure and Go Travel Claims
14th Floor
Leon House
201-241 High Street
Croydon
Surrey CR9 1ER
Tel: 0870 420 4161
Email: claims@insureandgo.com

Insure and Go Travel Claims are open every weekday from 9:00 a.m. until 5:00 p.m. and will send you a claim form as soon as you tell them about your claim.

To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information according to the rules of the Data Protection Act(s).

CUSTOMER SERVICE

Insure and Go do everything possible to make sure that you receive a high standard of service. If you are not satisfied with the service that you receive for sales related matters, please write to:

The Complaints Officer
Insure and Go Insurance Services Ltd
Warners Mill
Silks Way
Braintree
Essex CM7 3GB
Telephone: 0870 333 1794
Email: customer.services@insureandgo.com

or for claims related matters, please write to:

The Complaints Officer
Insure and Go Travel Claims
14th Floor
Leon House
201-241 High Street
Croydon
Surrey CR9 1ER
Telephone Number: 0870 420 4161
Email: claims@insureandgo.com

If you are still not satisfied with the way in which your complaint has been handled, you may refer the matter to the Financial Ombudsman Service who will investigate your complaint:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk

THE INSURANCE

General Conditions

The following conditions apply to this insurance:

1. You must have been resident in the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire for 6 months or more at the time you bought your policy.
2. You must tell Insure and Go if you know about anything which may affect their decision to accept your insurance (for example, hazardous activities or a health condition). If you are not sure whether to tell Insure and Go, tell them anyway.
3. We will not pay for any loss or damage caused as a result of you not acting in a reasonable way to look after your property.
4. You must take all reasonable steps to get back any lost or stolen articles and you must help the authorities in their efforts to catch and prosecute any guilty people.
5. You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.
6. You must keep to all the terms, conditions and endorsements of this insurance. If you do not, we may not pay your claim.
7. You must help us get back any money that we have paid from anyone or from other insurers (including the Department of Social Security) by giving us all the details we need and by filling in any forms.

8. If you try to make a fraudulent claim or use any fraudulent means in trying to make a claim, you may be prosecuted and we will not cover your claim and your policy may be cancelled.
9. You must give Insure and Go Travel Claims all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.
10. You must keep any articles which are damaged and send them to Insure and Go Travel Claims if they ask. You must pay any costs involved in doing this.
11. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post mortem examination.
12. You must pay us back, within one month of asking, any amounts that we have paid to you which are not covered by this insurance.

General Exclusions

We will not cover the following:

1. We shall not be liable for claims **WHERE AT THE TIME OF TAKING OUT THIS INSURANCE:**
 - a. You are aware of any medical condition or set of circumstances which could reasonably be expected to give rise to a claim.
 - b. Any person, including those not travelling, whose condition might give rise to a claim:
 - i) Is suffering from, or has suffered from, any diagnosed psychological or psychiatric disorder, anxiety or depression; or
 - ii) Is receiving or awaiting consultation, investigation or treatment in a hospital or nursing home; or
 - iii) Is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad; or
 - iv) Will be more than 24 weeks pregnant at the date of arrival home; or
 - v) Has been given a terminal prognosis
 2. Further, we shall not be liable for claims, **UNLESS** the condition has been declared to and accepted by underwriters (**ring 0870 420 4162 and quote the reference: MSC 10126**), if any person, including those not travelling:-
 - i) Has suffered from or received any form of medical advice or treatment or medication for:
 - any heart-related or blood circulatory condition (excluding mild* well controlled hypertension suffered in isolation); or
 - any breathing condition (excluding mild* well controlled asthma suffered in isolation); or
 - ii) Has had treatment or consultation for any cancerous condition in the last 5 years; or
 - iii) Has been referred to or seen by a hospital specialist or needed in-patient hospital treatment in the last year.

* In this instance mild means you are taking no more than 2 types of medication, and in the case of asthma you are not taking steroids.
- Please Note:** You must ensure that you advise us of any change in circumstances of yourself or any close relative, occurring after the policy has been issued and prior to travelling. We reserve the right to alter the terms in line with the change in risk.
2. Any claim arising out of War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.

