



Your Travel Insurance Policy Wording

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## Summary of cover

	Product description	Bespoke Annual Multi Trip	Prestige Annual Multi Trip	Single Trip
	Max trip duration / max age	90 days up to 75 years	90 days up to 75 years	180 days up to 85 years
	Dependent children age limit	Dependent children up to 21 years of age (or 25 if in full time education)		
<b>Section 1</b>	Cancellation	£15,000	£5,000 with option to increase limit to £7,500	£5,000 with option to increase limit to £7,500
<b>Section 2</b>	Curtailment	£15,000	£5,000 with option to increase limit to £7,500	£5,000 with option to increase limit to £7,500
<b>Section 3</b>	Emergency medical expenses Emergency dental treatment Funeral expenses abroad Search and rescue UK expenses	£10 million £500 £1,000 Up to £50,000 £1,000	£10 million £500 £1,000 Up to £50,000 £1,000	£10 million £500 £1,000 Up to £50,000 £1,000
<b>Section 4</b>	Hospital benefit Mugging hospital benefit Coma hospital benefit	£100/24 hrs. £1,000 max £100/24 hrs. £1,000 max £100/24 hrs. £1,000 max	£50/24 hrs. £500 max £100/24 hrs. £1,000 max £100/24 hrs. £1,000 max	£50/24 hrs. £500 max £100/24 hrs. £1,000 max £100/24 hrs. £1,000 max
<b>Section 5</b>	Personal accident and permanent total disablement Death benefit	£50,000 £10,000	£25,000 £10,000	£25,000 £10,000
<b>Section 6</b>	Delayed Baggage (after 12 hrs)	£250 max	£150 max	£150 max
<b>Section 7</b>	Personal Belongings, Money & Documents Personal Belongings Overall limit Personal Belongings Single Item Limit Personal Belongings Total Valuables Limit Money & Documents Overall Limit Money & Documents Cash Limit Student Cover	Optional £3,500 £750 £1,000 £1,500 £700 Optional	Included £2,500 £500 £700 £1,000 £500 Optional	Included £2,500 £500 £700 £1,000 £500 Not Covered
<b>Section 8</b>	Loss of passport, driving licence and visa	£1,000	£500	£500
<b>Section 9</b>	Travel disruption Travel delay Additional travel and accommodation Trip abandonment (after 24 hrs) Kennel and cattery fees	Included £100/12 hrs. £2,500 max £2,000 Up to cancellation limit £100/24 hrs. £1,000 max	Included £50/12 hrs. £500 max £1,000 Up to cancellation limit £50/24 hrs. £500 max	Included £50/12 hrs. £500 max £1,000 Up to cancellation limit £50/24 hrs. £500 max
<b>Section 10</b>	Missed departure / missed connection	£1,500	£1,000	£1,000
<b>Section 11</b>	Uninhabitable accommodation	£1,000	£1,000	£1,000
<b>Section 12</b>	Personal liability	£2 million	£2 million	£2 million
<b>Section 13</b>	Legal expenses	£50,000	£50,000	£50,000
<b>Section 14</b>	Hijack	£1,000 £100/24 hrs.	£1,000 £100/24 hrs.	£1,000 £100/24 hrs.
<b>Section 15</b>	Business travel / work abroad Non-manual work Manual work Replacement personnel Samples and documents	Included Included Included £1,000 £500	Included Included Included £1,000 £500	Included Included Included £1,000 £500
<b>Section 16</b>	Sports and Activities level 1- 3 Sports and Activities level 4	Included Optional	Included Optional	Included Optional
<b>Section 17</b>	Winter sports extension Winter sports equipment Replacement equipment hire Winter sports pack Piste closure	Included £750 £500 £500 £50 per/24 hrs. £500 max	Included £500 £300 £300 £50 per/24 hrs. £300 max	Included £500 £300 £300 £50 per/24 hrs. £300 max
<b>Section 18</b>	Collision damage waiver excess Accidental damage excess reimbursement Rental car key cover	Included £1,500 £500	Included £1,500 £500	Included £1,500 £500
<b>Section 19</b>	Financial failure protection	£5,000	£5,000	£5,000
<b>Section 20</b>	Political unrest and natural catastrophe expenses	Up to £50,000 (£10,000 per insured person max)	Up to £50,000 (£10,000 per insured person max)	Up to £50,000 (£10,000 per insured person max)

	Product description	Bespoke Annual Multi Trip	Prestige Annual Multi Trip	Single Trip
Section 21	Golf Cover	Optional	Optional	Optional
	Overall Limit	£1,500	£1,500	£1,500
	Single Item Limit	£500	£500	£500
	Equipment Hire	£50 per day £250 max	£50 per day £250 max	£50 per day £250 max
	Unused Green Fees	£100 per day £500 max	£100 per day £500 max	£100 per day £500 max
	Policy excess per person, per incident (maximum two excess applied per incident)	£250	£100	£100
		<ul style="list-style-type: none"> <li>• A higher excess of £875 applies in respect of medical emergency repatriation by air ambulance or helicopter service being required within Nepal.</li> <li>• Excess will only apply to certain sections of cover</li> </ul>		
	360 Assistance Service	Included	Included	Included
	Stranded Passenger Service	Included	Included	Included

## 360 Assistance

The policy offers a 360 Assistance service that provides online access to the latest medical, political and security situation in most countries around the world including vaccination requirements, contact details for consulates and medical facilities and other useful information. **You** can stay informed with email alerts on the countries of **your** choice. Severe weather, industrial action and other events that may disrupt **your** travel arrangements are advised to **you** as they happen.

To register please follow the link within your policy document vault.

## Stranded Passenger

A delay to **your** flight can be a frustrating experience. That's why **we** have included the Stranded Passenger service which gives **you** access to a global network of more than 1200 airport lounges around the world.

Once **you** have registered **your** flight and passenger details, **we** monitor the international departure boards. If **your** flight is delayed for more than two hours **we'll** send an access code to **your** phone allowing **you** and **your** registered travelers access to an eligible executive lounge.

To register just follow the link in **your** policy document vault and please remember to provide **your** details at least 24 hours before boarding.

This service does not form part of the insurance contract and is arranged separately by Millstream Underwriting Limited. Use of the service doesn't impact any claim that **you** may subsequently submit under the insurance policy for disrupted or cancelled travel.

**Please note that this service relies upon airlines publishing their schedules to a flight tracking system. The majority of flights are registered but some private and some chartered flights will not be. Where a flight is not registered, this service will not be available.**

## Contact details

	Telephone
Claims and Assistance Helpline	+44 (0)330 660 0758
Customer Service	+44 (0)330 660 0758
Islands contact details	
- Jersey	+44 (0)1534 835383
- Guernsey	+44 (0)1481 710731
- Alderney	+44 (0)1481 824100
Medical Screening Service	+44 (0)330 660 0758

For full claims procedures and further claims contact details please see page 36.

### Other useful contacts

	Telephone	Website
Foreign Commonwealth and Development Office	+44 (0)20 2008 5000	<a href="http://www.gov.uk/fcdo">www.gov.uk/fcdo</a>
European Health Insurance Card (EHIC)	+44 (0)300 330 1350	<a href="http://www.ehic.org.uk">www.ehic.org.uk</a>
Department of Health – Advice for Travellers	+44 (0)20 7210 4850	<a href="http://www.dh.gov.uk/travellers">www.dh.gov.uk/travellers</a>
Medicare Australia	+61-132-011	<a href="http://www.medicareaustralia.gov.au">www.medicareaustralia.gov.au</a>

## Important information

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

This policy wording, **your** schedule and any endorsements form a contract of insurance between **you** (the insured named on the schedule) and **us**, (Millstream Underwriting Ltd on behalf of AWP P&C SA administered) in the **United Kingdom** by AWP Assistance UK Limited and explains the definitions, conditions, exclusions and limits of cover **we** provide. This contract is only valid when **you** have a valid schedule and have paid the appropriate premium. Cover under Section 19 is provided by International Passenger Protection Limited, and underwritten by Liberty Mutual Insurance Europe SE.

