

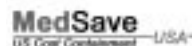


www.fco.gov.uk/knowbeforeyougo

10 things to do before you go:

1. Check the Foreign & Commonwealth Office (FCO) travel advice online at www.fco.gov.uk/knowbeforeyougo 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.

The Assistance Service is there to help You 24 hours a day, 365 days a year. Do not try to find Your own solution - they will solve Your problem in the most suitable and practical way.



The Telephone Number is: **+44 (0) 870 420 4163**
or alternatively **+44 (0) 1733 457486**
The Facsimile Number is: **+44 (0) 1733 502293**

Be prepared to give (a) insurance certificate number, (b) name and address of issuing agent, (c) dates of outward and return travel, (d) details of the problems including name and address of patient and nature of illness/accident and (e) names and telephone numbers of hospital, attending doctor and usual GP.

The Assistance Service is able to: (a) liaise with doctors and hospitals, (b) guarantee medical charges, (c) arrange emergency repatriation with medical escort if necessary and (d) give guidance and help to other members of the party.

THIS EMERGENCY SERVICE MUST NOT BE USED FOR CASUAL ENQUIRIES.

HOW TO MAKE A CLAIM

You must give written notice to Us as soon as possible, but in any event within 30 days. First, either telephone **UK (44) 0870 420 4161** (between 9.00 am and 5.00 pm, Monday – Friday, excluding bank holidays), give brief details of Your claim and ask for a claim form – or write to Insure & Go Travel Claims, 14th Floor, Leon House, 201-241 High Street, Croydon, Surrey CR9 1ER, or e-mail: claims@insureandgo.com.

Please do not forward any documents until You submit the completed claim form.

COMPLAINTS PROCEDURE

It is always Our intention to provide a first class standard of service. However, if You have any cause for complaint, please write to:

For Sales related matters:	The Complaints Officer, Insure & Go Insurance Services Ltd, Warners Mill, Silks Way, Braintree, Essex, CM7 3GB.
For Claims related matters:	The Complaints Officer, Insure & Go Travel Claims, 14th Floor, Leon House, 201-241 High Street, Croydon, Surrey CR9 1ER.

If You are not satisfied with the way in which Your complaint has been handled, please write to:

The Managing Director,
AIG Europe (UK) Limited,
Accident and Health Department,
58 Fenchurch Street,
London EC3M 4AB.

If You consider the matter still unresolved, the following options are then open to You:-

1. Contact the Association of British Insurers for assistance at: **The Association of British Insurers, Consumer Information Department, 51 Gresham Street, London, EC3V 7HQ;** or
2. Ask the Insurance Ombudsman Service to review Your case. There are, however, a few instances in which this body is not empowered to consider complaints. **The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.** Please note, that the Insurance Ombudsman will not consider your complaint until You have first written to the Insurer and received their final decision.

4. All damaged property must be retained for inspection, becoming **Our** property upon settlement of the claim.
5. Any claim arising under this Insurance shall be governed by the Laws of England, whose courts alone shall have jurisdiction in any dispute arising hereunder.

GENERAL EXCLUSIONS

This policy excludes:

1. Claims directly or indirectly from
 - (i) **Your** engaging in:
 - (a) Wintersports, unless the appropriate premium has been paid.
 - (b) Any hazardous or sporting activity (except those listed in the Hazardous Activities section of the policy and the appropriate premium paid if required), such as Boxing, Caving, Hunting, Shooting, Competitive Martial Arts, Motor Racing of all types, Mountaineering, Polo, Potholing or Weight Lifting (for which cover may be obtained if declared to and accepted by **Us** in return for additional premium and/or changes in cover).
 - (c) Professional sports of any kind (for which cover may be obtained if declared to and accepted by **Us** in return for additional premium and/or changes in cover).
 - (d) Manual labour unless specifically approved by **Us**.
 - (ii) **Your**:
 - (a) suicide or attempted suicide;
 - (b) being affected (temporarily or otherwise) by alcohol or drug(s); or by any sexually transmitted disease or condition; or
 - (c) willfully self-inflicted injury or wilful exposure, except in an attempt to save human life.
2. Loss (including any consequential loss), bodily injury, damage or liability resulting or arising from or directly or indirectly caused by or contributed to by:
 - (a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from waste from the combustion of nuclear fuel;
 - (b) The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - (c) Detention or confiscation or requisition by any Government or Public or Local Authority;
 - (d) Pressure waves caused by aircraft or other aerial devices;
 - (e) Any claim arising out of **War**, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
 - (f) Any claim arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected **Terrorist Act**.
 - (g) Arising out of any **Terrorist Act** (other than cover under Section 3 so long as the disturbances were not taking place at the start of the insured trip).
 - (h) Travelling to countries where the British Foreign Office have advised against travel.
3. In respect of all Sections other than Sections 2 and 3, **We** shall not be liable for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of the failure or inability of any equipment or any computer program, whether or not **You** own it, to recognise or to correctly interpret or process any date as its true calendar date, or to function correctly beyond that date.
4. This policy does not cover persons residing outside the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire at the time of policy purchase.
5. Consequential loss of any kind.
6. This insurance does not cover anything caused directly or indirectly through bankruptcy/liquidation of any tour operator, travel agent, transportation company or accommodation supplier.
7. Disinclination to travel.
8. No refund of premium is allowed after the 14 day Cooling Off Period (see page 3) following the date of issue of the policy.
9. Claims arising from any person(s) who have reached the age of 76 at the date of purchase of the policy.

WHAT YOU MUST DO IN THE EVENT OF A MEDICAL EMERGENCY AND IN ALL CASES INVOLVING REPATRIATION OR CURTAILMENT

The 24 Hour Assistance Service is available so that any **Insured Person** may request help in the event of an emergency relating to medical problems.

You must notify **The 24 Hour Assistance Service** (the Underwriter's agents acting on **Your** behalf) immediately of any serious illness or injury involving an **Insured Person** whilst abroad which necessitates admittance to a hospital as an in-patient, or out-patient if costs are likely to exceed £500, or before any arrangements are made for repatriation or curtailment.

IMPORTANT FEATURES:

Insurance Policy: this contains full details of the cover provided plus the conditions and exclusions which apply to it. **You must read the insurance policy carefully.**

Conditions and Exclusions: there are conditions and exclusions which apply to individual sections and general conditions and exclusions which apply to the whole policy.

Date Change Exclusion: Changes in dates and other systems containing computer chips, which depend on date-related information in order to work properly. Other than in respect of Sections 2 and 3, your policy excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as its true calendar date.

Medical Expenses: the policy does not provide private health treatment unless specifically approved by the emergency service.

Health: the certificate contains conditions relating to the health of the people travelling and others upon whose well being the trip may depend. It may be that you are required to disclose the condition of such people prior to cover being issued and you must be aware that failure to disclose such information will prejudice your position in the event of a claim. **Please see the clause entitled: Health Conditions.**

Countries or areas where cover is excluded: Please be advised that this policy will not cover you for any claim whatsoever in the event that you travel to a country or area that (at the commencement of your trip) the Foreign & Commonwealth Office Advisory Unit has advised against all travel, or against travel except for essential purposes. As such, prior to travel, you should visit the following website, www.fco.gov.uk/knowbeforeyougo, to ascertain the FCO's position on your chosen destination(s). If one or more of your destinations is listed, please be aware that cover under this policy will not apply.

Property claims: these are settled on an indemnity basis - not on a "new for old" or replacement cost basis, unless otherwise stated in the policy.

Limits: most sections of the policy have limits on the amount the insurer will pay under that section. Some sections also include inner limits eg: for one item, or for valuables (see definition below) in total.

Law applicable: this policy is subject to English Law, unless you and the insurer have agreed otherwise.

Excesses: claims under most sections of the policy will be subject to an excess. Where there is an excess, you will be responsible for paying the first part of a claim.

Reasonable Care: you are required to take all reasonable care to protect yourself and your property and to act as though you are not insured.

Pregnancy: This policy does not cover pregnancy where the **Insured Person** is expected to give birth before or within 14 weeks of the date of arrival home.

Complaints: the insurance policy includes a complaints procedure which tells you what steps you can take if you wish to make a complaint.

"Cooling Off" Period: the policy contains a "cooling off" period which allows you to return it and obtain a full refund if you have justifiable reason to be dissatisfied with the cover provided. **Please see the clause entitled: Cooling Off Period.**

Hazardous Holiday Activities: the policy may not cover you when you take part in certain hazardous activities eg: Mountaineering. If you want cover for such activities, please contact your issuing agent. **Please see clause entitled 'Hazardous Activities' to see what activities are covered under the policy at no additional premium, what activities can be included in return for an additional premium and what to do if you wish to participate in an activity not listed.**

This document only constitutes a valid insurance when issued in conjunction with a validation certificate issued between 01.06.2004 and 31.05.2005 for journeys ending prior to 31.05.2006.