3. Any claim arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
4. Any claim arising out of any Terrorist Act (other than under Section B – Medical and other expenses so long as the disturbances were not taking place at the start of the trip).
5. Loss or damage directly or indirectly caused by any Government, public or local authority legally taking or damaging your property.
6. Any claim arising from or as a result of civil commotions, riots or strikes of any kind (except for strikes which were not public knowledge when your trip was booked).
7. Loss, or damage to any property, or any loss, expense or liability arising from:
 - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - (b) the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
8. If at the time of loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability, we will only pay our share.
9. Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.
10. Any claim arising from you being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
11. Any other loss connected to the event you are claiming for unless we provide cover under this insurance.
12. Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.
13. Any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.
14. Motor Racing or Vehicle Racing of any kind.
15. Winter sports (unless we provide cover as shown on your Validation Certificate and the appropriate premium has been paid).
16. Any Hazardous Activity (unless we have agreed in writing to cover the activity as shown on an endorsement accompanying your Validation Certificate and the appropriate premium has been paid if required).
17. Any claim arising from you travelling to a country where the Foreign and Commonwealth Office have advised against travel of any kind.
18. Any claim arising or resulting from your engaging in manual labour in connection with your trade, business or profession, unless specifically approved by us.
19. Any claim arising or resulting from (i) your suicide or attempted suicide, or (ii) your depression, anxiety, mental strain, depressive illness of any type, or (iii) injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
20. Any claim resulting from you being under the influence of, or in connection with, the use of alcohol, where it has impaired your actions or drugs unless prescribed by a doctor or you being affected by any sexually transmitted disease or condition.

SECTIONS OF INSURANCE

Section A - Cancelling and Cutting Short Your Holiday

What you are covered for

We will pay up to £2,000 for travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back if it is necessary and unavoidable for you to cancel or cut short your trip or any local pre-paid excursions, tours or activities as a result of the following:

1. You dying, becoming seriously ill or injured.
2. The death, injury or serious illness of a relative, business associate or a person with whom you have booked to travel or a relative or friend living abroad with whom you plan to stay.
3. If you are called for jury service or as a witness (but not as an expert witness) or you are put in quarantine.
4. An accident to a vehicle in which you were planning to travel which happens within seven days before the date you planned to leave which leaves the vehicle unusable (this applies to self-drive holidays only).
5. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in the United Kingdom because of an emergency or you being posted overseas unexpectedly.
6. If you are made redundant as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
7. If the police need you to remain in the UK after a fire, storm, flood or burglary at your home or place of business within 48 hours before the date you planned to leave.
8. If you are prevented from travelling to your intended destination by Government restriction following an epidemic.
9. If you fail a university (or equivalent) examination recognised by an approved examining board, provided your policy was bought before all of the examination dates of the failed course or examination.

Special exclusions which apply to Section A

We will not cover the following:

1. The first £60 of each claim, for each insured person (or the first £40 of each claim, for each insured person if only a deposit has been paid).
2. Any claim which results from depression, anxiety, mental strain, or a depressive illness of any type.
3. You not wanting to travel.
4. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.
5. Pregnancy, if you are more than 24 weeks pregnant at the start of or during your trip (or arrival in your final country of destination if on a one way policy).
6. Cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition which you knew about and which could reasonably be expected to give rise to a claim. This applies to you, a relative, business associate or person you are travelling with and any person you were depending on for the trip.

7. The cost of your original return trip if this has already been paid and you need to cut short your journey.
 8. The cost of returning to the original destination to complete your holiday/journey originally planned and increased expenses related to further accommodation there.
 9. If you have to cut short your trip and do not return to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire.
 10. Failure to obtain the required inoculations, vaccinations, passport or visas.
 11. The cost of visas obtained in connection with your trip.
 12. Civil commotion, strike, lock-out, blockades, actions of government of any country or threat of any such event.
- (a) Extra accommodation (room only) for someone to stay with you and reasonable travel home with you if this is necessary due to medical advice.
 - (b) Or reasonable expenses for one relative or friend to travel from the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire to stay with you (room only costs) and travel home with you, if this is necessary due to medical advice.
5. The extra cost for you to return home following the death, serious injury or serious illness of a relative or business associate.
 6. We will pay to return you to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or final country of destination if on a one way trip) if the Medical Emergency Assistance Company think this is medically necessary, and they arrange this for you.

