

# Travel Insurance Policy Wording

Single-trip and annual multi-trip cover  
1 January 2018 to 31 December 2019 - v1





Thank you for choosing travel insurance from the ETA.

You will have already noticed we are different.

Over the last 27 years, we have earned a reputation for being efficient and environmentally friendly. It's a way of working that has earned us the title of Britain's most ethical insurance company in 2015, 2016 and 2017, according to The Good Shopping Guide.

Most importantly, we have a team of dedicated professionals ready to take your call day or night.

You can rest assured that your trip is in safe hands.

You may be interested to learn that as part of our continuing commitment to the environment, We work hard to promote safer and more sustainable transport in Britain. When you buy a policy from us, you help fund campaigns such as Back on a Bike – a road show that encourages cycling among both young and old.

Thank you for helping to make this work possible.

On behalf of our team, I welcome you to the ETA and wish you safe travels.

Best wishes

Andrew Davis  
Managing Director



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# Important numbers

Useful numbers	
Emergency medical assistance	If you are admitted to hospital, anywhere in the world: <b>+44 (0) 113 3180 197</b>
	Outpatient treatment in the UK & North America: <b>+44 (0) 113 3180 197</b>
	Outpatient treatment anywhere else in the world: <b>+44 (0) 113 3180 124</b>
Non-medical claims	<b>0344 412 4296</b>
Customer services	<b>0333 000 1234</b>
Medical screening queries	<b>0344 573 4171</b>
Your scheme reference number	<b>05897D</b>

# Important information

Thank you for choosing ETA Travel Insurance. Your policy is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE, registered in England No.SE000083. Registered Office:

Great Lakes Insurance SE is a German insurance company with its headquarters at:

Königinstrasse 107  
80802 Munich

UK branch office:

Plantation Place  
30 Fenchurch Street  
LONDON  
EC3M 3AJ

ETA and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

Your cover under this policy is subject to:

- The policy being suitable for you, shown on page 10; and
- The 'General policy conditions' on page 13; and
- The level of cover you have chosen, shown on your schedule; and
- 'Your cover' on page 15; and
- The 'General exclusions' on pages 35.

## Important notes

Pre-existing medical conditions

Your policy contains certain exclusions relating to pre-existing medical conditions.

If you, or any of the people insured on the policy, have any pre-existing medical conditions, please ensure you have complied with the requirements outlined in the 'Medical screening questions' on page 12.

Pregnancy and childbirth

Cover under this policy is provided for unforeseen events. In particular, cover is provided under section B for unforeseen bodily injury or illness. Pregnancy and childbirth are not considered to be either an illness or injury. Cover is only provided under sections A1, B and

C of this policy for claims arising from complications of pregnancy and childbirth. Please read the definition of complications of pregnancy and childbirth given under the definitions.

It is important that you check your policy schedule to make sure your details are correct, as together with this policy wording, these documents form the policy contract between you and us.

You need to make sure that you answer any questions that we or your broker ask you, truthfully and correctly. If you provide information which is untrue or incorrect, it may mean that we cannot pay your claim and could also mean that your policy is invalid.

## Changing your mind

If you decide for any reason that you do not want this insurance policy, then please contact the ETA by telephone on 0333 000 1234 or by email at [customercare@eta.co.uk](mailto:customercare@eta.co.uk).

- If you do this within 14 days of taking out this policy, or the date which you received your documents if this is later, then the premium you have paid will be refunded in full unless you have already travelled or made a claim in which case no refund will be due. This 14 day period is known as the 'cooling off period'.
- If you change your mind after the 14 day cooling off period you will not be entitled to a refund.

# Summary of cover

Section		Cover	Excess
A1	Cancellation and curtailment	Up to £5,000	£60 per person / £100 per family
A2	a) Catastrophe b) Hijack c) Mugging d) Air rage	a) Up to £750 b) £50 per complete 24hrs up to £500 c) £50 per complete 24hrs up to £500 d) Up to £500	Nil
B	a) Emergency medical expenses b) Dental treatment c) Funeral and repatriation d) Travel and accommodation	a) Up to £10,000,000 b) Up to £250 c) Up to £7,500 d) Up to £1,000	£60 per person or £100 per family
C	Hospital benefit	£20 per 24hrs up to £600	Nil
D1	Travel delay	£30 per complete 12hrs up to £300	Nil
D2	Holiday abandonment	Up to £5,000	£60 per person / £100 per family
D3	Pet care	Up to £300	Nil
E	Missed departure	Up to £500 for UK & European holidays Up to £1,000 outside of Europe	Nil
F	Personal accident a) Loss of limbs or sight b) Permanent total disablement c) Death benefit (ages 18-65) d) Death benefit (under 18, over 65)	Maximum benefit payable is £25,000 a) £25,000 b) £25,000 c) £10,000 d) £5,000	Nil
G	Personal liability	Up to £2,000,000	£250
H	Legal expenses	Up to £25,000	Nil
I	Personal effects and baggage a) Single item limit b) Total valuables limit c) Travel documents d) Delayed baggage	Up to £2,000 a) £300 (£100 for children) b) £200 (£100 for children) c) Up to £500 d) Up to £125 per complete 24hrs, max. £250	a) & b) £60 per person / £100 per family c) Nil d) Nil
J	Personal money Cash limit	Up to £300 £250 (£50 for children)	£60 per person / £100 per family
K	End supplier failure cover	Up to £1,500	Nil

Natural disaster cover			
L1	Cancellation	£1,500	£60 per person / £100 per family
L2	Additional expenses to reach destination	£1,500	£60 per person/£100 per family
L3	Curtailement and replaced accommodation	£1,500	£60 per person / £100 per family
L4	Travel delay	£25 per 12 hours up to £250	Nil
Winter sports cover - applies if the additional premium has been paid and it is shown on your schedule			
M1	Ski equipment a) Owned by you b) Hired by you	a) Up to £350 b) Up to £250	£60 per person / £100 per family
M2	Ski hire	£20 per day up to £200	Nil
M3	Ski pack	Up to £150	£60 per person / £100 per family
M4	Piste closure	£20 per prson per day, up to £200	Nil
M5	Delay due to avalanche	Up to £200	£60 per person/£100 per family
Golf cover - applies if the additional premium has been paid and it is shown on your schedule			
N1	Golf equipment a) Single item limit	Up to £1,500 a) £300	£60 per person / £100 per family
N2	Golf equipment hire	£20 per day up to £200	Nil
N3	Non-refundable golf fees	£75 per fee, up to £300	£60 per person/£100 per family
N4	Hole in one bar bill	£100	Nil
Cruse cover - applies if the additional premium has been paid and it is shown on your schedule			
O1	Missed port departure	£1,000	£60 per person / £100 per family
O2	Cruise interruption	£1,000	£60 per person / £100 per family
O3	Itinerary change	£100 per day up to £500	Nil
O4	Cabin confinement	£100 per day up to £1,000	Nil
O5	Unused excursions	£500	Nil

# Definitions

## Accident

A sudden and unexpected event which occurs independently of all other causes, which results in a bodily injury or illness.

## Adverse weather

Weather of such severity that; the policy, or other appropriate authority, warn by all means of public communications networks including, but not limited to, popular websites, television or radio against all but essential travel and/or; it causes major disruption to transport services i.e. rail, road or bus which is reported in the media.

## Bodily injury (including 'Injury')

Any injury which is caused by external forces and results in visible damage or wounding.

## Cancellation costs

The irrecoverable costs, which you have paid or are due to pay, in respect of travel and accommodation for your trip.

## Children (including Grandchildren)

Children up to and including the age of 17; and up to and including the age of 21 as long as they are in full-time education.

## Close business associate

A person employed by the same company as you, living permanently within the UK, without whom the business would not be able to function properly if you were both absent at the same time, meaning it would be necessary to cancel or curtail your travel plans. Written confirmation must be provided by a senior director of the company.

## Complications of pregnancy and childbirth

Toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

## Curtailment (including 'Curtail' and 'Curtailing')

If you have to abandon your trip and return home early, including if we authorise in-patient treatment for you.

## Curtailment costs

Travel costs necessary for you to return home before your booked return date. This means a pro-rata amount of the total pre-paid (or contracted) costs of accommodation, car hire and excursions for each complete missed day as a result of curtailing your holiday. All costs connected to outward and return tickets, whether used or not, are excluded.

## Family

Parents or grandparents (max. two adults) and their children or grandchildren. Family cover only applies if members travel together and are all named on the schedule. Children are not covered unless accompanied by an adult named on the schedule. If annual multi-trip cover is selected, then adults named on the schedule may travel independently of each other.

## Geographical limits

The part of the world that you are covered for travel to, under this policy, which is shown on your schedule. Areas are Europe (Defined as: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Egypt, Estonia, Finland, France, (including Corsica), Georgia, Germany, Gibraltar, Greece, (including Greek Islands), Hungary, Iceland, Ireland, Italy, (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Island), Poland, Portugal, (including Azores, Madeira Islands), Romania, Russia (West of the Ural Mountains), San Marino, Serbia (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Turkey, United Kingdom, Ukraine, and Vatican City;

Worldwide including the United States of America and Canada, Bermuda, the Caribbean and Mexico.

Whilst the United Kingdom is included, only trips of at least two nights within paid accommodation will be covered.

## Golf equipment

Golf clubs, bag, shoes and non-motorised trolley, all of which are less than 5 years old.

## Hijack

The unlawful seizure of an aircraft, train or ship in which you are travelling as a passenger.

## Home

The address shown on your schedule which is your permanent residence, located within the United Kingdom.



#### Medical practitioner

A registered and practising member of the medical profession, located within the United Kingdom, who is not related to you nor travelling with you.

#### Period of cover

The period between the start date and end date shown on your schedule – this will either be a single trip, or annual multi-trip basis. Please refer to page 10 for more details.

#### Personal effects

Luggage, clothing and personal items owned by you, but excluding the following: Antiques, bicycles, contact/corneal lenses, dentures/bridgework, diving and marine equipment, golf equipment (see Golf Cover), hearing aids, mobile phones, motor vehicles, personal money, prams/buggies/pushchairs, property used for business, prosthetic limbs, satellite navigation devices, ski equipment (see Winter Sports Cover), spectacles, sports equipment, stamps, sunglasses, surfboards, watercraft, wheelchairs.