Underwritten by AIG Europe (UK) Limited, general agent for New Hampshire Insurance Company. New Hampshire Insurance Company is a member of the General Insurance Standards Council and Association of British Insurers.

Signed for and on behalf of
AIG EUROPE (UK) LIMITED.
General agent for New Hampshire Insurance Company.



M H Giblin
Assistant Managing Director

This policy is a CONTRACT OF INSURANCE. It contains details of the cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. In consideration of the payment of the required premium, the Insurer hereby agrees to pay or indemnify the **Insured Person** or his/her personal representative as follows; subject to the terms conditions and exclusions of this policy, on the schedule and in the application form.

PLEASE READ THESE FEATURES AND THE WHOLE OF THIS DOCUMENT CAREFULLY.

DEFINITIONS

We, Our or Us	- New Hampshire Insurance Company.
Insured Person/You/Your/Yourself	- Each person named in the Schedule.
Holiday/Journey/Trip	- Any Holiday/Journey , business or pleasure trip within the geographical limits and the duration for which the appropriate premium has been paid.
Home	- Your normal place of residence in the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire.
Business Associate	- Any person whose absence from the business for one or more complete days at the same time as Your absence prevents the effective continuation of that business.
Medical Practitioner	- A registered practising member of the medical profession who is not related to You or any person with whom You are travelling.
Assistance Service	- Travellex Global & Financial Services Ltd Worldwide House, PO Box 36 Thorpe Wood Peterborough PE3 6SB
Close Relative	- The husband, wife, parent, parent-in-law, child, son-in-law, daughter-in-law, grandparent, grandchild, brother, sister, fiancé(e) or partner.
Valuables	- Jewellery, furs, watches, articles made of or containing precious metals or stones, mobile telephones, hearing aids, sports or leisure equipment, musical instruments, binoculars, electronic games, audio, video, photographic or computer equipment including any ancillary equipment or accessories all owned by You .
Terrorist Act	- 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 that is verified or recognised by the (relevant) Government as an act of terrorism.

The cover under the original policy will not be invalidated by virtue of **You** returning to **Your** home country prior to the original return date, as cover is extended to include the number of return trips as detailed on the validation certificate.

Each return trip to the home country cannot exceed 14 days.

Cover under the policy will cease upon arrival in the Insured's home country and will only recommence on departure.

This endorsement will not cover the cost of return flights if the return to **Your** home country is as a result of a claim under the policy and there will be no cover for any flight costs where the return is for a non-insured reason.

7. Extreme Ski

In return for the appropriate additional premium, the wintersports cover under the policy is extended to include the following activities:

Heli skiing, Ski Acrobatics, Ski Stunting, Freestyle skiing, Ski racing/Training (non professional), Ice Hockey, Skeletons and Bobsleighs.

Please be advised of the following:

1. **You** must read both this Endorsement and Sections 11 to 15 to understand the terms, conditions, limitations and exclusions pertaining to **Your** cover.
2. The maximum age limit for any person partaking in any of the activities listed in this endorsement is 49 years of age.
3. The medical expenses excess under Section 3a is increased to £250.

SPECIAL CONDITIONS

1. It is a condition that no **Holiday/Journey** is booked or undertaken against medical advice or for the purpose of obtaining medical treatment.
2. It is a special condition that **You** are not aware of any reason why the **Holiday/Journey** may be cancelled or curtailed.
3. It is a special condition that if **You** have a medical condition or **You** are undergoing tests for the presence of a medical condition which could necessitate cancellation or curtailment of the **Holiday/Journey**, **You** must obtain confirmation from **Your** registered **Medical Practitioner** that there is no reason why **You** should not travel.
4. **The Assistance Service** must be advised immediately in the event of:
 - (a) **Your** hospitalisation; or
 - (b) **Your** intended repatriation for medical reasons; or
 - (c) The need to return earlier than the original booked return date when the cause of such return may be insured under Section 1(b) Curtailment of the policy; or
 - (d) if out-patient treatment appears likely to cost more than £500; or
 - (e) **Your** return being delayed due to medical reasons or **Your** inability to return **Home** as planned due to medical reasons:all occurring during the **Holiday/Journey**.

GENERAL CONDITIONS

Claims Procedure & Requirements:

1. On the happening of any illness, injury, loss or damage, **You** must at **Your** expense:
 - (a) Give **Us** full details in writing as soon as possible after any event which could lead to a claim under this policy;
 - (b) Take all reasonable precautions to prevent further illness, injury, loss or damage;
 - (c) Immediately inform the Police of any loss or theft of Personal Luggage or Money or **Valuables** and obtain a written report;
 - (d) Supply all reports, certificates, information, evidence and assistance as may be required by **Us**;
 - (e) Send to **Us** any writ, summons or other legal document served on **You** and must not answer any correspondence without **Our** written consent.

We shall be entitled

- (a) to negotiate, defend or settle in **Your** name and on **Your** behalf any claim made against **You**; and
 - (b) to prosecute in **Your** name for **Our** benefit any claim against any person in respect of any amount paid or payable under this policy.
2. The **Insured Person** must exercise reasonable care to prevent accident, injury, loss or damage and at all times act as if uninsured.
 3. **You** shall as often as required submit to medical examination at **Our** expense in connection with any claim under Sections 1, 2 or 3 and in the event of **Your** death **We** shall have the right to a post mortem at **Our** own expense.

8. claims for Cash, where at the time of such loss or theft was located in checked-in luggage, an unattended motor vehicle or roof rack.
9. property more specifically insured elsewhere.
10. the applicable excess as stated in the Schedule of Cover.

ADDITIONAL ENDORSEMENTS

The following endorsements are available on request from your issuing agent, upon payment of additional premium (or reduction of premium in the case of endorsements 2 & 3), providing the additional endorsements are noted on the validation certificate.

1. Excess Waiver

The applicable excesses as stated in the Schedule of Cover are hereby waived, except as regards increased Medical excesses in respect of declared medical conditions and hazardous activities.

2. Double Excess

The applicable excesses as stated in the Schedule of Cover are hereby doubled, except as regards increased medical excesses in respect of declared medical conditions and hazardous activities.

3. Deletion of Cover under Section 4

The cover available under Section 4 in respect of Personal Luggage, **Valuables** and Money is hereby deleted.

4. Additional Hazardous Activities

In return for the appropriate additional premium, the cover under the policy is extended to cover those specified activities listed on the validation certificate, for the number of days participation as detailed, subject to the restrictions in cover or additional excess as detailed in the "Hazardous Activities" section of the policy.

5. Additional Valuables

In return for the appropriate additional premium, the cover under this policy is extended for the value of personal property under Section 4 taken on the **Journey** with **You** for loss, theft or accidental damage occurring during the period of Insurance (said property being listed on the validation certificate).

The items to be covered herein must be classified as one of the following:

Sporting Equipment
Camping Equipment
Photographic, Audio or Video Equipment
Computer or Telephone Equipment
Musical Equipment

The maximum payment for any single item listed shall be £1,000. The total aggregate payment for all items listed shall be £2,000. Jewellery, furs watches, antiques or articles made of or containing precious metals or stones cannot be covered herein.

The original cover as contained in the policy wording and certificate is amended as follows:

1. All items covered under this endorsement cannot be claimed under the original limits of cover, but are claimable in addition, subject to the same limitations and exclusions under Section 4 (except as modified herein).
2. **You** are responsible for 10% of the value of any claim in respect of all specified items, in addition to the normal applicable excess.

The cover available under the baggage section, as well as all other terms, conditions and limitations and exclusions as contained in the policy is otherwise unchanged.

Please be advised of the following:

1. **You** must read both this endorsement and Section 4 to understand the terms, conditions, limitations and exclusions pertaining to **Your** cover.
2. For items valued over £50, **You** must retain, prior to travel, either an original receipt, proof of purchase or a written insurance valuation.
3. In the event of a claim for an item covered under this endorsement, the original valuation certificate must be submitted to the loss adjuster along with the other necessary documentation.

6. Home Visits (Long Stay cover only)

In return for the appropriate additional premium, the cover under this policy is amended as follows:

War

- Any 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.

GEOGRAPHICAL AREAS

- | | |
|---------|---|
| AREA 1 | United Kingdom, Northern Ireland, Channel Islands or Isle of Man. |
| AREA 2 | Europe, including countries west of the Ural Mountains; the Azores; Canary Islands; Iceland; Madeira and countries bordering the Mediterranean Sea (except Algeria, Israel, Lebanon and Libya). |
| AREA 3* | Worldwide, excluding USA and Canada. |
| AREA 4* | Australia and New Zealand. |
| AREA 5 | Worldwide, including USA and Canada. |

* Please note: For Long Stay Cover policyholders only, up to 15% of any **Trip** covered under the Period of Insurance may be spent in an Area of higher risk.