Please Note: claims for cutting short your holiday will be calculated from the day you return to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or your final country of destination if on a one way trip) or you are hospitalised as an in-patient. Your claim will be based solely on the number of complete days you have not used.

Special condition which applies to Section A

It is a condition of the cover provided under this section that:

1. you must obtain prior authorisation from the Medical Emergency Assistance Company if you have to cut short your holiday and return early to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or your final country of destination if on a one way trip) for an insured reason.

Please read the general conditions and exclusions.

Section B - Medical and Other Expenses

Please Note: This section does not apply if you become ill or are injured during trips within the country in which you reside (or the final country of destination if on a one way trip). If you go into hospital you must tell the Medical Emergency Assistance Company immediately.

What you are covered for

We will pay up to £3,000,000 for the following for necessary and reasonable costs as a result of you being injured or ill during your trip.

1. Emergency medical, surgical and hospital treatment and ambulance costs. (Emergency dental treatment is covered up to £250 as long as it is to immediately relieve pain only).
 2. Up to £5,000 for either the cost of returning your body or ashes to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or the final country of destination if on a one way trip), or for the cost of a funeral in the country where you die if this is outside the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or the final country of destination if on a one way trip).
 3. Up to £1,000 for the cost of returning your body or ashes to your normal place of residence if death occurs in the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or the final country of destination if on a one way trip).
 4. Extra accommodation (room only) and travel expenses to allow you to return to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or final country of destination) if you cannot return as you originally booked provided this has been approved by us.
1. The first £100 of each claim, for each insured person. If you have a refund of the cost of treatment under the terms of the EC reciprocal health agreement (E111), the excess is reduced to nil (unless special excess terms have been imposed).
 2. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until you return home. The decision of the Medical Emergency Assistance Company is final and binding.
 3. Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for.
 4. The extra cost of single or private-room accommodation unless it is medically necessary.
 5. Any treatment or medication of any kind that you receive after you return to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man, Eire (or the final country of destination if on a one way trip).
 6. Pregnancy, if you are more than 24 weeks pregnant at the start of or during your trip (or arrival in your final destination country if on a one way trip).
 7. Any extra costs after the time when, in our medical advisor's opinion, you are fit to be returned to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man, Eire (or final country of destination if on a one way trip).
 8. Any medical treatment of any kind occurring after an Insured Person has refused the offer of repatriation when in the opinion of the Company's medical advisors he/she is fit to travel.
 9. Any search and rescue costs.
 10. The cost of any telephone calls other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem.

Please read the general conditions and exclusions.

Section C - Mugging Benefit

What you are covered for

We will pay £40 for each 24-hour period, up to £400 in total, if you suffer an injury and go into hospital as an in-patient as the result of a mugging attack outside the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or the final country of destination if on a one way trip) as long as you report the incident to the police within 12 hours and get a police report.

Please Note: A mugging attack is taken to mean a violent, threatening attack by a third party resulting in physical bodily harm, as evidenced in the police report.

Please read the general conditions and exclusions.

Section D - Personal Accident

What you are covered for

We will pay up to the amount shown in the Table of Benefits to you or your executors or administrators if you are involved in an accident during your trip which causes you an injury which results in you becoming disabled within 12 months of the date of the accident for one of the following:

1. Permanent total disability.
2. Loss of one or more limbs (meaning permanent loss by physical severance at or above the wrist or ankle).
3. Complete and irrecoverable loss of sight in one or both eyes.
4. If you die, we will pay the amount shown in the Table of Benefits on page 1 (this is limited for children aged under 18).

If you have a valid claim under the Personal Accident Section, we will pay up to £5,000 to cover the expense of repaying a Student Loan (which is taken to mean a financial loan including outstanding interest provided by a bank, financial institution or local authority to an officially recognised student, enrolled in an officially recognised higher education course.)

Please read the general conditions and exclusions.