#### Personal money

Currency (coins/bank notes in current circulation), cheques (inc. travellers'), postal/money orders, travel tickets, gift cards.

#### Public transport

A train, bus, coach, ferry or scheduled flight which runs to a scheduled and published timetable and forms part of your trip.

#### Relative

Brother or sister (including in-laws), civil partner, child (including foster, step and in-laws), fiancé or fiancée, grandparent or child, legal guardian, parent (including in-laws), spouse, step-brother or sister, step-parent (including in-laws), common-law partners or any couple (including same sex) cohabiting for at least six months prior to the purchase of this policy.

#### Schedule

The document accompanying this policy wording which shows your personal details, any other people covered by the policy as 'insured parties', your home address, the period of cover, and the level of cover you have chosen.

#### Single item

Any one article, pair, set or collection.

#### Ski equipment

Skis, ski poles, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots which are under 5 years old.

#### Sports equipment

Items worn, carried, used or held during the participation of a sporting activity, excluding ski and golf equipment.

#### Sports and leisure activities

Sports and activities which are split into two categories: permitted and excluded. Please refer to pages 41-42 for a full list of all the activities within each category.

#### Travelling companion

The person with whom you have planned your trip, who is due to travel or take the trip with you who is named on the insurance schedule or booking invoice.

#### Trip (including 'Trip duration' and 'Holiday')

A journey which starts when you leave your home to commence your holiday and ends on your planned return date, during the period of cover, to either your home, or the place where you are temporarily residing within the United Kingdom.

#### United Kingdom (including 'UK')

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

#### Valuables

All discs and other audio/visual media, audio visual equipment, binoculars, cameras and other photographic equipment, computers and telecommunications equipment (mobile phones are excluded), electrical and electronic equipment, furs, jewellery, precious stones or articles made of (or containing) gold, silver or other precious metals, telescopes, watches.

#### We (inc. 'Us' & 'Our')

We/our/us means the ETA and UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

#### Winter Sports

Any of the sports shown on pages 43 under the heading 'Acceptable winter sports'.

#### You (inc. 'Your')

The person who is named as the 'Policyholder' on the schedule, plus any other person named on the schedule as an 'insured party'. All persons insured under this policy must: Be registered with a medical practitioner located within the United Kingdom; and live permanently within the UK for at least 6 months prior to taking out this cover and meet the age requirements for cover. Each person covered under this policy is separately insured. The exception to this is children, who are only insured if they are accompanied by an adult who is also named as an 'insured party' on the schedule for this policy.

## Is this travel insurance suitable for you?

This policy might suit you if:

You have lived permanently in the United Kingdom for at least 6 months prior to taking out this cover, and are registered with a medical practitioner.

You have:

- The appropriate passport and/or visas required for your trip;
- Are not travelling or acting against medical advice;
- Received any vaccines, medicines or inoculations which are required for your trip.

You have any pre-existing medical conditions, and you have declared these as part of the medical screening process.

You and your travelling companions named on this policy meet the age limits for cover: Aged 74 or under for trips within Europe; Or aged 69 or under for all other worldwide destinations; Or 64 or under in the case of Winter Sports cover. For annual policies the age limit applies at the start date of your policy. For single-trip policies the age limit applies on the day you first travel.

This policy will not suit you if:

You have not lived permanently in the United Kingdom for at least 6 months prior to taking out this cover, or you are not registered with a medical practitioner.

You do not have the appropriate passport or visa, or are travelling against medical advice, or have not received the required vaccines, medicines or inoculations for your trip. This policy will not cover anyone who is not able to meet these requirements.

You require cover for pre-existing medical conditions which you have not declared during medical screening. We will not cover any claims for pre-existing medical conditions which we have not accepted in writing.

A relative has a pre-existing medical condition. We will not cover any claims for Section A1, Cancellation & Curtailment, relating to pre-existing conditions of your relative, see section A1 for more details.

You or your travelling companions do not meet the age limit requirements for cover.

## Basis of cover

Medical emergencies:

You must seek the advice of a medical practitioner before you incur any cancellation or curtailment costs prior to your trip. If you are already on holiday then you must speak to our medical claims team before you incur any expenses. Cover under section B on page 17 for medical expenses will not apply to trips within the United Kingdom.

Policy limits:

All sections of this policy have limits, which is the maximum amount that we will pay if you make a claim. These are shown in the 'Summary of cover' and 'Your cover' sections. There are also specific and reduced limits for the following:

- Personal effects and baggage – a deduction is made for wear and tear for certain items (see page 24). There are also specific limits for single items, valuables, claims on behalf of children and items where you have no proof of purchase (e.g. an original receipt or insurance valuation).
- Personal money - claims on behalf of children.
- Personal accident - claims on behalf of children aged under 18, and adults aged over 65.

Sporting activities: Golf cover and winter sports: You are only covered for golf or winter sports if this is shown on your schedule. Otherwise we will only cover the sports and leisure activities listed on page 40-41 unless shown on your schedule.

Period of cover:

The period of cover you have selected will be shown on your schedule. This is either:

- Single-trip: The policy will only operate for the duration of your holiday shown on your schedule, with the exception of cancellation cover (section A1 on page 15), which is effective from the date of issue shown on your schedule and expires on the date that you start your holiday.

- Annual multi-trip: The policy will operate for the 365 day period shown on your schedule. During this time any trip within the geographical limits is covered, as long as it does not exceed 31 days. Cancellation cover (section A1 on page 15) is effective from the start date of your policy or the date that the trip is booked – whichever is later – and expires on the date that you start your holiday.

In all cases all other sections of cover will commence on the date that you start your holiday and will expire:

- Either on the end date of your trip as shown on your schedule; or
- When you return to the United kingdom and end your trip - whichever of these occurs first.

If your return to the United kingdom is unavoidably delayed by an event which you are claiming for under this policy, then the duration of the period of cover will be automatically extended if required, to cover the delay.

## What to do in the event of a medical emergency

You must tell us immediately if you need to go into hospital, so that we can confirm your cover before you incur any expenses. The claims handler will direct you to an appropriate medical facility and may also be able to guarantee your costs. Failure to notify the claims handler may affect your claim and result in us not paying part or all of your costs.

Contact our claims handlers as soon as possible quoting the following:

Scheme name: ETA Travel Insurance

Scheme reference: 05897D

If you are admitted to hospital, anywhere in the world:

[Global Response](#)  
+44 (0) 113 3180 197

Outpatient treatment in the UK & North America:

[Global Response](#)  
+44 (0) 113 3180 197#

Outpatient treatment anywhere else in the world:

[Healthwatch S.A.](#)  
+44 (0) 113 3180 124

You must retain all receipts for any medical or additional costs which you incur. Please note that you are responsible for the policy excess, which may need to be paid at the time of treatment. There are particular instructions for payment of invoices for outpatient treatment. Please refer to 'Making a claim' on page 37 for details of these.

# Medical screening questions

The following questions apply to all persons insured under this policy

You must tell us about all medical treatments, appointments, tests, investigations, medical conditions or illnesses that apply to you, or anyone named as an 'insured party'

## Medical screening questions

You will have been asked these questions when purchasing your cover. However if you answer 'YES' to any of the four questions below - and you have not already told us about these conditions and received written confirmation of them from us - please call [0344 573 4171](tel:0344 573 4171) as soon as possible.

A pre-existing medical condition is any illness, injury, disease or condition which:

- You are currently receiving treatment for; or
- You are waiting to receive treatment for; or
- You have previously received treatment for in the past.

'Treatment' means any consultation, session, advice or diagnosis from a medical practitioner.

We are not able to offer cover for any medical conditions where you are travelling against medical advice.

Have you, or anyone named as an 'insured party' on your schedule

Ever:

1. Received a terminal prognosis?
2. Suffered from, been investigated for, treated for or diagnosed with:
  - a) Any cancer or malignant condition; or
  - b) Any lung, heart-related condition, or circulatory condition including angina or hypertension; or
  - c) Stress, anxiety (including panic attacks) or depression?

Within the last 12 months:

3. Required referral to, or consultation (including appointments) with, a medical practitioner?
4. Required hospital treatment, investigation or check-ups (including routine check-ups)?

You must tell us about all medical treatments, appointments, tests, investigations, medical conditions or illnesses that apply to you, or anyone named as an 'insured party'. This is because we will not cover pre-existing medical conditions unless we have specifically accepted these in writing. If you do not tell us about your condition(s) then they will be automatically excluded under this policy.

This Policy will NOT cover any claims arising directly or indirectly from any pre-existing medical condition known to you prior to the commencement of the period of insurance affecting any relative or travelling companion who is not insured under this policy, or person with whom you intend to stay whilst on your trip.

All details that you supply will be confirmed to you in writing by us, along with a statement showing which – if any – medical conditions we have agreed to cover under your policy, and any which we have excluded. In the event of a claim relating to medical condition(s), we will check the details of your claim against the answers you gave to the medical screening questions. Any condition which was not notified and confirmed by us in writing as being covered, will be excluded under this policy – this means that we reserve the right not to pay any claim that arises as a result of that condition.

# General policy conditions

All travellers insured under this policy must comply with these conditions in order to be covered.

