



BACKPACKER Policies

Master policy number RTZIW40092 A&B

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

**This policy is for residents of the United Kingdom,
the Channel Islands or British Forces Posted Overseas only
For policies issued from 01/01/2018 to 31/12/2018**

YOUR IMPORTANT INFORMATION

**IF YOU NEED EMERGENCY MEDICAL
ASSISTANCE ABROAD OR NEED TO CUT
SHORT YOUR TRIP:**

**contact Emergency Assistance Facilities 24 hour
Emergency advice line on:**

+44 (0) 203 829 3818

FOR NON-EMERGENCIES ABROAD:

+44 (0) 203 829 3817

IF YOU NEED A CLAIM FORM:

you can download the relevant form:

www.policyholderclaims.co.uk

or contact Travel Claims Facilities on:

+44 (0) 203 829 3817

IF YOU NEED LEGAL ADVICE:

contact Slater & Gordon LLP on:

+44 (0) 161 228 3851

Insurewithease.com is a trading name of Ancile Insurance Group Limited and all sections (excluding section B14 & B28) are underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK.

Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

PAGE	CONTENTS	
1	Criteria for purchase	
2	Important contact numbers	
3	Health and your existing medical conditions	
4-5	Schedule of Cover	
6	How your policies work	
7-8	Definitions	
9	Conditions and exclusions	
YOUR PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen start date)		SECTION
10	Cancellation	A1
YOUR TRAVEL POLICY		
10	Curtailment	B1
12	Medical & repatriation expenses	B2
13	Personal accident	B3
14	Missed departure and travel delay	B4
15	Personal property	B5
16	Gadget cover	B6
17	Personal money	B7
17	Loss of passports and documents	B8
18	Personal liability	B9
19	If you need legal advice	B10
19	Catastrophe	B11
20	Hijack	B12
20	Pet care	B13
21	End Supplier failure	B14
22-27	Optional extensions including, Winter Sports, Golf, Business and Wedding extensions.	B15-B27
28	Travel dispute professional fees	B28
28	Missed connection	B29
28	Natural catastrophe	B30
29	Additional sports and hazardous activities	
30	Claims and complaints	

OUR PLEDGE TO YOU	Page 1
It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints, and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.	
POLICY INFORMATION	
Your insurance is covered under two master policy numbers, RTZIW40092 A your pre-travel policy and RTZIW40092 B your travel policy, specially arranged by Insurewithease.com on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others. If the Schedule of Cover and limits show NIL/No cover then that section of the policy is not applicable to the insurance cover you have purchased.	
We have a cancellation and refund policy, which you will find in full on page 4. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.	
CRITERIA FOR PURCHASE	
This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:	
<ul style="list-style-type: none"> • Have not started the trip • Travel must take place within 1 year of the start date of your policy. • The policy is valid for trips commencing in and returning to the UK. For all trips, you must have a pre-booked outbound and return flight and the policy must cover the whole duration of the trip for the insurance to be valid. • Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover. • Is a resident of the United Kingdom, the Channel Islands or BFPO • Is registered with a General Practitioner. • Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment. • Is not travelling against medical advice and to ensure that they are able to undertake their planned trip. • The maximum trip duration of a single trip is 365 days. • Have a minimum age limit of 18 years. • Have a maximum age limit of 45 years. • Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing. 	

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS

IF YOU HAVE A CHANGE OF HEALTH AFTER PURCHASING THIS POLICY PLEASE CALL ON 0800 047 5065

Make sure you have all your medical information and medication details along with the details of the policy you have purchased. Open 9am–5pm Mon-Fri.



TO MAKE A CLAIM

on the policy please visit www.policyholderclaims.co.uk or call **0203 8293 817**. Open 8am-8pm Monday-Friday, 9am-1pm Saturday.
You can view our frequent questions and answers at: <http://www.tifgroup.co.uk/services/claims/faqs/>

FOR LEGAL ADVICE



please contact Slater & Gordon LLP **0161 228 3851** or fax **0161 909 4444** Open 9am-5pm Monday-Friday



IN CASE OF A SERIOUS EMERGENCY

please contact the 24-hour emergency assistance service provided by Emergency Assistance Facilities

+44 (0) 203 829 3 818

Your policy covers treatment at a public/state facility only, unless approved by us. Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact Emergency Assistance Facilities for advice. We strongly suggest you put their telephone number, **+44 (0) 203 829 3818**, into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: PO Box 395, Hertford SG13 9JW. Our appointed assistance service, Emergency Assistance Facilities, will explain this to them and provide them with a faxed/email confirmation if necessary.

You will need to have some basic information for them to hand:

- your telephone number in case you are cut off.
- patient's name, age and as much information about the medical situation as possible.
- name of the hospital, ward, treating doctor and telephone numbers if you have them.
- tell them that you have **Insurewithease** Travel Insurance, policy number and the date it was bought.
- patient's UK GP contact details in case they need further medical information.

Things to be aware of/remember

- Your policy does not cover any costs for private medical treatment unless authorised by us.
- **NEVER** give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness. You will be able to return home when the assistance service considers it safe, in conjunction with your doctor, and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.
- You may be required to obtain your medical records in the event of a claim.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

If you need to see a doctor, ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHIC card as medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts, so you can claim upon your return. In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo shown to the right as this will enable them to identify our membership and avoid language difficulties. If the hospital you are treated at subscribes to this service, they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to Charge Care for payment. The countries where this service is available are: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt and Turkey. <http://www.chargecare.net/>



WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured, only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on **+44 (0) 203 829 3818** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the United Kingdom, Channel Islands or BFPO then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 203 829 3817.

This policy will **not pay** for any claims arising from pre-existing medical conditions or if you (meaning anybody insured by this policy) are awaiting or undergoing treatment or **YOU** are undergoing or awaiting any medical investigations or consultation with a specialist or awaiting diagnosis or tests results or treatment.

DEFINITION: PRE-EXISTING MEDICAL CONDITIONS

A pre-existing medical condition is any disease, illness or injury where you have received medication, treatment or advice, or you have experienced symptoms whether the condition has been diagnosed or not.

Additionally, any claim arising directly or indirectly from a pre-existing medical condition affecting, a close relative, travelling companion or person with whom you intend to stay whilst on your trip will not be covered.

With respect to cancellation cover the exclusion applies to your state of health at the time you applied for this insurance and the policy was issued. With respect to curtailment cover and Medical cover we will only pay for claims that arise from a new injury or illness that first happens after you have started the insured trip.

If you do suffer an injury or illness after taking out this insurance but before starting your trip (this is known as a change in circumstance) you will only be covered by the cancellation section of this policy and may not be able to have the condition covered for Medical or curtailment expenses as this will be deemed to be an excluded pre-existing condition.

TO DECLARE A CHANGE IN YOUR STATE OF HEALTH OR PRESCRIBED MEDICATION, YOU SHOULD CONTACT US DURING OFFICE HOURS ON **0800 047 5065** TO SEE IF WE CAN PROVIDE ALTERNATIVE COVER FOR YOUR TRIP.

WE may in the light of such changed circumstances not be able to continue cover under sections A and B of this insurance. If this is not acceptable to you, we will cover you for any loss of deposit or cancellation charges you have necessarily incurred up to the date of the change of circumstances that are normally covered under Section A of this insurance. In these circumstances no Policy excess will be applied.

Please Note:

- To be covered on this policy you must be healthy and fit to undertake your planned trip.
- This policy will not cover you if you are travelling against medical advice or with the intention of obtaining medical treatment or consultation abroad.
- This policy will not pay for any claims arising from pre-existing medical conditions or if **YOU** (meaning anybody insured by this policy) are awaiting or undergoing treatment or **YOU** are undergoing or awaiting any medical investigations or consultation with a specialist or awaiting diagnosis or tests results or treatment.