Section E - Personal Belongings, Baggage and Money (This Section is only available if it has been shown on your Validation Certificate that cover is in force)

What you are covered for

We will pay up to the amount shown in the Table of Benefits on page 1 for the following:

E1 - Personal Belongings and Baggage We will pay for the following.

1. After taking off an amount for wear, tear and loss of value, we will pay or replace (at our discretion) for the loss, theft of or damage to property owned by you with a limit for any one item, set or pair of £150.
2. After taking off an amount for wear, tear and loss of value, we will pay for loss, theft of or damage to valuables that you own. We will pay up to £250 in total.
3. We will pay up to £50 for each full 24-hour period, up to £150 in total, for buying essential items if your baggage is delayed during an outward journey for more than 12 hours. You must get written confirmation of the length of the delay from the appropriate airline or transport company and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

E2 - Personal Money

We will pay for the following.

1. We will pay up to £200 (or up to £100 if aged under 18) for the loss or theft of cash, or traveller's cheques, if you can give us evidence that you owned them and evidence of their value.

E3 - Passport and Travel Documents

We will pay for the following.

1. We will pay up to £250 for the cost of replacing your passport, travel tickets, Green Cards, visas, pre-paid accommodation vouchers, pre-paid car hire vouchers and pre-paid excursion vouchers.

Special exclusions which apply to Section E

We will not cover the following:

1. The first £60 of each claim, for each insured person (except for Section E1.3).
2. Any loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
3. Any loss, theft or damage to baggage or personal belongings during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
4. Any loss or theft from unattended motor vehicles unless the personal belongings were in a locked boot or locked and covered luggage compartment of the vehicle and there is evidence of forcible and violent entry to the vehicle.
5. Any loss or theft from motor vehicles left unattended between the hours of 10pm and 8am.
6. Any loss or theft of money or valuables left in an unattended motor vehicle at any time.
7. Any loss, theft or damage to items carried on a vehicle roof rack.
8. Breakage of fragile articles (including china, glass, sculpture and video equipment) or sports equipment whilst in use unless being transported by a carrier and damage due to fire or other accident to the sea vessel, aircraft, or vehicle they are being carried in.
9. Theft, loss of or damage to pedal cycles, motor vehicles, marine equipment and craft, household goods and winter sports equipment (unless the appropriate winter sports premium has been paid).
10. Theft, loss of or damage to dentures, bridgework, contact or corneal lenses, spectacles, sunglasses, artificial limbs or items of a perishable nature.
11. Theft, loss of or damage to stamps and documents (other than those specifically mentioned under section E3) or business goods or samples or business money.
12. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within your baggage.
13. Shortages due to mistakes or neglect or variations in exchange rates or depreciation in value.
14. If your belongings are delayed or held by any customs or other officials legally taking your belongings.

15. Cash which you do not carry on your person (unless it is held in a locked safety deposit box).
16. Loss, theft or damage to valuables not carried in your hand baggage while you are travelling.
17. Any item, set or pair where you are unable to provide reasonable proof of ownership or value (for example original receipts).
18. Property you leave unattended (other than in your locked accommodation).
19. Any claim for loss of jewellery whilst swimming or participating in hazardous activities (other than wedding rings).
20. Damage caused to suitcases, holdalls or similar carriers unless you cannot use the damaged item.
21. Loss or theft of personal belongings or baggage while not in your control or while in the control of any person other than an airline or carrier.
22. Any claim if you already have a more specific insurance covering this.
23. Money carried by children.
24. Loss of passport if you do not report the loss to the Consular Representative of your home country within 24 hours of discovery and obtain a report confirming the date of loss and the date on which a replacement passport was obtained.
25. Traveller's cheques where the provider will replace losses without charge (other than a service charge).

Please read the general conditions and exclusions.

Section F - Abandoning Your Holiday

What you are covered for

We will pay up to £2,000 if it is necessary for you to cancel your holiday if the start of your pre-booked outward journey by aircraft, sea vessel, coach or cross-channel train is delayed, due to strike or industrial action, adverse weather conditions or mechanical breakdown by at least 12 hours.