1. All claims are subject to an excess, which you must pay before your claim can be completed or may be deducted from your claim. These are shown at the start of each section of cover. Excess will be applied per person or per family, per section and per incident which has led to a claim.
2. If you are travelling to European Union countries you should obtain a European Health Insurance Card (EHIC) postal application form from your local Post Office. You can also apply either online through [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by telephoning 0845 606 2030. This will entitle you to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the excess under the medical section will not apply. When you are travelling to Australia and you have to go to hospital, you must register for and make use of the treatment offered under the national Medicare scheme.
3. If you intend to participate in a permitted sports and leisure activity, please note that we will not cover:
  - Any of the excluded activities on page 42
  - Any child under 10 years old if they are not supervised by an adult; or any person aged 66 or over;
  - Any person who receives financial reward (e.g. payment or prize money) as a result of participating in the activity;
  - Any liability arising directly or indirectly from you participating in a sports and leisure activity.
4. Reasonable care
  - Illness and injury: You must take reasonable care to avoid illness and injury, including when participating in a sports and leisure activity. At all times you should follow the directions of leaders/instructors, and the recommended safety procedures for that activity, to ensure your own wellbeing as well as the safety of those around you.
  - Loss or damage to your property: You must not leave your property unattended if it is in a place where it is accessible to the general public. 'Unattended' means not visible to you and not within your arms' length reach. We will not pay any claims for property left unattended in publicly accessible places. Personal money must be carried on your person, or locked in a safety deposit box or other similar locked and fixed secure location. We will not pay any claims for theft of personal money which was not carried or kept in accordance with this condition. You must act as though you are not insured.
5. Theft claims (including loss of personal money) must be reported to the Police as soon as possible after you discover the theft and a written Police report obtained confirming the loss. For theft claims from your holiday accommodation or motor vehicles, the report must confirm if there were signs of force and violent entry or exit. For theft claims from your holiday accommodation, a report from the accommodation owner confirming unauthorised access to your accommodation is required. If items are left unattended (not visible to you and beyond your arm's length reach) in a motor vehicle, they must be out of sight in a locked boot, glove compartment or covered luggage compartment. The maximum payable for theft from unattended motor vehicles is £100.

6. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- Supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy
- To make sure that all information supplied as part of your application for cover is true and correct
- Tell us of any changes to the answers you have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. If any information you provide is not complete and accurate, this may mean your policy is invalid and that it does not operate in the event of a claim or we may not pay any claim in full.

7. Subrogation – this means that we reserve the right to take over your claim after we have paid it, in order to recover payment from a third party. This may include taking legal action against third parties in your name. You must co-operate with us if we choose to do this; any action we take will be at our expense. In the event that property or liability covered under this policy is more specifically insured elsewhere, we reserve the right to seek a rateable share from the provider of the other policy – this does not apply to personal accident.
8. Any items which are the subject of a claim for damage, must be retained in case we need to inspect them – if required you will need to forward them to us at your own expense. Upon final payment of a successful claim, the items will become our property. However you must not abandon property to us; we will notify you if we intend to take possession of the item.
9. This policy is governed by English law. If there is a dispute between you and us, then it will be dealt with in the court of the country where you are a permanent resident. This policy may not be transferred to any other person and will end either at the end of the period of cover or the date the policy is cancelled.

10. There are certain changes which you must tell us about as soon as they happen. These are:

- If the answers to the medical screening questions change, for any person insured under this policy;
- Changes to the health of anyone whose health could affect your trip;
- If there are any changes to your holiday dates of travel or location, or if there are any changes to the persons being insured by this policy (e.g. a child is no longer in full time education, or you change your home address).

If you do not tell us about these changes, then this may mean that we cannot pay your claim. Certain changes that you tell us about (e.g. medical conditions) may result in us altering the terms of cover or premium under this policy; you will be advised if this is the case.

11. You must not act in a fraudulent way. If you or anyone acting for you:

- Fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy;
- Fails to reveal or hides a fact likely to influence the cover we provide;
- Makes a statement to us or anyone acting on our behalf, knowing the statement to be false;
- Sends us or anyone acting on our behalf a document, knowing the document to be forged or false;
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- Makes a claim for any loss or damage you caused deliberately or with your knowledge; or
- If your claim is in any way dishonest or exaggerated;

We will not pay any benefit under this policy or return any premium to you and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities.

# Your cover

These covers are automatically included under your policy.

## Section A1 - Cancellation and curtailment

The sum insured for this section is £5,000.

The excess applicable to each and every claim is £60 per person / £100 per family.

What you are covered for:	What you are not covered for:
<p>Your proportion of the cancellation costs which you have paid – or agreed to pay – which you cannot recover, up to the sum insured, if cancelling or curtailing your trip is necessary and unavoidable due to:</p> <p>The death, injury or illness of:</p> <ul style="list-style-type: none"> <li>· You or one of your travelling companions;</li> <li>· A relative;</li> <li>· A close business associate;</li> <li>· A friend or relative living abroad with whom you were due to stay.</li> </ul> <p>You or your travelling companion are:</p> <ul style="list-style-type: none"> <li>· Called for jury or witness service in a Court of Law within the UK, which cannot be deferred;</li> <li>· Held under compulsory quarantine;</li> <li>· Required to be present within the UK, by the Police, as a result of a burglary at your home or place of business, which occurs within 7 days of the start of your trip, or during your trip;</li> <li>· Required to be present within the UK by either the Police or your insurers, due to a fire, flood, theft or storm damage event at your home;</li> <li>· Made redundant – you must qualify for payment under the current redundancy payments legislation;</li> <li>· Called for emergency requirements of duty for the Armed Forces, Police, or Health Services.</li> </ul>	<ul style="list-style-type: none"> <li>· Any claim for curtailment where you return to the UK due to illness or injury, which has not been approved by our claims handler prior to you returning or incurring any expenses;</li> <li>· Any claim where you are not able to provide proof that an event occurred which caused you to have to cancel or curtail your trip.</li> <li>· Loss of air passenger duty, ATOL or credit card fees</li> <li>· Unused timeshare property, air miles or other promotions of this nature;</li> <li>· Any unused portions of your original travel tickets, if we have already repatriated you;</li> <li>· Your travel expenses to return to the UK, if you had not already purchased this prior to your departure;</li> <li>· Any costs which we would not have had to pay, had you notified your travel agent, tour operator or provider of transport or accommodation, immediately after you knew you would have to cancel or curtail your trip.</li> </ul> <p>Any costs which you have paid or which you have agreed to pay, if your trip is cancelled or curtailed due to:</p> <ul style="list-style-type: none"> <li>· Redundancy which occurs outside of the period of cover, or any other adverse change in your financial circumstances;</li> <li>· You or a travelling companion being posted overseas, or receiving an emergency requirement of duty following an act of terrorism, war or invasion;</li> <li>· Your disinclination to travel</li> </ul> <p>Any claim arising directly or indirectly from any pre-existing medical condition known to you prior to the commencement of the period of insurance affecting any relative or travelling companion who is not insured under this policy, or person with whom you intend to stay whilst on your trip if:</p> <ol style="list-style-type: none"> <li>i) a terminal diagnosis had been received prior to the commencement of the period of insurance; or</li> <li>ii) they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the period of insurance; or</li> <li>iii) during the 90 days immediately prior to the commencement of the period of insurance they had:             <ul style="list-style-type: none"> <li>· required surgery, inpatient treatment or hospital consultations; or</li> <li>· required any form of treatment or prescribed medication.</li> </ul> </li> </ol> <ul style="list-style-type: none"> <li>· Normal pregnancy, without any accompanying bodily injury, illness, disease or complication.</li> </ul> <p>Our claims handler will check if the circumstances of your cancellation or curtailment are covered, before you return to the UK or incur any irrecoverable expenses. We will not pay claims where you cannot provide proof of the event.</p>

## Section A2 - Catastrophe

The sums insured for this section are:		The excesses applicable to each and every claim are:	
Catastrope	Up to £750	Catastrope	Nil
Hijack	£50 per complete 24hrs up to £500	Hijack	
Mugging	£50 per complete 24hrs up to £500	Mugging	
Air rage	Up to £500	Air rage	
What you are covered for:		What you are not covered for:	
<p><b>Air Rage</b></p> <p>If your outbound or inbound flight is delayed due to violent and/or drunken behaviour by other passengers, then we will pay for the reasonable costs you incur for reasonable additional food and drink due to the delay. This is subject to the maximum we will pay for any one incident, which is £500.</p>		<p><b>Air Rage</b></p> <ul style="list-style-type: none"> <li>· Any claim which is not supported by written confirmation from the airline that the delay occurred and that this was due to an air rage incident.</li> <li>· Any claim for which you do not provide receipts as evidence of the costs that you incurred.</li> </ul> <p>This is because in order to confirm cover, our claims handler will need proof to show that the event occurred, and of the costs you incurred.</p>	
<p><b>Catastrope</b></p> <p>If you are forced to move from your prebooked and paid accommodation, during your trip, as a result of:</p> <ul style="list-style-type: none"> <li>· Fire or explosion;</li> <li>· Lightning;</li> <li>· Earthquake;</li> <li>· Storm, tempest, hurricane or flood;</li> <li>· Medical epidemic or local Government directive.</li> </ul> <p>Then we will pay any expenses relating to travel and accommodation that you incur, to enable you to:</p> <ul style="list-style-type: none"> <li>· Either continue your trip; or</li> <li>· If you are unable to continue with your trip, to return you to the UK</li> </ul>		<p><b>Catastrope</b></p> <ul style="list-style-type: none"> <li>· Any costs or expenses which cannot be supported by written evidence of the event: E.g. written report from the local or national authority responsible for the order for you to relocate away from your pre-booked and paid accommodation, and which specifies the reason for the order to relocate.</li> </ul> <p>In order to confirm cover, the claims handler will need proof to show that the event occurred or that you could not avoid the relocation.</p> <ul style="list-style-type: none"> <li>· Any costs or expenses which are payable by or recoverable from your travel agent, tour operator, airline, hotel or any other provider of transport or accommodation;</li> <li>· Any costs or expenses if you decide not to stay in your pre-booked and paid accommodation, if no insured event has occurred;</li> </ul> <p>This is because this policy will only pay costs which are unavoidable and irrecoverable and for the insured events specified within it.</p>	
<p><b>Hijack</b></p> <p>If the aircraft, train or ship in which you are travelling as a passenger is hijacked, we will pay £50 for each complete 24hr period that you are a hostage. The maximum we will pay for any one event is £500.</p>		<p><b>Hijack</b></p> <ul style="list-style-type: none"> <li>· Any claim which is not supported by a written Police report which confirms the hijacking and the duration of the incident.</li> </ul> <p>This is because in order to confirm cover, our claims handler will need proof to show that the event occurred.</p>	
<p><b>Mugging</b></p> <p>If you are a victim of mugging and as a result you are admitted as an in-patient to hospital, then we will pay £50 for each complete 24hr period that you are in hospital. This is in addition to the medical expenses in Section B, but subject to the maximum we will pay for any one event which is £500.</p>		<p><b>Mugging</b></p> <ul style="list-style-type: none"> <li>· Any claim which is not supported by a written Police report which confirms the mugging, as well as documentation from the hospital which confirms your injuries and the duration of your stay as an in-patient.</li> </ul> <p>This is because in order to confirm cover, our claims handler will need proof to show that the event occurred.</p>	