	SECTIONS	Silver	Gold
A1/ B1	Cancellation or Curtailment*	Up to £1,000	Up to £1,000
B2	Medical Expenses* Dental Limit* Hospital Benefit	Up to £5,000,000 £250 No Cover	Up to £5,000,000 £250 No Cover
B3	Personal Accident Death Loss of Limb/Sight Permanent Total Disablement	No Cover No Cover No Cover	No Cover No Cover No Cover
B4	Travel Delay Abandonment* Missed Departure*	No Cover No Cover No Cover	No Cover No Cover No Cover
B5	Personal Baggage* Single Item Limit Valuables Limit Spectacles/Sunglasses Delayed Baggage (after 24 hours)	Up to £500 £100 £100 £75 No Cover	Up to £2,500 £200 £200 £75 No Cover
Extension to Personal Property on payment of appropriate premium – Gadget Cover			
B6	Gadget Cover Excess	Up to £1000 £50	Up to £1000 £50
B7	Personal Money* Cash Limit	Up to £100 Up to £100	Up to £400 Up to £100
B8	Loss of Passport*	No Cover	No Cover
B9	Personal Liability† Rented Accommodation Limit†	No Cover	£2,000,000 £100,000
B10	Legal Costs and Expenses†	Up to £25,000	Up to £25,000
B11	Catastrophe	No Cover	No Cover
B12	Hijack	No Cover	No Cover
B13	Petcare	No Cover	
B14	Scheduled Airline Failure and End Supplier Failure	Up to £1,500	
Ski Extension – on payment of the appropriate premium			
B15	Ski Equipment* Single Article Limit	No Cover	
B16	Ski Hire* Daily Hire Limit	No Cover	

B17	Ski Pack	No Cover
B18	Piste Closure Daily Limit	No Cover
B19	Avalanche Closure Daily Limit	No Cover
Business Extension - on payment of the appropriate premium		
B20	Business Equipment* Single Item Limit Computer Equipment* Samples Delayed Equipment Emergency Courier of Essential Equipment	No Cover
B21	Business Equipment Hire Daily Hire Limit	No Cover
B22	Business Money* Cash Limit	No Cover
Golf Extension – on payment of the appropriate premium		
B23	Golf Equipment* Single Article/Pair/Set Limit	No Cover
B24	Golf Pack	No Cover
B25	Golf Course Closure	No Cover
B26	Hole-in-One (Bar Bill)	No Cover
Wedding Extension – on payment of the appropriate premium		
B27	Wedding Cover* Rings Limit Wedding Attire Limit Wedding Gifts Limit Wedding Photos or Video Recording Limit	No Cover
*	* EXCESS	£100*
Travel Disputes Professional Fees - on payment of the appropriate premium		
B28	Travel Disputes Professional Fees Excess	No Cover
Missed Connection Cover - on payment of the appropriate premium		
B29	Missed Connection Cover Excess	No Cover
Natural Catastrophe Cover - on payment of the appropriate premium		
B30	Natural Catastrophe Cover Excess	See policy wordings £50

YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. Please take the time to read and understand it straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.
PERIOD OF INSURANCE	The period of insurance for all sections except the cancellation section commences when you leave home in the UK, Channel Islands or BFPO to start your trip and ends when you have returned to your home in the UK, Channel Islands or BFPO as shown on the Schedule of cover and limits. The period of insurance under the cancellation section for Single Trip insurance commences when the premium has been paid and ends when you depart the UK, Channel Islands or BFPO on your outward journey. For Annual Multi Trip insurance, the cancellation section commences from the start date of the policy or the date your trip is booked, whichever is the latter. If you have chosen an Annual Multi Trip Insurance, the outward journey from, and return journey to, your home in the UK, Channel Islands or BFPO must be pre-booked prior to the outward journey and take place during the start and end date of the insurance as shown on the Schedule of cover and limits. The total duration of any one trip is limited to a maximum of 31 days and any trip exceeding this duration will not be covered in whole or in part (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing).
EXTENSION COVER	If in the event of either your: <ul style="list-style-type: none"> • death, injury or illness during your trip, • delay or failure of public transport services during your trip, • delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point; you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip. If you request an extension of the period of insurance (for any reason not listed above), after the commencement of travel you must contact us and advise us of any circumstances which at the time of such request could reasonably be expected to cause a claim under this policy and your policy must not have expired.
CANCELLING YOUR POLICIES	You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Insurewithease.com within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14-day cooling off period and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £10 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased. Single Trip policies - In the event you have not travelled and are not claiming on the policy, a refund of 70% of the policy premium and any additional premium applied (on a pro-rotas basis). If you have travelled or are intending to claim or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. Annual Multi Trip policies - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents.
BE CAUTIOUS	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i>
PREGNANCY	Travelling When Pregnant - Pregnancy is not a medical condition, so you are able to travel until you are quite late into your pregnancy. Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive for a single pregnancy, 0 to week 24 inclusive for a multiple pregnancy whilst you are away. From the start of week 29 to week 40 for a single pregnancy, or 25-40 for a multiple pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier, so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country. Please make sure your Medical Practitioner and Midwife are aware of your travel plans, and that there are no known complications and you are fit to undertake the planned trip.
MEDICAL COVER	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition, and have it accepted by Insurewithease.com for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor or a medical professional such as your dentist.
EHIC	The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and the Channel Islands and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.
MEDICARE	If you are travelling to Australia, you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free, and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
EXCESS	Your policy carries an excess, and this is the amount you have to contribute towards each claim. All excesses shown for this policy are per section and are payable by each insured-person, for each incident giving rise to a separate claim.
CONDITIONS OF THE INSURANCE	The terms of any insurance that we arrange on your behalf will be based upon the information provided by you to us. You must take reasonable care to answer all questions put to you about your proposed insurance fully, honestly and to the best of your knowledge. If you don't understand the meaning of any question, or do not know the answer it is vital that you tell us. Once cover has been arranged, you must contact us immediately to notify us of any changes to the information that has been previously provided to us. The most serious consequence of failing to provide full and accurate information before you take out insurance or when your circumstances change, could be the invalidation of your cover and in that instance, it would mean that a claim will be rejected.

AUSTRALIA AND NEW ZEALAND	All countries listed in Europe, as well as Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord How Island), and New Zealand, including the Cook Islands, Niue and Tokelau.	CRUISE	A pleasure voyage, sailing as a passenger on a purpose-built ship on sea/s or oceans that may include stops at various ports	HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.
BACK COUNTRY	Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.	CURTAILMENT	The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.	HOME COUNTRY	Either the United Kingdom or the Channel Islands.
BEACH SWIMMING	Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.	DOMESTIC FLIGHT	A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.	INSURED PERSON/YOU/YOUR	Any person named on the insurance validation documentation.
BFPO	British Forces Posted Overseas	EMERGENCY TREATMENT	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home	INSHORE	Within 12 Nautical miles off the shore
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you.	ESSENTIAL ITEMS	Underwear, socks, toiletries and a change of clothing.	INTERNATIONAL DEPARTURE POINT	The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.
BUSINESS EQUIPMENT	Any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.	EUROPE	Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Eire (The Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Holland (Netherlands), Hungary, Iceland, Italy, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Mediterranean Islands, Moldova, Monaco, Montenegro, Morocco, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, The Channel Islands, Tunisia, Turkey, Ukraine, United Kingdom, The Vatican City	MANUAL LABOUR	Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground.
BUSINESS SAMPLES	Business goods, samples and equipment taken on an insured journey by an insured person and that are owned by you or your employer.	EXCURSION	A short journey or activity undertaken for leisure purposes.	MEDICAL CONDITIONS	Any disease, illness or injury, including any psychological conditions.
CASH	Sterling or foreign currency in note or coin form.	EXISTING MEDICAL CONDITION	You are considered to have an existing medical condition if you answer "Yes" to any of the four questions stated on our Health / Existing Medical Conditions (Page 3).	MOBILITY EQUIPMENT	Wheelchair, motorised wheelchair, mobility scooter, walking frame, prosthetic limb, walking stick or crutches.
CATASTROPHE	A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.	FAMILY	Two adults and their dependents who are under the age of 18, resident in the UK and in full time education. In this scenario, a dependent is considered as children, grandchildren, step-children, adopted children or foster children.	OFF PISTE	Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.
CHANGE IN HEALTH	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	FLIGHT	A service using the same airline or airline flight number.	ON PISTE	Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	GADGET	A handheld consumer electronic device such as mobile phones, tablets, i-Pads, Kindles, satnavs, lenses, smart watches, smart glasses, head mounted displays, hand held games consoles, portable DVD players, headphones, wireless speakers, MP3 players and i-Pods – but not laptop computers (these are within the definition of possessions).		
CLOSE RELATIVE	Spouse or partner of over 6 months, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).	GOLF EQUIPMENT	Golf Clubs, Golf Balls, Golf Bag, Golf Trolley and Golf Shoes		
CONNECTING FLIGHT	A connecting flight which departs your first scheduled stop-over destination 12 hours after arrival from your international departure point				