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

Please check the details on **your** schedule and contact **us** on (0)330 660 0758

### Who is covered

**Your** schedule shows the persons who are insured under the policy and any special terms and conditions that may apply. If **you** have selected the Bespoke Annual Multi Trip cover is provided for domestic staff travelling with **you** in the course of their employment with **you** who are named on the policy schedule.

Cover is only available to persons resident in the **The Channel Islands** and is only valid for round trips starting and returning to the **United Kingdom** or **The Channel Islands**. You must have a permanent residential address in the **The Channel Islands** and unrestricted right of entry to the **United Kingdom** or **The Channel Islands**.

**You** cannot purchase or renew an annual multi-trip policy once **you** have reached the age of 76 years. **You** cannot purchase a single trip policy once **you** have reached the age of 86 years.

## What is covered

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**You** are covered for:

1. Holidays, leisure and business trip (please see section 15 for details)
2. Trips with a maximum planned duration as shown on your schedule.

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

3. Trips within the Geographic Region as shown on **your** schedule. **You** must observe travel advice provided by the Foreign Commonwealth and Development Office (FCDO). Excluding Section 1 Cancellation and Section 2 Curtailment no cover is provided under any section of this policy in respect of travel to a destination which the FCDO has advised against all or all but essential travel. Travel Advice can be obtained from the Foreign Commonwealth and Development Office Telephone: **+44 (0)20 2008 5000** **www.gov.uk/fcdo**
4. Trips within the **United Kingdom** or **The Channel Islands** if it is pre booked in paid accommodation, a second **home** or if you are staying with family and friends. (This does not include medical expenses cover unless you reside in **The Channel Islands** and your **Country of residence** does not have a reciprocal health agreement with the **United Kingdom**).
5. participating in sports and activities under Level 1-3 as detailed in Section 16.
6. participating in sports and activities under Level 4 as detailed in Section 16 if shown on the Summary of Cover or on **your** schedule. **You** are not covered for **hazardous activities**, other than as specified in Section 16, unless **we** agree to include and **you** have paid the appropriate premium required.
7. Conventional Skiing and snowboarding is included under levels 1 - 3 under section 16. Level 4 activities can be included if **you** have paid the appropriate premium and it is shown on **your** insurance schedule. (If Annual Multi-trip cover is selected, **you** are covered up to 21 days duration in total during the insurance year).
8. Under Section 10 Missed Departure and Section 9 Travel Disruption there is no cover for any trips arranged or insurance taken out less than 48 hours before the intended outward journey

## Limits of cover and excess

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The limits of cover under each section are shown on the Summary of Cover and apply to each insured person unless otherwise stated. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per insured incident.

A maximum of two excesses will be applied per incident. (For example, a family of four having to cancel a trip, therefore only two excesses would apply.)

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

## When cover starts and ends

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

If **you** have Single Trip cover **you** are covered for the dates as shown on **your** policy schedule. Cancellation cover starts from the date **you** have purchased this insurance policy and ends when **you** leave **your home** or **place of business** to commence the trip. All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return to the **United Kingdom** or **The Channel Islands**) including the period of travel directly to the departure point and back **home** or **place of business** directly afterwards, not exceeding 24 hours in each case.

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

## Cancellation rights

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

## Working abroad

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**You** are covered for **non-manual work** and **manual work** during your trip. **You** are not covered under the Personal Liability section when **you** are undertaking any form of **work**.

## Renewal of your insurance

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

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

## Disclosing relevant facts

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There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** offer **you**. **You** must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim. If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

## Medical Conditions

Please note this insurance contains restrictions regarding pre-existing medical conditions not listed under the automatically covered pre-existing medical conditions below:

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

### Automatically Covered Pre-Existing Medical Conditions

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

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

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

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

1. **You** have, during the 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three months or more).
2. **You** are receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing **home**.
3. **You** are waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

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

## Medical Conditions of a Third Party

In respect of a travelling companion, an **immediate relative, close business associate** or person who **you** plan to stay with during **your** trip, who is not a named on **your** schedule, but on whose health the trip depends, this policy will not cover any claims under Section 1: Cancellation or Section 2: Curtailment, that result directly or indirectly from any pre-existing medical condition **you** knew about at the time of taking out this insurance or when booking a trip, and that affects:

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

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

## Change in health

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

If there is any change to a pre-existing condition or if any of the reasons stated above occur between the date the certificate wording is issued and / or before the first day of **your** trip, **you** must notify the Medical Screening Service on **+44 (0)330 660 0758**.

**We** will then decide if **we** can provide **you** with cover on existing terms. **We** may ask **you** to pay an additional premium, or add special conditions to the policy.

If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively **you** can cancel **your** policy and **we** will send **you** a pro-rata refund.

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

If cover can be provided for **your** condition. **You** will be given a medical endorsement upon receipt of payment.

## Pregnancy

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

## This is not a private medical health insurance policy

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

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



## Definitions

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

### **Appointed adviser**

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

### **Close business associate**

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

### **Country of Residence**

The **Channel Islands** or the country where **you** usually reside.

### **Couple**

**You** or **your** spouse (or co-habiting partner) named on the schedule.

### **Consultation costs**

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

### **Curtail / curtailment**

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

### **Epidemic**

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

### **Europe**

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

### **End Supplier**

means the company that owns and operates the following services Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the **UK**; coach operator, car or camper hire company, caravan sites, campsites, mobile **home**, safaris; excursions; Eurotunnel; theme parks or attractions

### **Evacuation expenses**

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

### **Country of Residence**

### **Expert witness**

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

### **Extortion**

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

### **Extortion and ransom monies**

Cash, financial instruments, bullion, goods property or services

### **Family**

**You** and **your** spouse (or co-habiting partner) and **your** financially dependant children, aged under 21 (or 25 if in full time education), at the inception date of **your** policy all normally resident with **you** and named on the schedule.

### **Financial Failure**

means the **end supplier** becoming insolvent or has an administrator appointed and being unable to provide agreed services

### **Golf equipment**

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

### **Hazardous activities**

Participating in any sport or activity which could pose an increased risk or danger to **you**, and may require **you** to take

additional precautions to avoid injury or claim (a list of included sports activities covered by this insurance are shown in Section 16).

**Hijack**

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

**Home**

**Your** residential address in the **United Kingdom** or **The Channel Islands**.

**Immediate relative**

**Your** mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister resident in the **United Kingdom** or **The Channel Islands**.

**Insured vehicle**

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

- be no more than 10 years old
- have no more than 10 seats
- not be driven off the public highway
- not be a motor home, campervan, commercial vehicle, minibus with 10 seats or more, motorcycle or moped
- have a retail purchase price of less than £70,000

**Insurer**

For Sections 1-18 & 20-21 AWP P&C SA.

For section 19 International Passenger Protection Limited underwritten by Liberty Mutual Insurance Europe SE.

**Kidnap**

Means to seize and detain against their will an Insured Person

**Legal action**

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

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

**Legal costs**

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

**Loss of limb**

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

**Loss of sight**

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

**Manual work**

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

**Medical practitioner**

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

**Money**

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

**Natural catastrophe**

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

**Non manual work**

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

**Pandemic**

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

**Permanent total disablement**

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

**Personal accident**

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

**Personal baggage**

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

**Place of Business**

Your usual place of business/**work**/education where **you** perform the majority of **your** business/educational activities and is **your** registered business/**work**/education location in the **United Kingdom** or **Channel Islands**.

**Political unrest**

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

**Public transport**

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

**Quarantine**

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

**Ransom**

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

**Redundancy**

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

**Rental period**

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

Annual Multi-trip policies

- **You** will only be covered if **you** are 21 years or over at the start date of **your** policy.
- a rental which is booked to last longer than the maximum trip duration shown on **your** insurance schedule is not covered.
- Other policies
- **You** will only be covered if **you** are 21 years or over at the issue date of **your** policy.
- rentals within the **UK** must be for at least 2 days and be more than 25 miles from **your home**.
- a rental which is booked outside the period of cover as shown on **your** insurance schedule is not covered.

**Scuba diving**

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

**Single parent family**

**You** and **your** financially dependent children under 21 (or 25 if in full time education), at the inception date of **your** policy, all normally resident with **you** and named in the schedule.