READ THIS POLICY WORDING THOROUGHLY

Here are some important notes which could assist **You**

1. Any loss of or damage to baggage whilst in the custody of a carrier (Airlines etc.) must be notified immediately to the carrier and a written report obtained. In the case of an Airline, a Property Irregularity Report must be obtained.
2. Any loss, theft or suspected theft of property, money or valuables must be reported to local police immediately upon discovery and a written report obtained. If there is a representative of the Travel Organiser in the locality they should also be informed.
3. A receipt must be obtained for any expenditure which might be the subject of a claim. Evidence of purchase or if not purchased by **You**, evidence of ownership and value will be required in support of claims under Section 4.
4. If medical attention is required, a Medical Certificate must be obtained from the **Medical Practitioner** providing such treatment, detailing the nature of the illness or injury.
5. No payment will be made to **You** if **You** are travelling against medical advice or for the purpose of obtaining medical treatment.
6. If **Your Holiday/Journey** is extended or curtailed due to injury or illness arising abroad, **You** are required to obtain a letter from the **Medical Practitioner** concerned confirming why the extension or curtailment is medically necessary.
7. Keep all bank vouchers/travellers cheques details, currency conversion slips as they will be required in the event of a claim for loss of Money.
8. 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.
9. **The Assistance Service** (as defined on page 1) must be advised immediately in the event of
 - (a) **Your** Hospitalisation
 - (b) **Your** intended repatriation for medical reasons
 - (c) the need to return earlier than the original booked return date when the cause of such return may be insured under the Curtailment section of the Policy
 - (d) if out-patient treatment appears likely to cost more than £500.
 - (e) if **Your** return is delayed due to medical reasons or **Your** inability to return **Home** as planned due to medical reasons.

**PRIVATE MEDICAL TREATMENT IS NOT COVERED UNLESS SPECIFICALLY
AUTHORISED BY THE EMERGENCY SERVICE**

IMPORTANT: Please carry your insurance documents with You in case of emergency.

IN THE EVENT OF A MEDICAL EMERGENCY AND FOR GENERAL CLAIMS PLEASE REFER TO
THE BACK OF THIS DOCUMENT

HEALTH CONDITIONS

Whilst the Insurance is not subject to a health warranty, **We** shall not be liable for claims WHERE AT THE TIME OF TAKING OUT THIS INSURANCE (AND/OR IF ANNUAL MULTI-TRIP, PRIOR TO BOOKING EACH SEPARATE TRIP):

- You** are aware of any medical condition or set of circumstances which could reasonably be expected to give rise to a claim.
- Any person, including those not travelling, whose condition may give rise to a claim:
 - has during the twelve months prior to taking out the insurance suffered from any chronic and/or recurring illness of a serious nature which has necessitated consultation or treatment or has been referred for further investigations **UNLESS DECLARED TO AND ACCEPTED BY US BY RINGING:**

UK 0870 420 4162 (Quoting the reference: MSC 10126)

- is suffering from, or has suffered from, any diagnosed psychiatric disorder, anxiety or depression; or
- is receiving, or on a waiting list for, treatment in a hospital or nursing home; or
- is expected to give birth before, or within fourteen weeks of the date of arrival **Home**; or
- is travelling against the advice of a **Medical Practitioner** or for the purpose of obtaining medical treatment abroad; or
- has been given a terminal prognosis.

You must ensure **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 and **We** reserve the right to alter the terms in line with the change in risk.

HAZARDOUS ACTIVITIES

When travelling with this insurance, **You** are automatically covered for the following amateur activities without paying any additional premium:

Archery, Badminton, Baseball, Basketball, 3 Bungee Jumps, Canoeing, Cricket, Cycling, Golf, Jogging, Marathons, Netball, Orienteering, Mountain Biking (excluding downhill racing and extreme terrain), Parascending (over water), Rambling, Roller Blading (Inline Skating / Skate Boarding), Running (both Sprint & Long Distance), Safari, Scuba Diving (qualified, max. depth 30 metres) under 14 days, Sleigh Rides (as part of Christmas Experience Trip to Northern Europe), Snorkelling, Squash, Surfing, Swimming, Tennis, Trekking (under 2,000 metres altitude), Triathlons, Volleyball, Wake Boarding, Water Polo, Water Skiing, White/Black Water Rafting (Grades 1-4), Windsurfing and Yachting (both racing and crewing) inside territorial waters.

The following amateur activities are also automatically covered without paying any additional premium, but the policy excludes any cover under the Personal Accident and Personal Liability sections:

Abseiling, Boxing Training, Camel / Elephant Riding or Trekking, Clay Pidgeon Shooting, Conservation / Charity Work (Educational / Environmental - working with Hand tools only), Cycle Touring, Passenger (in private/small aircraft or helicopter), Football, Go Karting, Hiking (over 2,000 metres, but under 6,000 metres altitude), Hockey, Horse Riding (no Polo, Hunting, Jumping), Hot-Air Ballooning, Jet Boating, Jet Skiing, Kayaking, Kite Surfing (over water), Motorcycling (under 50cc - no Racing), Quad Biking, Sea Kayaking, Trekking (over 2,000 metres, but under 6,000 metres altitude).

Furthermore, the following amateur activities can be covered by declaring to, and paying an ADDITIONAL premium to, the issuing agent, but the policy excludes any cover under the Personal Accident and Personal Liability sections:

Flying (piloting private/small aircraft or helicopter), Manual Labour (at ground level, no machinery), Martial Arts (training only), Motorcycling (over 50cc) - no Racing), Mountain Biking (including downhill racing & extreme terrain), Rugby, Scuba Diving (unqualified, max depth 30 metres) under 14 days, Scuba Diving (qualified, max depth 40 metres) over 14 days, Sea Canoeing, Snow Mobiling.

Furthermore, the following amateur activities can be covered by declaring to, and paying an ADDITIONAL premium to, the issuing agent, but the policy excludes any cover under the Personal Accident and Personal Liability sections and the excess under the Medical section of cover is increased to £200:

American Football, Assault Course Participation, Battle Re-enactment, Gliding, Kite Surfing (over land), Paragliding, Parachuting, Parascending (over land / snow), Sand Yachting, Shark Diving (inside Cage), Sky Diving, White/Black Water Rafting (Grade 5 to 6), Yachting (racing or crewing) outside territorial waters.

Furthermore, the following amateur activities can be covered by declaring to, and paying an ADDITIONAL premium to, the issuing agent, but the policy excludes any cover under the Personal Accident and Personal Liability sections and the excess under the Medical section of cover is increased to £400:

Canyoning, Gorge Walking, Hang-Gliding, High Diving, Horse Jumping (no Polo or Hunting), Micro Lighting, Mountain Boarding, Parasailing, Rock Climbing (not Mountaineering), Rock Scrambling.

Any activity not listed above (or any of the above sports on a professional basis), which could be considered 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, the issuing agent at the time of taking out the policy in return for additional premium and/or changes in cover.

MATERIAL FACTS

All material facts must be disclosed to **Us**. Failure to do so may affect **Your** rights under the insurance. A material fact is a fact likely to influence **Us** in the acceptance or assessment of the insurance (for example, **Your** own state of health or that of a **Close Relative**). If **You** are in any doubt as to whether a fact is 'material' then for **Your** own protection it should be disclosed.

Our maximum limit of liability in respect of:

- Business Equipment is stated in the Schedule of Cover, subject to the limit on Single Items (for any one article, pair or set of articles, irrespective of single or joint ownership), Computer Equipment and Samples also stated therein.

Delay

Additionally, **We** will reimburse **You** for the cost of purchase of necessities, up to the maximum limit as stated in the Schedule of Cover, in the event that **Your** Business Equipment is delayed or lost in transit on the outward **Journey** for more than 24 hours. Payment will be set against the amount of the claim if the Business Equipment is permanently lost. **You** must supply receipts for the items purchased and confirmation from the carrier as to the length of delay.

Emergency Courier

We will reimburse **You**, up to the limit as stated in the Schedule of Cover, for emergency courier expenses necessarily incurred in replacing Business Equipment essential to **Your** intended business itinerary as a result of loss, theft or damage covered under this section.

Section 17(b) - Business Equipment Hire

We will pay **You** the benefit, up to the maximum limit as specified in the Schedule of Cover, for each 24 hour period following the loss or breakage of **Your** Business Equipment or a delay in transit of at least 12 hours of **Your** Business Equipment (which means: computer equipment, communication devices and other business related equipment which is necessarily carried by **You** in the course of **Your** business), towards the necessary costs of hiring business equipment.

Section 17(c) - Business Money

We will reimburse **You**, up to the maximum limit as specified in the Schedule of Cover, for the loss of Business Money - which means cash, bank or currency notes, cheques, travellers cheques, postal or money orders, petrol coupons or credit vouchers - which is the property of **You** (if self-employed) or **Your** employer, and carried on **Your** person unless placed in a safety deposit box or similar fixed, locked receptacle.