<p>OFFSHORE</p> <p>OPEN WATER SWIMMING</p> <p>PAIR OR SET</p> <p>POSSESSIONS</p> <p style="text-align: center;">↓</p> <p>Clothes</p> <p>Cosmetics* *excluding items considered as 'Duty Free'</p> <p>Luggage</p> <p>Electrical items & photographic equipment</p> <p>Drones</p> <p>Fine jewellery & watches</p> <p>Buggies, Strollers & Car seats</p> <p>Laptops</p> <p>Eyewear</p> <p>Duty free</p> <p>Shoes</p> <p>Valuables</p>	<p>Over 12 Nautical miles off the shore</p> <p>Swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.</p> <p>Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p>Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p>Underwear, outerwear, hats, socks, stockings, belts and braces.</p> <p>Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.</p> <p>Handbags, suitcases, holdalls, rucksacks and briefcases.</p> <p>Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, games, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, films, discs or cartridges.</p> <p>Un-manned aerial vehicles</p> <p>Rings, watches (only meaning a traditional watch such as analog; automatic or digital, and not an item such as a smart watch. This is defined as a gadget as shown on page 7), necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p> <p>Buggies, Strollers & Car seats</p> <p>Portable computer suitable for use whilst travelling.</p> <p>Spectacles, sunglasses, prescription spectacles or binoculars.</p> <p>Any items purchased at duty free.</p> <p>Boots, shoes, trainers and sandals.</p> <p>Fine jewellery & watches, Electrical items & photographic equipment, musical instruments, furs, or leather clothing, (excluding footwear).</p>	<p>PUBLIC TRANSPORT</p> <p>REDUNDANCY</p> <p>RELEVANT INFORMATION</p> <p>RESIDENT</p> <p>SCHEDULED AIRLINE</p> <p>SKI EQUIPMENT</p> <p>SKI PACK</p> <p>SPORTS AND HAZARDOUS ACTIVITIES</p>	<p>Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p> <p>Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short-term fixed contract.</p> <p>A piece of important information that would increase the likelihood of a claim under your policy.</p> <p>Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p> <p>An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p> <p>Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p> <p>Ski pass, ski lift pass and ski school fees.</p> <p>Any recreational activity that requires skill and involves increased risk of injury. <i>If you are taking part in any sport/activity, please refer to page 29 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us on:</i></p> <p>0800 047 5065</p> <p>9am-5pm Monday to Friday</p>	<p>TIMETABLE RESTRICTIONS</p> <p>TRAVEL DOCUMENTS</p> <p>TRAVELLING COMPANION</p> <p>TRIP</p> <p>UNATTENDED</p> <p>UNITED KINGDOM</p> <p>WE/OUR/US</p> <p>WINTER SPORTS</p> <p>WORLDWIDE 1</p> <p>WORLDWIDE AND WORLDWIDE 2</p>	<p>Published scheduled itinerary restrictions.</p> <p>Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p>A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p> <p>A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation.</p> <p>Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p>United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p>Union Reiseversicherung AG UK.</p> <p>Skiing, snowboarding, ice skating, big foot skiing, cross country / Nordic skiing, dry slope skiing, sledging, snowmobiling, snow kiting and snow shoeing.</p> <p>Anywhere <i>excluding</i> the United States of America, Canada, Greenland, Cuba and the Caribbean.</p> <p>Anywhere in the world.</p>
--	---	--	--	---	---

Conditions and exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre-travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES: You are not covered under any section, unless specified, for any of the following circumstances:

<ul style="list-style-type: none">• Any trip exceeding 365 days.	<ul style="list-style-type: none">• If you choose not to adhere to medical advice given
<ul style="list-style-type: none">• Any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover <u>in writing</u> and any additional premium has been paid (see Health / Existing Medical Conditions).	<ul style="list-style-type: none">• You are piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.
<ul style="list-style-type: none">• More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip.	<ul style="list-style-type: none">• You are travelling on a motorised vehicle for which you do not hold appropriate qualifications to ride in <u>the UK or the Channel Islands</u>. (Please note there is no cover under section B9 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements
<ul style="list-style-type: none">• Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.	<ul style="list-style-type: none">• If you are riding pillion, the rider must also hold appropriate qualifications.
<ul style="list-style-type: none">• The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.	<ul style="list-style-type: none">• Cruises, unless the appropriate cruise extension has been paid (see policy definition on page 7).
<ul style="list-style-type: none">• from you failing to provide full and accurate information including full details of medical conditions or changes to your health or anyone's health on which the trip depends, known by you at the time of buying this policy or which occurs between booking and before you travel unless it has been disclosed to us and we have agreed <u>in writing</u>.	<ul style="list-style-type: none">• You are travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not and unless the appropriate additional premium has been paid (if applicable)
<ul style="list-style-type: none">• The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.	<ul style="list-style-type: none">• Any payments made, or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>.
<ul style="list-style-type: none">• Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home.	<ul style="list-style-type: none">• Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).
<ul style="list-style-type: none">• Any claim due to your carrier's refusal to allow you to travel for whatever reason.	<ul style="list-style-type: none">• In respect of all sections other than <i>emergency medical expenses</i>, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
<ul style="list-style-type: none">• Any costs which are due to any errors or omissions on your travel documents.	<ul style="list-style-type: none">• Participation in any sports and activities in categories B & C unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 8).
<ul style="list-style-type: none">• Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.	<ul style="list-style-type: none">• Your failure to obtain the required passport, visa or ESTA.
<ul style="list-style-type: none">• Loss, theft or damage to, contact or corneal lenses, dentures, hearing aids and mobility equipment (please see definition on page 7).	<ul style="list-style-type: none">• You, your travelling companion, close relative or business associate being under the influence of: -<ul style="list-style-type: none">- drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction)- alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);- solvents, or;- anything relating to you, your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents.
<ul style="list-style-type: none">• The cost of any elective (non-emergency) treatment or surgery, including exploratory tests which are not directly related to the illness/injury which necessitated your admittance into hospital.	<ul style="list-style-type: none">• Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, <u>unless specified</u>.
<ul style="list-style-type: none">• You are travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.	<ul style="list-style-type: none">• The use of Drones (see policy definition on page 8).
<ul style="list-style-type: none">• Manual labour (see policy definition on page 7).	<ul style="list-style-type: none">• Any claim not supported by the correct documentation as laid out in the individual section.
<ul style="list-style-type: none">• Winter sports of any kind – unless the appropriate premium has been paid.	<ul style="list-style-type: none">• No cover will be in force for Policy B if you claim under Policy A.
<ul style="list-style-type: none">• Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.	

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>up to the amount shown in the Schedule of cover for your portion of prepaid:</p> <ul style="list-style-type: none"> transport charges loss of accommodation foreign car hire pre-paid excursions booked before you go on your trip (up to £250) <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p>	<ul style="list-style-type: none"> you or a travelling companion is ill, quarantined, injured or dies before the trip starts. a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. the person you are going to stay with is ill, injured or dies before the trip starts. 	<ul style="list-style-type: none"> have paid or accept that your excess will be deducted from any settlement. have complied with the health declaration on page 3 and cancellation is not due, or caused by, an existing medical condition unless we've agreed cover, and additional premium has been paid. accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed. are not cancelling due to the death, injury or illness of any pets or animals. accept that we can only offer to medically screen and extend cover for existing medical conditions to our <u>own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to travel, you will not be covered: <ul style="list-style-type: none"> a travel companion not insured by us; a close relative of you or your travel companion; a business associate of you or your travel companion; or the person you are intending to stay with. are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. 	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> you are required for jury service or as a witness in a court of law. 	<ul style="list-style-type: none"> are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. 	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> your private dwelling becoming uninhabitable following fire, storm or flood, or your presence being required following a burglary occurring at any time after we have accepted this insurance 	<ul style="list-style-type: none"> have obtained a written statement from the police at the time of the cancellation confirming the necessity to cancel your trip. have obtained an independent report confirming your private dwelling is uninhabitable 	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> you or a travel companion being made redundant. 	<ul style="list-style-type: none"> are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and continuous employment for two years (see definition – redundancy on page 6). 	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> you or a travelling companion being unable to travel due to the requirements of HM forces. 	<ul style="list-style-type: none"> have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	<p>Obtain written confirmation to validate your circumstances.</p>
<p>BE AWARE! No cover is provided under this section for;</p> <ul style="list-style-type: none"> anything mentioned in the conditions and exclusions (page 9). the fear of an epidemic, pandemic, infection or allergic reaction. your disinclination to travel or <u>any circumstance not listed above</u>. your carrier's refusal to allow you to travel for whatever reason. for claims arising from normal pregnancy, without any accompanying bodily injury, illness, disease or complication. Normal childbirth would not constitute an unforeseen event. Please see Page 6. 		<ul style="list-style-type: none"> the cancellation of your trip by the tour operator. a previously diagnosed condition of any travel companion not insured by us; a close relative of you or your travel companion; a business associate of you or your travel companion; or the person you are intending to stay with. your failure to obtain required ESTA, Visas, vaccinations or inoculations in time. the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure. we will NOT pay for the excess shown in the schedule of cover and limits per insured person your failure to produce a medical certificate from a medical practitioner confirming that the cancellation of the trip is medically necessary. The policy will not pay for any circumstance that could have been reasonably anticipated at the time you have booked your trip. 	