**The Caribbean**

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

**The Channel Islands**

Islands of Jersey, Guernsey, Sark, Alderney, Herm, Jethou and Brecqhou

## Unattended

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

## United Kingdom / UK

England, Scotland, Wales, Northern Ireland and Isle of Man.

## Valuables

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

## We / us / our

For Sections 1-18 & 20-21 Millstream Underwriting limited on behalf of AWP P&C SA AWP Assistance UK Limited is the administrator in the **United Kingdom** or **The Channel Islands**

For section 19 International Passenger Protection Limited underwritten by Liberty Mutual Insurance Europe SE.

## Winter sports equipment

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

## Work

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

## Worldwide (excluding USA, Canada & The Caribbean)

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

## Worldwide (including USA, Canada & The Caribbean)

Worldwide.

## You / your

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

# Section 1: Cancellation

## Covered

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

1. injury, serious illness, death of:
  - a) **you**;
  - b) any person with whom **you** are intending to travel
  - c) any person with whom **you** are intending to stay;
  - d) an **immediate relative**;
  - e) a **close business associate** of **yours**.

NOTE: Under a, b & d above only, this will include being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19.
2. **you** become pregnant after the date **you** purchased this policy (or booked **your** trip whichever is later) and **you** will be more than 26 weeks pregnant at the start of, or during **your** trip. Or, if **you** become pregnant after the date **you** purchased this policy, and **your medical practitioner** advises that **you** are not fit to travel due to complications in **your** pregnancy
3. **you** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel);
4. **your home** or **place of business** being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14 days of travel;
5. **your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services;
6. If **you**, or any person with whom you are intending to travel are quarantined before **your** trip by order or other requirement of a government or public authority, based on their suspicion that **you** specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population or geographical area, or that applies based on where **you** are traveling to, from or through;

7. This section is extended to cover **you** if **you** have to cancel **your** trip as a result of the Travel Advice Unit of the Foreign Commonwealth and Development Office (FCDO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were booked to travel, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later).

### Conditions

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

### Not covered

1. the policy excess shown on the Summary of Cover (£20 in respect of loss of deposit only claims) of any incident;
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. any costs incurred on behalf of other party members who are not specified on the insurance schedule;
7. if the Health Declaration has not been complied with and **you** do not have the appropriate endorsement from the Medical Screening service (see health declaration)
8. anything mentioned in the General Exclusions

## Section 2: Curtailment

### Covered

**You** are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel, accommodation expenses and tuition/course fees, calculated from the date of **your** early return **home** in the **United Kingdom** or **The Channel Islands** or the date of **your** hospitalisation as an inpatient, which have not been used and which were paid before **your** departure from **your home** in the **United Kingdom** or **The Channel Islands**. **You** are also covered for reasonable additional travelling expenses (Economy Class, or up to the standard to that of **your** pre-booked travel where Bespoke cover is selected) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below.

1. accidental injury, serious illness, death of:
  - a) **you**;
  - b) any person with whom **you** are intending to travel
  - c) any person with whom **you** are intending to stay;
  - d) an **immediate relative**;
  - e) a **close business associate** of **yours**.NOTE: Under a, b & d above only, this will include being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19.
2. **your home** or **place of business** being made uninhabitable or the police requesting **your** presence following a theft from **your home**.
3. if **you** have to **curtail your** trip as a result of the Travel Advice Unit of the Foreign Commonwealth and Development Office (FCDO), the World Health Organisation (WHO) or similar body recommending evacuation from the country or specific area in which **you** are travelling, providing the directive came into force after **you** purchased this insurance and after **you** have left the **United Kingdom** or **The Channel Islands** to commence the trip (whichever is the later).
4. In respect of Cruise holidays, **you** are also covered up to the limit as shown on the Summary of Cover for necessary additional travel expenses incurred for **you** to reach the next docking port in order to re-join the cruise, or to reach the final destination of the cruise, following **your** temporary illness or injury requiring hospital treatment on dry land.

### Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice on +44(0)660 0758 if **you** need to cut short **your** trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.

### Not covered

1. the policy excess shown on the Summary of Cover;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
3. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service;
4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service;
5. claims where less than 25% of the Cruise trip duration remains;
6. any costs where transportation or accommodation costs are payable or refundable by the cruise operator;
7. anything mentioned in the General Exclusions.
8. If the Health Declaration has not been complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see health declaration).

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

## Section 3: Emergency medical expenses (not private health insurance)

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

### Inpatient

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately on +44 (0)330 660 0758. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

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

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

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of **your** schedule to the **medical practitioner** and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the **medical practitioner** will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The **medical practitioner** will then send the medical bill and supporting documentation to ChargeCare International for repayment. Contact for Chargecare International [newcliniccase@chargecare.net](mailto:newcliniccase@chargecare.net)

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

Contact the Claims Service for a claim form by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on (0)330 660 0758. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

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

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

### Covered

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

- A. Outside the **United Kingdom** or **The Channel Islands** for:
1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
  2. emergency dental treatment, to relieve pain only, limited to amount shown on the Summary of Cover;
  3. reasonable and necessary additional accommodation (room only) and travelling expenses **home** (Economy Class, or up to the standard to that of **your** pre-booked travel where Bespoke cover is selected), including those of one relative or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
  4. **We** will pay the necessary and reasonable expenses to return **your** vehicle to **your home** where:
    - **You** have a valid claim under this section and are unable to drive **your** vehicle; and
    - there are no travelling companions able to drive the vehicle; and
    - the vehicle is a private car, motorcycle or a light commercial vehicle up to 3.5 tonnes
  5. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** or **The Channel Islands** (the cost of burial or cremation in the **United Kingdom** or **The Channel Islands /Home** is not included), or local funeral expenses abroad limited to £1,000.
  6. Any necessary costs **you** incur from a specialist local rescue organisation for Search and Rescue and emergency transfer to hospital up to £50,000 in the event of an accident whilst **you** are participating in an insured activity provided **you** have paid the additional premium for that activity and it is shown on **your** policy schedule. Search and Rescue costs are covered up to 72 hours from the time at which assistance is first summoned.

NOTE: Under 1, 3, 4 & 5 shown above, cover is included where **you** are diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19, as well as you being subject to compulsory **quarantine** on the orders of a treating **medical practitioner**.

- B. Within the **United Kingdom** or **The Channel Islands** (Annual Multi-Trip cover only).
1. reasonable and necessary expenses incurred in respect of **your** travel **home** (Economy Class, or up to the standard to that of **your** pre-booked travel where Bespoke cover is selected), or additional accommodation (room only) for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within the **United Kingdom** or **The Channel Islands** limited to the amount stated on the Summary of Cover.

**Note: If you are travelling to Australia and require medical treatment, you must enrol with medicare.**

### Not covered

1. the policy excess shown on the Summary of Cover;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised

- by the Emergency Medical Assistance Service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
    - Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **you** return to the **United Kingdom** or **The Channel Islands**.
    - Medication and or treatment which at the time of departure is known to be required or to be continued during **your** trip;
  5. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital;
  6. If the health declaration is not complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see health declaration).
  7. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service;
  8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
  9. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
  10. any costs incurred within the **United Kingdom** unless **you** reside in **The Channel Islands** and **your Country of residence** does not have a reciprocal health agreement with the **United Kingdom**;
  11. further costs **you** incur if **we** wish to bring **you home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
  12. anything mentioned in the General Exclusions.
  13. **we** will not pay to return **your** vehicle to **your** home, from outside **Europe** or within the **United Kingdom** or **The Channel Islands**.

## Section 4: Hospital Benefits

This section does not apply to trips within the **United Kingdom** unless **you** reside in **The Channel Islands** and **your Country of residence** does not have a reciprocal health agreement with the **United Kingdom**.

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

### Covered

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

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

### Conditions

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

### Not Covered

1. anything mentioned in the General Exclusions.

