

ENDSLEIGH

independent insurance for career people

**single trip and
annual multi trip travel
insurance policy**

A member of the  Zurich Financial Services Group

Endsleigh Insurance Services Limited is authorised and regulated by the Financial Services Authority.
This can be checked on the FSA Register by visiting its website at www.fsa.gov.uk

introduction

This is **Your** Endsleigh travel insurance policy. It contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. It is validated by the issue of the **Statement of Insurance** which must be attached to the policy.

In return for having accepted **Your** premium **We** will in the event of **Bodily Injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy as referred to in **Your Statement of Insurance**.

The **Statement of Insurance** and any endorsements are all part of the policy.

The information **You** have supplied forms part of the contract of insurance with **Us**. **Your** policy is evidence of that contract.

Your contract of insurance and all communications before and during **Your** contract of insurance will be provided in English.

United Kingdom residents

This policy is only available to **You** if **You** are permanently resident in the **United Kingdom** and registered with a **Medical Practitioner** in the **United Kingdom**.

The Law applicable to this policy

You and **We** are free to choose the laws applicable to this policy. As **We** are based in England, **We** propose to apply the laws of England and Wales and by purchasing this policy **You** have agreed to this.

Age eligibility

This policy is not available to anyone aged 75 or over if annual multi trip cover is selected. If **You** reach the age of 75 during the **Period of Insurance**, cover will continue until the next renewal date but not thereafter.

If single trip cover is selected, this policy is not available to anyone aged 86 or over.

Policy excess

Under most sections of the policy, claims will be subject to an excess. This means that **You** will be responsible for paying the first part of each and every claim per incident claimed for under each section for each **Insured Person**.

Policy information or advice

If **You** would like more information or if **You** feel the insurance may not meet **Your** needs, telephone **Our** customer helpline on 0800 028 3571.

Please carry this policy with **You** in case of an emergency.

Your Insurer

AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London, EC2N 1AD.

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

contents

Introduction	1	Section 10 – Hijack and hostage	24
Definitions	3	Section 11 – Catastrophes and natural disasters	25
General conditions applicable to the whole policy	5	Section 12 – Air rage	26
Claims conditions	6	Section 13 – Incarceration	28
Important conditions relating to health	7	Section 14 – Overseas legal expenses and assistance	29
General exclusions applicable to all sections of the policy	8	Section 15 – Extended kennel and/or cattery fees	30
Sports and activities covered	9	Section 16 – Group travel	31
Emergency and medical service	10	Section 17 – Ski equipment	33
Reciprocal health agreements	10	Section 18 – Hire of ski equipment	34
EU, EEA or Switzerland	10	Section 19 – Ski pack	35
Australia	10	Section 20 – Piste closure	36
Your cover	11	Section 21 – Avalanche cover	37
Section 1 – Cancellation or curtailment charges	12	Section 22 – Business travel	38
Section 2 – Emergency medical and other expenses	14	Section 23 - Wedding/Civil partnership cover	42
Section 3 – Hospital benefit	16	Section 24 - Cruise cover	44
Section 4 – Personal accident	17	Section 25 - Independent travellers cover	46
Section 5 – Baggage	18	Section 26 - Specified electrical items	47
Section 6 – Personal money, passport and documents	20	Complaints procedure	49
Section 7 – Personal liability	21	Data Protection Act	50
Section 8 – Delayed departure	22		
Section 9 – Missed departure	23		

definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter.

You/Your/Insured Person – means each person travelling on a **Trip** whose name appears in the **Statement of Insurance**.

We/Us/Our – means AXA Insurance UK plc or Endsleigh Insurance Services Limited acting as administrator on its behalf.

Baggage – means luggage, clothing, personal effects, **Valuables**, **Golf Equipment** and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip** but excluding **Personal Money** and documents of any kind.

Bodily Injury – means an identifiable physical injury sustained by **You** caused by sudden, unexpected, external and visible means. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.

Close Business Associate – means any person whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business.

Close Relative – means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner, civil partner or fiancé/fiancée.

Curtailment/Curtail – means either:

- a) abandoning or cutting short the **Trip** by immediate direct early return to **Your Home Area**, in which case claims will be calculated from the day **You** returned to **Your Home Area** and based on the number of complete days of **Your Trip You** have not used, or
- b) by attending a hospital outside **Your Home Area** as an in-patient or being confined to **Your** accommodation abroad due to compulsory quarantine or on the orders of a **Medical Practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **You** were admitted to hospital or confined to **Your** accommodation and based on the number of complete days for which **You** were hospitalised, quarantined or confined to **Your** accommodation.

Golf Equipment – means golf clubs, golf balls, golf bag, golf trolley, and golf shoes forming part of **Your Baggage**.

Home – means **Your** normal place of residence in the **United Kingdom**.

Home Area – For residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, Your Home Area means the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, your Home Area means the Channel Islands or the Isle of Man depending on where Your Home is.

Medical Condition – means any disease, illness or injury.

Medical Practitioner – means a registered practising member of the medical profession who is not related to **You** or any person with whom **You** are travelling.

Period of Insurance

- means if annual multi trip cover is selected: the period for which **We** have accepted the premium as stated in the **Statement of Insurance**. During this period any **Trip** not exceeding 42 days is covered. Under these policies section 1 - Cancellation cover shall be operative from the period of cover start date stated in the **Statement of Insurance** or the time of booking any **Trip** (whichever is the later) and terminates on commencement of any **Trip**.
- means if single trip cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the **Statement of Insurance**. Under these policies section 1 - Cancellation cover shall be operative from the time **You** pay the premium.

For all other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** or in respect of a business **Trip** **Your** place of business in the **United Kingdom** (whichever is the later) to commence the **Trip** and terminates at the time of **Your** return to **Your Home** or place of business in the **United Kingdom** (whichever is the earlier) on completion of the **Trip**.

Any **Trip** that had already begun when **You** purchased this insurance will not be covered.

The period of insurance is automatically extended for the period of the delay in the event that **Your** return to **Your Home Area** is unavoidably delayed due to an event insured by this policy.

Personal Money – means bank notes currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards and credit/debit or charge cards all held for private purposes.

Public Transport – means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

Statement of Insurance – means the document detailing the Insurer, the policy number, the **Period of Insurance**, the sections of **Your** travel insurance policy which are operative in **Your** case, **Your** sums insured for each section of cover and any special terms and conditions which may apply to **Your** policy. The statement of insurance includes all the information **You** provided when **We** prepared **Your** quotation and forms the basis of **Your** contract.

Ski Equipment – means skis (including bindings), ski boots, ski poles and snowboards.

Terrorism – means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip – means any holiday, business or pleasure trip or journey made by **You** within the area of travel shown in the **Statement of Insurance** which begins and ends in **Your Home Area** during the **Period of Insurance** but excluding one way trips or journeys.

If annual multi trip cover is selected any such trip over 42 days is not insured and any trip solely within the **United Kingdom** is only covered where **You** have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip under annual multi trip cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

Unattended – means when **You** are not in full view of and not in a position to prevent unauthorised interference with **Your** property or vehicle.