Our maximum limit of liability in respect of:

- Business Money as stated in the Schedule of Cover, subject to the limits for Cash (cash, bank or currency notes whether in the custody of one or more **Insured Persons** irrespective of ownership) also stated therein.

Section 17(d) - Additional Personal Accident Benefit

The benefits provided under Section 2 are doubled when **You** are travelling on a pre-arranged business trip in which **Your** transportation and accommodation expenses have been paid by **You** (if self-employed) or **Your** employer, and proof is provided that the primary purpose of the **Journey** was the furtherance of **Your** business. All other terms, conditions and exclusions apply as per Section 2.

Section 17(a, b & c) Excludes

We will not pay for:

- accidental loss of or theft of or damage to Business Equipment left unattended other than whilst:
 - in **Your** locked accommodation.
 - in a locked boot or locked and covered luggage compartment of a motor vehicle provided that:
 - there is evidence of forcible and violent entry to such vehicle.
 - no cover shall apply in respect of property in vehicles left unattended at any time between the hours of 10 pm and 8 am.
- Your** failure to inform the Police as soon as possible of any loss or theft of Business Equipment (or Business Money) and failure to obtain a written report.
- accidental loss of or theft of or damage to Business Equipment (or Business Money) whilst in the custody of an airline or other carrier, unless reported immediately on discovery. In the case of an airline, a Property Irregularity Report must be obtained.
- loss of or damage to any Business Equipment on roof racks:
 - by weather conditions resulting from the failure to protect items.
 - by theft or malicious persons while the vehicle is unattended unless the rack was locked and secure and there is evidence of forcible entry before 10 pm and after 8 am.
- loss, theft or damage to Business Equipment or Business Money shipped as freight or under a Bill of Lading.
- loss, theft or damage arising from delay or confiscation or detention by Customs or other official
- claims arising from shortages due to error, omission or depreciation in value.

GOLF COVER

Cover under these sections only applies when an additional Golf Endorsement premium is paid, and it is noted on the Validation Certificate.

Section 16(a) - Golf Equipment

We will reimburse **You**, up to the maximum limit as specified in the Schedule of Cover, for loss, theft or damage to **Your** Golf Equipment (which means: golf clubs, golf bags, non-motorised trolleys and golf shoes).

Our maximum limit of liability in respect of:

- (a) Golf Equipment is stated in the Schedule of Cover, subject to the limit on Single Items (for any one article, pair or set of articles, irrespective of single or joint ownership) also stated therein.

Section 16(b) - Golf Equipment Hire

We will pay **You** the benefit, up to the maximum limit as specified in the Schedule of Cover, for each 24 hour period following the loss or breakage of **Your** Golf Equipment or a delay in transit of at least 12 hours of **Your** Golf Equipment (which means: golf clubs, golf bags, non-motorised trolleys and golf shoes).

Section 16(c) - Green Fees

We will pay **You** the benefit, up to the maximum limit as specified in the Schedule of Cover, for the proportionate value of any non-refundable, pre-paid green fees, Golf Equipment (which means: golf clubs, golf bags, non-motorised trolleys and golf shoes), hire or tuition fees necessarily unused as a result of **Your** accident or illness or the loss or theft of documentation which prevents the participation in the pre-paid golfing activity.

Section 16 Excludes

We will not pay for:

- accidental loss of or theft of or damage to Golf Equipment or documentation left unattended other than whilst:
 - in **Your** locked accommodation.
 - in a locked boot or locked and covered luggage compartment of a motor vehicle provided that:
 - there is evidence of forcible and violent entry to such vehicle.
 - no cover shall apply in respect of property in vehicles left unattended at any time between the hours of 10 pm and 8 am.
- Your** failure to inform the Police as soon as possible of any loss or theft of Golf Equipment or documentation and failure to obtain a written report.
- accidental loss of or theft of or damage to Golf Equipment or documentation whilst in the custody of an airline or other carrier, unless reported immediately on discovery. In the case of an airline, a Property Irregularity Report must be obtained.
- loss of or damage to any Golf Equipment on roof racks:
 - by weather conditions resulting from the failure to protect items.
 - by theft or malicious persons while the vehicle is unattended unless the rack was locked and secure and there is evidence of forcible entry before 10 pm and after 8 am.
- loss, theft or damage to Golf Equipment shipped as freight or under a Bill of Lading.
- loss, theft or damage arising from delay or confiscation or detention by Customs or other official.
- (Section 16c only) claims arising directly or indirectly as a result of any ongoing medical conditions unless declared to and accepted by Us.
- (Section 16c only) claims arising from a medical condition, which are not substantiated by a medical report from a **Medical Practitioner** confirming **Your** inability to play golf.
- property more specifically insured elsewhere.
- the applicable excess as stated in the Schedule of Cover.

BUSINESS COVER

Cover under these sections only applies when an additional Business Endorsement premium is paid, and it is noted on the Validation Certificate.

Section 17(a) - Business Equipment

Lost, Stolen or Damaged

We will reimburse **You**, up to the maximum limit as specified in the Schedule of Cover, for loss, theft or damage to **Your** Business Equipment (which means: computer equipment, communication devices and other business related equipment which is necessarily carried by **You** in the course of **Your** business).

RECIPROCAL HEALTH AGREEMENTS

You must make use of reciprocal arrangements in place at **Your** destination, such as:

TRIPS TO EUROPEAN UNION COUNTRIES

Travellers to European Union countries are strongly advised to obtain form E111 from their local Post Office. This will entitle European citizens to benefit from the reciprocal health arrangements which exist between European Union countries. In the event of liability being accepted for a medical expense which has been reduced by the use of an E111 form (or other reciprocal health agreements) or Private Health Insurance, the applicable Medical & Other Expenses section excess will not be applied. This does not apply where special excess terms have been imposed.

TRIPS TO AUSTRALIA, NEW ZEALAND OR MALTA

For UK nationals (and some European nationals) reciprocal arrangements are in place in these countries. Please ensure that **You** have **Your** Passport with **You** and if emergency treatment is required, then this should be produced. Inpatient and outpatient treatment at a public hospital is then available free of charge in Australia, free of charge in Malta (up to 30 days stay) and at minimal cost in New Zealand.

When **You** are travelling to Australia and **You** register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You need only enrol at Medicare offices in Australia if **You** will be receiving treatment. If **You** receive treatment before **You** enrol, Medicare benefits will be backdated, if **You** are eligible. To be eligible **You** must be a United Kingdom resident and will need to show **Your** passport with an appropriate visa, and acceptable identification (for example a driving licence).

For more information **You** should contact:

Health Insurance Commission, PO Box 1001, Tuggeranong, ACT 2901, Australia
or visit their website at: www.hic.gov.au

Should **You** be admitted to hospital then contact must be made with **The Assistance Service** and their authority obtained in respect of any treatment not available under the reciprocal arrangements before such treatment is provided.

COOLING-OFF PERIOD

If, after reading the policy, **You** are not satisfied with it for any reason, **You** must return it to the issuing agent within 14 days of issue in order to receive a full refund of premium, providing that a claim does not exist and travel has not taken place.

POLICY TYPES

Single - A single return **Holiday/Journey**, beginning and ending in the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire. Cover for a **Holiday/Journey** within the United Kingdom, Northern Ireland, Channel Islands or Isle of Man only applies when accommodation has been pre-booked for two or more nights. The maximum duration for persons aged 66 and over is 31 days any one trip.

One Way - A single, outward **Holiday/Journey**, beginning in the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire. The Period of Insurance shall expire normally or in any event no later than 24 hours after the time **You** first leave the immigration control of **Your** final destination country. The maximum duration for persons aged 66 and over is 31 days any one trip.

Annual Multi-Trip - Any number of return **Holidays/Journeys**, subject to the following:

- A maximum duration of 45 days (31 days if aged 66 and over) any one **Holiday/Journey**. Under the Gold Cover option the maximum duration is increased to 90 days if aged under 66.
- Cover for a **Holiday/Journey** within the United Kingdom, Northern Ireland, Channel Islands or Isle of Man only applies when accommodation has been pre-booked for two or more nights.
- Wintersports cover is limited to 17 days in total per policy year.

PERIOD OF INSURANCE

Single & One Way

Under Section 1 (Loss of Deposit and Cancellation) insurance is effective from the date of issue of the policy and terminates on commencement of the planned **Holiday/Journey** (or the expiry of the policy). In respect of Curtailment and all other sections, insurance commences when **You** leave **Your** usual place of residence or business (whichever is the later) to commence the **Journey** until the time of return to **Your** place of residence or business (whichever is the earlier) on completion of **Your Journey** (or the expiry of the policy). In any event not to commence more than 24 hours prior to the booked departure time or cease more than 24 hours after **Your** return. In respect of one way **Journeys** only, the Period of Insurance will terminate with whichever occurs first of the following; the expiry of the policy or 24 hours after the time **You** first leave immigration control of **Your** final destination country. In the event of early return home (including Curtailment), the policy shall become void on the **Insured Persons** arrival in the United Kingdom unless the appropriate additional premium has been paid for Home Visits (Long Stay Policies only).