## Section B - Emergency medical and treatment expenses

This cover does not apply within the UK

The sums insured for this section are:		The excesses applicable to each and every claim are:
Emergency medical expenses	£10,000,000	£60 per person or £100 per family
Dental treatment	Up to £250	
Funeral and repatriation	Up to £7,500	
Travel and accomodation	Up to £1,000	
What you are covered for:		What you are not covered for:
<p><b>Emergency medical expenses</b></p> <p>We will pay reasonable and customary medical, surgical and hospital expenses, which are incurred as a result of you becoming ill or being injured. The maximum we will pay is up to £10,000,000.</p> <p>For travel to the United States of America: we will only pay for reasonable and necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.</p> <p>We reserve the right to limit payment to what our medical officer deems reasonable.</p> <p>If our medical officer advises a date when it is feasible and practical to repatriate you, but you choose instead to remain abroad, our liability to pay any further costs under this section after that date will be limited to what We would have paid if your repatriation had taken place.</p>		<p><b>Emergency medical expenses</b></p> <ul style="list-style-type: none"> <li>· Claims where you have not notified our claims handler.</li> <li>· Any costs where you do not make use of any reciprocal health agreements, such as the EHC or Australian Medicare system.</li> <li>· Any costs for - or associated with - physiotherapy, unless this is required as an ongoing part of the treatment for an injury which our claims handlers have confirmed is covered. Cover for physiotherapy is limited to £750.</li> <li>· Any claims for costs related to pregnancy or childbirth unless the claim is certified by a medical practitioner as necessary due to complications of pregnancy and childbirth.</li> </ul> <p>If you need to go to hospital you must tell us as soon as possible, as the claims handler will direct you to an appropriate medical facility and may also be able to guarantee costs on your behalf. Failure to notify us may affect your claim.</p>
<p><b>Dental treatment</b></p> <p>We will pay up to £250 for emergency dental treatment, to provide immediate pain relief.</p>		<p><b>Dental treatment</b></p> <ul style="list-style-type: none"> <li>· Any costs for treatment which is not for a dental emergency, for immediate pain relief.</li> </ul> <p>This policy will only cover costs for emergency treatment.</p>
<p><b>Funeral and repatriation</b></p> <p>If you die during your trip, we will pay:</p> <ul style="list-style-type: none"> <li>· Either the cost of your funeral up to £1,000 in the country where your death occurs; or</li> <li>· The cost of returning your body or ashes to your home, up to £7,500.</li> </ul>		<p><b>Funeral and repatriation</b></p> <p>Please refer to the 'Exclusions applying to all covers under Section B' at the bottom of this table.</p>
<p><b>Travel and accomodation</b></p> <p>If you are certified as unfit to travel back to the UK by a medical practitioner and our claims handler, we will pay your reasonable travel and room only accommodation expenses. This includes travel and room only accommodation expenses if necessary, for one travelling companion to remain with you. The maximum payable is up to £1,000 per person.</p>		<p><b>Travel and accomodation</b></p> <ul style="list-style-type: none"> <li>· Any claim for travel and accommodation expenses if you are already claiming under Section A of this policy.</li> </ul> <p>We will not pay for the same claim more than once under these sections.</p>

#### Exclusions which apply to all covers under section B

1. Any costs or expenses which have not been agreed by our claims handler, in relation to:
  - a) Incurring medical or treatment expenses, or being admitted to hospital;
  - b) Curtailing your trip or missing your return journey home due to medical reasons;
  - c) Funeral and repatriation expenses.
2. Any costs or expenses relating to dentures, dental work which involves the use of precious metals (e.g. Gold), prosthetic limbs, hearing aids, contact or corneal lenses or prescription spectacles.
3. Cosmetic surgery and any expenses or treatment costs arising solely from or traceable to cosmetic surgery.

### Section C - Hospital benefit

The sum insured for this section is £20 per complete 24hrs up to £600.  
The excess applicable to each and every claim is nil.

#### What you are covered for:

If you are an in-patient in hospital and your stay has been authorised by our claim handler, then we will pay £20 for each complete 24hr period that you are in hospital as an in-patient.

#### What you are not covered for:

- Any claims which are as a result of in-patient treatment for pre-existing medical conditions unless the condition has been declared to us and we have agreed cover in writing.
- Any claims where our claims handler has not accepted your treatment expenses under Section A of this policy.
- Any claims for costs related to pregnancy and childbirth unless the claim is certified by a medical practitioner as necessary due to complications of pregnancy and childbirth.

We will only pay the benefit for medical treatment where your in-patient stay is authorised by our claims handler.

## Section D - Travel delay and holiday abandonment

The sums insured for this section are:		The excesses applicable to each and every claim are:	
Travel delay	£20 per complete 12hrs up to £200	Travel delay	Nil
Holiday abandonment	Up to £5,000	Holiday abandonment	£60 per person / £100 per family
Pet care	Up to £300	Pet care	Nil
What you are covered for:		What you are not covered for:	
<p><b>Travel delay</b></p> <p>We will pay £20 for each complete 12hr period if the outbound or inbound flight, rail or sea journey for your scheduled journey is delayed due to: Strike or industrial action; adverse weather; breakdown or derangement of train, craft or vessel.</p>		<p><b>Travel delay</b></p> <p>Please refer to the 'Exclusions which apply to travel relay and holiday abandonment' at the bottom of this table.</p>	
<p><b>Holiday abandonment</b></p> <p>If you decide to abandon your holiday due to a delay of 24hrs or more, AND you cannot recover any of the travel or accommodation expenses you have paid or have agreed to pay, then we will pay up to the sum insured above for these costs.</p>		<p><b>Holiday abandonment</b></p> <ul style="list-style-type: none"> <li>· Any costs which you are able to recover elsewhere.</li> </ul> <p>This policy will only pay for costs which are irrecoverable.</p> <p>Please refer to the 'Exclusions which apply to travel delay and holiday abandonment' at the bottom of this table.</p>	
<p><b>Exclusions which apply to travel delay and holiday abandonment</b></p>			
<ol style="list-style-type: none"> <li>1. Any claim where you do not provide written confirmation from the airline, train company, shipping company, or their handling agents, of the delay including the reason, scheduled departure time and the actual departure time.</li> <li>2. Any claim for delay benefit, if you are already claiming abandonment costs under this policy, and vice versa.</li> </ol> <p>This policy will only provide cover for unforeseen delays. Our claims handler will require proof of the delay in order to be able to pay your claim. We will not pay twice for the same event.</p>			
<p><b>Pet care</b></p> <p>If you are delayed in your return home by more than 12 hours, we will pay towards additional boarding/ kennelling fees for your dog or cat, until you are able to return home. The maximum we will pay for any one pet care claim is up to £300.</p>		<p><b>Pet care</b></p> <ul style="list-style-type: none"> <li>· Any claim for animals other than dogs or cats.</li> <li>· Any boarding or kennelling fees which you have incurred – or would have incurred – as part of your planned trip, regardless of any delay or illness.</li> <li>· Any claim caused by delay, if our claims handler has not also accepted your claim under the travel delay section of this policy.</li> </ul> <p>We will only pay claims which are for unforeseen events and for additional and unplanned costs which are unavoidable. Our claims handler will require proof of your delay, as well as costs incurred, before your claim can be paid.</p>	

## Section E - Missed departure

The sum insured for this section is up to £500 for UK & European holidays, or up to £1,000 for holidays outside of Europe. The excess applicable to each and every claim is Nil.

### What you are covered for:

If you are too late to board your prebooked and paid flight, train or sea crossing from your last departure point from the UK, as a result of one of the following:

- The failure of scheduled public transport services to get you to your destination in time, due to strike or industrial action, adverse weather or breakdown;
- The private motor vehicle you are travelling in is involved in a road traffic collision, or it suffers a breakdown.

Then we will pay up to the sum insured listed above, for reasonable additional accommodation and travel expenses.

### What you are not covered for:

- Any claims where you do not provide evidence of costs incurred.
- Any claims as a result of you failing to take reasonable steps to complete your journey (e.g. your train was delayed but a bus was available which would have enabled you to complete your journey as planned).
- Any claim once the reason for the delay has been resolved.
- Any claim which relates to internal flights.
- Any claim due to breakdown of a motor vehicle, if it has not been serviced and maintained. Claims must be supported by a written report from a rescue service or garage. Costs for repairs to motor vehicles are excluded.

This policy will only pay for claims for unforeseen events and unavoidable costs. Our claims handler will need proof of any breakdown, plus receipts as evidence of costs incurred, before your claim can be paid.

## Section F - Personal accident

The sums insured for this section are:		The excesses applicable to each and every claim are:
Loss of limbs or sight	£25,000	Nil
Permanent total disablement	£25,000	
Death benefit (ages 18-65)	£10,000	
Death benefit (under 18, over 65)	£5,000	
What you are covered for:		What you are not covered for:
<p>If you suffer bodily injury as a result of an accident, during your trip, which causes:</p> <ul style="list-style-type: none"> <li>· The permanent loss of sight in one or both of your eyes; or</li> <li>· The permanent loss of one or more limbs; or</li> <li>· Your permanent total disablement; or</li> <li>· Your death.</li> </ul> <p>Then we will pay the amount of benefit listed above.</p>		<ul style="list-style-type: none"> <li>· Any claims arising from your participation in a sport or leisure activity, including winter sports, unless this is specifically shown on your schedule.</li> <li>· Any claim where your death or injury does not arise within 180 days of the date of the accident that caused it.</li> <li>· Any claim for total permanent disablement if you cannot prove to us that it has continued for 12 consecutive months from the date of your accident, and that it is probable that the disablement is permanent.</li> <li>· Any claims for permanent total disablement if at the date of the accident, you were over the statutory retirement age and not in full-time paid employment.</li> <li>· Any claims arising from or traceable to disease or illness or the deliberate ingestion of any substance(s) known to cause harm.</li> <li>· Any claim due to an accident which has exacerbated a pre-existing or previous bodily injury.</li> <li>· Any claim for multiple benefit: You may only claim for one incident of incapacity under this section and once the benefit is paid, all cover will cease under this section.</li> </ul> <p>We will only pay claims which are unforeseen and unavoidable. You must be able to prove your incapacity before we pay your claim. We will not pay more than once for the same event.</p>

## Section G - Personal liability

The sum insured for this section is £2,000,000. The excess applicable to each and every claim is £250.