Special exclusions which apply to Section F

We will not cover the following:

1. The first £60 of each claim, for each insured person.
2. Any claim that results from strikes or industrial action which were public knowledge before the start of your trip.
3. Any claim that results from public demonstration, civil unrest or any form of protest.

Special conditions which apply to Section F

It is a condition of the cover provided under this section that:

1. you must have checked in for your trip at or before the recommended time; and
2. you get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

Section G - Missed Departure

Please Note: This section does not apply for trips within the United Kingdom, except for trips to the Channel Islands and Isle of Man.

What you are covered for

We will pay up to £1,000 for the reasonable extra costs of travel and accommodation you need if you cannot reach the original departure point of your booked journey on the outward journey because public transport services fail (due to adverse weather conditions, strike, industrial action or mechanical breakdown) or the vehicle in which you are travelling is involved in an accident or breaks down.

Special exclusion which applies to Section G

We will not cover the following:

1. The first £60 of each claim, for each insured person.
2. Any claim which is the result of a strike or industrial action which you knew about or was public knowledge before you started your trip.

Special conditions which apply to Section G

It is a condition of the cover provided under this section that:

1. you must allow enough time to arrive at your departure point at or before the recommended time;
2. you must get confirmation of the reason for the delay and how long it lasts from the appropriate authority; and
3. if your claim relates to a vehicle breaking down, you must give us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Please read the general conditions and exclusions.

Section H - Personal Liability

What you are covered for

We will pay up to £2,000,000 if you are legally liable for accidentally:

1. injuring someone; or
2. damaging or losing somebody else's property.

Special exclusions which apply to Section H

We will not cover the following:

1. The first £250 of each claim, for each insured person.
2. Any liability arising from an injury or loss or damage to property:
 - (a) owned by you, a member of your family or household or a person you employ; or
 - (b) in the care, custody or control of you or of your family or household or a person you employ.
3. Any liability, injury, loss or damage:
 - (a) to members of your family or household or a person you employ;
 - (b) arising out of or in connection with your trade, profession or business;
 - (c) arising out of a contract you have entered into;
 - (d) arising out of you owning, possessing, using or living on any land or in buildings except temporarily for the purposes of the trip;
 - (e) arising out of you owning, possessing, or using mechanically-propelled vehicles, water craft (other than rowing boats, punts, or canoes) or air craft of any description, animals (other than horses, domestic cats, or dogs), firearms or weapons (other than guns being used for sport).

Special conditions which apply to Section H

It is a condition of the cover provided under this section that:

1. you must give Insure and Go Travel Claims notice of any cause for a legal claim against you as soon as you know about it and send them any other documents relating to any claim; and
2. you must help Insure and Go Travel Claims and give them all of the information they need to allow them to take action on your behalf. You must not negotiate, pay, settle, admit or deny any claim unless you get Insure and Go Travel Claims' written permission; and
3. we will have complete control over any legal representatives appointed and any proceedings and we shall be entitled to take over and conduct, in your name, your defence of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against any third party.

Please read the general conditions and exclusions.

Section I - Legal Expenses

What you are covered for

We will pay up to £15,000 for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

Special exclusions which apply to Section I

We will not cover the following:

1. Any claim where we or our legal representatives believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
2. The costs of making any claim against us, our agents or representatives or against any tour operator, accommodation provider, carrier or any person with whom you have travelled or arranged to travel.
3. Any costs or expenses which are based directly or indirectly on the amount of any award. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
4. Any claims arising out of you owning, possessing, or using mechanically-propelled vehicles, water craft or aircraft of any description, animals, firearms or weapons.
5. Any claims arising out of your criminal, malicious or deliberate acts.
6. Any claims reported more than 180 days after the incident giving rise to the claim took place.

Special conditions which apply to Section I

It is a condition of the cover provided under this section that:

1. we will have complete control over any legal representatives appointed and any proceedings;
2. you follow our advice or that of our agents in handling any claim; and
3. where possible, you must get back all of our expenses. You must pay us any expenses you do get back.

Please read the general conditions and exclusions.

Section J – Hijack

What you are covered for

We will pay £50 for each full 24-hour period, up to £500 in total, if the aircraft or sea vessel in which you are travelling is hijacked on the original, pre-booked journey for a period over 24 hours.