Annual Multi-Trip

Under Section 1 (Loss of Deposit and Cancellation) insurance is effective from the later of either the start date of the policy or the time at which the **Journey** is booked and terminates on commencement of the planned **Holiday/Journey** (or the expiry of the policy). In respect of Curtailment and all other sections, insurance commences when **You** leave **Your** usual place of residence or business (whichever is the later) to commence the **Journey** until the time of return to **Your** place of residence or business (whichever is the earlier) on completion of **Your Journey** (or the expiry of the policy). In any event not to commence more than 24 hours prior to the booked departure time or cease more than 24 hours after **Your** return. In the event **Your Holiday/Journey** exceeds 45 days in duration, only the first 45 days will be covered hereunder (31 days if aged 66 and over). Under the Gold Cover option the maximum duration is increased to 90 days if aged under 66.

If due to unforeseen circumstances beyond **Your** control, the **Holiday/Journey** cannot be completed within the Period of Insurance (as stated on the attached certificate), cover will be extended for up to a maximum of 30 days at no extra cost.

SCHEDULE OF COVER

STANDARD SINGLE TRIP AND ANNUAL MULTI-TRIP

Section	Description	Cover (per Insured)	Excess (per insured)
1	a & b Cancellation & Curtailment	up to £3,000	£60 (£20 LOD)
	c Catastrophe	up to £1,000	£60
2	Personal Accident	Maximum Benefit £20,000	N/A
	Loss of Limbs or Sight (aged under 66)	£20,000	
	Permanent Total Disablement (under 66)	£20,000	
	Death Benefit (aged 18-65)	£5,000	
	All Benefits (aged 66 & over)	£2,500	
	Death Benefit (aged under 18)	£2,500	
3	a Medical and Other Expenses (including Emergency Assistance)	up to £5,000,000	£60 (£100 if aged 65 or over)
	b Additional Hospital Benefit	£20 per day up to £1,000	N/A
4	a Personal Luggage	up to £1,500	£60
	Single Article Limit	£200	
	b Valuables	£200	£60
	c Travel Documents	up to £100	£60
	d Personal Money	up to £500	£60
	Cash Limit	£200	
	Cash Limit (aged under 18)	£50	
	Baggage Delay	£50 per day up to £100	N/A
5	a Travel Delay	£20 for first 12 hours £10 each additional 12 hour period up to £300	N/A
	b Holiday Abandonment	up to £3,000	£60
6	Hijack	£50 per day up to £500	N/A
7	Missed Departure	up to £500	£60
8	Personal Liability	up to £2,000,000	£250
9	Legal Expenses	up to £15,000	N/A
10	Pet Care	£20 per day up to £200	N/A

WINTERSPORTS

WINTERSPORTS COVER (When additional premium is paid or Annual Multi-Trip is purchased - Maximum age 75)

11	Wintersports Equipment (owned)	up to £500	£60
	Single Item Limit (owned)	£250	
	Hired Total	Up to £250	
12	Ski Hire	£20 per day up to £200	N/A
13	Ski Pack	up to £75 per day up to £300	N/A
14	Piste Closure	up to £20 per day up to £200	N/A
15	Delay due to Avalanche	up to £250	£60

GOLD SINGLE TRIP AND ANNUAL MULTI-TRIP

Section	Description	Cover (per Insured)	Excess (per insured)
1	a & b Cancellation & Curtailment	up to £5,000	£50 (£20 LOD)
	c Catastrophe	up to £1,000	£50
2	Personal Accident	Maximum Benefit £50,000	N/A
	Loss of Limbs or Sight (aged under 66)	£50,000	
	Permanent Total Disablement (under 66)	£20,000	
	Death Benefit (aged 18-65)	£25,000	
	All Benefits (aged 66 & over)	£2,500	
	Death Benefit (aged under 18)	£2,500	
3	a Medical and Other Expenses (including Emergency Assistance)	up to £10,000,000	£50 (£100 if aged 65 or over)
	b Additional Hospital Benefit	£30 per day up to £1,500	N/A
4	a Personal Luggage	up to £2,000	£50
	Single Article Limit	£300	
	b Valuables	£400	£50
	c Travel Documents	up to £200	£50
	d Personal Money	up to £500	£50
	Cash Limit	£300	
	Cash Limit (aged under 18)	£50	
	Baggage Delay	£100 per 12 hours up to £200	N/A

- any loss theft or suspected theft unless **You** inform the Police and obtain a written report.
- accidental loss of or theft of or damage to property whilst in the custody of an airline or other carrier, unless reported immediately on discovery. In the case of an airline, a Property Irregularity Report must be obtained.
- the applicable excess as stated in the Schedule of Cover.

Section 12 - Ski Hire

We shall reimburse **You**, up to the maximum limit specified in the Schedule of Cover, in respect of the reasonable costs of hiring skis, snowboards, bindings, boots or poles as a result of the accidental loss or theft or damage (or temporary loss in transit for more than 12 hours) of **Your** own equipment during the Period of Insurance.

Section 12 Excludes

We will not pay for claims arising from:

- accidental loss of or theft of or damage to property left unattended other than whilst:
 - (a) in **Your** locked accommodation.
 - (b) in a locked boot or locked and covered luggage compartment of a motor vehicle provided that:
 - (i) there is evidence of forcible and violent entry to such vehicle.
 - (ii) no cover shall apply in respect of property in vehicles left unattended at any time between the hours of 10 pm and 8 am.
- loss of or damage to any article or goods on roof racks:
 - (a) by weather conditions resulting from the failure to protect items.
 - (b) by theft or malicious persons while the vehicle is unattended unless the rack was locked and secure and there is evidence of forcible entry before 10 pm and after 8 am.
- wintersports equipment used by persons for whom it was not designed.
- any loss, theft or suspected theft unless **You** inform the Police and obtain a written report.
- accidental loss of or theft of or damage to property whilst in the custody of an airline or other carrier, unless reported immediately on discovery. In the case of an airline, a Property Irregularity Report must be obtained.

Section 13 - Ski Pack

We shall reimburse **You**, up to the maximum limit specified in the Schedule of Cover, in respect of the proportionate loss of irrecoverable ski pack costs paid or contracted to be paid prior to the **Holiday/Journey** as a result of **You** becoming ill or sustaining personal injury during the Period of Insurance and certified by a **Medical Practitioner** as being unable to ski and a written report obtained.

Definition

Ski Pack shall consist of pre-booked lift passes, hired skis, snowboards, bindings and boots and ski school fees.

Section 13 Excludes

We will not pay for:

- claims where a written report has not been obtained from a **Medical Practitioner**.

Section 14 - Piste Closure

In the event that, due to lack of snow fall or adverse weather in the pre-booked Wintersports resort between the months of December and March and no alternative being available **You** are not allowed to ski for a period in excess of 12 hours, **We** will pay **You** the benefit as specified in the Schedule of Cover for each full 24 hour period during which **You** are unable to ski, up to the maximum limit as specified.

Section 14 Excludes

We will not pay for:

- claims arising which are not substantiated by a report from the resort management.
- claims arising due to lack of snow fall in a Wintersports resort which does not possess skiing facilities above 1,000 metres.

Section 15 - Delay due to Avalanche

We will reimburse **You**, up to the maximum limit specified in the Schedule of Cover, for additional travel and accommodation expenses in the event that **Your** outward or return **Journey** is delayed by at least 12 hours beyond the scheduled departure time as a direct result of avalanche.

Section 15 Excludes

We will not pay for:

- claims arising which are not substantiated by a report from resort management.
- the applicable excess as stated in the Schedule of Cover.

- We shall not be liable for any claim where legal costs and expenses are based directly or indirectly on the amount of an award.
- The insurance will not extend to covering **You** in the pursuit of any appeal except at **Our** sole discretion.
- Where there is a possibility of a claim being brought in more than one country, **We** shall not be liable for the costs if an action is brought in more than one country.
- We shall not be liable for the excess as specified in the Schedule of Cover.

Section 10 - Pet Care

We will pay **You** the benefit specified in the Schedule of Cover, up to the maximum limit specified in the Schedule of Cover, in respect of additional kennel and/or cattery fees necessarily incurred as a direct result of **Your** final inbound flight, rail or sea **Trip** to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire being delayed for more than 12 hours.

Section 10 Excludes

We will not pay for:

- claims not substantiated by a written report from the carrier stating the length and exact nature of the delay.
- claims arising from the delay caused by strike or industrial action if already notified at the time the insurance was purchased.