United Kingdom – means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables – means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

general conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to section 4 – Personal accident).

2. Reasonable precautions

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and also take and cause to be taken all practicable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.

3. Cancellation

14 Day Cooling Off Period

You may cancel this policy and all associated cover sections within 14 days starting from the day **You** receive **Your** policy documents (new business) and for annual policies the renewal date (the Cancellation Period) by writing to the address shown in **Your Statement of Insurance** during the Cancellation Period. **We** will refund **Your** premium less a charge for the period **You** have been insured, unless **You** have travelled or a claim or an incident likely to give rise to a claim has occurred, in which case no refund will be due.

Cancellation Outside the 14 Day Cooling Off Period

This policy may be cancelled:

- a) by **You** sending **Us** notice to the address shown on **Your Statement of Insurance**.

For annual multi trip policies no refund of premium will be given.

For all other policies, **We** will return a proportionate refund of the premium **You** have paid in respect of the unexpired term of this policy unless **You** have travelled or a claim or an incident likely to give rise to a claim has occurred during the current **Period of Insurance**. In the event **You** have travelled or a claim or an incident likely to give rise to a claim has occurred, no refund of premium will be given.

- b) by **Us** sending **You** 21 days notice in writing to **Your** last known address. **We** will return a proportionate refund of the premium **You** have paid in respect of the unexpired term of this policy unless **You** have travelled or a claim or an incident likely to give rise to a claim has occurred during the current **Period of Insurance**. In the event **You** have travelled or a claim or an incident likely to give rise to a claim has occurred, no refund of premium will be given.
- c) by **Us** immediately if **You** do not pay the premium.

claims conditions

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Claims

You must notify **Us** preferably by phone at the address given below, depending on the type of claim:

All claims except legal expenses

Endsleigh Insurance, P.O. Box 432
Cheltenham Spa, Gloucestershire GL50 3YD
Tel. +44(0) 870 241 3070

Legal expenses only

AXA Assistance, The Quadrangle, 106/118 Station Road
Redhill, Surrey, RH1 1PX
Tel: +44(0) 870 350 5716

The notification must be made within 31 days or as soon as possible thereafter following any **Bodily Injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

You must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay. **You** or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** written consent.

You or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of household insurance and medical certificates as required by **Us**. **We** reserve the right to require **You** to undergo an independent medical examination at **Our** expense. **We** may also request and will pay for a postmortem examination.

You must retain any property which is damaged, and, if requested, send it to **Us** at **Your** own expense. If **We** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **Our** property. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

2. Subrogation

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

3. Fraud

You must not act in a fraudulent manner. If **You** or anyone acting for **You**

- a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- b) Make a statement in support of a claim knowing the statement to be false in any respect or
- c) Submit a document in support of a claim knowing the document to be forged or false in any respect or
- d) Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance

Then

- a) **We** shall not pay the claim
- b) **We** shall not pay any other claim which has been or will be made under the policy
- c) **We** may at **Our** option declare the policy void
- d) **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy
- e) **We** shall not make any return of premium
- f) **We** may inform the Police of the circumstances.

important conditions relating to health

You must comply with the following conditions to have full protection of **Your** policy. If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

It is a condition of this policy that **You** will not be covered under section 1 – Cancellation or curtailment charges, section 2 – Emergency medical and other expenses, section 3 – Hospital benefit, section 4 – Personal accident and section 12 – Air Rage for any claims arising directly or indirectly from:

A) At the time of taking out this policy:

1. Any **Medical Condition** **You** have or have had for which:
 - a) symptoms or diagnosis has occurred within the last 12 months or
 - b) there has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet) in the last 12 months
2. Any **Medical Condition** where **You**, a **Close Relative** or a **Close Business Associate** is waiting for an operation, hospital consultation (other than for regular check ups), or other hospital treatment or investigation.
3. Any **Medical Condition** where **You**, a **Close Relative** or a **Close Business Associate** has, within the last 6 months, been seen by a specialist (other than for regular check ups), had an operation or other hospital treatment or investigation.
4. Any **Medical Condition** where **You**, a **Close Relative** or a **Close Business Associate** have received a terminal prognosis.
5. Any **Medical Condition** where **You**, a **Close Relative** or a **Close Business Associate** have not had a diagnosis.
6. Any circumstances **You** are aware of that could reasonably be expected to give rise to a claim on this policy.

B) At any time:

1. Any **Medical Condition** **You** have in respect of which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought his/her advice.
2. Any **Medical Condition** for which **You** are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of **Your Home Area** or within the Channel Islands.
3. Any **Medical Condition** for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
4. **Your** travel against any health requirements stipulated by the carrier, their handling agents or other **Public Transport** provider.

You should also refer to the general exclusions on page 8.

general exclusions applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under section 2 – Emergency medical and other expenses, section 3 – Hospital benefit and section 4 – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
5. **Your** pursuit of winter sports unless sections 17, 18, 19, 20 and 21 are shown as operative in **Your Statement of Insurance**, in which case cover will apply to:
 - a) the winter sports shown in the list on page 9 and
 - b) any other winter sports shown as covered in **Your Statement of Insurance**.
6. **Your** participation in or practice of any professional entertaining or professional sports.
7. **Your** participation in or practice of any other sport or activity, manual work or racing unless:
 - a) shown as covered without charge in the list on page 9 or
 - b) shown as covered in **Your Statement of Insurance**.
8. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
9. **Your** own unlawful action or any criminal proceedings against **You**.
10. Any other loss, damage or additional expense following on from the event for which **You** are claiming unless **We** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury** illness or disease.
11. Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of section 1 – Cancellation or curtailment charges).
12. **Your** use of a motorised vehicle unless a full **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom**.
13. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.

sports and activities covered

The following lists detail the sports and activities that this policy will cover. If **You** are participating in any other sports or activities not mentioned, please telephone **Our** customer helpline on 0800 028 3571 as **We** may be able to offer cover for an additional premium. Details of those sports and activities for which **You** have purchased cover will be added to **Your Statement of Insurance**.