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to the amount shown in the Schedule of cover for your portion of prepaid:</p> <ul style="list-style-type: none"> pre-paid excursions booked before you go on your trip up to a maximum of £250 loss of accommodation foreign car hire; and Either your pre-booked return travel costs, or the cost of your curtailment travel costs whichever is the greater. <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip.</p> <p><i>PLEASE NOTE Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</i></p>	<ul style="list-style-type: none"> your early return home because of the death, injury or illness of: <ul style="list-style-type: none"> you, a friend or close relative with whom you are travelling. a close relative who lives in your home country. a close business associate who lives in your home country. a friend who lives abroad and with whom you are staying. or you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law or you, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. or you, a friend or close relative who is travelling with you, who is a member of the HM Forces has been ordered to return to duty. 	<ul style="list-style-type: none"> any payment where you have not suffered any financial loss. coming home due to your existing medical condition, unless declared and accepted by us in writing. coming home due to a medical condition of a non-travelling close relative, the person you are staying with, a business associate or a travelling companion. any costs where you have not paid your excess. the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. any claim due to the death, injury or illness of any pets or animals. the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. any unused portion of your original ticket where you have been repatriated. coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. curtailment cover where the trip is of 2 days' duration or less or is a one-way trip. the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking. the curtailment of your trip by the tour operator. curtailment due to financial circumstances. 	<p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the curtailment</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p><u>Inform your tour operator / travel agent / flight company immediately of your necessity to cancel and request a cancellation invoice.</u></p> <p><u>If you need to cut short your trip:</u></p> <p>due to a <u>medical necessity</u>, you must ring to confirm this with our <i>24-hour Emergency Assistance Facilities service</i>.</p> <p style="text-align: center;">+44 (0) 203 829 3818</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claim's office.</p>

BE AWARE! If you need to come home early due to your illness you **MUST** contact our emergency assistance service who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

- No cover is provided under this section for:**
- anything mentioned in the conditions and exclusions (page 9).
 - coming home early due to your existing medical condition where the risk attached to that medical condition has not been accepted by us in writing.
 - coming home early due to death or illness of a close relative or the person you are staying with, a travelling companion, or a close business associate caused by an existing medical condition or a known complication of it.
 - any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
 - for claims arising from normal pregnancy, without any accompanying bodily injury, illness, disease or complication. Normal Childbirth would not constitute an unforeseen event. Please see Page 6.
 - any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.
 - your failure to obtain the required ESTA, Visas, vaccinations or inoculations in time.
 - the policy will not pay for any circumstance that could have been reasonably anticipated at the time you have booked your trip.
 - your curtailment travel costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip.
 - any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
--------------	------	------------------------------------	-----------------------

for trips outside & inside your home country:
 up to the amount shown in the schedule of cover for trips outside your home country OR up to £1,000 inside your home country following *necessary* emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:

- customary and reasonable fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital nursing home or nursing services.
- additional travel, accommodation and repatriation costs to be made for, or by, you and for any one other person who is required for medical reasons to stay with you, or a child who requires an escort to travel to you from your home country or to travel with you, where it is deemed medically necessary.
- your death outside your home country for your local funeral expenses abroad limited to £1,500
- your death outside your home country for the cost of returning your ashes home or the return of your body to your home in the UK, Channel Islands or BFPO.

- any costs where you have not paid your excess.
- treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid.
- any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment received whilst abroad.
- costs of private treatment unless our 24-hour Emergency Assistance Facilities service has agreed, and adequate public facilities are not available.
- replenishment of any medication you were using at the start of the trip or follow up treatment for any condition you had at the start of your trip.
- the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.
- the cost associated with the diversion of an aircraft due to your death, injury or illness.
- repairs to or for artificial limbs or hearing aids.
- the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency.
- any extra costs for single/private accommodation in a hospital or nursing home.

FOR MEDICAL EMERGENCIES
+44 (0) 203 829 3 818
Call our 24-hour medical helpline 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world
 Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.
 For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.
 For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card.

public hospital benefit – up to the amount shown in the schedule of cover

- each 24-hour period that you are in a public hospital as an in-patient during the period of the trip in addition to the fees and charges.

- work involving the use of precious metals in any dental treatment.
- the provision of dentures, crowns or veneers.
- any treatment or work which could wait until your return home.

up to the amount shown in the schedule of cover

- emergency dental treatment only to treat sudden pain limited to £250

BE AWARE! Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact the Emergency Assistance Facilities service prior to being admitted anywhere. In this instance, we may arrange for a local transfer to a hospital better equipped for your immediate needs.

No cover is provided under this section for:

- **anything mentioned in the conditions and exclusions (Page 9)** (including any treatment, tests and associated illnesses for non-declared existing medical conditions).
- any costs where you are an inpatient or it is a repatriation claim and our 24-hour assistance service, *Emergency Assistance Facilities*, have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- medication and/or treatment which at the time of departure is known to be required or to be continued outside your home country.
- expenses incurred as a result of a tropic disease where you have not had the recommended inoculations/ or taken the recommended medication
- claims arising from normal pregnancy, without any accompanying bodily injury, illness, disease or complication. Normal Childbirth would not constitute an unforeseen event. Please see Page 6.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our Emergency Assistance Facilities, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with Emergency Assistance Facilities.

We will pay:	For:	Provided:	If you need to claim:
<p>a single payment as shown on your summary of cover</p>	<p>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</p> <ul style="list-style-type: none"> - death (limited to £1,500 when you are under 18 or over 75 at the time of incident). - total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet. - permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*. 	<ul style="list-style-type: none"> - you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. • you are not 18 or under or over 75 and claiming permanent disablement. • you are not claiming for more than one of the benefits that is a result of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death, we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

BE AWARE! This is a one-off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section

(*Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- any payment for permanent disablement when your age under eighteen (18) or over seventy-five (75) at the time of the incident.
- your sickness, disease, medical condition, treatment or illness or physical condition that is gradually getting worse.
- an injury which existed prior to the commencement of the trip
- any claims not notified to us within 12 months of the date of the accident.

We will pay:	If:	Provided:	If you need to claim:
<p>Up to the amount shown in the Schedule of Cover</p> <p><i>PLEASE NOTE: This section applies for delays only at the final international departure point from and to the UK</i></p>	<ul style="list-style-type: none"> the airline on which you are booked becomes insolvent after your departure from your home country. the departure of your international flight, international train or sailing is delayed on your outbound journey for more than 12 hours from its scheduled departure time from your international departure point. 	<ul style="list-style-type: none"> you are not claiming for additional expenses if you are forced to cut short your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy. you are at the airport/port/station and the delay is over 12 hours. delay is not due to the diversion of aircraft after it has departed the claim is not due to a strike or industrial action which began or was announced before the start date of your policy and the date your travel tickets or confirmation of booking were issued 	<p>Download or request and complete a departure delay claim form.</p> <p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
<p>Up to the amount shown in the Schedule of Cover</p> <p><i>PLEASE NOTE: This section applies for delays only at the final international departure point from and to the UK</i></p>	<ul style="list-style-type: none"> after 24 hours of delay at the airport of your <u>outbound</u> journey from your home country you abandon the trip. 	<ul style="list-style-type: none"> your trip is not less than 2 days duration or is a one-way trip. your excess has been paid or deducted from any settlement. 	
<p>Up to the amount shown in the Schedule of Cover</p>	<ul style="list-style-type: none"> the vehicle in which you are travelling to your international departure point becomes undrivable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, Channel Islands or BFPO. 	<ul style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. any costs where you have not paid your excess. 	
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> anything mentioned in the conditions and exclusions (page 9) any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12hrs or where you are being able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim. your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 <u>at the time of taking out your policy.</u> unless you obtain confirmation from the police/motoring authorities to confirm a major accident on a motorway causing delays or closure on the motorway. unless you obtain confirmation of the delay from the authority who went to the accident or breakdown affecting the car in which you are travelling in if you do not check in for your flight, sea crossing, coach or train departure before the intended departure time any claims arising from withdrawal of service temporarily or otherwise the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home. 			

We will pay:	For:	Provided you:	If you need to claim:
<p>as shown on your schedule of cover</p>	<p>Personal property</p> <ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <ol style="list-style-type: none"> for all valuables limited to the amount shown in the schedule of cover for any single article, pair and/or set of articles limited to the amount shown in the schedule of cover for all prescription spectacles limited to the amount shown in the schedule of cover laptops limited to the amount shown in the schedule of cover (Please note: In the event of a claim for a pair and/or set of articles we shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed) <p>or</p> <p>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip</p>	<ul style="list-style-type: none"> have paid your excess or accept it will be deducted from any settlement. have complied with the carrier's conditions of carriage. have notified the Police, your carrier or tour operator's representative and obtained an independent written report. own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. are not claiming for possessions which have been lost or stolen from a beach or lido (if so, we will only pay a maximum of £50). 	<p>For all damage claims:</p> <p>you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to: The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit:</p> <ol style="list-style-type: none"> retain your tickets and luggage tags, report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. <p>For all losses, you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For delay claims</p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership. Any items not supported by such proof of ownership will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>as shown on your schedule of cover</p>	<p>Delayed baggage</p> <ul style="list-style-type: none"> the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 24 hours from the time you arrived at your trip destination. (Please note: that any amount we pay you will be deducted from your claim if your personal property proves to be permanently lost). 	<ul style="list-style-type: none"> have not left electrical items, eyewear, jewellery & watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless entry was gained by violent and forcible means. have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. 	