WINTER SPORTS COVER

Provided at no additional premium under the Annual Multi-Trip Policy (17 days per policy year). Otherwise, cover under these sections only applies when an additional Wintersports endorsement premium is paid.

In accordance with the above, cover under Sections 1-10 is extended to cover Wintersports and in addition the following five sections are included.

Under the Annual Multi-Trip and Single Trip policies where an additional premium has been paid, Wintersports is defined as: Skiing and Snowboarding (with a leash); Off-Piste Skiing and Snowboarding (with a leash) except in areas designated as unsafe by resort management; Recreational Racing; Mono Skiing; Guided Cross Country Skiing; Snow Mobiling; Tobogganing and Ice Skating.

In no event will Wintersports be considered to extend to the following activities: Ski Jumping; Ski Flying; Heli-Skiing; Ski Acrobatics; Ski Stunting; Freestyle Skiing; On-Piste & Off-Piste Skiing in areas designated unsafe by resort management; Ski Racing & Training; Ski Bob Racing; Parapenting; Ice Hockey and the use of Skeletons and Bobsleighs.

Section 11 - Wintersports Equipment

We shall reimburse **You**, up to the maximum limit in the Schedule of Cover, in respect of the accidental loss of or theft of or damage to snowboards, skis, bindings, boots or poles, subject to a Single Item limit as specified. There is an overall limit in respect of hired equipment as specified in the Schedule of Cover.

Please note: Claims for owned wintersports equipment will only be calculated as follows:

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

Section 11 Excludes

We will not pay for claims arising from:

- accidental loss of or theft of or damage to property left unattended other than whilst:
 - in **Your** locked accommodation.
 - in a locked boot or locked and covered luggage compartment of a motor vehicle provided that:
 - there is evidence of forcible and violent entry to such vehicle.
 - no cover shall apply in respect of property in vehicles left unattended at any time between the hours of 10 pm and 8 am.
- loss of or damage to any article or goods on roof racks:
 - by weather conditions resulting from the failure to protect items.
 - by theft or malicious persons while the vehicle is unattended unless the rack was locked and secure and there is evidence of forcible entry before 10 pm and after 8 am.
- damaged wintersports equipment owned by **You** not returned to the United Kingdom for inspection.
- wintersports equipment used by persons for whom it was not designed.

5	a	Travel Delay	£40 for first 12 hours £20 each additional 12 hour period up to £400	N/A
6	b	Holiday Abandonment	up to £5,000	£50
7		Hijack	£50 per day up to £500	N/A
8		Missed Departure	up to £1,000	£50
9		Personal Liability	up to £2,000,000	£250
10		Legal Expenses	up to £50,000	N/A
		Pet Care	£50 per day up to £500	N/A

GOLD WINTERSPORTS

WINTERSPORTS COVER (When additional premium is paid or Annual Multi-Trip is purchased - Maximum age 75)

11		Wintersports Equipment (owned)	up to £1,000	£50
		Single Item Limit (owned)	£500	
		Hired Total	Up to £500	
12		Ski Hire	£50 per day up to £500	N/A
13		Ski Pack	up to £75 per day up to £450	N/A
14		Piste Closure	up to £40 per day up to £400	N/A
15		Delay due to Avalanche	up to £500	£50

LONG STAY

LONG STAY COVER

1	a & b	Cancellation & Curtailment	up to £2,000	£75 (£20 LOD)
2		Personal Accident	Maximum Benefit £10,000	N/A
		Loss of Limbs or Sight (aged under 66)	£10,000	
		Permanent Total Disablement (aged under 66)	£10,000	
		Death Benefit (18-65)	£5,000	
		Death Benefit (aged under 18)	£1,000	
3	a	Medical Expenses	up to £3,000,000	£125
5	b	Holiday Abandonment	up to £2,000	£75
7		Missed Departure	up to £800	£75
8		Personal Liability	up to £2,000,000	£250
9		Legal Expenses	up to £10,000	N/A

LONG STAY OPTIONAL COVER (available upon payment of additional premium)

4	a	Personal Effects & Baggage	up to £1,000	£75
		Single Item Limit	£150	
	b	Valuables	£150	£75
	c	Travel Documents	up to £100	£75
		Delayed Baggage	£25 per day up to £75	
	d	Personal Money	Up to £200	£75
		Cash Limit	£200	
		Cash (aged under 18)	£50	

GOLF

GOLF COVER (available upon payment of additional premium)

16	a	Golf Equipment	up to £1,500	£60
		Single Item Limit	£250	
	b	Golf Equipment Hire	£20 per day up to £200	N/A
	c	Green Fees	£75 per day up to £300	£60

BUSINESS

BUSINESS COVER (available upon payment of additional premium)

17	a	Business Equipment	up to £1,000	£60
		Single Item Limit	£500	
		Computer Equipment Limit	£1,000	
		Samples	£500	
		Business Equipment Delay	up to £200	£60
		Emergency Courier Expenses	up to £200	£60
	b	Business Equipment Hire	£50 per day up to £500	N/A
	c	Business Money	up to £1,000	£60
		Cash Limit	£500	
	d	Additional Personal Accident	Standard Benefit x 2	N/A

Section 1 (a) - Loss of Deposit or Cancellation

We will reimburse **You**, up to the maximum limit specified in the Schedule of Cover, in respect of irrecoverable deposits or charges paid in advance or contracted to be paid for travel and accommodation, car hire, excursions, tours and activities not used by **You**, as a direct result of the **Holiday/Journey** being necessarily and unavoidably cancelled owing to:

- 1 **Your** death, injury or illness or that of **Your** spouse.
- 2 the death, serious injury or serious illness of
 - (a) any **Close Relative** of **Yours**
 - (b) any **Business Associate** of **Yours**
 - (c) a person with whom **You** had planned to travel
 - (d) any person with whom **You** had arranged temporarily to reside with during **Your Trip**.
- 3 **You** or any person with whom **You** had planned to travel being subject to jury service, attendance under subpoena as a witness at a Court of Law (other than in the line of duty), compulsory quarantine, or being made redundant (provided that **You** or that person is under 66 and has been employed on a continuous full time basis with the same employer for at least two years).
- 4 **You** being prevented from travelling to the intended destination by Government restriction following an epidemic.
- 5 fire, theft, storm or flood occurring at **Your Home**, when **You** are requested to remain by Fire/Police Authorities all occurring after the insurance has been effected and before the commencement of the **Holiday/Journey**.
- 6 accident to **Your** vehicle within 7 days prior to the intended date of departure after the insurance has been issued (provided that **You** have booked a self drive **Holiday/Journey/Trip**).
- 7 the posting overseas or emergency and unavoidable requirements of duty of Armed Forces, Police, Fire, Nursing or Ambulance Services.

Please note: This insurance in respect of that **Trip** will cease once **You** have made a claim for Cancellation.

Condition: Where cancellation is due to injury or illness, it is a condition of this Policy that **You** must obtain a certificate from the treating **Medical Practitioner**, prior to the intended date of travel, confirming the need to cancel. **You** must notify the Claims Department immediately.

Section 1 (b) - Curtailment

We will reimburse **You**, up to the maximum limit specified in the Schedule of Cover, for **Your** prepaid accommodation, car hire or excursion expenses for the **Holiday/Journey** which **You** do not use, including additional reasonable travelling expenses if **You** have to curtail **Your Holiday/Journey** and return **Home** (or to **Your** final destination if a one way **Trip**) as a result of:

- 1 **Your** death, serious injury or serious illness (occurring during the period of the **Holiday/Journey**) or that of any person with whom **You** are travelling or any **Close Relative** or **Business Associate** of **Yours**.
- 2 the hi-jack of the aircraft, vessel or vehicle in which **You** are travelling
- 3 fire, theft, storm or flood occurring at **Your Home** when **You** are requested to return by Fire/Police Authorities
- 4 the posting overseas or emergency and unavoidable requirements of duty of Armed Forces, Police, Fire, Nursing or Ambulance Services.

Please note: Curtailment claims will be calculated from the day **You** return to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or final country of destination in respect of one way **Trips**) or **You** are hospitalised as an in-patient. **Your** claim will be based solely on the number of complete days forfeited. In respect of travel expenses, **We** will pay for any reasonable additional costs but not for the loss of **Your** pre-booked arrangements.

Conditions:

1. Where curtailment is due to **Your** serious injury or serious illness, a certificate must be obtained from the treating **Medical Practitioner** abroad confirming the necessity to return to **Your** permanent address in the United Kingdom, Northern Ireland, Channel Islands or the Isle of Man or Eire, (or final country of destination in respect of one way **Trips**), or appropriate medical facility.
2. The prior approval of **The Assistance Service** must be obtained to confirm the necessity to return **Home**, (or to **Your** final destination if a one way **Trip**) for any reason or by any method other than as originally planned. Failure to do so may affect the assessment of **Your** claim.