Covered as standard

administrative, clerical or professional occupations
aerobics
archery
badminton
banana boating
baseball
basketball
bmx biking (no stunting or racing)
body boarding (boogie boarding)
bowls
bungee jumping (1 jump only within professional organiser's guidelines and wearing appropriate safety equipment)
*camel riding
canoeing (up to grade 2 rivers)
*catamaran sailing (if qualified)
*clay pigeon shooting
climbing (on climbing wall only)
cricket
croquet
curling
cycling (not racing)
deep sea fishing
*dinghy sailing
*driving any motorised vehicle for which **You** are licensed to drive in the **United Kingdom** (other than in motor rallies or competitions)
elephant riding
fell walking/running
fencing

fishing
flying as a fare paying passenger in a fully licensed passenger carrying aircraft
football (amateur only and not main purpose of **Trip**)
glacier walking
*go karting (within organisers guidelines)
golf
hiking
horse riding (excluding competitions, racing, jumping and hunting)
hot air ballooning (organised pleasure rides only)
hydro zorbing
indoor climbing (on climbing wall)
*jet boating (no racing)
*jet skiing (no racing)
jogging
mountain biking casual or off road (not endurance or racing)
netball
octopus
open water swimming (professionally escorted tours only)
orienteering
overlanding
*paint balling (wearing eye protection)
pony trekking
*quad biking
racket ball
rambling
*rifle range shooting

ringos
roller skating and blading (wearing pads & helmets)
rounders
rowing (except racing)
running (non-competitive and not marathon)
safari trekking in a vehicle (must be organised tour)
safari trekking on foot (must be organised tour)
*sailing (if qualified)
sandboarding
sand dune surfing/skiing
*sand yachting
scuba diving to max depth 18 metres below sea level (if qualified scuba diver and not diving alone, or accompanied by qualified instructor)
* shooting/small bore target shooting (within organisers guidelines)
skateboarding (wearing pads & helmets)
snorkelling
softball
squash
students working as counsellors or university exchanges for practical course work (non manual)
surfing
swimming
swimming with dolphins
Sydney harbour bridge walk
table tennis
ten pin bowling

tennis
trampolining
trekking up to 2,500 metres altitude
tug of war
volleyball
wake boarding
walking
*war games (wearing eye protection)
water polo
water skiing
whale watching
wind surfing
*yachting (if qualified)
zorbing
*No cover under section 7 – Personal liability for these sports or activities

Covered if the appropriate winter sports premium has been paid

dry slope skiing
ice skating
kick sledging
ski – blading
skiing on piste
skiing – mono
skiing - off piste with a guide
sledging
* sledging pulled by horse, dog or reindeer as a passenger
snow boarding
snow shoe walking
* No cover under section 7 – Personal liability for these sports or activities

emergency and medical service

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailed** necessitating **Your** early return to **Your Home Area You** must contact the Emergency Assistance Service. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation (to **Your Home Area**) and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact the Emergency Assistance Service as soon as possible. Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. The Emergency Assistance Service will also arrange transport to **Your Home Area** when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Close Relative** at home.

Payment for medical treatment abroad

If **You** are admitted to a hospital/clinic while outside **Your Home Area**, the Emergency Assistance Service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for **You** as soon as possible.

For simple out-patient treatment, **You** should pay the hospital/clinic yourself and claim back medical expenses from **Us** on **Your** return to **Your Home Area**. Beware of requests for **You** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call the Emergency Assistance Service for guidance.

Contact the Emergency Assistance Service on telephone number: +44 (0)845 271 4472

If **You** are in a country that does not accept the above international phone number please call +44(0)203 0609 671

Reciprocal health agreements EU, EEA or Switzerland

If **You** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **You** are strongly advised to 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 or by telephoning 0845 606 2030. This will entitle **You** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

In the event of liability being accepted for a medical expense which has been reduced by the use of either a European Health Insurance Card or private health insurance, **We** will not apply the deduction of excess under section 2 - Emergency medical and other expenses.

Australia

If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **Your** local Post Office or by visiting either www.dh.gov.uk/travellers or the MEDICARE website on www.hic.gov.au. Alternatively please call the Emergency Assistance Service for guidance.

If **You** are admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Contact the Emergency Assistance Service on telephone number: +44 (0)845 271 4472

If **You** are in a country that does not accept the above international phone number please call +44(0)203 0609 671

your cover

There are two levels of cover for sections 1, 2, 4, 5, 6, 7, 9, 14, 18, 20 and 21 which are:

Essential cover

Comprehensive cover

The benefits under Comprehensive cover are generally higher than Essential cover. The level of benefit is shown for each level of cover within each section.

The cover under sections 15, 16, 17, 19 and 22 to 26 is the same under Essential cover and Comprehensive cover.

The cover under sections 3, 8 and 10 to 13 apply to Comprehensive cover only.

The level of cover which **You** have chosen is show in **Your Statement of Insurance**.

The General conditions on page 5 and General exclusions on page 8 apply to the whole of the policy and all levels of cover. Each section states the level of benefits payable and any limits, conditions and exclusions applying specifically to that section. The level of benefits for which **You** are eligible will depend upon the level of cover **You** have chosen. Please consult the relevant sections of this policy for details of the maximum sums payable and limitations applying to **Your** chosen level of cover.

section 1 – cancellation or curtailment charges

What is covered

We will pay **You** up to the following amount:

Essential	£2,000
Comprehensive	£5,000

for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £75 per day, up to a maximum of £300 where the appropriate **Golf Equipment** premium has been paid) which **You** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if

- a) cancellation of the **Trip** is necessary and unavoidable or
- b) the **Trip** is **Curtailed** before completion

as a result of any of the following events occurring:

1. The death, **Bodily Injury** or illness of:
 - a) **You**
 - b) any person with whom **You** are travelling or have arranged to travel with
 - c) any person with whom **You** have arranged to reside temporarily
 - d) **Your Close Relative**
 - e) **Your Close Business Associate**.
2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or any person with whom **You** are travelling or have arranged to travel with.
3. Redundancy (which qualifies for payment under current **United Kingdom** redundancy payment legislation and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant) of **You** or any person with whom **You** are travelling or have arranged to travel with.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **Insured Person**.
 2. The cost of Airport Departure Duty.
 3. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is purchased by **You** or the time of booking any **Trip**.
 - b) Circumstances known to **You** prior to the date this insurance is purchased by **You** or the time of booking any **Trip** which could reasonably have been expected to give rise to cancellation or **Curtailement** of the **Trip**.
 - c) Normal pregnancy, without accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
 4. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
 5. Anything mentioned in the general exclusions on page 8.
- You** should also refer to the important conditions relating to health on page 7.

What is covered

4. **You** or any person with whom **You** are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your**/their authorised leave cancelled for operational reasons, provided that such cancellation or **Curtailement** could not reasonably have been expected at the time when **You** purchased this insurance or at the time of booking any **Trip**.
5. The Police requesting **You** to remain at or return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

You may only claim under section 1 – Cancellation or curtailment or section 11 – Catastrophes and natural disasters or section 25 – Independent travellers cover for the same event.

Special conditions relating to claims

1. **You** must obtain a medical certificate from a **Medical Practitioner** in attendance and prior approval of the Emergency Assistance Service to confirm the necessity to return **Home** prior to **Curtailement** of the **Trip** due to death, **Bodily Injury** or illness.
2. If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel the **Trip** **Our** liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
3. If **You** cancel the **Trip** due to
 - i. Stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from **You** must provide a medical certificate from a consultant specialising in the relevant field or
 - ii. Any other illness or a **Bodily Injury** **You** must provide a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented **You** from travelling.

section 2 – emergency medical and other expenses

What is covered

We will pay **You** up to the following amount for the following expenses which are necessarily incurred within 12 months of the incident as a result of **Your** suffering unforeseen **Bodily Injury** or illness and/or compulsory quarantine:

Essential	£5,000,000
Comprehensive	£10,000,000

- Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside **Your Home Area**.
- Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the following limit outside **Your Home Area**:

Essential	£250
Comprehensive	£500
- In the event of **Your** death:
 - outside **Your Home Area** the reasonable additional cost of funeral expenses abroad up to a maximum of £2,000 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **Your** body to **Your Home**.
 - within **Your Home Area** the reasonable additional cost of returning **Your** ashes or body to **Your Home** up to a maximum of £750.
- Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date.