## Section 5: Personal accident

### Covered

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

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

**We** will also pay the necessary and reasonable expenses to return **your** vehicle to **your home** where:

- **you** have a valid claim under this section and are unable to drive **your** vehicle; and
- there are no travelling companions able to drive the vehicle; and
- the vehicle is a private car, motorcycle or a light commercial vehicle up to 3.5 tonnes



**NOTE: If you are aged under 16 years at the time of the accident the death benefit will be limited to funeral and other reasonable costs up to £1000 and the permanent total disablement benefit will not apply.**

#### Not covered

1. any claims for death, loss or disablement caused directly or indirectly by:
  - disease or any physical defect or illness;
  - an injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.
3. **we** will not pay to return **your** vehicle to **your home**, from outside **Europe** or within the **United Kingdom** or **The Channel Islands**.

## Section 6: Baggage Delay

#### Covered

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

#### Not covered

1. If **your** personal baggage is delayed in transit and **you** do not:
  - a) Notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or property irregularity report in the case of an airline); or
  - b) Follow up in writing within seven days to obtain a written carrier's report (or property irregularity report in the case of an airline) if **you** are unable to obtain one immediately.
2. Delay due to confiscation or detention by customs or other officials or authorities;
3. Delay due to the transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
4. Any property more specifically insured or recoverable.

## Section 7: Personal Belongings, Money & Documents

#### A) Personal Baggage

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

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

#### B) Cash & Documents

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

#### C) Student Cover

If **you** have paid the appropriate premium and it is shown on **your** insurance schedule cover is extended for dependents shown on **your** insurance schedule while they are:

- Travelling between **home** and their place of education within **Europe**. Cover ends when the insured reaches either **home** or their place of education.

#### Condition

1. Any amount **we** pay **you** under B) Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier,

within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.

3. In the event of a claim for damaged items, proof of the damage must be supplied.
4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
5. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.
6. If **your** personal baggage or valuables are left in **your** locked and secure hotel room, apartment or holiday residence or **your** vehicle, the loss must be as a result of forcible & violent entry.
7. In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/ withdrawal slips, bank/credit card statements).

#### Not covered

1. the policy excess shown on the summary of cover for any incident
2. if **you** do not exercise reasonable care for the safety and supervision of **your** personal baggage & valuables;
3. any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
4. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. if **your** personal baggage is lost, damaged or delayed in transit and **you** do not: notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
  - tools of trade.
  - perishable items such as food.
  - valuables left unattended at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box.
  - valuables left as checked-in baggage.
  - loss, destruction, damage or theft:
    - due to confiscation or detention by customs or other officials or authorities.
    - due to wear and tear, denting or scratching, moth or vermin.
    - transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
7. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
8. personal baggage:
  - left Unattended at any time, unless they are in a locked and secure hotel room, apartment or holiday residence or kept in a safe or safety deposit box or in an out of sight locked boot, concealed luggage department or under the purpose built luggage cover of an estate or hatchback car.
  - left in an unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am local time.
9. any shortage due to error, omission or depreciation in value.
10. any property more specifically insured or recoverable under any other source;
11. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
12. sports or activity equipment whilst in use; excluding Section 16 Winter Sports Equipment
14. anything mentioned in the General Exclusions.
15. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of money;
16. any shortages due to error, omission or depreciation in value;

## Section 8: Loss of passport / driving licence and visa expenses

### Covered

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

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

### Condition

**You** must provide receipts for all costs incurred.

### Not covered

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

## Section 9: Travel disruption

### Covered

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

TRAVEL DELAY:

1. If the motor vehicle **you** are travelling on or the **public transport you** are booked on to travel is cancelled or delayed due to:
  - strike or industrial action (provided that when this policy was taken out, and when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
  - adverse weather conditions;
  - mechanical breakdown or technical fault of the aircraft, coach, train, motor vehicle or sea vessel;

leading to **your** arrival at **your** destination being delayed for more than 12 hours or **your** return journey to **your home** being delayed for more than 12 hours.

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

or

TRIP ABANDONMENT:

2. **We** will pay **you**:
  - A. up to the limit as shown on the Summary of Cover for any irrecoverable unused accommodation and travel costs and other pre-paid charges which **you** have paid or are contracted to pay if **you** abandon the trip because **you** were not able to travel as a result of:
    - the **public transport** on which **you** were booked to travel from the **United Kingdom** or **The Channel Islands** being cancelled or delayed for more than 24 hours or
    - **you** being denied boarding on the flight on which **you** were booked to travel from the **United Kingdom** or **The Channel Islands** (because there are too many passengers for the seats available) and no other flight could be provided within 24 hours

or

#### ADDITIONAL TRAVEL & ACCOMMODATION:

- B. up to the limit as shown on the Summary of Cover for reasonable suitable additional accommodation (room only) and **public transport** expenses (Economy Class, or up to the standard to that of **your** pre-booked travel where Bespoke cover is selected) necessarily incurred in reaching **your** destination and/or in returning to the **United Kingdom** or **The Channel Islands** as a result of:
- the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or
  - the motor vehicle on which **you** are travelling being involved in an accident, suffering mechanical breakdown.
  - **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours

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

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

#### Kennel and cattery costs

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

#### Conditions

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

#### Not Covered

1. the policy excess shown on the Summary of Cover of any incident and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporary or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country;
4. abandonment of a trip once **you** have departed from the **United Kingdom** or **The Channel Islands**;
5. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
6. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
7. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
8. any costs claimed under another section of this policy
9. anything mentioned in the General Exclusions.
10. travel arranged or insurance taken out less than 48 hours before the intended outward journey.

## Section 10: Missed departure

This section does not apply to trips within the **United Kingdom**, unless they start from **The Channel Islands** or Isle of Man.

### Covered

**You** are covered up to the limit as shown on **your** Summary of Cover for reasonable additional accommodation (room only) and **public transport** travel expenses (Economy Class, or up to the standard to that of **your** pre-booked travel where Bespoke cover is selected) necessarily incurred in reaching **your** destination or returning to the **United Kingdom** or **The Channel Islands** if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, including connections within the **United Kingdom** or **The Channel Islands** as a result of:

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

If the same expenses are also covered under Section 9 – Travel Disruption **you** can only claim for these under one section for the same event.

### Conditions

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

### Not Covered

1. the policy excess shown on the Summary of Cover of any incident;
2. if sufficient time has not been allowed for **your** journey in order to meet the check-in time(s) specified by the transport providers or agent;
3. if **you** are not proceeding directly to the departure point;
4. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
5. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
6. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
7. any costs claimed under another section of this policy
8. anything mentioned in the General Exclusions.
9. travel arranged or insurance taken out less than 48 hours before the intended outward journey

## Section 11: Uninhabitable accommodation

### Covered

**We** will pay **you** up to the limit as shown on the Summary of Cover for reasonable additional accommodation (room only) and transport costs (Economy Class, or up to the standard to that of **your** pre-booked travel where Bespoke cover is selected) incurred:

1. up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the trip because **you** cannot use **your** booked accommodation or
2. with the prior authorisation of the Emergency Assistance Service to repatriate **you** to **your home** if it becomes necessary

to **curtail** the trip as a result of a **natural catastrophe**, an infectious disease or outbreak of food poisoning affecting **your** accommodation.

### Conditions

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

### Not Covered

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

## Section 12: Personal liability

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

### Covered

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

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

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

### Not covered

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

## Section 13: Legal expenses

### Covered

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

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

For each event giving rise to a claim pay up to the amount shown on **your** schedule for **legal costs** for **legal action** for **you** (but no more than £25,000 in total for all persons insured on the policy).

### Conditions

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

### Not Covered

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

## Section 14: Hijack

### Covered

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

### Not covered

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

## Section 15: Business travel / work abroad

**You** are covered to do **non manual work** and **manual work** during **your** trip under Single Trip and Annual Multi Trip policies.

### Covered

1. Reasonable additional business travel and accommodation costs for a a business partner, director or employee from the **United Kingdom** or **The Channel Islands** to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties abroad up to the limit shown on the Summary of Cover
2. The cost of replacing lost, stolen damaged or destroyed business equipment, samples or documentation, while being carried with **you** during **your** trip, up to the Limit shown on the Summary of Cover. **You** are not covered under the Personal Liability section when **you** are working.

**You** are not covered under the Personal Liability section when **you** are undertaking any form of **work**.

### Not Covered

1. The policy excess as shown on the Summary of Cover
2. Anything covered under Emergency Medical Expenses and Baggage and Personal Belongings Sections
3. Anything listed in the General Exclusions.