BE AWARE! Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9) or any items that do not fall within the categories of cover listed.**
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, car keys, gadgets (please see page 5 for definition), duty free items such as tobacco products, alcohol and perfumes.
- the use of, or damage to, drones.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover for <u>your</u> gadgets, with a maximum amount for:</p>			
<p>Single article limit</p>	<p>→ £500</p>		
<p>CDs, games, tapes, cassettes, or cartridges</p>	<p>→ £50</p>		
<p>either</p>	<ul style="list-style-type: none"> the cost of repairing your gadgets that are accidentally damaged whilst on your trip, up to the original price of the item, less an allowance for age, wear and tear. 	<ul style="list-style-type: none"> have paid your excess or accept it will be deducted from any settlement. own the items you are claiming for and are able to provide proof of ownership/purchase. are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. you have not left your gadgets unattended (including being contained in luggage during transit) except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). 	<p>For all losses, you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p>
<p>or</p>	<ul style="list-style-type: none"> the original price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<ul style="list-style-type: none"> that you are not claiming for theft: <ul style="list-style-type: none"> from any commercial vehicle or convertible vehicle (both hard and soft topped models). from any motor vehicle where someone acting on your behalf is not with the vehicle, unless your gadget(s) has been concealed in a glove compartment, locked boot, or other concealed internal compartment and all the vehicles security systems have been activated. from any other type of transport. your gadget(s) was not left unattended except where it is locked in a safe or safety deposit box where these are available or left out of sight in your locked personal holiday or trip accommodation; from your person unless your gadget(s) was concealed on your person or taken from you by force or violence, or the threat of force or violence. 	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to: The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p>
<p>£75</p>	<ul style="list-style-type: none"> unauthorised calls if your mobile phone is stolen. 	<ul style="list-style-type: none"> any incident that has not been reported to the Police as soon as possible, and within 24 hours of discovery, and a written report and reference number obtained from them; if your gadget(s) is carried in any suitcases, trunks or similar containers when left unattended. you are not claiming for: <ul style="list-style-type: none"> the cost of replacing any apps or downloads stored on the gadget the cost of replacing any music stored on the gadget the cost of replacing any unused credit on your mobile phone 	<p>For all loss or damage claims during transit: (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>BE AWARE! all electronic equipment reduces in value over time therefore where a gadget is replaced following a valid claim we will reduce the payment under this policy on a sliding scale as follows: for items over 2 years old the price will be reduced by 10% per year, up to a maximum of 70% for items that are 9 years old or more.</p>			
<p>No cover is provided under this section for:</p>			
<ul style="list-style-type: none"> anything mentioned in the conditions and exclusions (page 9) or any items that do not fall within the categories of cover listed. any claim evidenced by any other report not specified in this section, unless otherwise agreed by us. 			

Personal money (Policy B Section 7)

PAGE 17

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> the loss or theft of your cash whilst being carried on your person or left in a locked safety deposit box. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your personal money was not left unattended except where it is locked in a safe or safety deposit box in your locked personal holiday or trip accommodation; you have not left your personal money unattended (including being contained in luggage during transit) or in a suitcase, holdall, bag or similar outside your immediate control. 	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>We will also require (a) exchange confirmation from your home country for foreign currency (b) where sterling is involved, documentary evidence of possession.</p>
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> anything mentioned in the conditions and exclusions (page 9). any financial loss suffered as a result of your debit/credit card being lost or stolen. cash or passport that is not on your person. cash or passport that is not in a safe/safety deposit box or left out-of-sight in your locked trip accommodation. loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission. 			

Loss of passport and documents (Policy B Section 8)

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> cover to contribute towards the cost of an emergency travel document. cover for necessary costs collecting your emergency travel document on your trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your passport is: <ul style="list-style-type: none"> on your person. held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	<p>For all losses, you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For a lost or stolen passport, you will need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> anything mentioned in the conditions and exclusions (page 9). any financial loss suffered as a result of your passport being lost or stolen. the cost of a new passport upon your return to the United Kingdom, Channel Islands or BFPO. cash or passport that is not on your person. cash or passport that is not in a safe/safety deposit box or left out-of-sight in your locked trip accommodation. loss due to delay, detention, confiscation, requisition or damage by customs or other officials or authorities. 			

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> • any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> - injury, illness or disease of any person. - loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family, household or employee or anyone in your service. - loss of, or damage to your temporary holiday accommodation that does not belong to you, or any member of your family, household or employee or anyone in your service. 	<ul style="list-style-type: none"> • your excess has been paid or deducted from any settlement. • liability for loss of or damage to property or injury, illness or disease is not caused or suffered by: <ul style="list-style-type: none"> - your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. - your ownership, care, custody or control of any animal. • compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> - land or building or their use either by or on your behalf other than your temporary trip - accommodation, ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles (other than wheelchairs, electric wheelchairs or mobility scooters), bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport); 	<p><u>Never admit responsibility to anyone</u> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim, so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> • anything mentioned in the conditions and exclusions (page 9). • injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family. • claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer. • racing of any kind • any deliberate act <p>IMPORTANT NOTE This section does not cover any claim resulting from the ownership or use of motorised vehicles. You need to take out separate motor insurance cover if you intend to drive a car or other vehicle during your trip.</p>			

If you need legal advice (Policy B Section 10)

PAGE 19

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover</p> <p>and for 30 minutes, legal advice on the telephone</p>	<ul style="list-style-type: none"> legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. enquiries relating to your insured trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. you accept that if you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation. legal proceedings in the USA or Canada follow the contingency fee system operating in North America. you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. the estimated recovery is more than £500. we believe that you are likely to obtain a reasonable settlement. the costs cannot be considered under an arbitration scheme or a complaints procedure. you are not claiming against another insured-person who is a member of your family, a business associate, a friend or travelling companion, whether insured by us or another provider. the claim is not due to damage to any mechanically propelled vehicle. you follow the lawyer's advice and provide any information and assistance required. Failure to do so will entitle us to withdraw cover 	<p>If you have an accident abroad and require legal advice you should contact:</p> <p>Slater & Gordon LLP, 58 Mosley Street, Manchester, M2 3HZ</p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</p> <p>To obtain this service you should: telephone 0161 228 3851 or fax 0161 909 4444</p> <p>Monday to Friday 9am-5pm</p>
<p>BE AWARE! Legal expenses claims are only considered on the condition that you use Slater & Gordon LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs, you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claim's office will not be paid. <i>We will settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you. No cover is provided under this section for:</i></p> <ul style="list-style-type: none"> <i>anything mentioned in the conditions and exclusions (page 9).</i> legal proceedings in more than one country for the same event. any claims for legal proceedings through the contingency fee system in the USA or Canada. 			

Catastrophe (Policy B Section 11)

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> reasonable additional costs of travel and accommodation within a 20-mile radius, to the same standard as those on your booking to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease. 	<ul style="list-style-type: none"> you are able to provide evidence of the necessity to make alternative travel arrangements. <p>your trip is not:</p> <ul style="list-style-type: none"> within the United Kingdom or Channel Islands. formed part of a tour operator's package holiday. 	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.</p>
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> <i>anything mentioned in the conditions and exclusions (page 9).</i> any amounts recoverable from any other source. disinclination to travel or to continue with your trip when official directives from the local or national authority state it is acceptable to do so. any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services. any cost or expense resulting from circumstances existing prior to your arrival at your pre-paid and pre-booked accommodation. 			

Hijack (Policy B Section 12)

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> each 24 hours you are confined as a result of hijack. 	<ul style="list-style-type: none"> you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement. 	Download a claim for either medical expenses/and possessions (if applicable) and completed to the best of your ability. Claims will need to be supported by a written report from the appropriate authorities.

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- any claim where you are unable to provide us with proof of the incident, i.e. police/authorities/medical report.
- any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.

Pet care (Policy B Section 13)

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> every complete period of 12 hours that you are delayed following the delayed arrival in the UK, Channel Islands, or BFPO of your pre-booked flight, train, coach or sea trip on the return journey which results in you incurring additional kennel or cattery fees. every complete period of 12 hours that you are unable to return home due to your illness. 	<ul style="list-style-type: none"> your pets stay exceeds the pre-booked period of accommodation. your claim does not form part of the original pre-booked duration for your pet. you reached your international departure point on your return journey home in time to board the pre-booked transport. you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement. you have a valid claim under section B2. 	Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- any claim where the delay is less than 12 hours in total.
- claims not substantiated by a written report from the carrier stating the length and exact nature of the delay.
- claims arising from delay caused by strike or industrial action if already notified at the time the insurance was purchased

Scheduled Airline Failure & End Supplier Failure (Policy B Section 14)

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, underwritten by Certain Underwriters at Lloyds (Insurer)

We will pay:	For:		If you need to claim:
Up to the amount shown in the schedule of cover for each Person Insured named on the invoice	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 Park or attractions all known as End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure <i>Or</i> 2. In the event of Financial Failure after departure: a. additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard of transport as enjoyed prior to the curtailment of the travel arrangements, <i>Or</i> if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard of transport as enjoyed prior to the curtailment of the arrangements.	FINANCIAL FAILURE means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services. END SUPPLIER means the company that owns and operates the services listed in point 1 of this section	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 Telephone: +44 (0)345 266 1872 Email: insolvency-claims@ipplondon.co.uk Website: www.ipplondon.co.uk/claims.asp

- BE AWARE! No cover is provided under this section for:**
- travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure
 - any **End Supplier** which is, or which any prospect of **Financial Failure** is known by the Insured or widely known publicly at the date of the Insured's application under this policy
 - 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.
 - the **Financial Failure** of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation
 - any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the **Financial Failure** of an airline.