### What you are covered for:

We will pay for your legal liability, including all associated legal fees and costs in total, up to a maximum of £2,000,000, for any event relating to an incident caused by you during your trip, which results in:

- Injury or illness to another person;
- Loss or damage to property which does not belong to you or your family or your travelling companions, and is not within your or your family or your travelling companions' custody or control.

If you die, then in the event that liability has been incurred by you, we will indemnify your personal legal representatives acting on your behalf.

### What you are not covered for:

The following exclusions apply to you, your family, your travelling companions and any person employed (including temporary employment) by you, your family or your travelling companions. Liability is excluded for:

- Participation in sports and leisure activities, including those which are noted on your schedule;
- Any person who is or was employed (including temporary employment) by you, your family or your travelling companions;
- Loss or damage to property belonging to you (or in your care and control);
- Your work, profession or business.
- Contractual liability and cross (or member to member) liability;
- Ownership, occupation, possession or use of land or buildings, other than your occupation of a temporary residence;
- Ownership, use or possession of firearms or weapons of any kind;
- Wilful or criminal acts, including assault;
- Arising from animals belonging to you (or in your care and control);
- Any claims arising from use, possession or ownership of any motorised or mechanical vehicle (including any attached trailers or caravans), aircraft, watercraft or vessel, or any other motorised leisure equipment. However we will cover manually propelled non-motorised watercraft and vessels.

## Section H - Legal expenses

The sum insured for this section is £25,000. The excess applicable to each and every claim is Nil.

### What you are covered for:

We will pay up to £25,000 for legal costs and expenses, for the legal pursuit of compensation and damages due to:

- You being injured or ill during your trip; or
- Your death during your trip.

A legal representative will be appointed to act in your name. If legal proceedings are issued, you have the right to select your own representative, if you wish, under the Insurance Companies (Legal Expenses Insurance) Regulations 1990. If you choose your own representative, they must agree to the standard terms of appointment provided by our claims handler.

### What you are not covered for:

- Any costs or expenses which you incur prior to us accepting your claim;
- Any claim where, in the opinion of our legal representatives, you do not have reasonable prospects of success (which means that in our opinion you have a 51% chance or greater, of winning your case);
- Any claim which arises as the result of a contingent fee agreement between you and your legal representative;
- Any costs for travel expenses or accommodation that you incur whilst pursuing your case;
- Any claim arising from you pursuing legal action on behalf of a group or organisation;
- Any claim against a member of your family or your travelling companions;
- Any claim relating to medical negligence, whether proven or unproven;
- Any claim against us, our agents or our claims handlers.

## Section I - Personal effects, baggage and money

The sums insured under this section are:		The excesses applicable to each and every claim are:														
Personal effects and baggage	Up to £2,000	£60 per person or £100 per family														
Single item adults / children	£300 /£100															
Valuables limits adults / children	£200 / £100															
Travel documents	Up to £500	Nil														
Delayed baggage	Up to £125 per complete 24hrs Maximum £250															
What you are covered for:		What you are not covered for:														
<p>Personal effects and valuables</p> <p>The loss, theft or damage to your personal effects or valuables, up to the sums insured shown above, subject to the single article limit. A depreciation deduction will apply for the following items:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Age of item</th> <th style="width: 50%;">Deduction</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>10%</td> </tr> <tr> <td>2 years</td> <td>30%</td> </tr> <tr> <td>3 years</td> <td>50%</td> </tr> <tr> <td>4 years</td> <td>70%</td> </tr> <tr> <td>5 years</td> <td>80%</td> </tr> <tr> <td>Over 5 years</td> <td>Nil payable</td> </tr> </tbody> </table>		Age of item	Deduction	1 year	10%	2 years	30%	3 years	50%	4 years	70%	5 years	80%	Over 5 years	Nil payable	<p>Personal effects and money</p> <ul style="list-style-type: none"> <li>· Damage caused by leakage of powder or liquid items within your baggage;</li> <li>· Breakage of fragile items unless caused by a fire or an accident involving the vehicle in which you are travelling as a passenger;</li> <li>· Claims for: Antiques, bicycles, contact/corneal lenses, dentures/bridgework, diving and marine equipment, golf equipment (see Golf Cover), hearing aids, mobile phones, motor vehicles, personal money, prams/buggies/ pushchairs, property used for business, prosthetic limbs, satellite navigation devices, ski equipment (see Winter Sports Cover), spectacles, sports equipment, stamps, sunglasses, surfboards, watercraft, wheelchairs</li> <li>· There is no cover for valuables which are carried in checked-in baggage; they must be kept in your hand luggage. When not in transit or use, they must be kept in a locked safe or similar locked fixed container</li> <li>· More than the single item limit for any one claim limited to £50 per item and subject to a maximum of £200 in total, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss</li> <li>· Loss, theft or damage arising from the delay, detention, seizure or confiscation by customs or other officials</li> <li>· Theft from your holiday accommodation unless there is evidence of violent, visible and forcible entry.</li> <li>· Loss or damage to sports equipment, whilst in use</li> </ul>
Age of item	Deduction															
1 year	10%															
2 years	30%															
3 years	50%															
4 years	70%															
5 years	80%															
Over 5 years	Nil payable															
<p>Travel documents</p> <p>We will pay reasonable expenses you incur whilst obtaining replacement: visas, green cards, passports, accommodation vouchers, or travel tickets, if yours are lost or stolen during your trip. The maximum we will pay is the sum insured shown above.</p>		<p>Travel documents</p> <ul style="list-style-type: none"> <li>· Any claims where you are not able to provide receipts as evidence of costs incurred, and where you are not able to provide evidence that emergency replacement documents were required (e.g. theft report from the police).</li> </ul> <p>Our claim handler will need proof that the emergency replacement documents were necessary. We are only able to pay towards expenses you have incurred where you are able to provide receipts.</p>														



## Section I - Personal effects, baggage and money (continued)

What you are covered for:	What you are not covered for:
<p><b>Baggage delay</b></p> <p>We will pay towards the cost of essential items if your personal effects are delayed or lost in transit for more than 12 hours. This applies to your outward journey only. The maximum we will pay is the sum insured shown above. If you make a subsequent claim under Section I for lost or stolen personal effects or valuables, then any claim payment already made under the 'Baggage delay' section will be deducted from your final claims settlement.</p>	<p><b>Baggage delay</b></p> <ul style="list-style-type: none"> <li>· Any claims where you are not able to provide receipts for the essential items which you have purchased, along with written confirmation from the carrier of the length of the delay in getting your baggage to you.</li> </ul> <p>In order to pay your claim our claim handler will need proof that the event occurred and of the length of the delay. We are only able to pay towards essential items where you are able to provide receipts as evidence of purchase.</p>

## Section J - Personal money

Section J - Personal money	
<p>The sum insured for this section is up to £300, with a cash limit of up to £250 for adults and £50 for children. The excess applicable to each and every claim is £60 per person / £100 per family.</p>	
What you are covered for:	What you are not covered for:
<p>We will pay for loss or theft of personal money during your trip if it has been:</p> <ul style="list-style-type: none"> <li>· Taken from you whilst carried on your person (e.g. pickpocketing, mugging);</li> <li>· Taken from a locked safe or similar locked and fixed container.</li> </ul> <p>The maximum we will pay is the sums insured and limits shown above.</p>	<ul style="list-style-type: none"> <li>· Any claim for traveller's cheques if the issuer provides a replacement service;</li> <li>· Any claims where the personal money was not carried on your person or kept in a locked safe or other similar locked and fixed container;</li> <li>· Any loss of value, depreciation or currency fluctuation.</li> </ul> <p>We will only pay claims which are unavoidable and unforeseen. In order to pay your claim our claims handler will require proof of the event.</p>

## Section K - End supplier failure cover

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

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

### What you are covered for:

1. Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator including Eurostar, Car Ferries; Villas abroad & Cottages in the UK; Coach Operator, Car Hire company, Caravan Sites, Campsites, Mobile Home, Camper Rental, Safaris; Excursions; Eurotunnel; Theme Parks such as Disney Land Paris all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure or
2. In the event of insolvency after departure:
  - a) additional pro rata costs incurred by the person insured in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements

or

  - b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements. PROVIDED THAT in the case of 2(a) and (b) above where practicable the person insured shall have obtained the approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set out below.

### What you are not covered for:

- Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure
- The financial failure of:
  - a) any Travel or Accommodation provider or any threat of insolvency being known as at the Insured's date of application for this policy
  - b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
  - c) any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation
- Any loss for which a third party is liable or which can be recovered by other legal means
- 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.

### Claims Procedure

International Passenger Protection claims only - any occurrence which may give rise to a claim should be advised promptly and in any event within 14 days to:

[International Passenger Protection Claims Office](#)  
 22-26 Station Road  
 KENT  
 BR4 0PR IPP  
 House Facsimile: +44 (0)20 8776 3751  
 Telephone: +44 (0)20 8776 3752  
 Email: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)

IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.

# Natural disaster cover

If any part of your outward, onward or return journeys are delayed, cancelled, cut short or extended as a result of a fire, flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm we will provide cover up to the amount shown below as follows:

<b>Section L1 - Cancellation</b>	
<p>The sum insured for this section £1,500. The excess applicable to each and every claim is £60 per person / £100 per family.</p>	
What you are covered for:	What you are not covered for:
<p>We will pay to the sum insured for the cost of any non-refundable unused travel, accommodation and holiday services which you have paid or are contracted to pay if the public transport on which you are booked to travel is cancelled and you are unable to use your travel, accommodation or holiday services.</p>	<p>We will only pay claims where you have provided proof of costs incurred.</p>

<b>Section L2 - Additional expenses to reach destination</b>	
<p>The sum insured for this section £1,500. The excess applicable to each and every claim is £60 per person / £100 per family.</p>	
What you are covered for:	What you are not covered for:
<p>We will pay to the sum insured for any reasonable additional accommodation (room only) and transport expenses necessarily incurred, up to the standard of your original booking, in reaching your booked destination at any stage of your trip, including your return home, if:</p> <ul style="list-style-type: none"> <li>a) the public transport on which you are booked to travel is delayed for more than 24 hours and no reasonable alternative is offered by the transport company to allow you to reach your destination; or</li> <li>b) the public transport on which you are booked to travel is cancelled and an alternative is not provided to you within 24 hours or, in the case of connecting transport, not provided within a timeframe that allows you to continue with your original itinerary.</li> </ul>	<p>We will only pay claims where you have provided proof of costs incurred.</p>

### Section L3 - Curtailment and replaced accommodation

The sum insured for this section £1,500.