Special exclusion which applies to Section J

We will not cover the following:

1. Any claim resulting from you acting in a way which could cause a claim under this section.

Special condition which applies to Section J

It is a condition of the cover provided under this section that:

1. you must provide us a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please read the general conditions and exclusions.

Section K – Catastrophe

What you are covered for

We will pay up to £500 for the cost of travel expenses and providing other similar accommodation if your booked accommodation cannot be lived in because of a fire, flood, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease.

Special exclusions which apply to Section K

We will not cover the following:

1. The first £60 of each claim, for each insured person.
2. Any expenses that you can get back from any tour operator, airline, hotel or other provider of services.
3. Any expenses that you would normally have to pay during the period shown on your Validation Certificate.
4. Any claim resulting from you travelling against the advice of the appropriate national or local authority.

Special conditions which apply to Section K

It is a condition of the cover provided under this section that:

1. you must give us a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
2. any event that results in a claim under this section was not known about before you left from your international departure point; and
3. you must give us evidence of all the extra costs you had to pay.

Please read the general conditions and exclusions.

WINTER SPORTS COVER

The following sections (Sections L, M, N, O and P) are only applicable if the appropriate premium has been paid for winter sports cover.

Section L – Winter Sports Equipment

What you are covered for

We will pay up to the amount shown in the Table of Benefits for accidental loss, theft or damage to skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates.

Please note: claims for winter sports equipment owned by you will be calculated as follows:

- Up to 12 months old – 90% of purchase price
- Up to 24 months old – 70% of purchase price
- Up to 36 months old – 50% of purchase price
- Up to 48 months old – 30% of purchase price
- Up to 60 months old – 20% of purchase price
- Over 60 months old – 0%

Special exclusions which apply to Section L

We will not cover the following:

1. The first £60 of each claim, for each insured person.
2. Any loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
3. Any loss, theft or damage to winter sports equipment during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
4. Any loss or theft from unattended motor vehicles unless the winter sports equipment was in a locked boot or locked and covered luggage compartment of the vehicle and there is evidence of forcible and violent entry to the vehicle.
5. Any loss or theft from motor vehicles left unattended between the hours of 10pm and 8am.
6. Any loss, theft or damage to winter sports equipment carried on a vehicle roof rack.
7. Any loss or damage caused to winter sports equipment used by persons for whom it was not designed.

Special condition which applies to Section L

It is a condition of the cover provided under this section that:

1. you must bring any damaged winter sports equipment owned by you back to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire for inspection.

Please read the general conditions and exclusions

Section M - Ski Hire

What you are covered for

We will pay up to £20 for each full 24-hour period, up to £200 in total, for the cost of hiring other skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates if:

1. the winter sports equipment that you own is lost or delayed during your trip for over 12 hours; or
2. the winter sports equipment that you own is lost, stolen or damaged during the course of your trip.

Special exclusions which apply to Section M

We will not cover the following:

1. Any loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
2. Any loss, theft or damage to winter sports equipment during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.

3. Winter sports equipment you have left unattended in a public place.
4. Any loss or theft from unattended motor vehicles unless the winter sports equipment was in a locked boot or locked and covered luggage compartment of the vehicle and there is evidence of forcible and violent entry to the vehicle.
5. Any loss or theft from motor vehicles left unattended between the hours of 10pm and 8am.
6. Any loss, theft or damage to winter sports equipment carried on a vehicle roof rack.
7. Any loss or damage caused to winter sports equipment used by persons for whom it was not designed.

Special conditions which apply to Section M

It is a condition of the cover provided under this section that:

1. we take any payment made under this section from any claim under section L (winter sports equipment) of this insurance; and
2. you must bring any damaged winter sports equipment owned by you back to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire for inspection.

Please read the general conditions and exclusions

Section N - Ski Pack

What you are covered for

We will pay up to £75 for each full 24-hour period, up to £300 in total, for a proportion of the cost of your ski pack (if you have already paid and can't get the money back) if you are ill or injured while you are on holiday and you are medically certified as being unable to use it. Ski pack consists of ski school fees or ski instructor fees, hired skis, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates and the cost of any pre-booked lift pass.