COMPLAINTS PROCEDURE FOR SCHEDULED AIRLINE FAILURE & END SUPPLIER FAILURE (POLICY B SECTION 14)**COMPLAINTS PROCEDURE FOR SECTION B 14 ONLY:**

If you have a complaint, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve our service to you.

Please telephone us on: (020) 8776 3750. Email: info@ipplondon.co.uk

Or write to: The Customer Services Manager, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, Fax: (020) 8776 3751

Please make sure that you quote the policy number which can be found on your policy schedule.

It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them.

We will provide you with a written response outlining our detailed response to your complaint within two weeks of receipt of the complaint. If our investigations are ongoing, we will write to you, at that time, and outline why we are not in a position to provide you with a written response and explain to you that you are able, at that time, to ask Lloyd's Complaints Team to review the complaint. In any event, you will receive either our written response or an explanation as to why we are not in a position to provide one within four weeks of receipt of your complaint.

Having followed the above procedure, if you are not satisfied with the response you may write to:

Complaints Team, Lloyd's, One Lime Street, London EC3N 7HA

Email: complaints@lloyds.com More information can be found on their website – www.lloyds.com/complaints

Again, if you are not satisfied with the response you receive from Lloyd's or they have failed to provide you with a written response with eight weeks of the date of receipt of your complaint, you may have the right to contact the Financial Ombudsman

Service at the following address: The Financial Ombudsman Service, Exchange Tower, London. E14 9SR Telephone: (020) 7964 1000 Email: complaint.info@financial-ombudsman.org.uk

Telephone 0800 023 4 567 (calls to this number are free from "fixed lines" in the UK) or 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK)

Email: complaint.info@financial-ombudsman.org.uk More information can be found of their website – www.financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

Please see Page 31 for further detail on what is an Eligible complaint.

Ski equipment (Policy B Section 15)

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip.

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p>or</p> <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items. 	<p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to: The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p>For all other losses, you should report to the Police within 24 hours of discovery and obtain a written report and reference number from them.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>

BE AWARE! The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

. No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

Ski equipment hire (Policy B Section 16)

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip.

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> the cost of hiring replacement ski equipment if your ski equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination. 	<ul style="list-style-type: none"> you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. 	<p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all other losses, you should report to the Police within 24 hours of discovery and obtain a written report and reference number from them.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>

BE AWARE! The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).

Ski pack (Policy B Section 17)

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip.

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> the unused portion of your ski pack costs paid for or contracted to be paid for before your trip commenced 	<ul style="list-style-type: none"> you have not curtailed your trip but are certified by a medical practitioner in the resort as being unable to ski, and therefore unable to use the ski pack facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items. 	You need to provide a medical certificate obtained from a medical practitioner confirming you are unable to ski and are unable to use the ski pack facilities
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> anything mentioned in the conditions and exclusions (page 9). for claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that you are unable to ski and unable to use the ski pack facilities; for anything mentioned under “you are not covered” for Section 6 - Medical & Repatriation Expenses. 			

Piste closure (Policy B Section 18)

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip.

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> each full 24 hours you are unable to ski due to the <u>lack of snow</u> which results in the total closure of skiing facilities in the resort. towards the costs you have to pay to travel to another resort. if you are unable to ski due to your resort being closed and there is no other resort available for as long as these conditions exist at the resort in which you are staying. 	<ul style="list-style-type: none"> the lack of snow conditions are not public knowledge at the time of you going on your trip, and you are skiing North of the earths equator between 1st January and 30th April, or South of the earths equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level. you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. it does not exceed the pre-booked period of insurance of your trip 	You need to obtain confirmation of the closure of the resort from the local representative
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> anything mentioned in the conditions and exclusions (page 9). claims where you have not obtained confirmation of resort closure from the local representative; claims where not all skiing facilities are totally closed; claims where the lack of snow conditions are known or are public knowledge before you go on your trip. 			

Avalanche closure (Policy B Section 19)

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> your arrival at, or departure from, your resort is delayed for more than 12 hours due to avalanche, landslide or landslip, you will be covered for reasonable extra travel and accommodation expenses up to the limits shown in the Schedule of Cover for each full 24 hours that you are delayed. 	<ul style="list-style-type: none"> that your tour operator does not pay for your extra travel and accommodation costs. that you have not received compensation from someone or somewhere else, if you have this will be deducted from your claim 	<p>Under this policy, you must get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.</p> <p>Please read the general conditions and exclusions.</p>
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> anything mentioned in the conditions and exclusions (page 9). claims where you have not obtained a written statement from the appropriate authority confirming the reason for the delay and how long it lasted. claims where not all skiing facilities are totally closed; claims where the snow conditions are known or are public knowledge before you go on your trip. 			

Business equipment cover (Policy B Section 20)

PAGE 24

Cover only applicable if the appropriate business extension premium has been paid

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none">the accidental loss, theft of or damage to your business equipment. Following this accidental loss, theft or damage to your business equipment, we will also pay for any emergency courier expenses you have incurred, in obtaining any business equipment, which is essential to your intended business itinerarythe purchase of essential items, if your business equipment is delayed or lost in transit on your outward journey for more than 12 hours.	<ul style="list-style-type: none">have paid your excess or accept it will be deducted from any settlement.have complied with the carrier's conditions of carriage.have notified the Police, your carrier or tour operator's representative and obtained an independent written report.your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £150).you or your employer / business associate own the items you are claiming for and are able to provide proof of ownership / purchase for any items over £50 in value.are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.have not left business equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport.have not left your business equipment unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.have obtained written confirmation of any loss, damage or delay.	<p><u>For all damage claims:</u> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to: The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p><u>For all loss or damage claims during transit:</u> (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><u>For all losses,</u> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p><u>For delay claims</u> You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>

BE AWARE! No cover is provided under this business extension for:

- anything mentioned in the conditions and exclusions (page 9).
- loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
- damage caused by the leakage of powder or liquid carried within your business equipment.
- any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which you are being carried
- damage to, or loss or theft of your business equipment, if it has been left unattended in a public place.
- in the custody of a person who does not have an official responsibility for the safekeeping of the property
- valuables stolen at any time whilst in transit unless you are carrying them as hand luggage
- loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- wear, tear and depreciation
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

Business equipment hire (Policy B Section 21)

Cover only applicable if the appropriate business extension premium has been paid

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> the cost of hiring business equipment if yours are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 24 hours from the time you arrive at your trip destination. 	<ul style="list-style-type: none"> you have complied with the carrier's conditions of carriage you or your employer/business associate own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. you have notified the police, your courier or tour operator's representative and have obtained an independent written report. you are not claiming for: <ul style="list-style-type: none"> mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories. items which have been damaged by a domestic dispute, atmospheric or climatic condition, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. any business equipment left <i>unattended (including in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation) business equipment left unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. business equipment which is being carried on a vehicle roof rack. 	<p>For delay claims You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p>

BE AWARE! No cover is provided under this business extension for:

- anything mentioned in the conditions and exclusions (page 9).
- any claim where you are unable to provide written confirmation of the delay from the appropriate authorities.
- claims arising from your business equipment being delayed, detained, seized or confiscated by customs or other officials.
- claims following loss or theft of or damage to your business equipment whilst being shipped as freight or under a bill of lading.

Business money (Policy B Section 22)

Cover only applicable if the appropriate business extension premium has been paid

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> for the loss or theft of your business cash during your trip 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement you have complied with the carrier's conditions of carriage you have notified the police and have obtained a written report with written confirmation of any loss, damage. you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents. you have not left your business money unattended (including being contained in luggage during transit) or in a suitcase, holdall, bag or similar outside your immediate control. 	<p>For all losses, you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p>You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.</p> <p>We will also require (a) exchange confirmation from your home country for foreign currency (b) where sterling is involved, documentary evidence of possession.</p>

BE AWARE! No cover is provided under this business extension for:

- anything mentioned in the conditions and exclusions (page 9).
- any claim, if the loss or theft occurs whilst in the custody of an airline or other carrier
- any loss, if you have not taken reasonable steps to prevent a loss happening
- loss or theft of business money that is not on your person; or not deposited in a safe, safety deposit box or similar locked fixed container in your trip accommodation
- loss or theft of business money that does not belong to your employer; or you, if you are self employed
- loss or theft of traveller's cheques, if the issuer provides a replacement service
- depreciation in value, currency changes or shortage caused by any error or omission
- claims arising from your business equipment being delayed, detained, seized or confiscated by customs or other officials.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

Golf equipment (Policy B Section 23)

Cover only applicable if the appropriate golf extension premium has been paid

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p>or</p> <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the Police, your carrier or tour operator's representative and obtained an independent written report. the golf equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. 	<p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to: The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p>For all other losses, you should report to the Police within 24 hours of discovery and obtain a written report and reference number from them.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> if your hired equipment is lost, stolen or damaged we will pay up to £100 for the replacement or repair if you are held responsible. 	<ul style="list-style-type: none"> you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items. you have kept all receipts for the hire and have sent them into us with your claim. you are not claiming for: <ul style="list-style-type: none"> items which have been damaged by a domestic dispute, atmospheric or climatic condition, age, wear, tear, moth or vermin, perishable items and/or their contents i.e food, liquids, gels etc. golf equipment that is specifically insured elsewhere, 	

BE AWARE! The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 9).
- any intentional damage to golf equipment due to carelessness/reckless actions.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

Golf pack (lessons, hire, green fees) (Policy B Section 24)

Cover only applicable if the appropriate golf extension premium has been paid

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover and up to the limits shown	<ul style="list-style-type: none"> the loss of green fees should you fall ill or are injured on your trip and we accept a valid claim under section 2 Medical Expenses. 	<ul style="list-style-type: none"> you have kept all receipts and sent them in to us with your claim. 	<p>Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.</p>

BE AWARE! No cover is provided under this golf extension for:

- anything mentioned in the conditions and exclusions (page 9).