Section 1(c) - Catastrophe

We will reimburse **You**, up to the maximum limit specified in the Schedule of Cover if **You** are forced to relocate as a result of a natural catastrophe (which means fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood or major outbreak of infectious disease) in respect of additional travel and accommodation expenses necessary to continue **Your Holiday/Journey** (or in the event that this is impossible, return **Home** or to **Your** final destination country if a one way **Trip**).

Section 8 - Personal Liability

We will reimburse **You**, up to the maximum limit specified in the Schedule of Cover, for all sums which **You** are personally liable to pay for accidents which result in:

1. death or bodily injury to any person; or
 2. loss of or damage to their property;
- occurring during the period of the **Holiday/Journey**. The total amount payable for all claims made against **You** arising from any one occurrence is specified in the Schedule of Cover. **We** will in addition pay any legal costs and expenses awarded against **You** or incurred by **You** with **Our** written consent.

Please note: No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by **You** without **Our** written consent. **We** shall be entitled, if **We** so desire, 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. **We** shall have full discretion in the conduct of all negotiations and proceedings.

Section 8 Excludes:

We will not pay for:

1. Punitive or exemplary damages.
2. Liability in respect of:
 - (a) death of or bodily injury to **Your** employees or members of **Your** family or household permanently living with **You** or a travelling companion.
 - (b) loss of or damage to property which belongs to **You** or is in **Your** custody or control or that of a member of **Your** family or household or **Your** employee, or a travelling companion.
 - (c) **Your** trade, business or profession.
 - (d) the ownership or occupation of land or building (other than occupation only, of any temporary holiday accommodation).
 - (e) the ownership, possession or use of animals (other than domestic dogs not included in Section 1(i) of the Dangerous Dogs Act 1991 or horses used solely for hacking or trekking), mechanical or motorised vehicles, ships, boats or craft of any kind.
 - (f) any contract or agreement unless liability would have applied anyway.
 - (g) any wilful or malicious or reckless act on **Your** part.
3. Costs and expenses incurred after the date on which **We** have offered to pay the limit of indemnity.
4. The applicable excess as stated in the Schedule of Cover.

Section 9 - Legal Expenses

We shall pay legal costs and expenses, up to the maximum limit specified in the Schedule of Cover, incurred by **You** in pursuit of compensation and/or damages against a third party arising from or out of **Your** death or personal injury occurring during the Period of the **Holiday/Journey**.

Conditions

1. **We** shall have complete control over the legal proceedings and the appointment and control of a lawyer.
2. **You** must follow the legal representative's advice and provide any information and assistance required. Failure to do so will entitle **Us** to withdraw cover.
3. **We** must have access to any and all of the legal representative's file of papers.
4. **We** may include a claim for **Our** costs and expenses.
5. Failure by **You** to comply with all or any of these conditions will entitle **Us** to render the legal expenses aspect of this insurance void and thereby withdraw cover.

Section 9 Excludes

1. **We** will not be liable for:
 - (a) Costs incurred in pursuance of any claim against a Travel Agent, Tour Operator, Carrier, Accommodation Provider, Insurer or Insurer's Agent or any other person insured under the same policy.
 - (b) Legal expenses incurred prior to the granting of support by **Us**.
 - (c) Any claims reported more than 180 days after the commencement of the incident giving rise to such claim.
 - (d) Any claim where the laws, practices, and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be unreasonably greater than the anticipated value of the compensation award.
 - (e) Costs incurred in pursuance of a claim against any person with whom **You** had arranged to travel.
 - (f) Any claim where **You** are insured for legal expenses under any other insurance policy.
 - (g) Any claim where in **Our** opinion there is insufficient prospect of success in obtaining a reasonable benefit.

Section 5 - Travel Delay & Holiday Abandonment

If the departure of the aircraft, train, coach or sea vessel in which **You** had booked to travel on the first outward or first return leg of the **Holiday/Journey** is delayed for at least 12 hours from the time specified on the official itinerary supplied to **You** as a result of:

- (i) strike of industrial action
- (ii) adverse weather conditions
- (iii) mechanical breakdown of the aircraft, train, coach or sea vessel.

We will pay either:

- (a) compensation, as specified in the Schedule of Cover, for the first full 12 hours delay and subsequently a further amount, as specified, for each further 12 hours delay up to the maximum limit specified in the Schedule of Cover; or
- (b) on the outward **Journey**, if after 12 hours delay, **You** elect to abandon the **Holiday/Journey**, **We** will pay **You** up to the maximum limit specified in the Schedule of Cover, in respect of prepaid expenses or expenses contracted to be paid for **Your** benefit which are not recoverable from any other source.

Please note: A claim cannot be made under both (a) and (b) above, or under both Sections 1 and 5.

Section 5 Excludes

We will not pay for claims arising:

1. where **You** fail to check in at the airport, station or port of departure specified in the official itinerary issued by the Tour Operator, Tour Organiser or Carrier.
2. where **You** fail to obtain written confirmation from the carriers (or their handling agents) of the number of hours delay and the reason for the delay.
3. from strikes or industrial action unless the announcement and onset of the strike or industrial action occurred after the commencement of the Period of Insurance.
4. from public demonstration, civil unrest or any form of protest (including actions not specifically directed at an employer or group of employers).
5. where **You** are entitled to the same or similar benefit under any scheme arranged by a Tour Operator, Tour Organiser or Carrier.
6. from the applicable excess as stated in the Schedule of Cover.

Section 6 - Hijack

We will pay **You**, up to the maximum limit specified in the Schedule of Cover, the specified benefit for each and every completed 24 hour period during which **You** are held hostage due to hijack of the transport on which **You** are travelling.

Section 6 Excludes

We will not pay for claims arising:

1. which are not substantiated by a Police report confirming the length and exact nature of the hijacking.

Section 7 - Missed Departure

We will reimburse **You**, up to the maximum limit specified in the Schedule of Cover, in respect of additional accommodation and travel expenses necessarily incurred to reach the overseas destination as a result of the failure of the vehicle in which **You** are travelling to deliver **You** to the final United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire departure point in time to join the **Holiday/Journey**, due to:

- (i) adverse weather conditions
- (ii) strike
- (iii) industrial action
- (iv) mechanical breakdown
- (v) accident to the vehicle

provided that **You** shall take all reasonable steps to arrive at the point of departure by the time stated on the Tour Operator's brochure or other travel documents issued by the Tour Organiser or Carrier.

Please note: This section applies only in respect of an outward **Journey** to an overseas destination.

Condition

A repairer's report will be required in the event of a claim in respect of car breakdown, together with proof that the vehicle had been properly serviced.

Section 7 Excludes

We will not pay for:

1. claims arising from strike or industrial action prior to the commencement of departure from **Your Home** or place of business, whichever is the later.
2. the applicable excess as stated in the Schedule of Cover.

Section 1 Excludes

We will not pay claims arising

1. where the person whose condition gives rise to a claim is receiving or on a waiting list for or has knowledge of the need for treatment at a hospital or nursing home.
2. where the person whose condition gives rise to a claim has received a terminal prognosis.
3. from any psychiatric disorder, anxiety state and/or depression suffered by the person whose condition gives rise to a claim and diagnosed prior to the date of validation of this policy (or if Annual Multi-Trip, prior to booking a **Trip**).
4. where **You** are expected to give birth before or within 14 weeks of **Your** return date (or arrival in final destination country if a one way **Trip**).
5. if **You** are travelling against the advice of a **Medical Practitioner** or for the purpose of obtaining medical treatment abroad.
6. from the cost of returning to the original destination to complete the **Holiday/Journey** originally planned and increased expenses related to further accommodation there.
7. from ongoing medical conditions unless declared to and accepted by **Us**.
8. in respect of visas obtained in connection with the trip.
9. from disinclination to travel.
10. the applicable excess as stated on the Schedule of Cover.

Section 2 - Personal Accident

If **You** sustain accidental bodily injury caused by:

- (a) violent external and visible means or
- (b) exposure resulting from an accident to an aircraft, vessel or vehicle in which **You** are travelling and provided such injury, solely and independently of any other cause results, within twelve calendar months of the date of the accident, in death or disablement as defined below, **We** will pay one of the following benefits (as specified in the Schedule of Cover):
 1. Death.
 2. Loss of one or more limbs and/or sight in one or both eyes.
 3. Permanent Total Disablement.

Definitions:

Loss of limb means permanent loss by physical severance at or above the wrist or ankle.

Loss of sight means complete and irrecoverable loss of all sight.

Permanent Total Disablement means total disablement from engaging in or attending to any and every occupation for at least twelve months from the date of injury and at the end of that time being beyond hope of any improvement.