Please read the general conditions and exclusion.

Section O - Piste Closure

What you are covered for

We will pay up to £20 for each full 24-hour period, up to £200 in total, if, between the months of December and March, as a result of not enough, or too much, snow in your pre-booked holiday resort, all lift systems are closed for more than 12 hours. We will pay for either:

1. the cost of transport to the nearest resort up to £20 for each full 24-hour period, up to £200 in total; or
2. £20 for each full 24-hour period, up to £200 in total, if you are unable to ski and there is no other ski resort available.

Special conditions which apply to Section O

It is a condition of the cover provided under this section that:

1. you get a written statement from the management of the resort confirming the reason for the closure and how long it lasted;
2. the pre-booked holiday resort where you are staying is at least 1,000 metres above sea level; and
3. if you buy this insurance within 14 days of the date you plan to leave and if you know about any reason that could cause you to claim under this section, we will not provide cover for you.

Please read the general conditions and exclusions.

Section P - Avalanche Cover

What you are covered for

We will pay up to £250 for reasonable extra travel and accommodation expenses that you need to pay if your pre-booked outward or return journey is delayed for more than 12 hours from your scheduled arrival time because of an avalanche.

Special exclusion which applies to Section P

We will not cover the following:

I. The first £60 of each claim, for each insured person.

Special condition which applies to Section P

It is a condition of the cover provided under this section that:

- I. you get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions

Hazardous Activities (see Page 2)

Please Note: Any activity not listed below (or any of the below sports on a professional basis), which can be considered to be a hazardous activity, sport, pastime or employment (involving an increased risk of injury) will NOT be covered under the policy UNLESS declared to, and accepted by Insure and Go at the time of taking out the policy in return for additional premium and/or changes in cover. Any activities for which cover has been agreed (except those which do not require declaration as per the table below) will be outlined on an endorsement which accompanies your Validation Certificate.

* Denotes a winter sports activity. Cover will only apply if the appropriate winter sports premium has been paid by you and this is shown on your Validation Certificate

Activity	Declare to Insure and Go	Additional Premium	Cover under Personal Accident and Personal Liability	Medical Excess
3 Bungee Jumps	no	no	yes	standard
Abseiling	no	no	no	standard
American Football	yes	yes	no	£200
Archery	no	no	yes	standard
Assault Course Participation	yes	yes	no	£200
Badminton	no	no	yes	standard
Baseball	no	no	yes	standard
Basketball	no	no	yes	standard
Battle Re-enactment	no	yes	no	£200
Boxing Training	no	no	no	standard
Breathing Observation Bubble Diving (max depth 30 metres) under 14 days	yes	yes	no	standard
Camel/Elephant Riding or Trekking	no	no	no	standard
Canoeing	no	no	yes	standard
Canyoning	yes	yes	no	£400
Clay Pidgeon Shooting	no	no	no	standard
Coasteering	yes	yes	no	£400
Conservation/Charity Work (Educational/Environmental – working with hand tools only)	no	no	no	standard
Cricket	no	no	yes	standard
Cycle Touring	no	no	no	standard
Cycling	no	no	yes	standard
Falconry	no	no	no	standard
Flying (piloting private/small aircraft or helicopter)	yes	yes	no	standard
Football	no	no	no	standard
* Glacier Walking/Trekking up to 4,000 metres	no	no	yes	standard
Gliding	yes	yes	no	£200
Go Karting	no	no	no	standard
Golf	no	no	yes	standard
Gorge Walking	yes	yes	no	£400
* Guided Cross Country Skiing	no	no	yes	standard
Hang-Gliding	yes	yes	no	£400
High Diving	yes	yes	no	£400
Hiking (over 2,000 metres but under 6,000 metres altitude)	no	no	no	standard
Hockey	no	no	no	standard
Horse Jumping (no Polo or Hunting)	yes	yes	no	£400
Horse Riding (no Polo, Hunting, Jumping)	no	no	no	standard
Hot-Air Ballooning	no	no	no	standard
Husky Sledge Driving	no	no	yes	standard
* Ice Skating	no	no	yes	standard
Jet Boating	no	no	no	standard
Jet Skiing	no	no	no	standard
Jogging	no	no	yes	standard
Kayaking	no	no	no	standard
Kite Surfing (over land)	yes	yes	no	£200
Kite Surfing (over water)	no	no	no	standard
Manual Labour (at ground level, no machinery)	yes	yes	no	standard