The excess applicable to each and every claim is £60 per person / £100 per family.

What you are covered for:

We will pay to the sum insured any reasonable additional accommodation (room only) and transport expenses necessarily incurred, up to the standard of your original booking, if:

- a) you are unable to use your prebooked/ pre-paid accommodation and have to move to other accommodation due to circumstances outside of your control; or
- b) you have to cut short your trip and return home, with our prior authorisation

What you are not covered for:

We will only pay claims where you have provided proof of costs incurred.

### Section L4 - Travel delay

The sum insured for this section is £25 per 12 hours up to £250.

The excess applicable to each and every claim is nil.

What you are covered for:

We will pay to the sum insured if the public transport on which you are booked to travel is delayed or cancelled at any international departure point from or to the UK, provided you have checked in at the airport or, if you have checked in online, you have already travelled to the airport, and eventually continue with the trip. This benefit is provided to assist with miscellaneous expenses that you incur when delayed at the airport such as food and drink and telephone expenses.

What you are not covered for:

We will only pay claims where you have provided proof of costs incurred.

# Winter sports

The following section only applies if you have paid an additional premium and it is shown on your schedule:

Section O1 - Ski equipment			
The sums insured for this section are:		The excesses applicable to each and every claim are:	
Ski equipment owned by you	Up to £350	Ski equipment owned by you	£60 per person / £100 per family
Ski equipment hired by you	Up to £250	Ski equipment hired by you	
What you are covered for:		What you are not covered for:	
If your ski equipment is accidentally lost, damaged or stolen during your trip, we will pay up to sums insured shown above, subject to a deduction for depreciation for items you own:		<ul style="list-style-type: none"> <li>Any claims for ski equipment which is more than 5 years old;</li> <li>Any claims where you are unable to provide proof of purchase or ownership. In these cases we reserve the right to limit the claims payment to £50 per item subject to a maximum of £200 in total, per claim;</li> <li>Any claims where you have participated in an activity on the list of excluded winter sports activities (see page 43)</li> </ul>	
Age of item	Deduction	We will only pay claims where you are able to provide evidence of value and ownership of the ski equipment. We are unable to cover ski equipment which is more than 5 years old.	
Up to 1 year old	10% of purchase price		
1-2 years old	30% of purchase price		
2-3 years old	50% of purchase price		
3-4 years old	70% of purchase price		
4-5 years old	80% of purchase price		
Over 5 years old	No cover		

Section O2 - Ski hire	
The sum insured for this section is £20 per day up to a maximum of £200. The excess applicable to each and every claim is nil.	
What you are covered for:	What you are not covered for:
<p>We will pay towards hire costs for each 24hr period, up to the sum insured shown above, if your own ski equipment is:</p> <ul style="list-style-type: none"> <li>Lost, stolen or damaged; or</li> <li>Misdirected or delayed in transit by more than 12 hours.</li> </ul>	<ul style="list-style-type: none"> <li>Any claim where you have not supplied proof of hire costs incurred as a result of loss, damage or theft.</li> </ul> <p>We will only pay claims where you have provided proof of costs incurred.</p>

Section O3 - Ski pack	
The sum insured for this section is up to £150. The excess applicable to each and every claim is £60 per person/£100 per family.	
What you are covered for:	What you are not covered for:
<p>If during your trip you are unable to use your ski pass, ski tuition or ski hire, due to:</p> <ul style="list-style-type: none"> <li>Being ill or involved in an accident; or</li> <li>The loss or theft of your ski pass.</li> </ul> <p>We will pay the proportionate cost, subject to the sum insured shown above.</p>	<ul style="list-style-type: none"> <li>Any claim where your illness or accident is not supported by medical evidence, which confirms that you would have been unable to ski.</li> </ul> <p>Our claims handler will require medical proof that your illness or accident meant that you were unable to ski, as we will only pay for unavoidable and unforeseen costs.</p>

## Section O4 - Piste closure

Cover is only operative for trips within the Northern Hemisphere between the months of December to March inclusive; or within the Southern Hemisphere between the months of May to September inclusive.

The sum insured for this section is £20 per person per day, subject to a maximum of £200.

The excess applicable to each and every claim is nil.

What you are covered for:

If during your trip you are unable to ski for a continuous period in excess of 24hrs, due to a lack of snowfall at your pre-booked resort, we will pay the benefit shown above.

What you are not covered for:

- Any claim where you have not pre-booked a resort, or you are due to ski at a resort which is not more than 1,000m above sea-level;
- Any claim where an alternative resort is available or offered to you;
- Any claims where you were already aware of the piste closure (or the likelihood of this) when you purchased this policy;
- Any claim where you are not able to provide written proof from the resort of the piste closure and the dates that the closure applied.

Our claims handler will require written proof to support your claim. We will only pay claims where the closure was unforeseen and unavoidable.

## Section O5 - Delay due to avalanche

The sum insured for this section is up to £200.

The excess applicable to each and every claim is £60 per person / £100 per family.

What you are covered for:

If your outbound or return journey is delayed by at least 12hrs beyond the scheduled departure time, due to avalanche in your pre-booked resort, we will pay towards additional accommodation and travel expenses, subject to the sum insured.

What you are not covered for:

- Any claim where you have not pre-booked a return journey, or your departure was not scheduled or planned from the affected resort;
- Any claim where you are not able to provide written proof from the resort of the avalanche and the consequential delay it caused.

Our claims handler will require written proof to support your claim, and will only pay claims where the delay was unforeseen and unavoidable.

# Golf cover

The following section only applies if you have paid an additional premium and it is shown on your schedule:

<b>Section M1 - Golf equipment</b>	
<p>The sum insured for this section is up to £1,500, with a single article limit of £300. The excess applicable to each and every claim is £60 per person / £100 per family.</p>	
What you are covered for:	What you are not covered for:
<p>If your golf equipment is accidentally lost, damaged or stolen during your trip, then we will pay up to the sum insured shown above. We are not able to cover golf equipment which is more than 5 years old.</p>	<ul style="list-style-type: none"> <li>· Any claims for golf equipment which is more than 5 years old;</li> <li>· Any claims where you are unable to provide proof of purchase or ownership. In these cases we reserve the right to limit the claims payment to £50 per item subject to a maximum of £200 in total, per claim.</li> </ul> <p>Our claims handler will require proof of ownership. We are unable to cover golf equipment which is more than 5 years old.</p>

<b>Section M2 - Golf equipment hire</b>	
<p>The sum insured for this section is £20 per day up to a maximum of £200. The excess applicable to each and every claim is nil.</p>	
What you are covered for:	What you are not covered for:
<p>We will pay towards hire costs for each 24hr period, up to the sum insured shown above, if your own golf equipment is:</p> <ul style="list-style-type: none"> <li>· Lost, stolen or damaged; or</li> <li>· Misdirected or delayed in transit by more than 12 hours.</li> </ul>	<ul style="list-style-type: none"> <li>· Any claim where you have not supplied proof of hire costs incurred as a result of loss, damage or theft.</li> </ul> <p>We will only pay claims where you have provided proof of costs incurred.</p>

### Section M3 - Non-refundable golfing fees

The sum insured for this section is £75 per fee up to a maximum of £300.  
The excess applicable to each and every claim is £60 per person / £100 per family.

#### What you are covered for:

We will pay up to the sum insured for unused pre-paid green fees, or golf equipment hire fees or golf tuition fees, during your trip, due to:

- Your accident or illness; or
- Adverse weather which causes the closure of the golf course you were due to play on.

#### What you are not covered for:

- Any claim where you were entitled to, or received, a refund of fees;
- Any claim where you have not supplied written proof of fees incurred;
- Any claim where you were already aware of a reason prior to incurring the fees, that you would be unable to play golf.
- Any claim where your illness or accident is not supported by medical evidence, which confirms that you would have been unable to play golf.

We will only pay for unavoidable and unforeseen costs, where you have provided proof of fees incurred.

### Section M4 - Hole-in-one bar bill

The sum insured for this section is £100. The excess applicable to each and every claim is nil.

#### What you are covered for:

We will pay towards the cost of a round of drinks, in the event that you achieve a hole-in-one stroke during an organised competition or tournament at a recognised golf course. The maximum we will pay is the sum insured shown above.

#### What you are not covered for:

- Any claim where the hole-in-one stroke is not achieved at a recognised golf course in competition, and which is not signed and validated by the golf club or course secretary.
- Any claim where you are not able to provide a receipt as proof of costs incurred, for the day you achieved the hole-in-one stroke.

We will only pay claims where you have provided proof of costs incurred.