Golf Course Closure (Policy B Section 25)

Cover only applicable if the appropriate golf extension premium has been paid

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover and up to the limits shown	<ul style="list-style-type: none">the loss of green fees should the pre-booked course become unplayable due to adverse weather conditions	<ul style="list-style-type: none">you have kept all receipts and sent them in to us with your claim.the course is closed by a club official and you have confirmation in writing.	Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.
BE AWARE! No cover is provided under this golf extension for: <ul style="list-style-type: none">anything mentioned in the conditions and exclusions (page 9).			

Hole in one (Policy B Section 26)

Cover only applicable if the appropriate golf extension premium has been paid

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none">if you complete a hole in one stroke gross (i.e. exclusive of handicap) during any organised game on any golf course <p>Please note: this benefit will only be payable once in any game</p>	<ul style="list-style-type: none">you have confirmation in writing from the Club Secretary and your playing partner.you have kept all receipts for these items and send them in to us with your claim.	Please telephone our claims department. They will send you the appropriate claim form and advise you what documentation to send in.
BE AWARE! No cover is provided under this golf extension for: <ul style="list-style-type: none">anything mentioned in the conditions and exclusions (page 9).if you do not produce written confirmation from the secretary of the club, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed.			

Wedding cover (Policy B Section 27)

Cover only applicable if the appropriate Wedding extension premium has been paid

We will pay:	For:	Provided:	If you need to claim:
up to the amount shown in the schedule of cover	<ul style="list-style-type: none">each wedding ring taken, sent in advance or purchased during your tripyour wedding gifts taken, sent in advance or purchased during your tripyour wedding attire taken, sent in advance or purchased during your tripyour wedding photographs or video recording within 14 days of your wedding and whilst you are still on your tripreasonable additional costs of hiring a professional photographer or video recording professional, if the professional originally booked to take the photographs or video recording is unable to attend your wedding due to illness, injury or unforeseen transport problems.	<ul style="list-style-type: none">have paid your excess or accept it will be deducted from any settlement.have complied with the carrier's conditions of carriage.have notified the Police, your carrier or tour operator's representative and obtained an independent written report.have obtained written confirmation of any loss, damage or delay.are not claiming for:<ul style="list-style-type: none">items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.valuables not carried in your hand luggage (i.e. carried on or about your person) while in transit.rings, gifts, attire, photographs or videos <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box. This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport.	<p>Please telephone our claims department. They will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all losses: you should report to the Police within 24 hours of discovery and obtain a written report and reference number from them.</p> <p>For all loss or damage claims during transit: (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours</p> <p>Any item with a purchase price in excess of £50/£75 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50/£75 subject to an overall limit for all such items of £150.</p>
BE AWARE! No cover is provided under this golf extension for: <ul style="list-style-type: none">anything mentioned in the conditions and exclusions (page 9).any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.			

If the appropriate premium has been paid, full details of this cover will be on the separately attached document.

Missed connection extension (Policy B Section 29) on payment of additional premium

We will pay:	For:	Provided:	If you need to claim:
<p>up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> additional transportation and/or accommodation expenses incurred <ul style="list-style-type: none"> (a) to join your connecting aircraft, watercraft, train or motor vehicle <u>or</u> (b) to get you to your pre-booked final destination should you miss your connecting transport as a result of the cancellation or delay of 3 or more hours of your aircraft, watercraft or train on your initial international outbound or return journey due to adverse weather, mechanical breakdown or technical fault 	<ul style="list-style-type: none"> you must check-in according to the itinerary provided by the tour operator or carrier and obtain written confirmation of the delay or cancellation from them. you must produce independent evidence in writing to support any claim. you must allow sufficient time to reach your connecting aircraft, watercraft, train or motor vehicle 	<p>Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.</p>
<p>BE AWARE! No cover is provided under this extension for:</p> <ul style="list-style-type: none"> <i>anything mentioned in the conditions and exclusions (page 9).</i> circumstances which could reasonably have been anticipated at the date the insurance was effected. withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country. 			

Natural catastrophe extension (Policy B Section 30) on payment of additional premium

We will pay:	For:	Provided:	If you need to claim:
<p>up to £1,500 in total</p>	<ul style="list-style-type: none"> any part of your outward, onward, return journey or whole trip which is cancelled due to fire, flood, earthquake, storm, lightening, explosion, hurricane, volcanic eruption of the area is quarantined due to a major outbreak of an infectious disease. 	<ul style="list-style-type: none"> your trip is not: <ul style="list-style-type: none"> within the United Kingdom or Channel Islands. formed part of a tour operator's package holiday. you are able to provide evidence of the necessity to make alternative travel arrangements. you are not claiming for costs which are recoverable from a tour operator, public transport operator, accommodation provider, holiday services provider or any other source, or for which you receive or are expected to receive compensation or other assistance. you are not claiming for any costs if you have made your own arrangements as the result of which less than a 24-hour delay has been incurred. 	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.</p>
<p>£150 per 24 hours up to £1,500 in total</p>	<ul style="list-style-type: none"> reasonable additional accommodation (room only) costs and transport expenses necessarily incurred by you up to the standard of your original booking to return home <p><i>Or</i></p> <ul style="list-style-type: none"> if the public transport on which you are booked to travel is cancelled or delayed and an alternative is not provided to you within 24 hours <p><i>Or</i></p> <ul style="list-style-type: none"> if in the case of connecting transport, not provided within a timeframe that allows you to continue with your original itinerary following fire, flood, earthquake, storm, lightening, explosion, hurricane, volcanic eruption or the area is quarantined due to a major outbreak of an infectious disease. 		
<p>BE AWARE! No cover is provided under this extension for:</p> <ul style="list-style-type: none"> <i>anything mentioned in the conditions and exclusions (page 9).</i> any amounts recoverable from any other source food, drink, telephones calls any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane, volcanic eruption or infectious disease had already happened before you purchased this policy or booked your trip, whichever is the latter. any costs if you do not take the first available means of transport to get to your destination or home or any unreasonable or unnecessary costs to get you to your destination or home any travel or accommodation expenses you would normally incur. 			

You are not covered for taking part in any Hazardous Pursuits unless it is listed below and you have paid the required premium where appropriate. In respect of Hazardous Pursuits Categories B to C, the maximum age limit is 75. If you are going to take part in any activity which may be considered dangerous or hazardous that is not detailed below, please contact the selling agent who will contact us to see if we can provide cover. Please note that under Section B10 - Personal Liability you will not be covered for liability whilst participating in any hazardous pursuit or anything caused directly or indirectly by your owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any form of motorised leisure equipment, including jet skis and snowmobiles. *Please note those activities marked with an asterisk (*) do not have Personal Accident cover.* Cover for the following activities that are considered to be Hazardous Pursuits is included provided they are incidental to the trip (not sole purpose unless stated) and for recreational purposes only, not for competitions** or any professional activity. **For the purpose of Hazardous Pursuits SOLE PURPOSE shall mean:** taking part in any hazardous Pursuits on more than 50%, of the number of days of your booked trip. **For the purpose of Hazardous Pursuits INSHORE shall mean:** Within 12 Nautical miles off shore. **For the purpose of Hazardous Pursuits OFFSHORE shall mean:** Over 12 Nautical miles off shore. All Hazardous Pursuits are subject to the following endorsement:

**Cover for Amateur Tournaments/Competitions being the Sole Purpose of the trip for the following activities are covered: Dancing, Football, Gymnastics, Martial Arts/Judo/Karate, Rugby subject to the appropriate premium being paid under the below categories.

HAZARDOUS PURSUITS ENDORSEMENT:

The exclusion of Hazardous Pursuits in the General Exclusions is deleted only with respect to cover under Section B1 - Curtailment and Section B5 - Medical and Repatriation Expenses for participation in the following Hazardous Pursuits on a non-professional (amateur) and recreational basis, provided that; you ensure the activity is adequately supervised, that appropriate safety equipment (such as protective headwear, life jackets etc.) are worn at all times and you do not participate in such Hazardous Pursuits for more than 90 days in any one Period of Insurance.