Activity	Declare to Insure and Go	Additional Premium	Cover under Personal Accident and Personal Liability	Medical Excess
Marathons	no	no	yes	standard
Martial Arts (training only)	yes	yes	no	standard
Micro Lighting	yes	yes	no	£400
* Mono Skiing	no	no	yes	standard
Motorcycling (over 50cc) - no racing	yes	yes	no	standard
Motorcycling (under 50cc - no racing)	no	no	no	standard
Mountain Biking (excluding downhill racing & extreme terrain)	no	no	yes	standard
Mountain Biking (including downhill racing & extreme terrain)	yes	yes	no	standard
Mountain Boarding	yes	yes	no	£400
Netball	no	no	yes	standard
* Off-Piste Skiing	no	no	yes	standard
* Off-Piste Snowboarding (with a leash)	no	no	yes	standard
Orienteering	no	no	yes	standard
Ostrich riding/racing	yes	yes	no	£400
Paintballing (wearing eye protection)	no	no	no	standard
Parachuting	yes	yes	no	£200
Paragliding	yes	yes	no	£200
Parapenting	yes	yes	no	£200
Parasailing	yes	yes	no	£400
Parascending (over land/snow)	yes	yes	no	£200
Parascending (over water)	no	no	yes	standard
Passenger (in private/small aircraft or helicopter)	no	no	no	standard
Quad Biking	no	no	no	standard
Rambling	no	no	yes	standard
* Recreational Racing	no	no	yes	standard
Rock Climbing (not mountaineering)	yes	yes	no	£400
Rock Scrambling	yes	yes	no	£400
Roller Blading (Inline Skating/Skate Boarding)	no	no	yes	standard
Rugby	yes	yes	no	standard
Running (Sprint & Long Distance)	no	no	yes	standard
Safari	no	no	yes	standard
Sand Boarding	no	no	yes	standard
Sand Yachting	yes	yes	no	£200
Scuba Diving (qualified, max depth 30 metres) under 14 days	no	no	yes	standard
Scuba Diving (qualified, max depth 40 metres) over 14 days	yes	yes	no	standard
Scuba Diving (qualified, max depth 50 metres) under 14 days	yes	yes	no	£400
Scuba Diving (unqualified, max depth 30 metres) under 14 days	yes	yes	no	standard
Sea Canoeing	yes	yes	no	standard
Sea Kayaking	no	no	no	standard
Shark Diving (inside Cage)	yes	yes	no	£200
* Skiing	no	no	yes	standard
Sky Diving	yes	yes	no	£200
Sleigh Rides (part of Christmas Experience Trip to Northern Europe)	no	no	yes	standard
Snorkelling	no	no	yes	standard
* Snowboarding (with a leash)	no	no	yes	standard
* Snow Mobiling	no	no	no	standard
Squash	no	no	yes	standard
Surfing	no	no	yes	standard
Swimming	no	no	yes	standard
Tennis	no	no	yes	standard
* Tobogganing	no	no	yes	standard
Trekking (over 2,000 metres but under 6,000 metres altitude)	no	no	no	standard
Trekking (under 2,000 metres altitude)	no	no	yes	standard
Triathlons	no	no	yes	standard
Volleyball	no	no	yes	standard
Wake Boarding	no	no	yes	standard
Water Polo	no	no	yes	standard
Water Skiing	no	no	yes	standard
White/Black Water Rafting (Grades 1-4)	no	no	yes	standard
White/Black Water Rafting (Grades 5-6)	yes	yes	no	£200
Windsurfing and Yachting (racing & crewing) inside territorial waters	no	no	yes	standard
Yachting (racing or crew) outside territorial waters	yes	yes	no	£200
Zorbing	yes	yes	yes	standard



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