# Cruise cover

The following section only applies if you have paid an additional premium and it is shown on your schedule:

<b>Section N1 - Missed port departure</b>	
<p>The sum insured for this section is £1,000. The excess applicable to each and every claim is £60 per person / £100 per family</p>	
What you are covered for:	What you are not covered for:
<p>We will pay up to the sum insured for;</p> <ul style="list-style-type: none"> <li>• Scheduled public transport services failing to get you to your destination in time due to strike, industrial action, adverse weather or mechanical breakdown; or</li> <li>• The private motor vehicle in which you were travelling suffering from a mechanical breakdown or failure; or</li> <li>• The private motor vehicle in which you were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure.</li> </ul>	<ul style="list-style-type: none"> <li>• Any upgrade in accommodation</li> <li>• Any claim arising as a result of you not having taken reasonable steps to complete the journey to the departure point on time once the original occurrence giving rise to the delay is diminished or otherwise rectified</li> <li>• Any claim relating to internal flights</li> <li>• Any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before you started your journey to the departure point</li> <li>• Any claim in respect of mechanical breakdown or failure, if your private motor vehicle has not been properly serviced and maintained</li> <li>• Any repair costs to your private motor vehicle</li> <li>• Any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage.</li> </ul> <p>We will only pay claims where you have provided proof of costs incurred.</p>

<b>Section N2 - Cruise interruption</b>	
<p>The sum insured for this section is £1,000. The excess applicable to each and every claim is £60 per person / £100 per family.</p>	
What you are covered for:	What you are not covered for:
<p>We will pay to the sum insured for additional travel expenses incurred to reach the next port in order to re-join the cruise, following your temporary illness that requires hospital treatment on dry land.</p>	<ul style="list-style-type: none"> <li>• Claims where less than 25% of the trip duration remains.</li> <li>• Any claim arising directly or indirectly from a known pre-existing medical condition affecting you unless you have declared all pre-existing medical conditions to us and we have written to you accepting them for insurance.</li> </ul> <p>Our claims handler will require written proof to support your claim, and will only pay claims where the interruption was unforeseen and unavoidable.</p>

### Section N3 - Itinerary change

The sum insured for this section is £100 per day up to £500.  
The excess applicable to each and every claim is nil.

What you are covered for:

We will pay to the sum insured for each missed port in the event of cancellation of a scheduled port visit due to mechanical failure of the ship, adverse weather or timetable restrictions. Written confirmation of the cancellation which details the reason for the missed port must be provided by the cruise operator.

What you are not covered for:

- Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased.
  - Your failure to attend the excursion as per your itinerary.
- Our claims handler will require written proof to support your claim, and will only pay claims where the change was unforeseen and unavoidable.

### Section N4 - Cabin confinement

The sum insured for this section is £100 per day up to £1,000.  
The excess applicable to each and every claim is nil.

What you are covered for:

We will pay to the sum insured for each 24 hour period that you are confined to your cabin by the ship's medical officer for medical reasons during the period of the trip.

What you are not covered for:

- Any confinement to your cabin which has not been confirmed in writing by the ships medical officer.

### Section N5 - Unused excursions

The sum insured for this section £500. The excess applicable to each and every claim is nil.

What you are covered for:

We will pay to the sum insured for the cost of pre-booked excursions, which you were unable to use as a direct result of being confined to your own cabin due to an accident or illness which is covered under section N4.

What you are not covered for:

- Any confinement to your cabin which has not been confirmed in writing by the ships medical officer.
- We will only pay claims where you have provided proof of costs incurred.

# General exclusions

The following exclusions apply to all claims made for theft or loss, for all sections of cover:

We will not cover any claims or costs arising:

1. For unattended items; meaning the item was not visible to you and within your arm's length reach. If left in an unattended motor vehicle items must be out of sight in a glove or covered luggage compartment or boot, with the vehicle locked and fully secured. Claims from unattended motor vehicles are limited to £100 and there must be visible evidence of forced or violent entry or exit to the vehicle. If left in a public place then the items are only covered if they are not unattended and are with a family member, an 'insured party' on your schedule, or a travelling companion.
2. Not reported to the Police. All theft and loss should be reported to the Police as soon as possible after discovery, and a written Police report obtained which confirms the crime and if there was evidence of force or violent entry or exit.
3. Where you are not able to provide evidence that you own the item, or of the item's value or purchase price.
4. Whilst the item is in the care and control of an airline or other transport carrier, unless you have obtained a written lost property report from the carrier responsible for the item.
5. Occurring where the item is being transported on a roof rack, or is in transit as a freight item or under a Bill of Lading.

The following exclusions apply to all claims due to medical expenses, illness or injury for all sections of cover:

We will not cover any claims or costs arising:

1. Where there is no supporting written medical and/or clinical reports which confirm the circumstances of your claim.
2. For treatment which in our opinion is non-essential, non-continuous or could be reasonably delayed until your return home, or which is not usual and customary for the illness or injury you have. This includes any costs which are not related to the illness or injury for which you were admitted to the hospital or clinic.
3. For treatment or costs or any loss where your claim has not been reported to us as soon as you knew you would need medical treatment, and where our claims handler has not authorised these costs or treatment.
4. For any pre-existing medical conditions which you have not told us about as part of the medical screening questions. We will only cover conditions where we have confirmed this in writing to you prior to your trip. We will not cover claims for drugs or medicines you knew you would need prior to the start of your trip.

5. For single or private rooms or travel upgrades, unless medically necessary and authorised by our claims handler.

The following exclusions apply to all claims made against the Natural Catastrophe section of cover:

1. Travel tickets paid for using any airline mileage reward scheme.
2. Accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.
3. Any circumstance existing or being publicly announced on or before the date you purchased this insurance or at the time of booking any trip, whichever is later or, if you are cutting short your trip under subsection O3, before you had started your trip.
4. Any costs for normal day to day living such as food and drink.

The following exclusions apply to all claims made under all sections of cover:

We will not cover any claims or costs arising:

1. Where you have not paid the excess that applies, or which are above the sums insured and/or limits shown in this policy, or where you are unable to provide written proof of the event or loss where our claims handler requires it.
2. Occurring before or after the period of cover, as we will only pay claims arising whilst your policy is in force.
3. Arising due to you, or your travelling companion or anyone else upon whom your trip depends:
  - a) Travelling or acting against medical advice, including failure to obtain the recommended vaccines, medicines or inoculations in the required timeframe for your trip;
  - b) Awaiting test or hospital investigation results or being on a waiting list for treatment (unless we have specifically confirmed in writing that we will cover this);
  - c) Failing to obtain the required passport or visa(s) required for your trip;
  - d) Due to criminal proceedings being brought by a recognised authority.
4. Loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

5. Where you refuse to be repatriated by us, if in our opinion you are medically fit to travel. In this event all cover under the whole of this policy will cease.
6. Arising from delay, detention, seizure or confiscation by Customs or other officials.
7. Due to your failure to check-in at a port or airport, unless this due to an event specifically insured by this policy.
8. Arising from orders from the Government, Local Authority or other official body (e.g. the Civil Aviation Authority).
9. Due to moths or vermin, any cleaning or restoration process, wear and tear, depreciation or loss of value.
10. Which you would have incurred regardless of your claim (e.g. the cost of your return journey home), or arising from loss of use, or which are not directly specified in the 'Your cover' section on pages 15-34 of this policy.
11. Arising from any delays, closures, strikes or industrial action which was announced prior to you purchasing this policy.
12. Any alteration, endorsement or amendment made to this policy unless we have specifically authorised this in writing. Any changes to the contents of this policy may only be authorised by us.
13. Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever (including but not limited to computer virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. Electronic data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment. Computer virus means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.
14. Loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any act of terrorism, as defined in this document, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:
  - Involves violence against one or more persons; or
  - Involves damage to property; or
  - Endangers life other than that of the person committing the action; or
  - Creates a risk to health or safety of the public or a section of the public; or
  - Is designed to interfere with or to disrupt an electronic system.
15. Loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.
16. loss, liability, cost or expense, or any other amount incurred by or accruing to the insured, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with:
  - Irradiation or contamination by Nuclear Material; or
  - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - Any device or weapon employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter.
17. Any claims arising from the losses directly arising from the insolvency or financial failure of a tour operator, public transport provider or holiday services provider.
18. Any claims arising directly or indirectly from you travelling against Foreign Office advice or where it is deemed unsafe for you to travel
19. Any costs incurred by you 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.
20. Any accommodation costs, charges and other expenses where the public transport operator has offered reasonable alternative travel arrangements.

## Making a claim

Claims must be notified to the claims handler as soon as possible. This is particularly important if you need to go into hospital, as the claims handler will direct you to an appropriate medical facility and may be able to guarantee your costs. If you delay reporting your claim without good reason, and this delay means that the cost of your claim is more than it would have been had you had reported it earlier, then we may not pay part or all of your claim.

For liability claims call:

Langleys Solicitors  
01904 686 790

Non-medical claims:

Direct Group Travel Claims Services  
0344 412 4296

Medical claims only:

If you are admitted to hospital, anywhere in the world:

Global Response  
+44 (0) 113 3180 197

Outpatient treatment in the UK & North America:

Global Response  
+44 (0) 113 3180 197#

Outpatient treatment anywhere else in the world:

Healthwatch S.A.  
+44 (0) 113 3180 124

You must follow the instructions given to you by the claims handler. You may be asked to provide evidence to support your claim, including but not limited to: Receipts and proof of purchase as evidence of ownership (e.g. lost baggage or theft claims),

Police reports, confirmation from airlines of cancelled or delayed flights, invoices for travel costs etc. Please note that you will be responsible for the translation costs of any documents which are not in English.

Outpatient claims worldwide (excluding North America): If your outpatient treatment has been authorised by our claims handler, please present the following instructions to the clinic or hospital where you are being treated:

In order to have the invoice settled quickly please send it to [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr) along with a copy of the patient's insurance policy schedule (which shows their personal details and policy number), as well as any supporting documents relating to their outpatient treatment (e.g. Medical reports, cost breakdowns etc.). The hospital/clinic's bank account information including IBAN number and/or SWIFT code must be included. In the event of a query please contact:

Outpatient department tel: (+30) 2310 256454  
Outpatient department fax: (+30) 2310 256455  
or (+30) 2310 254160

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

## Policy cancellation

If you decide that you want to cancel your policy with us then please refer to page 5 of this policy 'Changing your mind', for details of how to do this. We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) Where we reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) You have not taken reasonable care to provide complete and accurate answers to the questions we ask

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover. Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out and we will be entitled to keep the premium. If your policy is cancelled because of fraud or misrepresentation, this may affect your eligibility for insurance with us, as well as other insurers, in the future.

## Complaints

We know that sometimes things go wrong; if this happens then we would like to hear from you so that we can try and resolve the problem.

If your complaint is about the handling of a liability claim, please contact:

Langleys Solicitors LLP  
Queens House, Micklegate  
YORK, YO1, 6WG  
01904 686790  
[ukg@langleysclaimsservices.com](mailto:ukg@langleysclaimsservices.com)

If your complaint is about any other claim please contact

Direct Group Customer Relations Team  
PO Box 1193  
DONCASTER  
DN1 9PW

Tel: 0344 854 2072  
Email: [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk)

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below.