The acceptable Hazardous Pursuits list is:-

Category A: Aerobics/Dancing/Pilates/Yoga, Angling/Fishing (Fresh Water), Archery*, Badminton, Bamboo Rafting, Banana Boating/Doughnut/Tubing, Baseball, Basketball, Beach Games, Blade Skating, Board Sailing and Sail Boarding -Inshore only, Boating, Body Boarding/Boogie Boarding and Surfing - Inshore only, Bowls, Canoeing, Catamaran Sailing/Hobbie Catting* - Inshore only, Clay Pigeon Shooting*, Cricket, Croquet, Cross Country Running, Curling, Cycling (excluding off-road, BMX or Mountain Biking), Darts, Dinghy Sailing, Disc Golf, Dragon Boat Racing, Fell walking/Rambling/Trekking/Hiking/Walking up to 2000 metres, Fruit or Vegetable Picking (under 3 metres), Glass Bottom Boats, Goalball, Golf, Handball, Ice-skating (rink only), Jet Boating - Inshore only*, Jet Skiing/Biking - Inshore only*, Jogging, Kayaking and Rafting (Inshore only up to white water grade 3, Kite Boarding/Surfing, Korfball, Laser Tag, Low Ropes, Motorcycling up to 50cc (Excluding Quad biking), Netball, Non-Manual Labour – excluding Animal Sanctuary/Refuge work, Orienteering, Parascending (towed by boat), Pony Trekking, Pool, Billiards and Snooker, Power Boating -Inshore only, Rackets/Racquet Ball/ Squash, Roller skating, Rounder's, Rowing, Sailing/Tall Boat Sailing/Yachting- Inshore, Scuba diving* (up to 18 metres), Sea Fishing (From Shore), Snorkelling, Softball, Spinning, Swimming - (Pool and within a marked area with a lifeguard only), Swimming off a boat (with a qualified supervisor in attendance i.e a lifeguard), Swimming with dolphins, Sydney Harbour Bridge Climbing (Professional, organised and supervised), Table tennis, Ten Pin Bowling, Tennis, Theme Parks, Trampolineing, Tug of War, Volleyball, Wakeboarding/Water-skiing – Inshore only and no jumping, Water Parks, Water Polo, Whale Watching and Windsurfing - Inshore only.

*The following Category activities are not covered by this insurance unless an additional premium has been paid and the schedule of cover and limits shows the cover has been provided. If the additional premium has been paid, the activities are covered provided they are incidental to the trip (not sole purpose) and for recreational purposes only, not for competition**s or any professional activity, and subject to the above endorsement:*

**Cover for Amateur Tournaments/Competitions being the Sole Purpose of the trip for the following activities are covered: Football, Gymnastics, Martial Arts/Judo/Karate, Rugby subject to the appropriate premium being paid under the below categories.

Category B: Provided you have paid the appropriate premium, you will be covered for all of the activities listed in Category A plus the following activities: -

Animal/Camel/Elephant/Horse/Riding under 7 days, Breathing Observation Bubble (BOB) up to 18 metres, Bungee Jump*, Charity Rallies (no racing), - Sole purpose of trip is covered, Cycle Touring - Sole purpose of trip is covered, Deep Sea Fishing -Inshore only, Dog Sledging/Passenger/Reindeer Sledge, Fell Walking/ Hiking /Rambling/ Trekking (between 2000 and 3000 metres altitude) - Sole purpose of trip is covered, Fencing, Fives, Flying a private plane or small aircraft*, Flying as a passenger in a private or small aircraft*, Football/Soccer, Glacier Walking, Go Karting up to 250cc, Gorilla Trekking - Sole purpose of trip is covered, Gymnastics, Hockey - (Field), Hot Air Ballooning*, Hydro Zorbing, Manual/Farm Work* (ground level only no machinery - excluding Animal Sanctuary/Refuge work), Motorcycling* (between 51cc – 125cc no racing) as a rider or passenger. When using the vehicle, either as a driver or passenger, a helmet must always be worn. The rider must hold an appropriate UK licence (Excluding Motorcycle Touring), Paint Balling, Quad Biking* (no racing) under 125cc as a rider or passenger. When using the vehicle, either as a driver or passenger, a helmet must always be worn. The rider must hold an appropriate UK licence, Safari (UK booked and not involving use of firearms) - Sole purpose of trip is covered, Scuba Diving* (between 18 and 30 metres), Sea Canoeing/Kayaking -Inshore only*, White Water Canoeing/Rafting/Kayaking* (Grade 4) and Wind Tunnel Flying.

Category C: Provided you have paid the appropriate premium, you will be covered for all of the activities listed in Categories A and B, plus the following activities: -

Abseiling, American Football, Animal Sanctuary Work, Archaeological Digging, Boxing (+AMC), Devil Karting*, Dirt Boarding, Farm Work, Gaelic Football, Glacier Skiing, Gliding*, Horse riding over 7 days inc Jumping (no Polo or Hunting), Hurling, Ice Fishing, Ice Hockey - With full body protection, Kick Boxing (Training only). Lacrosse/Shinty, Manual Work* (ground level only including the use of light hand held machinery), Martial Arts/Judo/Karate (Training only), Motorcycling over 125cc*. Must have a full Clean Licence and be over the age of 25 years as a rider or passenger. When using the vehicle, either as a driver or passenger, a helmet must always be worn (Excluding Quad biking and Motorcycle Touring), Octopush/Water Hockey, Off Piste Skiing (with a professional guide/instructor within recognised resort areas), Off Piste Snowboarding (with a professional guide/instructor within recognised resort areas), Outdoor Endurance Events/Iron Man/Marathon/Triathlon, River Tubing, Roller Hockey, Rugby, Shark Diving* (Cage only), Sand Boarding/Sand Dune Surfing/Skiing*, Sand Yachting, Segway (Supervised, non-competitive), Skate Boarding, Ski-Dooing/ Snow Mobiling, Ski Run Walking, Ski Yawing, Skiing (Cross Country), Skiing (Dry Slope), Skiing - Sole purpose of trip is covered, Big Foot, Sledging, Snow Blading - Sole purpose of trip is covered, Snow Boarding - Sole purpose of trip is covered, Snow Bobbing/Snow Scooting, Snow Decking, Snow Go Karting/Snow Carting up to a 125cc*, Snow Parascending, Snow Shoe Walking/Snow Shoeing, Snow Tubing, Snow Zorbing, Snow Kiting, Snowboarding (Dry Slope), Snowcat Driving*, Snowcat Skiing, Summer Tobogganing, Swimming (open Water), Swimming off a boat (Unsupervised and/ or no lifeguard), Swimming with Dolphins (Open Water), Tobogganing, Tree Top Canopy Walking/Zip Lining, White Water Canoeing/Rafting/Kayaking* (Grade 5 to 6) and Yachting/Tall Boat Sailing (crewing) – Offshore but within European waters - Sole purpose of trip is covered.

Category D (Available under Gold Cover Only): Provided you have paid the appropriate premium, you will be covered for all of the activities listed in Categories A B and C, plus the following activities: -

Ski Seasonaires (Maximum 6 Months Cover) - Sole purpose of trip is covered.

SCUBA DIVING ENDORSEMENT

Scuba diving to a maximum depth of 18 metres (see Category A) or 30 metres (see category B) will be covered provided that you hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or you are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not solo/cave/wreck diving, are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair your fitness to dive.



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form, please download it on the internet at: www.policyholderclaims.co.uk
 Alternatively, please advise the section of the insurance on which you want to claim and master policy number and policy reference to:
Travel Claims Facilities, PO Box 395, Hertford SG13 9JW Telephone: 0203 829 3 815

You need to:

- produce your insurance validation documentation confirming you are insured before a claim is admitted.
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance).
- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

We will:

- make your policy void where a false declaration is made, or any claim is found to be fraudulent.
- take over and deal with in your name the defence/settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- pay a maximum of £80 for medical records/completion of a medical certificate.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands

DATA PROTECTION – PERSONAL INFORMATION

How Travel Insurance Facilities collects data:

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any. This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example, this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you. If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY
 Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679)) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data.
 For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

INFORMATION FOR SECTION B13 ONLY: Definitions - What is an Eligible Complainant?

1. A Consumer – Any natural person acting for purposes outside his trade, business or profession
2. A Micro-Enterprise – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed £2 million
3. A Charity – Which has an annual income of less than £1 million at the time the complaint is made
4. A Trustee – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

Your right to complain

If your complaint is regarding the selling of your policies: Complaints Manager, Ancile Insurance, Kao Hockham Building, Edinburgh Way, Harlow, Essex, CM20 2NQ or email: complaints@ancileinsurance.com

Or if you would like to complain about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows:

- Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, call on 0203 829 6604 or email complaints@tifgroup.co.uk who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.fos.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability
 Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.
 Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Registered in England. Registered Number: 3220410.
 Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority. Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc.