## Section 16: Sports and activities

### Covered

**Your** travel insurance covers **you** for many sports and activities as standard which are listed below as level 1-3. Any other sports and activities will need an extra premium to be paid for cover to apply and it will be shown on **your** schedule.

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

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

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

Sport, Activity	Level	Special Conditions	Special Exclusions
<b>Abseiling</b> (see climbing)	1	Special condition (a) applies	
<b>Acrobatics</b>	1		
<b>Aerial safari</b>	2	Special condition (a) applies	No <b>Personal Accident</b> cover
<b>Aerobics</b>	1		
<b>American football</b> (Gridiron)	3		No <b>Personal Accident</b> cover
<b>Animal 1 day tours</b> (This does not include Safaris see this activity separately)	2	Special condition (a) applies & <b>you</b> are covered for light interaction such as washing, feeding, cleaning) when with Elephants, Infant Big Cats, and Monkeys in a controlled environment only.	No <b>Personal Accident</b> cover No Personal Liability cover No cover for <b>work</b>
<b>Angling</b> (see fishing)			
<b>Aquathlon</b>	2		
<b>Athletics</b>	1		
<b>Australian Rules Football (AFL)</b>	3		No <b>Personal Accident</b> cover
<b>Backpacking</b> (see hiking)			
<b>Badminton</b>	1		
<b>Ballet</b>	1		
<b>Banana boat rides</b>	1	Special condition (a) applies	
<b>Baseball</b>	1		
<b>Basketball</b>	1		
<b>Bicycle polo</b>	2		
<b>Biking</b> (see cycling, mountain biking or snow biking)			
<b>Black water rafting</b> (cave tubing) (grades 1-3)	1	Special condition (a) applies	
<b>Black water rafting</b> (cave tubing) (grades 4-5)	2	Special condition (a) applies	No <b>Personal Accident</b> cover
<b>Boating</b> (inland and coastal waters) see also speed boating and sailing	1	Special condition (a) or (b) applies	No white water cover No Personal Liability cover
<b>Boating</b> (outside coastal waters) see also speed boating and sailing	2	Special condition (a) or (b) applies and special condition (c) applies	No Personal Liability cover No <b>Personal Accident</b> cover
<b>Bobsled / bobsleigh</b>	4	Special condition (a) applies	No Personal Liability cover No <b>Personal Accident</b> cover

Sport, Activity	Level	Special Conditions	Special Exclusions
<b>Bouldering</b> (see rock climbing)			
<b>Bowling</b> (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)	1		
<b>Boxing</b> (gym or outdoor training) no competition or bouts	2		
<b>Bungee/bungy jumping</b> (max 2 jumps per trip)	1	Special condition (a) applies	
<b>Bungee/bungy jumping</b> (3 jumps or more)	2	Special condition (a) applies	
<b>Bushcraft</b> (see hiking)			
<b>Bushwalking</b> (see hiking)			
<b>Camel riding</b> (day tour)	1	Special condition (a) applies	No Personal Liability cover
<b>Camel trekking</b> (overnight/main mode of transport)	2		No Personal Liability cover
<b>Canoeing</b> (grades 1-3) (see kayaking)			
<b>Canyon swing</b>	2	Special condition (a) applies	
<b>Canyoning</b>	3		No Personal Liability cover No <b>Personal Accident</b> cover
<b>Capoeira dancing</b> (see dance)			
<b>Caving</b> (sightseeing/tourist attraction)	1	Recreational visit only	
<b>Cheerleading</b>	1		
<b>Clay pigeon shooting</b>	1	Special condition (a) or (b) applies	No Personal Liability cover
<b>Climbing</b> (see rock climbing)			
<b>Cricket</b>	1		
<b>Croquet</b>	1		
<b>Cruising</b> (cruise ship)	1	Special condition (a) applies	
<b>Curling</b>	1		
<b>Cycle racing</b>	4		
<b>Cycle Time Trialling</b>	3		
<b>Cycling</b> (incidental to the trip)	1		
<b>Cycling</b> (Independent cycle touring and cycling that is the main purpose of the trip)	2		No intercontinental touring
<b>Cycling</b> (on an organised tour)	1	Special condition (a) applies	No intercontinental touring
<b>Cycling Sportive/Gran Fondo</b>	2		<u>UCI Sanctioned qualifiers/ events</u>
<b>Cyclocross</b>	2		
<b>Dance</b> (ballet, ballroom, capoeira, salsa, interpretive dance)	1		
<b>Darts</b>	1		
<b>Dirt boarding</b>	2		No Personal Liability cover
<b>Diving</b> (see high diving or scuba diving)	1		
<b>Dodge ball</b>	1		
<b>Dogsledding</b> (on recognised trails)	2	Special condition (a) applies	Remote areas, racing, time trials and endurance events

Sport, Activity	Level	Special Conditions	Special Exclusions
<b>Dragon boating</b> (inland or coastal waters only)	1		
<b>Duathlon</b>	2		
<b>Dune buggy</b>	1	Special condition (a) or (b) applies	No Personal Liability cover No <b>Personal Accident</b> cover
<b>Elephant riding</b>	1	Special condition (a) applies	No Personal Liability cover
<b>Elephant trekking</b> (overnight/main mode of transport)	2	Special condition (a) applies	No Personal Liability cover
<b>Fell running/walking</b> (see hiking)			
<b>Fencing</b>	2		No Personal Liability cover
<b>Fishing</b> (ice)	1	Special condition (a) or (b) applies	
<b>Fishing</b> (inland or coastal waters)	1		Sports / leisure fishing only No commercial or rock fishing
<b>Fishing</b> (outside coastal waters, deep sea fishing)	2	Special condition (a) and (c) applies	Sports / leisure fishing only No commercial
<b>Fitness training</b>	1		
<b>Floorball</b>	1		
<b>Fly by wire</b>	2	Special condition (a) applies	
<b>Flying</b> (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	1	Special condition (a) applies	
<b>Flying</b> (as a passenger in a glider or ultralight)	4		No stunt flying/aerobatics or commercial flying. No <b>Personal Accident</b> cover
<b>Flying</b> (as a pilot or passenger of a private light aircraft)	4		No stunt flying/aerobatics or commercial flying. No <b>Personal Accident</b> cover No Personal Liability cover
<b>Flying</b> (gliding)	4	Special condition (a) or (b) applies	No Personal Liability cover No <b>Personal Accident</b> cover
<b>Football</b> (soccer) including 5 a side	1		
<b>Frisbee</b>	1		
<b>Glacier walking</b> (ice walking)	2	Special condition (a) applies	
<b>Go karting</b>	1	Special condition (a) applies	No Personal Liability cover
<b>Golf</b>	1		
<b>Gym training</b> (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit (see also boxing and martial arts)	1		
<b>Gymnastics</b> (also see acrobatics)	1		
<b>Handball</b>	1		
<b>High diving up to 10 metres</b> (excluding cliff diving)	2		
<b>Hiking up to 1,500 metres</b> (scrambling, hillwalking)	1		No cover where ropes, picks or other specialist climbing equipment is required
<b>Hiking up to 3,000 metres</b> (scrambling, hillwalking)	2		No cover where ropes, picks or other specialist climbing equipment is required