This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport and/or accommodation expenses for a friend or **Close Relative** to remain with **You** or travel to **You** from the **United Kingdom** or escort **You** and additional travel expenses to return **You** to **Your Home** if **You** are unable to use the return ticket.

What is not covered

- The first £50 of each and every claim per incident claimed for under this section by each **Insured Person**.
- Any claims arising directly or indirectly in respect of:
 - Cost of telephone calls, other than:
 - calls to the Emergency Assistance Service notifying and dealing with the problem for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **You** telephoned
 - any costs incurred by **You** when **You** receive calls on **Your** mobile from the Emergency Assistance Service for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - The cost of taxi fares, other than those for **Your** travel to or from hospital relating to **Your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **You** by the hospital. However any costs incurred by **You** to visit another person in hospital are not covered.
 - The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.
 - Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to **Your Home Area**.
 - Expenses incurred in obtaining or replacing medication or obtaining treatment or ongoing regular therapy, which at the time of departure is known to be required or to be continued outside **Your Home Area**.
 - Additional costs arising from single or private room accommodation.
 - Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
 - Any expenses incurred after **You** have returned to **Your Home Area**.

What is covered

5. With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **You** to **Your Home Area** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

For Comprehensive cover only

6. **We** will pay up to £5,000 towards the costs incurred by official bodies involved in searching for **You** or rescuing or recovering **You** if **You** are reported missing or have suffered **Bodily Injury**.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the Emergency Assistance Service or **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.
2. In the event of **Your Bodily Injury** or illness **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to **Your Home Area** at any time during the **Trip**. **We** will do this if in the opinion of the **Medical Practitioner** in attendance or the Emergency Assistance Service **You** can be moved safely and/or travel safely to **Your Home Area** to continue treatment.
3. **You** must provide (at **Your** own expense) the following evidence where relevant:
 - i) Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
 - ii) In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
 - iii) Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
 - iv) Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for including calls to the Emergency Assistance Service.
4. In respect of item 6. of What is covered **You** must produce a statement from the official authorities proving the necessity of this search and/or rescue operation.

What is not covered

- j) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are:
 - i) for private treatment or
 - ii) are funded by, or are recoverable from the Health Authority in **Your Home Area**.
 - k) Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - l) **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
 - m) Normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
3. Any claim for search and rescue not supported by a written statement from the appropriate authority involved in the search and/or rescue.
 4. Anything mentioned in the general exclusions on page 8.
- You** should also refer to the important conditions relating to health on page 7.

section 3 – hospital benefit

This section is applicable to **Comprehensive cover only**.

What is covered

We will pay **You** £15 for every complete 24 hours **You** have to stay in hospital as an in-patient or are confined to **Your** accommodation due to **Your** compulsory quarantine or on the orders of a **Medical Practitioner** outside **Your Home Area** up to a maximum of £300 as a result of **Bodily Injury**, illness or disease **You** sustain.

We will pay the amount above in addition to any amount payable under section 2 – Emergency medical and other expenses. This payment is meant to help **You** pay for additional expenses such as taxi fares and phone calls incurred by **Your** visitors during **Your** stay in hospital.

What is not covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to **Your Home Area**.
 - c) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - d) Hospitalisation as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - e) Any additional period of hospitalisation following **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
 - f) Hospitalisation occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or treatment, tests or surgery the costs of which are funded by, or are recoverable from the Health Authority in **Your Home Area**.
2. Anything mentioned in the general exclusions on page 8.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the Emergency Assistance Service or **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient.

section 4 – personal accident

Special Definitions relating to this section (which are shown in bold italics)

Loss of limb – means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight – means total and irrecoverable loss of sight which shall be considered, as having occurred:

- a) in both eyes if **Your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale

What is covered

We will pay one of the benefits shown below if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in **Your** death, ***Loss of limb***, ***Loss of sight*** or permanent total disablement.

What is not covered

1. Anything mentioned in the general exclusions on page 8.

You should also refer to the Important conditions relating to health on page 7.

BENEFIT	Cover	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
1. Death	Essential	£1,000	£15,000	£1,000
	Comprehensive	£1,000	£30,000	£1,000
2. <i>Loss of one or more limbs</i> and/or <i>Loss of sight</i> in one or both eyes	Essential	£15,000	£15,000	Not covered
	Comprehensive	£30,000	£30,000	Not covered
3. Permanent total disablement	Essential	£15,000	£15,000	Not covered
	Comprehensive	£30,000	£30,000	Not covered

You may claim only under section 4 – Personal accident or 12 – Air Rage for the same event, not both.

Special conditions relating to claims

1. **Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.
2. **You** must provide (at **Your** own expense) the following evidence where relevant:
 - i) In the event of death, the original death certificate.
 - ii) A medical certificate or report in relation to claims for ***Loss of limb***, ***Loss of sight*** or permanent total disablement.

Provisions

1. Benefit is not payable to **You**:
 - a) Under more than one of items 1., 2. or 3.
 - b) Under item 3. until one year after the date **You** sustain **Bodily Injury**
 - c) Under item 3. if **You** are able or may be able to carry out any relevant employment or relevant occupation.

Section 5 – baggage

(only operative if indicated in the Statement of Insurance)

COVER IN RESPECT OF GOLF EQUIPMENT IS ONLY INCLUDED IF THE APPROPRIATE PREMIUM HAS BEEN PAID.

What is covered

1. We will pay **You** up to the amounts shown below for the accidental loss of, theft of or damage to:

a) **Baggage** (excluding **Golf Equipment** if cover is included) up to the following amount:

Essential	£1,500
Comprehensive	£2,000

b) **Golf Equipment** (if cover is included) £1,000

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage/ Golf Equipment**).

The maximum **We** will pay for the following is:

a) Up to the following amount for any one article, pair or set of articles (not applicable to **Golf Equipment** if cover is included):

Essential	£200
Comprehensive	£300

b) Up to the following amount for all **Valuables**:

Essential	£250
Comprehensive	£350

2 **We** will also pay **You** up to the amounts shown below:

a) up to £300 for the emergency replacement of **Golf Equipment** (if cover is included)

if **Golf Equipment** is temporarily lost in transit during the outward journey and not returned to **You** within 12 hours, provided written confirmation is obtained and sent to Us from the carrier, confirming the number of hours the **Golf Equipment** was delayed.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

What is not covered

- The first £50 of each and every claim per incident claimed for under this section by each **Insured Person** (except claims under subsection 2. a. 2.b. and 3.).
- Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **Public Transport** operator) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
- Loss, theft of or damage to **Baggage/ Golf Equipment** contained in an **Unattended** vehicle:
 - overnight between 9 p.m. and 9 a.m. (local time) or
 - at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- Loss or damage due to breakage of sports equipment (not applicable to **Golf Equipment** if cover is included) or damage to sports clothing whilst in use.