Section 2 Excludes

We will not pay:

1. for claims resulting from motorcycling involving a motorcycle in excess of 50cc.
2. for claims resulting in those hazardous activities listed where cover under Section 2 has been excluded.
3. for claims arising out of manual labour in connection with **Your** trade, business or profession.
4. for claims arising from **Your**:
 - (a) suicide or attempted suicide;
 - (b) being affected (temporarily or otherwise) by alcohol or drugs or by any sexually transmitted disease or condition;
 - (c) wilfully self-inflicted injury or exposure to danger, except in an attempt to save human life.

Section 3(a) - Medical & Other Expenses

We will reimburse **You**, up to the maximum limit specified in the Schedule of Cover, in respect of the:

1. reasonable emergency medical, surgical and hospital treatment incurred as a result of **Your** injury or unforeseen illness, occurring during the period of the **Holiday/Journey**. At the sole discretion of **The Assistance Service**, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to the United Kingdom, Channel Islands, Isle of Man or Eire (or final country of destination if a one way **Trip**), by whatever means deemed medically necessary. Emergency dental treatment is covered up to £250 for the immediate relief of pain only excluding the fitting of crowns and additional cosmetic treatment.
2. reasonable additional accommodation (room only) and travel costs (if **You** cannot use the return portion of your ticket) necessarily and unavoidably incurred by:
 - (a) **You** where it is necessary for **You** to stay beyond the intended return or onward travel date due to **Your** illness or injury; or
 - (b) a relative or friend required on medical advice to travel to, remain with or escort **You** as a result of **Your** death, serious injury or serious illness.

3. reasonable charges for burial or cremation in the event of **Your** death outside of the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or final country of destination if a one way **Trip**), in the locality where death occurs and/or the cost of transport of body or ashes to the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or final country of destination if a one way **Trip**), for an amount not exceeding £5,000.
4. cost of transporting **Your** remains to the normal place of residence if death occurs in the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or final country of destination if a one way **Trip**), for an amount not exceeding £1,000.

Please note: We reserve the right to repatriate **You** to the United Kingdom, Channel Islands, Northern Ireland, Isle of Man or Eire (or final country of destination if a one way **Trip**) when, in the opinion of the **Medical Practitioner** in attendance and **The Assistance Service**, **You** are fit to travel.

Please also note: Repatriation expenses will involve the use of identical class of travel to that utilised on the outward **Journey**, unless agreed by **Us** or **The Assistance Service** that the ticket can be upgraded.

Section 3(b) - Additional Hospital Benefit

If **You** are admitted to a hospital outside the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or final country of destination if a one way **Trip**) as an in-patient owing to accidental bodily injury or illness sustained outside **Your** country of residence after the issue date, **We** will pay **You** the benefit specified in the Schedule of Cover, for each complete 24 hours **You** are in hospital.

Condition applicable to Sections 3(a) & 3(b)

It is a condition of this insurance that The Assistance Service must be notified immediately of any illness or injury which necessitates admittance to a hospital abroad as an in-patient, or out-patient if costs are likely to exceed £500, or before any arrangements are made for repatriation. The Assistance Service must also be notified if Your return or onward Journey is delayed due to medical reasons. Failure to do so will prejudice Your claim.

Section 3 Excludes

We will not pay for claims where:

1. treatment or aid is obtained in the United Kingdom, Northern Ireland, Channel Islands, Isle of Man or Eire (or final country of destination if a one way **Trip**).
2. surgical or medical treatment which in the opinion of the treating **Medical Practitioner** can be reasonably delayed until **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**).
3. there is an additional cost of single or private room accommodation in a hospital or nursing home, except where the treating **Medical Practitioner** considers it necessary for **You** to occupy such accommodation.
4. **You** are receiving or on a waiting list for or have knowledge of the need for treatment at a hospital or nursing home.
5. **You** have, prior to departure, received a terminal prognosis.
6. there is any anxiety state and/or depression suffered by **You** and diagnosed prior to the date of issue of this policy (or if Annual Multi-Trip, prior to booking a **Trip**).
7. **You** are expected to give birth before or within 14 weeks of **Your** return date (or arrival in final destination country if a one way **Trip**).
8. **You** are travelling against the advice of a **Medical Practitioner** or for the purpose of obtaining medical treatment.
9. **You** are suffering from any ongoing medical conditions unless declared to and accepted by **Us**.
10. costs and expenses incurred more than twelve months after **Your** return date (or arrival in final destination country if a one way **Trip**).
11. **We** shall not be liable for:
 - (a) any expenses or fees for in-patient treatment or repatriation which have not been notified to and authorised by **Us** or **The Assistance Service**.
 - (b) any costs in respect of telephone calls other than the first telephone call to **The Assistance Service** notifying them of the problem.
 - (c) the cost of any elective treatment or surgery including exploratory tests, which are not directly related to the illness or injury which necessitated **Your** admittance to hospital.
 - (d) any expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
12. the applicable excess as stated on the Schedule of Cover.

Section 4 - Personal Luggage, Money & Valuables

1. **We** will reimburse **You**, up to the maximum limit specified in the Schedule of Cover, in respect of accidental loss, theft or damage to:

- (a) Personal Luggage - which means suitcases, trunks or like receptacles and clothing or personal effects worn or carried on the person all owned by (not hired, loaned or entrusted to) **You** but excluding Personal Money and **Valuables**. The maximum payment for any Single Item is shown in the Schedule of Cover.
 - (b) **Valuables**.
 - (c) Travel Documents - which means travel tickets, passports, green card, visas, accommodation vouchers, car hire vouchers and excursion vouchers, held by **You** (and reasonable expenses directly consequential upon any such loss).
 - (d) Personal Money - which means cash, bank or currency notes, cheques, travellers cheques, postal or money orders, petrol coupons or credit vouchers.
2. In the event of Personal Luggage being temporarily lost in transit on the outward **Journey** for longer than 12 hours, **We** will pay, up to the maximum limit specified in the Schedule of Cover, for the purchase of essential items of clothing and personal requisites. Any payments under this heading will be deducted from claims under Section 4 1(a) in respect of the same property.

Our maximum limit of liability in respect of:

- (a) personal luggage is stated in the Schedule of Cover, subject to the limit on Single Items (for any one article, pair or set of articles, irrespective of single or joint ownership) also stated therein.
- (b) **Valuables** is stated in the Schedule of Cover.
- (c) personal money is stated in the Schedule of Cover, subject to the limits for Cash (cash, bank or currency notes whether in the custody of one or more **Insured Persons** irrespective of ownership) also stated herein.

Basis of Claim Settlement

Claims will be dealt with on an indemnity basis NOT "new for old". Indemnity basis means the purchase price as new of the article less deduction for wear and tear and depreciation, or the cost of repair whichever is the lesser. If an article is damaged beyond economical repair, a claim will be dealt with as if the article has been lost.

Section 4 Excludes

We will not pay for claims arising from:

1. accidental loss of or theft of or damage to property left unattended other than whilst:
 - (a) in **Your** locked accommodation. (other than Money which must be in a locked safety deposit box)
 - (b) in a locked boot or locked and covered luggage compartment of a motor vehicle provided that:
 - (i) there is evidence of forcible and violent entry to such vehicle.
 - (ii) no cover shall apply in respect of property in vehicles left unattended at any time between the hours of 10 pm and 8 am.
 - (iii) no cover shall apply in respect of money and **Valuables** left in an unattended vehicle at any time.
2. **Your** failure to inform the Police as soon as possible of any loss or theft of Personal Luggage, Personal Money or **Valuables** and failure to obtain a written report.
3. accidental loss of or theft of or damage to property whilst in the custody of an airline or other carrier, unless reported immediately on discovery. In the case of an airline, a Property Irregularity Report must be obtained.
4. loss or theft of Personal Money and **Valuables** whilst in transit from baggage not in **Your** custody or control.
5. Loss of or theft of or damage to:
 - (a) stamps and documents (other than those specifically mentioned)
 - (b) spectacles, sun glasses, contact or corneal lenses
 - (c) breakage or chipping of glass, porcelain, ceramic or china or any consequential loss resulting from such breakage
 - (d) business goods or samples or business money
 - (e) land, air or water craft of any kind including cycles, but excluding any models or toys
 - (f) items of a perishable nature
 - (g) sports equipment whilst in use.
 - (h) household goods and home contents.
6. accidental loss or theft of travellers cheques, unless reported to the local branch or agent of the issuing authority as soon as possible.
7. shortages of personal money due to error, omission or variations in exchange rates or depreciation in value.
8. normal wear and tear, depreciation, gradual deterioration or mechanical or electrical breakdown.
9. accidental loss, theft or damage arising from delay or confiscation or detention by Customs or other official.
10. loss of jewellery whilst swimming or participating in hazardous activities (other than wedding rings).
11. property more specifically insured elsewhere.
12. the applicable excess as stated in the Schedule of Cover.