Sport, Activity	Level	Special Conditions	Special Exclusions
<b>Hiking up to 4,500 metres</b> (scrambling) on recognised routes	3	Special condition (a) applies	No cover where ropes, picks or other specialist climbing equipment is required
<b>Hiking up to 6,000 metres</b> (scrambling) on recognised routes	4	Special condition (a) applies	No cover where ropes, picks or other specialist climbing equipment is required
<b>Hockey</b>	1		
<b>Horse riding</b> (equestrian, dressage, show jumping, eventing)	3		No <b>Personal Accident</b> cover
<b>Horse riding</b> (leisure/social/non-competitive riding)	1		No racing, jumping or competitions.
<b>Hot air ballooning</b> (ballooning)	1	Special condition (a) applies	No Personal Liability cover
<b>Hunting</b> (excluding Big Game)	2	Special condition (a) or (b) applies	No Cover for Big Game Hunting. No Personal Liability Cover
<b>Hydrofoiling</b> (see water skiing)			
<b>Ice hockey</b> (indoor)	4		No Personal Liability cover No <b>Personal Accident</b> cover
<b>Ice skating</b> (indoor)	1		
<b>Ice skating</b> (outdoor) on a commercially managed rink	1	Special condition (a) applies	
<b>In-line skating</b>	1		
<b>Jet boating</b> (inland/coastal waters only)	1	Special condition (a) or (b) applies	No Personal Liability cover
<b>Jet skiing</b> (inland/coastal waters, white water grades 1-2 only)	1	Special condition (a) or (b) applies	No Personal Liability cover
<b>Kayaking/Canoeing</b> (inland/coastal waters, white water grades 1-3 only)	1		
<b>Kite boarding</b> (on land or water)	1		No Personal Liability cover
<b>Kite buggy</b>	2		No Personal Liability cover
<b>Kite flying</b>	1		
<b>Kite surfing</b>	2		No Personal Liability cover
<b>Kite wing</b> (land, water)	2		No Personal Liability cover
<b>Kite wing</b> (snow)	4		No Personal Liability cover No <b>Personal Accident</b> cover
<b>Korfball</b>	1		
<b>Lacrosse</b>	1		
<b>Land surfing</b>	2		No Personal Liability cover
<b>Martial arts</b> (Judo and Karate only) no competition or bouts	2	Condition (a) applies, non-competitive only	No Personal Liability cover No <b>Personal Accident</b> cover
<b>Martial arts training</b> (non-contact)	1		
<b>Moped riding/scooter biking</b>	1	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No <b>Personal Accident</b> cover

Sport, Activity	Level	Special Conditions	Special Exclusions
Moped riding/scooter touring	3	Special condition (b) applies, a helmet must be worn Special Condition (f) Touring is defined as continuous riding where stop overs are a maximum of 3 days in duration.	No touring outside of Europe No touring where the activity is over 14 days in duration No Personal Liability cover No <b>Personal Accident</b> cover
Motor racing experience (passenger only)	1	Special condition (a) applies	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No <b>Personal Accident</b> cover
Motor biking	2	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No <b>Personal Accident</b> cover
Motor Bike Touring	3	Special condition (b) applies, a helmet must be worn Special Condition (f) Touring is defined as continuous driving where stop overs are a maximum of 3 days in duration.	No touring outside of <b>Europe</b> No touring where the activity is over 14 days in duration No Personal Liability cover No <b>Personal Accident</b> cover
Motor biking / trail biking (off-road 125cc or over)	4	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No <b>Personal Accident</b> cover
Motor biking / trail biking (off-road under 125cc)	3	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No <b>Personal Accident</b> cover
Motor biking pillion passenger (on road only) see Motor biking			
Mountain biking (on road) (see cycling)			
Mountain biking - downhill (using downhill trails and/or mechanical lifts)	3		<u>Mountain Biking racing</u>
Mountain biking general (off road/cross country)	2		
Netball	1		
Obstacle course/assault course/trim trail (see outdoor endurance)			
Orienteering	1		
Outdoor endurance courses up to 3 miles	1		
Outdoor endurance courses up to 8 miles	3		
Outdoor endurance courses up to 13 miles	4		
Outrigger canoeing (inland or coastal waters only)	2		
Outward Bound	1	Special condition (a) applies	
Paint balling / airsoft	1	Special condition (a) applies	No Personal Liability cover
Parachuting (one jump only)	1	Special condition (a) or (b) applies	No Personal Liability cover No <b>Personal Accident</b> cover
Parasailing / parascending (over water only)	1	Special condition (a) or (b) applies	No Personal Liability cover

Sport, Activity	Level	Special Conditions	Special Exclusions
Quad biking	2	Special condition (a) or (b) applies, a helmet must be worn	No Personal Liability cover No <b>Personal Accident</b> cover
Racquetball	1		
Rambling (see hiking if above 1,500 metres)	1		
Rifle range/sports shooting	1	Special condition (a) or (b) applies	No Personal Liability cover
River boarding/hydro speeding (grades 1-3) (see also canoeing)	1	Special condition (a) applies	
Rock climbing (bouldering)	2		No soloing No <b>Personal Accident</b> cover
Rock climbing (indoor)	1	Special condition (a) applies	No soloing No <b>Personal Accident</b> cover
Rock climbing (outdoor/traditional/sport climbing/ bolted/aid climbing/free climbing)	2		No soloing No <b>Personal Accident</b> cover
Roller hockey	1		
Roller skating	1		No cover for stunting
Rollerblading	1		No cover for stunting
Rounders	1		
Rowing/sculling (inland/coastal waters)	1	No white water	
Rugby (League/Union)	3		No <b>Personal Accident</b> cover
Running (up to marathon distance)	2		
Running / jogging (half marathon distance or less)	1		
Safari tours	1	Special condition (a) applies	No cover for handling or <b>work</b> with dangerous animals, including big cats, crocodiles, alligators, hippopotamuses, snakes, elephants or bears
Sail boarding (see wind surfing)			
Sailing (inland/coastal waters)	1	Special condition (a) or (b) applies	No Personal Liability cover
Sailing (outside coastal waters)	2	Special condition (a) or (b) and special condition (c) applies	No Personal Liability cover
Sandboarding/sand skiing	3		
Scuba diving (to 30 metres)	1	Special condition (e) applies	See special exclusions (ii)
Scuba diving (to 50 metres)	3	Special condition (e) applies	See special exclusions (ii) No <b>Personal Accident</b> cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	1	Special condition (a) applies	See special exclusions (ii)
Sculling (see rowing)			
Sea kayaking / sea canoeing (see kayaking)			
Segway tours	1	Condition (a) applies, a helmet must be worn	No Personal Liability cover No <b>Personal Accident</b> cover
Shark cage diving (see scuba diving)			
Skateboarding (ramp, half pipe, skate park, street)	1		
Skiing (cross country/Nordic skiing on marked trails)	3	Special condition (d) applies	See special exclusions (i)

Sport, Activity	Level	Special Conditions	Special Exclusions
<b>Skiing</b> (snowblading) on piste or off piste within resort boundaries	3	Special condition (d) applies	See special exclusions (i)
<b>Skiing</b> (snowboarding) on piste or off piste within resort boundaries	3	Special condition (d) applies	See special exclusions (i)
<b>Skiing / snowboarding</b> (backcountry/outside of resort boundary/alpine ski touring)	4	Special condition (d) applies	See special exclusions (i) No <b>Personal Accident</b> cover
<b>Skiing / snowboarding</b> (by helicopter/snow cat)	4	Special condition (d) applies	See special exclusions (i) No <b>Personal Accident</b> cover
<b>Skiing / snowboarding</b> (dry slope)	3	Special condition (d) applies	See special exclusions (i)
<b>Skiing / snowboarding</b> (terrain park within resort)	4	Special condition (d) applies	See special exclusions (i) No <b>Personal Accident</b> cover
<b>Skydiving / tandem skydiving</b> (one jump only)	1		No Personal Liability cover No <b>Personal Accident</b> cover
<b>Sledding / tobogganing / snow sleds / snow sleighs</b> (on snow)	3		No Personal Liability cover No <b>Personal Accident</b> cover
<b>Sleigh rides</b> (horse drawn)	1		
<b>Snooker</b>	1		
<b>Snorkelling</b>	1		
<b>Snow biking</b> (on piste or off piste within resort boundaries)	3		See special exclusions (i) No <b>Personal Accident</b> cover
<b>Snow kiting</b>	4	Special condition (a) applies	No Personal Liability cover No <b>Personal Accident</b> cover
<b>Snow rafting</b>	3	Special condition (a) applies	No Personal Liability cover No <b>Personal Accident</b> cover
<b>Snowmobiling</b>	3		Remote areas, racing, time trials and endurance events are excluded. No Personal Liability cover No <b>Personal Accident</b> cover
<b>Soccer</b>	1		
<b>Softball</b>	1		
<b>Spearfishing</b>	2		No Personal Liability cover
<b>Speed boating</b> (inland/coastal waters only)	1	Special condition (a) or (b) applies	No white water cover No Personal Liability cover
<b>Spelunking</b> (see caving)			
<b>Squash/Racquet ball</b>	1		
<b>Stand up paddle surfing/paddle boarding</b>	1		
<b>Stilt walking</b>	1		
<b>Stoolball</b>	1		
<b>Surf boat rowing</b>	1		
<b>Surfing</b>	1		
<b>Swimming</b> (pool; enclosed, inland or coastal waters only)	1		
<b>Swimming with dolphins / whales / whale sharks</b> (inland or coastal waters only)	1	Special condition (a) applies	
<b>Table tennis</b>	1		
<b>Tandem skydiving</b> (see skydiving)			