What is covered

- b) £25 per day, up to a maximum of £200 for the reasonable cost of hiring replacement **Golf Equipment** (if cover is included) as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **Your own Golf Equipment**.

For Comprehensive cover only

- 3. **We** will also pay **You** up to £100 for the emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 12 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

Special conditions relating to claims

- 1. **You** must report to the local Police within 24 hours of discovery and obtain (at **Your own expense**) a written report of the loss, theft or attempted theft of all **Baggage/ Golf Equipment**.
- 2. If **Baggage/ Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain (at **Your own expense**) written confirmation. If **Baggage/ Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
- 3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered

- 8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
- 9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- 10. Anything mentioned in the general exclusions on page 8.

section 6 – personal money, passport and documents

What is covered

1. **We** will pay **You** up to the amounts shown below for the accidental loss of, theft of or damage to **Personal Money** and documents (including the unused portion of **Your** passports, visas and driving licence). In respect of foreign currency cover is also operative during the 72 hours immediately preceding **Your** departure on the outward journey.

The maximum **We** will pay for the following items is:

- a) For bank notes currency notes and coins £200.
 - b) If **You** are under the age of 16, for bank notes currency notes and coins £50.
 - c) Up to the following amount for all other **Personal Money** and documents (including the cost of the emergency replacement or temporary passport or visa):

Essential	£200
Comprehensive	£500
2. **We** will pay **You** up to the following amount:
- | | |
|---------------|------|
| Essential | £250 |
| Comprehensive | £500 |
- for reasonable additional travel and accommodation expenses incurred necessarily outside **Your Home Area** to obtain a replacement of **Your** lost or stolen passport or visa.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain (at **Your own expense**) a written report of the loss, theft or attempted theft of all **Personal Money**, passport or documents.
2. If **Personal Money**, passport or documents are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Personal Money**, passport or documents are lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **Insured Person**.
2. Loss, theft of or damage to **Personal Money** or **Your** passport or visa left **Unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **Public Transport** operator) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
3. Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 8.

section 7 – personal liability

What is covered

We will pay up to the following amount:

Essential	£1,000,000
Comprehensive	£2,000,000

(inclusive of legal costs and expenses) against any amount **You** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily Injury**, death, illness or disease to any person who is not in **Your** employment or who is not a **Close Relative** or member of **Your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **You**, a **Close Relative**, anyone in **Your** employment or any member of **Your** household other than any temporary holiday accommodation occupied (but not owned) by **You**.

Special conditions relating to claims

1. **You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must send **Us** every writ, summons, letter of claim or other document as soon as **You** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
4. **We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.
5. In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is not covered

1. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership possession or use of vehicles aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes and where the appropriate **Golf Equipment** premium has been paid, golf buggies whilst in use on a golf course).
 - d) The transmission of any communicable disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first £100 of each and every claim arising from the same incident).
2. Anything mentioned in the general exclusions on page 8.

section 8 – delayed departure

This section is applicable to Comprehensive cover only.

What is covered

If departure of the **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 12 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the **Public Transport** on which **You** are booked to travel

We will pay **You**:

1. £20 for the first completed 12 hours delay and £20 for each full 12 hours delay thereafter up to a maximum of £100 or
2. Up to £5,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum 12 hours has elapsed, **You** choose to cancel **Your Trip**.

You may claim only under subsection 1. or 2. above for the same event, not both.

You may claim only under section 8 – Delayed departure or section 9 – Missed departure for the same event, not both.

Special conditions relating to claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **Insured Person** under subsection 2. of What is covered.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date **You** purchased this insurance or at the time of booking any **Trip**.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Anything mentioned in the general exclusions on page 8.

section 9 - missed departure

What is covered

We will pay **You** up to the following amount:

Essential	£250
Comprehensive	£500

for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to the **United Kingdom** if **You** fail to arrive at the international departure point in time to board the **Public Transport** on which **You** are booked to travel on the initial international journey of the **Trip** as a result of:

1. the failure of other **Public Transport** or
2. an accident to or breakdown of the vehicle in which **You** are travelling or
3. an accident or breakdown occurring ahead of **You** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **You** are travelling or
4. strike, industrial action or adverse weather conditions.

You may claim only under section 9 – Missed departure or section 8 – Delayed departure for the same event, not both.

Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **You** must obtain (at **Your own expense**) written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow sufficient time for the **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **Insured Person**.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or declared publicly by the date **You** purchased this insurance or at the time of booking any **Trip**.
 - b) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report is not provided.
 - c) Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions.
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the general exclusions on page 8.

section 10 – hijack and hostage

This section is applicable to Comprehensive cover only.

Special Definitions relating to this section (which are shown in bold italics)

Hijack – means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance that **You** are travelling in as a passenger.

What is covered

1. We will pay **You** £50 for every complete 24 hours up to a maximum of £3,000 for the duration of the **Hijack**.
We will also extend the geographical limits of **Your** cover as necessary without extra charge.
2. We will pay **You** up to £3,000 if **You** are taken hostage or disappear whilst on **Your Trip** for reasonable travelling expenses (economy class) and accommodation costs (room only) for one **Close Relative** or close friend to travel out to the last place **You** were seen.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **Insured Person**.
2. Any costs under section 2 of What is covered where **You** have been missing or taken hostage for less than 1 month.
3. If **You** or **Your** family or **Your** business connections have engaged in any political or other activity that could be expected to increase the risk of **Hijack** or hostage.
4. Anything mentioned in the general exclusions on page 8.

You may claim only under section 1. or 2. above for the same event, not both.

Special conditions relating to claims

1. If the transport on which **You** are travelling is Hijacked **You** must provide a written statement from an appropriate authority to confirm the duration of the Hijacking.

section 11 – catastrophes and natural disasters

This section is applicable to Comprehensive cover only.

What is covered

We will pay **You** up to £500 should **You** be forced to move from **Your** pre-paid accommodation as a result of fire, explosion, storm, flood, earthquake, medical epidemic, or the local or national government directive for the following:

- a. the cost of alternative accommodation of a similar standard to that **You** have booked if **You** have been advised by **Your** tour operator, hotelier or the local authority to leave **Your** booked accommodation
- b. necessary additional travelling expenses incurred so **You** can continue **Your Trip**.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **Insured Person**.
2. Any expense following **Your** disinclination to travel or to continue with **Your Trip** when official directives from the local authorities state that it is safe to do so.
3. Any event that was publicised prior to **Your** departure from the **United Kingdom**.
4. Any costs incurred by **You** which are recoverable from **Your** tour operator, hotel, airline, company providing the accommodation, or other provider of services for which **You** receive or are expected to receive compensation or reimbursement.
5. Any costs which **You** would have expected to pay during **Your Trip**.
6. Anything mentioned in the general exclusions on page 8.