For complaints regarding the sale of a policy, please contact:

Customer Care Manager  
ETA Services Ltd  
68 High Street  
WEYBRIDGE  
KT13 8RS

Tel: 0333 000 1234  
Email: [customer.care@eta.co.uk](mailto:customer.care@eta.co.uk)

If your complaint about the sale of your policy cannot be resolved by the end of the third working day, we will pass it to:

Customer Relations Department  
UK General Insurance Limited  
Gibraltar Island Road  
LEEDS  
LS10 1RJ

Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff.

You may contact the Financial Ombudsman Service by letter:

Financial Ombudsman Service  
183 Marsh Wall  
LONDON  
E14 9SR

Or telephone: 0300 123 9123

For more information on this visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Your statutory rights are not affected if you choose to follow the complaints procedure above. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

## Complaints regarding Section K – End supplier failure

If you have a complaint in regards to Section K – End Supplier Failure, 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, 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  
Email: [info@iplondon.co.uk](mailto:info@iplondon.co.uk)

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 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](mailto:complaints@lloyds.com)

More information can be found on their website:  
[www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Again, if you are not satisfied with the response you receive from Lloyd's or we 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 (if you are an Eligible Complainant as set out in the definition below)

The Financial Ombudsman Service,  
Exchange Tower,  
LONDON.  
E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

More information can be found on their website:  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

Definition of 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.

## Regulatory information

Right to vary terms

We may decide to vary the terms and conditions of your policy, or the premium that we charge. In the event that we decide to vary terms, we will give you at least 14 days' written notice of the changes that we intend to make. If you are unwilling to accept our revised terms, you may cancel your policy and you will receive a pro-rata refund for every complete month remaining for that period of cover.

Authorisation

ETA and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority and is an insurers' agent acting on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

Data protection

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Financial Services Compensation Scheme (FSCS)

Great Lakes Insurance SE, is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about the compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

# Acceptable sport and leisure activities

These are split into permitted and excluded activities. If your sport or activity is not shown here then it cannot be covered. Liability cover under Section G of this policy is excluded from all of the activities listed, including the winter sports on page 43.

## Permitted activities

4x4 off-roading (Within organisers guidelines. No liability cover)	Cricket (amateur)	Handball
Abseiling (within organisers guidelines)	Croquet	Heptathlon (amateur only)
Aerial tram	Cross country running (non-competitive)	Hiking (up to 3,000 metres above sea level)
Aerobics	Curling	Hockey (amateur)
Airboarding	Cycle touring	Horse riding (excluding competitions, racing, polo, jumping or hunting)
Amateur athletics	Cycling - Standard (excluding BMX, mountain biking and racing)	Hot Air Ballooning (organised pleasure rides only)
Archaeological digging	Cycling - Cyclocross	Hovercraft (as a fare-paying passenger only)
Archery (amateur and under adequate supervision)	Cycling - Triathlon	Hurling (amateur only)
Assault Course	Dancing (including instruction)	Hydro zorbing
Badminton (amateur)	Deep sea fishing (within organisers guidelines)	In-line skating/roller blading (wearing appropriate safety equipment and clothing)
Banana Boating (only as a passenger with no right of control)	Dinghy Sailing (excludes liability)	Javelin throwing (amateur only)
Baseball (amateur)	Dragon Boat Racing	Jeep Safari (within organisers guidelines and no personal liability)
Basketball (amateur)	Dry Slope Skiing	Jet boating (no racing or liability cover)
Battle re-enactment	Dune Bashing (within organisers guidelines but excludes liability)	Jet skiing (no racing or liability cover)
Beach Games	Elephant riding	Jogging
Billiards / Snooker / Pool	Endurance activities (up to 3,000 metres above sea level)	Jousting (within organisers guidelines and no personal liability)
Body boarding / Boogie boarding	Falconry	Karting (no racing or liability cover)
Bowls	Fell walking / running (up to 3,000 metres above sea level)	Kayaking (up to grade 3 rivers)
Breathing Observation Bubble (BOB)	Fencing	Korfball (amateur only)
Bridge Climb / Walk	Fishing	Marathon Running (amateur)
Bridge Walking (within organisers guidelines)	Fives	Martial arts (amateur only)
Bungee jumping / Swoop (within organisers guidelines) - Single Jump	Flying fox (cable car)	Motorcycling / Moped - up to 125cc (full UK licence held, helmet to be worn and no liability cover)
Camel riding	Football - American (amateur only)	Mountaineering (under 2,000 metres and with appropriate safety equipment and clothing)
Camp America Counsellor	Football - Association (amateur only)	
Canoeing (up to grade 3 rivers)	Football - Gaelic (amateur only)	
Canopy Walking	Football (amateur only)	
Catamaran Sailing (if qualified and no personal liability) Hobie Cat	Frisbee	
Clay pigeon shooting (no liability cover)	Glass Bottom Boats/Bubbles	
Climbing (on climbing wall only)	Go Karting (within organisers guidelines and no personal liability)	
	Golf (amateur)	



## Permitted activities (continued)

Mud Buggy (within organisers guidelines and no personal liability)	Sailing within territorial limits (excludes racing, competition and liability cover)	Tree top walking
Netball (amateur)	Sand boarding / surfing / skiing	Trekking (up to 3,000 metres above sea level)
Octopush / Underwater hockey	Sand yachting (no racing and no liability cover)	Triathlon
Orienteering	Scuba diving between 15 and 30 metres in depth (provided you hold the relevant qualifications and not diving alone)	Tug of war
Outward bound pursuits	Scuba diving up to 15 metres in depth (if adequately supervised or hold the relevant qualifications)	Ultimate frisbee
Paint balling/war games (wearing eye protection and no liability cover)	Sea canoeing / kayaking (wearing appropriate safety equipment and clothing)	Volleyball (amateur)
Parachuting (Single jump. Tandem only)	Segway	Wadi bashing (Within organisers guidelines. No liability cover)
Parasailing / parascending - over water	Shark Cage Diving (pre-organised in the UK)	Wake Boarding
Pedalos	Shinty (amateur only)	Walking (up to 3,000 metres above sea level)
Polo (amateur only)	Skate Boarding (excludes racing, competition and liability cover)	War Games
Pony trekking	Sky diving (Single jump. Tandem only)	Water Polo (amateur)
Power boating (no racing, non-competitive and no liability cover)	Snorkelling	Water Skiing (amateur)
Racquetball (amateur)	Soccer (amateur only)	Whale watching
Rambling	Softball (amateur only)	White water rafting (grade 1 to 3 rivers)
Refereeing (amateur only)	Speed sailing (excludes racing, competition and liability cover)	Wind Tunnel Flying (wearing appropriate safety equipment and clothing)
RIB boat tours (no racing, non-competitive and no liability cover)	Sphering	Windsurfing (amateur)
Roller Derby	Squash (amateur)	Work - Admin & office based
Roller skating / blading / in line skating (wearing appropriate safety equipment and clothing)	Surfing (Amateur only. Under 14 days)	Work - Bar & restaurant
Rounders (amateur only)	Surf Kayaking	Work - Caring for children as au pair / nanny (excludes liability)
Rowing (amateur only)	Swimming (amateur only)	Work - charity / conservation work provided no interaction with wild animals
Rugby (amateur only)	Swimming with dolphins	Work - Coaching only (no playing or involvement in sport or activity)
Running (Non-competitive and not marathon)	Tall ship crewing (no racing and no liability cover)	Work - Farm work, fruit or vegetable picking (nonmechanical)
Safari (organised tour by a recognised company and not involving the use of firearms)	Ten pin bowling (amateur)	Yachting (racing/crewing inside territorial waters)
Safari trekking /tracking in the bush (organised tour by a recognised company and not involving the use of firearms)	Tennis (amateur)	Yoga
Sail boarding	Tobogganing/sledging	Zap cats (Within organisers guidelines. No liability cover)
	Trampolineing	Zip Lining (wearing appropriate safety equipment and clothing)
		Zorbing / Hydro-zorbing

## Excluded activities

Biathlon	Grass skiing	Kite surfing
Blokarting	High diving	Microlighting
Bungee jumping / Swoop - Multiple Jumps	Land yachting / skiing	Paragliding
Cycling - Mountain biking	Via feratta	Paramotoring
Gymnastics	Caving / Pot holing	Parapenting
Lacrosse	Flying (as passenger in a private plane, helicopter or light aircraft)	Parasailing / parascending - over land
Minjin swinging	Gliding	Potholing / caving
Mountain boarding	Hang gliding	Quad biking
Street luge	Kite boarding	Scuba diving between 30 and 40 metres in depth
Surfing - Over 14 days	Kite bugging	
Weightlifting		
Blobbering		

# Acceptable winter sports activities

The following winter sports may be covered under this policy, but you must tell us if you are going to do any of them as they are only covered if shown on your schedule. You must comply with the conditions specified. If your sport or activity is not shown below then it cannot be covered under this policy.

## Permitted winter sports activities

Dog sledding (organised, non-competitive and with experienced local driver for max 3 days)	Ringos (within organisers guidelines and no personal liability)	Skiing - terrain park
Glacier skiing / walking	Skiing - winter walking (using crampons and ice picks only)	Sledging/sleigh riding (pulled by horse or reindeer as a passenger)
Ice fishing (within organisers guidelines and no personal liability)	Skiing - alpine	Sledging/tobogganing on snow
Ice go karting (within organisers guidelines and no personal liability)	Skiing - big foot	Snow boarding - within resort boundaries
Ice windsurfing (within organisers guidelines and no personal liability)	Skiing - blading	Snow carving (using non powered hand tools only and working at ground level)
Ice-skating	Skiing - dooing	Snow shoe walking
	Skiing - mono	Snow sledging
	Skiing - Nordic	Snow tubing
	Skiing - tandem	

## Excluded winter sports activities

Dog sledding	Snow boarding - off piste outside the resort boundaries	Ice hockey
Skiing - biking	Snow carting	Skiing - cross country
Skiing - off piste outside the resort boundaries	Snow go karting	Snow mobiling / skidoo
	Snow scooting	Ice hockey



**Travel Insurance Policy Wording**  
1 January 2018 to 31 December 2019