Sport, Activity	Level	Special Conditions	Special Exclusions
Tchoukball	1		
Ten pin bowling (see bowling)			
Tennis	1		
Theme parks / fairgrounds	1	Special condition (a) applies	
Tough mudder (see outdoor endurance)			
Trail bike riding (see motorbiking)			
Tramping (see hiking)			
Trampolining	1		
Trapeze / high wire	3	Special condition (a) applies	No <b>Personal Accident</b> cover
Trekking (see hiking)			
Triathlon up to middle distance	2		
Triathlon up to sprint distance	2		
Triathlon/Iron and up to long distance	3		
Tubing on rivers (grades 1-2)	1	Special condition (a) applies	No <b>Personal Accident</b> cover
Ultimate frisbee	1		
Via Ferrata	3		
Volleyball	1		
Wake skating (see water skiing)			
Wakeboarding (see water skiing)			
Walking (see hiking, trekking)			
War games (online gaming)	1		
War games / military simulation (see paint balling / airsoft or rifle range / sports shooting)			
Water polo	1		
Water skiing (barefoot)	3	Special condition (a) or (b) applies	No Personal Liability cover
Water skiing / wakeboarding / wake skating	2	Special condition (a) or (b) applies	No jumping No <b>Personal Accident</b> cover
Weight training (see also gym training)	1		Powerlifting
White water kayaking / canoeing (see kayaking/ canoeing)	1		
White water rafting (grades 1-3)		Special condition (a) applies	
White water rafting (grades 4-5)	2	Special condition (a) applies	
Windsurfing (inland or coastal waters only)	1		No Personal Liability cover
Xterra/Cross Triathlon	2		
Yachting (see sailing)	1		
Yoga (class, alone/ <b>home</b> practice)	1		
Zip line	1	Special condition (a) applies	
Zorbing	2	Special condition (a) applies	No Personal Liability cover No <b>Personal Accident</b> cover



### Special Conditions

- a. **You** must be with a professional, qualified and licensed guide, instructor or operator.
- b. **You** must have the appropriate certification or licence to do this sport or activity at **home**. If operating a motor vehicle the driver must have the appropriate valid **UK** or **Channel Islands** licence for the machine
- c. within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas)
- d. Conventional skiing / snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however, **you** must follow the International Ski Federation code or the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment;
- e. **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.
- f. Touring is defined as continuous driving where stop overs are a maximum of 3 days in duration.

### Special Exclusions

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

### Conditions

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

### Not Covered

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

1. taking part in activities at a professional level.
2. competing at international events as a national representative.
3. participating in **hazardous activities** or extreme pursuits other than as listed,
4. racing or participating in speed or time trials.
5. motorbike touring outside of **Europe** or where the activity duration is over 14 days.
6. base jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction) motor sports, stunt flying / aerobatics
7. taking part in expeditions to the Arctic or Antarctic,
8. taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven;
9. anything listed in the General Exclusions.

## Section 17: Winter sports extension

### Covered

**You** are covered for:

#### A. WINTER SPORTS EQUIPMENT

**You** are covered up to £300 or £500 as shown on **your** schedule for the value or repair of **your** own winter sports equipment (after making proper allowance for wear and tear and depreciation) or hired winter sports equipment, if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports equipment** over 5 years old the maximum **we** will pay is £50.

### Conditions

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

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

## B. WINTER SPORTS HIRE

**You** are covered up to £300 or £500 as shown on **your** schedule for the reasonable cost of hiring winter sports equipment for the rest of **your** trip or until **your** own or hired winter sports equipment has been returned to **you**, if:

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

### Conditions

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

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

## C. WINTER SPORTS PACK

**You** are covered up to £300 or £500 as shown on **your** for the value of the unused portion of **your** ski school, resort pass, lift pass and **winter sports equipment** hire costs limited to £150 or £375 as shown on **your** schedule per week, if:

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

### Conditions

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

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

## D. PISTE CLOSURE

**You** are covered up to £300 or £500 as shown on **your** schedule if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to lack of snow or excessive snow or avalanche conditions, **we** will pay:

1. up to £25 per day towards transport costs to reach another resort or;
2. compensation of £50 per full day if skiing is unavailable due to the total closure of all on-piste skiing activity.

### Conditions

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

### Not Covered

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

## Section 18: European Collision Damage Excess Waiver

### Covered

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

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

### Not Covered

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

## Section 19: Financial failure protection

### Covered

**We** will pay up to the amount shown in the Summary of Cover in total for **you** as named on the Invoice for:

1. Irrecoverable sums paid prior to **Financial Failure** of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the **UK**; coach operator, car or camper hire company, caravan sites, campsites, mobile **home**, safaris; excursions; Eurotunnel; theme parks or attractions all known as the **End Supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure or;
2. In the event of **Financial Failure** after departure:
  - additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements or;
  - if **curtailment** of the holiday is unavoidable - the cost of return transportation to **your home**, to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements.

### Not Covered

**We** will not pay for:

1. Travel or Accommodation not booked within the **United Kingdom, Channel Islands, Isle of Man or Ireland** prior to departure.
2. Any **End Supplier** which is, or which any prospect of **Financial Failure** is known by **you** or widely known publicly at the date of **your** application under this policy.
3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
4. The **Financial Failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked travel or accommodation
5. Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre-booked hotel following the **Financial Failure** of an airline.
6. Anything mentioned in the general exclusions.

## Section 20: Political unrest and natural catastrophe expenses

### Covered

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

### Not Covered

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

### Emergency Contact Information:

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

## Section 21: Golf cover

This section does not apply to trips within the **United Kingdom** or **The Channel Islands** unless **you** have pre-booked paid accommodation or are staying at **your** second home for 2 nights or more.

### Covered

#### A. Golf equipment hire

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

- a) **Your golf equipment** is lost, stolen or damaged; or
- b) **Your golf equipment** is delayed for at least 12 hours on **your** outward journey.

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

1. Loss or theft: report from the police, resort management or tour operator and receipts showing additional hire charges.
2. Damage: confirmation from the airline, transport company or hire company of damage sustained to **your golf equipment** and receipts showing the additional hire charges.
3. Delay: confirmation from the airline or transport company that **your golf equipment** was delayed for over 12 hours on the outward journey and receipts showing the additional hire charges.

#### B. Green fees

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

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

### Not Covered

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

## General conditions

1. All claims must be submitted within 60 days from the date of **your** return to the **United Kingdom** or **The Channel Islands**.
2. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
3. **You** must take all reasonable steps to recover any lost or stolen article.
4. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
6. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at our expense.
7. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from us.
8. **We** are entitled to take over and conduct in the insured persons name, the defence or settlement of any legal action. **We** may also take proceedings at its own expense and for its own benefit, but in the insured person's name, to recover any payment they have made under the policy to anyone else.
9. **We** may at any time pay to **you our** full liability under this insurance, after which no further payments will be made in any respect.
10. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that **insurer** for a contribution.
11. If a claim made by **you** or anyone acting on **your** behalf is fraudulent or exaggerated, whether ultimately material or not, or any false declaration or statement is made or a fraudulent device is used in support of a claim **your** claim will be rejected and **your** cover will be cancelled with effect from the date of such fraudulent or exaggerated claim or the date of such false declaration or statement or use of such fraudulent device in support of a claim. Any amounts already paid by **us** in respect of any fraudulent or exaggerated claim must be repaid to **us**. **We** may in these circumstances report the matter to the Police

12. At renewal or prior to inception of this policy **you** must tell **us** if **you** or any other person insured under this policy has incurred any Court Judgments or criminal convictions (other than a motoring offence not involving dangerous driving).
13. At renewal or prior to inception of this policy **you** must tell **us** if **you** have been refused insurance, had any insurance cancelled, declared void (as though it never existed) or had any renewal declined or and special terms or conditions imposed since the policy last renewed.