You may only claim under section under section 11 – Catastrophes and natural disasters or section 1 – Cancellation or curtailment or section 25 – Independent travellers cover for the same event.

Special conditions relating to claims

1. In the event of a claim **You** must get either:
 - a. written confirmation and proof from the hotel management of the loss of use of the pre-booked accommodation or
 - b. a report from the local or national authority stating that it was not acceptable for **You** to remain in **Your** pre booked accommodation.

section 12 – air rage

This section is applicable to Comprehensive cover only.

Special Definitions relating to this section (which are shown in bold italics)

Air Rage – means the act of an individual committing a crime whilst on board an aircraft which results in the perpetrator being handed to and detained by local Police or equivalent authorities on the landing of the aircraft.

Loss of limb – means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight – means total and irrecoverable loss of sight which shall be considered, as having occurred:

- a) in both eyes if **Your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

What is covered

1. If **Your** aircraft is delayed due to an act of ***Air Rage*** by an individual or group of individuals **We** will pay **You** the following:-
 - a) £100 if **Your** flight is delayed for at least 4 hours from the scheduled time of departure.
 - b) an additional £100 for every further 4 hours **You** are delayed, up to a maximum of 24 hours.
2. **We** will pay **You** one of the benefits shown below if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in **Your** death, ***Loss of limb***, ***Loss of sight*** or permanent total disablement as a direct result of an act of ***Air Rage*** by an individual or group of individuals travelling on **Your** aircraft.

What is not covered

1. Any claim where **You**, a **Close Relative**, a member of **Your** family or travelling companions knowingly, deliberately or recklessly provoked the perpetrator of the ***Air Rage***.
 2. Any claim where either **You** or a **Close Relative**, a member of **Your** family or travelling companion is responsible for the act of ***Air Rage***.
 3. Anything mentioned in the general exclusions on page 8.
- You** should also refer to the important conditions relating to health on page 7.

BENEFIT	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
i. Death	£5,000	£10,000	£5,000
ii. <i>Loss of one or more limbs</i> and/or <i>Loss of sight</i> in one or both eyes	£16,000	£32,000	Not covered
iii. Permanent total disablement	£20,000	£40,000	Not covered

You may claim only under section 12 – Air Rage or section 4 – Personal accident for the same event, not both.

Provisions

1. Benefit is not payable to **You**:
 - a) Under more than one of items i., ii. or iii.
 - b) Under item iii. until one year after the date **You** sustain **Bodily Injury**
 - c) Under item iii. if **You** are able or may be able to carry out any relevant employment or relevant occupation.

Special conditions relating to claims

1. **Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.
2. **You** must obtain a written Police report or report from the appropriate airline authority of the incident of ***Air Rage***.

section 13 – incarceration

This section is applicable to Comprehensive cover only.

What is covered

We will pay up to £1,000 for reasonable travelling (economy class) and accommodation expenses (room only) for one **Close Relative** to travel out to **You** if **You** are arrested and lawfully imprisoned whilst on **Your Trip**. **You** must have been imprisoned for more than 2 weeks with no prospect of release for at least another two weeks.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **Insured Person**.
2. Any expenses incurred by **You** in relation to **Your** imprisonment.
3. Costs incurred by **Your Close Relative** within the first two weeks of **Your** imprisonment.
4. Any costs incurred if there are reasonable prospects of **Your** release within two weeks of the date **Your Close Relative** intends to leave the **United Kingdom**.
5. Anything mentioned in the general exclusions on page 8.

section 14 – overseas legal expenses and assistance

What is covered

We will pay up to the following amount:

Essential	£10,000
Comprehensive	£50,000

for legal costs to pursue a civil action for compensation if someone else causes **You Bodily Injury**, illness or death.

Where there are two or more **Insured Persons** insured by this policy, then the maximum amount payable by **Us** for all such claims shall not exceed the maximum benefit shown below:

	Maximum Benefit
Essential	£10,000
Comprehensive	£50,000

What is not covered

We shall not be liable for:-

1. Any claim where in **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **Us**, Emergency Assistance Service or their agents, someone **You** were travelling with, a person related to **You**, or another **Insured Person**.
3. Legal costs and expenses incurred prior to **Our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in **Our** opinion the estimated amount of compensation payment is less than £1,000 for each **Insured Person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. Costs of any Appeal.
11. Claims occurring within the **United Kingdom**.
12. Claims by **You** other than in **Your** private capacity.
13. Anything mentioned in the general exclusions on page 8.

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **We** nominate, by appointing agents of **Our** choice on **Your** behalf with the expertise to pursue **Your** claim.
2. **You** must follow **Our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **Us** of any offers of settlement made by the negligent third party and **You** must not accept any such offer without **Our** consent.
4. **We** will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against **Us**.
5. **We** may include a claim for **Our** legal costs and other related expenses.
6. **We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity paid under this policy. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.

section 15 – extended kennel and/or cattery fees

What is covered

We will pay **You** up to £250 (£150 for **Trips** in the **United Kingdom**) for kennel/cattery fees if **Your** dog(s)/cat(s) are in a kennel/cattery during **Your Trip** and **Your** return to **Your Home** has been delayed due to **Your Bodily Injury** or illness.

What is not covered

1. Anything mentioned in the general exclusions on page 8.

Special conditions relating to claims

1. This section will only be payable if **Your** delay is due to **Bodily Injury** or illness which is covered under section 2 — Emergency medical and other expenses.
2. **You** must get a written confirmation (at **Your** own expense) from the appropriate kennel or cattery confirming any extra charges that **You** have to pay.
3. Any amount payable under this only applies to domestic cat(s) and/or dog(s) that **You** own.

section 16 – group travel cover

(only operative if indicated in the Statement of Insurance)

Special Definition relating to this section (which is shown in bold italics)

Group Equipment – means equipment which is accompanying the group (or for which the group is legally responsible) which is worn, used or carried by **You** during any **Trip**.

What is covered

1. We will pay up to £5,000 for reasonable additional travel and accommodation expenses incurred if **You** have a replacement group leader sent out to **Your** party following a valid claim being made under section 2 – Emergency medical and other expenses, by the official group leader.
2. We will pay up to £1,000 per policy for the accidental loss of, theft of or damage to **Personal Money** held by the group leader on behalf of persons within the group.
3. We will pay up to £5,000 per policy for the accidental loss of, theft of or damage to **Group Equipment** taken by the group on the journey which is intended for use by the whole group.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **Insured Person**.
2. Loss, theft of or damage to unset precious stones, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
3. Loss, theft of or damage to equipment contained in an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to **Personal Money** or **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
6. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
7. Any items left in the custody of anyone other than the group leader or other adult **Insured Person**.
8. Loss or damage due to delay, confiscation or detention by customs or other authority.

What is covered

What is not covered

9. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
10. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
11. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
12. Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.
13. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
14. Anything mentioned in the general exclusions on page 8.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged equipment).

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain (at **Your** own expense) a written report of the loss, theft or attempted theft of all **Group Equipment** and all **Personal Money**.
2. If equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain (at **Your** own expense) written confirmation. If equipment and documents are lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

sections 17, 18, 19, 20 and 21 – winter sports

(only operative if indicated in the Statement of Insurance)

COVER IN RESPECT OF SECTIONS 17, 18, 19, 20 AND 21 ONLY OPERATES:-

1. UNDER SINGLE TRIP POLICIES IF THE APPROPRIATE WINTER SPORTS EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.
2. UNDER ANNUAL MULTI TRIP POLICIES FOR A PERIOD NOT EXCEEDING 17 DAYS IN TOTAL IN EACH PERIOD OF INSURANCE, IF THE APPROPRIATE WINTER SPORTS EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

section 17 – ski equipment

What is covered

We will pay **You** up to £750 for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**, or up to £250 for hired **Ski Equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (loss of value: calculated from the table below) or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Ski Equipment**. The maximum **We** will pay for any one article, pair or set of articles is £250.

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report (at **Your** own expense) of the loss, theft or attempted theft of all **Ski Equipment**.
2. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **Your** accommodation provider **You** must report to them, in writing, details of the loss, theft or damage and obtain (at **Your** own expense) written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **Insured Person**.
2. Loss, theft of or damage to **Ski Equipment** contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in the general exclusions on page 8.

section 18 – hire of ski equipment

What is covered

We will pay **You** up to £30 per day, up to a maximum of

Essential	£200
Comprehensive	£300

for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss of, theft of, damage to or temporary loss in transit for more than 24 hours of **Your** own **Ski Equipment**.

What is not covered

1. Loss, theft of or damage to **Ski Equipment** contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the general exclusions on page 8.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain (at **Your** own expense) a written report of the loss, theft or attempted theft of **Your** own **Ski Equipment**.
2. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **Your** accommodation provider **You** must report to them, in writing, details of the loss, theft or damage and obtain (at **Your** own expense) written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** substantiate **Your** claim.

section 19 – ski pack

What is covered

We will pay **You**:

- a) Up to £500 for the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following **Your Bodily Injury** or illness.
- b) Up to £150 for the unused portion of **Your** lift pass if lost.

What is not covered

1. Anything mentioned in the general exclusions on page 8.

Special conditions relating to claims

1. **You** must provide (at **Your** own expense) written confirmation from a **Medical Practitioner** that such **Bodily Injury** or illness prevented **You** from using **Your** ski pack.

section 20 – piste closure

What is covered

We will pay **You** up to £30 per day, up to a maximum of

Essential	£200
Comprehensive	£300

for the cost of transport organised by the tour operator to an alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

- a) To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- b) To **Trips** taken outside the **United Kingdom** during the published ski season for **Your** resort.

If no alternative sites are available **We** will pay **You** compensation of £30 per day up to a maximum of

Essential	£200
Comprehensive	£300

Special conditions relating to claims

1. **You** must obtain (at **Your** own expense) written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in **Your** resort and the reason for the closure.

What is not covered

1. Anything mentioned in the general exclusions on page 8.

section 21 – avalanche cover

What is covered

We will pay **You** up to

Essential	£200
Comprehensive	£300

for reasonable extra travel and accommodation expenses if **Your** arrival or departure from **Your** pre-booked ski resort is delayed by more than 12 hours due to an avalanche.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **Insured Person**.
2. Any costs incurred where the ski resort is less than 1,000 metres above sea level.
3. Anything mentioned in the general exclusions on page 8.

Special conditions relating to claims

1. **You** must obtain (at **Your** own expense) written confirmation from the tour operator or local authority (or their representative) confirming the location, date, time and duration of the avalanche.

section 22 – business travel

(only operative if indicated in the Statement of Insurance)

This extension to the policy provides the following modifications to the insurance specifically in respect of any *Business Trip* made by **You** during the **Period of Insurance**.

Special Definitions relating to this section (which are shown in bold italics)

Business Equipment – means items used by **You** in support of **Your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business Trip – means a **Trip** taken wholly or in part for business purpose but excluding manual work.

Business Money – means bank notes currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards and credit/debit or charge cards all held for business purposes.

1. Business equipment

What is covered

In addition to the cover provided under section 5 – **Baggage**, **We** will pay:

- a. up to £2,000 (up to £500 single article limit for any one item, pair or set of articles) for the accidental loss, theft of or damage to **Your Business Equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Business Equipment**).
- b. up to £500 for the accidental loss, theft of or damage to samples used by **You** in support of **Your** business activity. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Business Equipment**).
- c. up to £200 to buy essential items if **Your Business Equipment** is delayed or lost during **Your** outward journey for more than 24 hours. If the loss is permanent the amount paid will be deducted from the final amount to be paid under item a. above.

What is not covered

1. In respect of cover 1. Business equipment:
 - a) The first £50 of each and every claim per incident claimed for under this section by each **Insured Person**.
 - b) Loss, theft of or damage to **Business Equipment** left **Unattended** at any time unless
 - i. deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation or
 - ii. contained in a vehicle at any time between 9 a.m. and 9 p.m. (local time) and it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
 - c) Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
 - d) Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

What is not covered

- e) Loss or damage due to delay, confiscation or detention by customs or other authority.
- f) Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- g) Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when **We** will pay up to the makers latest list price.
- h) Any loss or damage arising out of **You** engaging in manual work.
- i) Any financial loss, costs or expense arising from the interruption of **Your** business.
- j) Anything mentioned in the general exclusions on page 8.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain (at **Your** own expense) a written report of the loss, theft or attempted theft of all **Business Equipment**.
2. If **Business Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain (at **Your** own expense) written confirmation. If **Business Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

2. Employee replacement

What is covered

We will pay up to £1,000 for reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **Your** place on a pre-arranged **Business Trip** in the event that:

- a) **You** die.
- b) **You** are unable to make the **Business Trip** due to **You** being hospitalised or totally disabled as confirmed in writing by a **Medical Practitioner**.
- c) **Your Close Relative** or **Close Business Associate** in the **United Kingdom** dies, is seriously injured or falls seriously ill.

3. Business equipment hire

What is covered

We will pay **You** up to £50 per day up to a maximum of £500 for hiring **Business Equipment** if:

1. **Your Business Equipment** is delayed during **Your** outward journey for more than 24 hours or
2. **Your Business Equipment** is lost or damaged during **Your Business Trip** and a valid claim is paid under the **Business Equipment** section.

Special conditions relating to claims

1. **You** must keep all receipts for hire costs.
2. If **Business Equipment** is lost, stolen or damaged while in the care of a carrier or transport company **You** must report to them, in writing, details of the loss, theft or damage and obtain (at **Your** own expense) written confirmation. If **Business Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

What is not covered

1. In respect of cover 2. Employee replacement:
 - a) Additional costs under 2. b) if **You** were totally disabled, hospitalised or **You** were on a waiting list to go into hospital at the time of arranging the **Business Trip**.
 - b) Additional costs under 2. b) and c) if **You** were aware of circumstances at the time of arranging the **Business Trip** which could reasonably have been expected to give rise to cancellation of the **Business Trip**.
 - c) Any loss or damage arising out of **You** engaging in manual work.
 - d) Any financial loss, costs or expenses arising from the interruption of **Your** business
 - e) Anything mentioned in the general exclusions on page 8.