## General exclusions

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

1. **You** not answering to the best of **your** knowledge any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
2. No cover is provided under any section of this policy in respect of travel to a destination which the Foreign Commonwealth and Development Office has advised against all or all but essential travel. Travel advice can be obtained from the Foreign Commonwealth and Development Office: Telephone: +44 (0)20 7008 1500 [www.gov.uk/fcdo](http://www.gov.uk/fcdo) apart from Section 1 Cancellation and section 2 Curtailment.
3. a set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
4. any criminal act by **you**;
5. failure to comply with the laws applicable to the country in which **you** are travelling;
6. bankruptcy/liquidation of a tour operator, travel agent or transportation company other than as specifically covered under section 19.
7. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy.
8. any payment, which **you** would normally have made during **your** travels, if no claim had arisen.;
9. any trip that is undertaken for the purpose of
  - obtaining medical treatment (whatever the nature of this treatment).
  - against the advice of a medically qualified **medical practitioner**.
  - after being given a terminal prognosis.
10. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect to avoid drinking alcohol on **your** trip but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.
11. suicide, deliberate self-injury, being under the influence of drugs ( unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life)
12. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
13. pregnancy 12 weeks before and 12 weeks after the estimated date of delivery.
14. any claim arising from sexually transmitted diseases.
15. any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
16. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
17. any **epidemic** or **pandemic** except as expressly covered under Section 1 – Cancellation, Section 2 – Curtailment, and Section 3 - Emergency Medical Expenses.
18. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
  - Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel.
  - The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it.
  - Pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
19. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under Section 3 Emergency Medical Expenses and Section 5 **Personal Accident**, providing

the disturbances were not taking place at the start of the insured trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.

20. air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
21. any off-piste skiing except when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.
22. **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
23. If **you** are above the maximum age of the policy purchased on the date of inception or renewal
24. This policy does not provide compensation for loss of holiday/enjoyment.

## Comments and complaints procedures

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

Millstream Underwriting Limited  
52-56 Leadenhall Street, London, EC3A 2EB  
Or email [mail@mstream.co.uk](mailto:mail@mstream.co.uk)

(Please supply us with **your** name, address, policy number or claim number and enclose copies of relevant correspondence as this will help us to deal with **your** complaint, in the shortest possible time.)

If **you** are still dissatisfied, at this stage **you** may contact:

Channel Islands Financial Ombudsman  
PO Box 114, Jersey, JE4 9QG  
For more information visit [www.ci-fo.org](http://www.ci-fo.org) or call (Jersey) 01534 748610 or Guernsey (01481 722218).

Please note that the **Channel Islands** Financial Ombudsman will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

For complaints relating to **Financial Failure** Protection

In the first instance please contact The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR.

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

## Claims procedure

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

### CANCELLATION CLAIMS

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. Tickets and booking forms / receipts will also be required to support **your** claim. Register and submit your claim online at [www.submitclaim.co.uk/islands](http://www.submitclaim.co.uk/islands) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0)330 660 0758. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

### CURTAILMENT CLAIMS

Call the Emergency Medical Assistance Service on +44 (0)330 660 0758 or email on [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk) if **you** are ill or injured. Their authorisation must be obtained before **you** cut short **your** trip. All ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Register and submit your claim online at [www.submitclaim.co.uk/islands](http://www.submitclaim.co.uk/islands) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0)330 660 0758. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the **curtailment**).

### MEDICAL CLAIMS

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

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call **our** Emergency Medical Assistance Service on +44 (0)330 660 0758 or email [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk) as soon as possible.

**You** will be given advice on what to do and the assistance **you** require. All receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

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

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of **your** schedule to the **medical practitioner** and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the **medical practitioner** will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The **medical practitioner** will then send the medical bill and supporting documentation to ChargeCare International for repayment.



Contact for Chargecare International [newcliniccase@chargecare.net](mailto:newcliniccase@chargecare.net)

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

Register and submit your claim online at [www.submitclaim.co.uk/islands](http://www.submitclaim.co.uk/islands) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0)330 660 0758. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

#### **PERSONAL BAGGAGE CLAIMS**

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. Register and submit your claim online at [www.submitclaim.co.uk/islands](http://www.submitclaim.co.uk/islands) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0)330 660 0758.

If **personal baggage** is delayed obtain a written report from the carrier (e.g. airline, shipping company etc.) is required detailing the length and cause of the delay. Retain all the receipts which relate to any emergency replacement items **you** have purchased. Register and submit your claim online at [www.submitclaim.co.uk/islands](http://www.submitclaim.co.uk/islands) or by phone on +44 (0)330 660 0758.

#### **MONEY CLAIMS**

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. **You** may be asked to provide proof of the withdrawal of the **money** from the bank. Please remember that the loss of **money** must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Register and submit your claim online at [www.submitclaim.co.uk/islands](http://www.submitclaim.co.uk/islands) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0)330 660 0758.

#### **TRAVEL DISRUPTION**

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

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

#### **MISSED DEPARTURE CLAIMS**

Written confirmation must be obtained from the Transport Company, police or roadside assistance service confirming the location, reason and duration of the delay. Register and submit your claim online at [www.submitclaim.co.uk/islands](http://www.submitclaim.co.uk/islands) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0)330 660 0758.

#### **PERSONAL LIABILITY AND LEGAL EXPENSES**

Obtain as much information as possible, including police reports, witness details and any photographs. **You** must NOT admit liability at any time. Register and submit your claim online at [www.submitclaim.co.uk/islands](http://www.submitclaim.co.uk/islands) or by email on [claims@mstream.co.uk](mailto:claims@mstream.co.uk) or by phone on +44 (0)330 660 0758.

## FINANCIAL FAILURE PROTECTION CLAIMS INSOLVENCY CLAIMS ONLY

Insolvency Claims Procedure: - International Passenger Protection (IPP) claims only. Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by quoting **your** Policy Number, Travel Insurance Policy name and reference ESFI-V2.18 :

IPP Claims at

Cunningham Lindsey, Oakleigh House, 14-15 Park Place, Cardiff CF10 3DQ, United Kingdom

Telephone: +44 (0)345 266 1872

Email: [Insolvency-claims@ipplondon.co.uk](mailto:Insolvency-claims@ipplondon.co.uk)

Website: [www.ipplondon.co.uk/claims.asp](http://www.ipplondon.co.uk/claims.asp)

## Your Data Privacy Notice

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

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

We will mainly use **your** data for the purpose of providing and administering this policy of insurance and claims **you** make under it. If **you** decline to provide **your** data when requested, or **you** give us false or inaccurate data, we may be unable to process **your** enquiry, and this could give us the right to void coverage or could impact **your** ability to claim under **your** policy. In some circumstances, we may need to collect and use particularly sensitive data, such as data about **your** health or ethnicity. Where this is required, we will usually seek **your** consent to use that data. **You** can withhold or withdraw **your** consent at any time by contacting us, but if **you** do, we may be unable to process **your** enquiry or claim or continue to provide coverage.

We will exchange data about **you** with other parties in order to provide our services and administer this policy and any claims. This may include insurers, claims handlers and loss adjusters and providers of emergency medical services. In some cases, this may involve a transfer of data outside the UK and the European Economic Area ("EEA") to countries that have less robust data protection laws. Any such transfer will be made in accordance with data protection laws.

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

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

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

## Governing law

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



## Details about our regulator

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

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

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

AWP Assistance UK Limited (FCA Firm reference number: 311909) is authorised and regulated by the Financial Conduct Authority. AWP P&C SA are duly authorised in France and the **United Kingdom**, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

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

Millstream Underwriting Limited and AWP Assistance UK Limited will act as an agent for AWP P&C SA with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds. Section 19 of this travel insurance is underwritten by Liberty Mutual Insurance Europe SE and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR. International Passenger Protection Limited and Liberty Mutual Insurance Europe SE. are authorised and regulated by the Financial Conduct Authority (FCA).

## Financial services compensation scheme

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