What is not covered

- 1) In respect of cover 3. Business equipment hire:
 - a. Anything mentioned in the general exclusions on page 8.

4. Business money

What is covered

We will pay **You** up to £1,000 for the accidental loss of, theft of or damage to **Business Money**. In respect of foreign currency cover is also operative during the 72 hours immediately preceding **Your** departure on the outward journey. The maximum **We** will pay for bank notes currency notes and coins is £500.

What is not covered

1. In respect of cover 4. Business Money:
 - a. The first £50 of each and every claim per incident claimed for under this section by each **Insured Person**.
 - b. Loss, theft of or damage to **Business Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
 - c. Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.
 - d. Loss or damage due to delay, confiscation or detention by customs or other authority.
 - e. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
 - f. Anything mentioned in the general exclusions on page 8.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain (at **Your** own expense) a written report of the loss, theft or attempted theft of all **Business Money**.
2. If **Business Money** is lost, stolen or damaged while in the hotel safe, safety deposit box or left in **Your** locked accommodation **You** must report to the hotelier, in writing, details of the loss, theft or damage and obtain (at **Your** own expense) written confirmation.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

section 23 – wedding/civil partnership cover

(only operative if indicated in the Statement of Insurance)

Special Definitions relating to this section (which are shown in bold italics)

You/Your/Insured Person/Insured Couple – means the couple travelling to be married/ enter into a civil partnership whose names appear in the Statement of Insurance.

Wedding/Civil Partnership Attire – means dress, suits, shoes and other accessories bought specially for the wedding/civil partnership and make-up, hair styling and flowers paid for or purchased for the wedding/ civil partnership forming part of ***Your Baggage***.

What is covered

1. **We** will pay up to the amounts shown for the accidental loss of, theft of or damage to the items shown below forming part of ***Your Baggage***:

- a) £150 for each wedding/civil partnership ring taken or purchased on the **Trip** for each ***Insured Person***.
- b) £750 for wedding gifts taken or purchased on the **Trip** for the ***Insured Couple***.
- c) £1,000 for ***Your Wedding/Civil Partnership Attire*** which is specifically to be worn by **You** on ***Your*** wedding/civil partnership day.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).

2. **We** will pay the ***Insured Couple*** up to £500 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in the **United Kingdom** if:

- a) the professional photographer who was booked to take the photographs/video recordings on ***Your*** wedding/civil partnership day is unable to fulfil such obligations due to **Bodily Injury**, illness or unavoidable and unforeseen transport problems, or
- b) the photographs/video recordings of the wedding/ civil partnership day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding/civil partnership day and whilst **You** are still at the holiday/honeymoon location.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each ***Insured Person***.
2. Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
3. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the vessel, aircraft or vehicle in which they are being carried.

What is not covered

7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with *Your* business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the general exclusions on page 8.

Special conditions relating to claims

1. *You* must report to the local Police within 24 hours of discovery and obtain (at *Your* own expense) a written report of the loss, theft or attempted theft of all **Baggage**.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel *You* must report to them, in writing, details of the loss, theft or damage and obtain (at *Your* own expense) written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline *You* must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help *You* to substantiate *Your* claim.

section 24 – cruise cover

(only operative if indicated in the Statement of Insurance and section 5 – Baggage is also indicated as operative in the Statement of Insurance.)

Special Definitions relating to this section (which are shown in bold italics)

Cruise – means a **Trip** involving a sea voyage of more than five days total duration, where transportation and accommodation is primarily on an ocean going passenger ship.

This extension to the policy, provides the following modifications to the insurance specifically in respect of any **Cruise** taken by **You** during the **Period of Insurance**:

What is covered

1. The **Baggage** limit under section 5 – **Baggage** is increased by £1,000.
2. The maximum the **We** will pay for any article, pair or set of articles is increased to £750.
3. **We** will pay **You** £25 for each scheduled pre-paid shore trip missed as a result of the ship on which **You** are travelling being unable to dock at the scheduled destination.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **Insured Person** (except claims under subsection 3 of what is covered).
2. Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
3. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

What is not covered

- 6 Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the vessel, aircraft or vehicle in which they are being carried.
- 7 Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with **Your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the general exclusions on page 8.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain (at **Your** own expense) a written report of the loss, theft or attempted theft of all **Baggage**.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain (at **Your** own expense) written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

section 25 – independent travellers cover

(only operative if indicated in the Statement of Insurance)

THIS SECTION ONLY APPLIES TO YOU IF YOU ARE AN INDEPENDENT TRAVELLER AND HAVE BOOKED YOUR ACCOMMODATION DIRECT AND NOT THROUGH A TRAVEL AGENT OR TOUR OPERATOR.

What is covered

We will pay **You** up to £5,000 for:

- a) any irrecoverable unused accommodation costs and charges which **You** have paid or are contracted to pay because **You** are not able to travel and use **Your** booked accommodation or
- b) reasonable additional accommodation and transport costs incurred, up to the standard of **Your** original booking, if **You** need to move to other accommodation on arrival or at any other time during the **Trip** because **You** cannot use **Your** booked accommodation

as a result of the following events:

1. insolvency of the providers of the accommodation,
2. fire, flood, earthquake, explosion, tsunami, landslide, avalanche or storm making **Your** accommodation uninhabitable or
3. an outbreak of food poisoning or an infectious disease.

You may claim only under section 25 – Independent travellers cover or section 1 – Cancellation or curtailment charges or section 11 – Catastrophes and natural disasters for the same event.

Special conditions relating to claims

1. **You** must obtain (at **Your** own expense) written confirmation from the company providing the accommodation or the local Police that **You** could not use **Your** accommodation and the reason for this.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **Insured Person**.
2. Any costs incurred by **You** which are recoverable from the company providing the accommodation or for which **You** receive or are expected to receive compensation or reimbursement.
3. Any costs which **You** would have expected to pay during **Your Trip**.
4. Anything mentioned in the general exclusions on page 8.

section 26 – specified electrical items

(only operative if indicated in the Statement of Insurance)

COVER ONLY OPERATES UNDER THIS SECTION IF SINGLE TRIP HAS BEEN SELECTED AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

What is covered

We will pay **You** up to £1,500 for accidental loss of, theft of or damage to during **Your Trip** for each listed item.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged specified electrical item).

The maximum **We** will pay for any one article, pair or set of articles is £500

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **Insured Person**.
2. Loss, theft of or damage to specified electrical items left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss, theft of or damage to hearing aids, antiques, musical instruments, and damage to carry cases (unless the carry case is entirely unusable as a result of one single incidence of damage).
5. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
6. Loss or damage due to breakage of sports equipment whilst in use.
7. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
8. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
9. Anything mentioned in the general exclusions on page 8.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain (at **Your** own expense) a written report of the loss, theft or attempted theft of all specified electrical items.
2. If a specified electrical item is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain (at **Your** own expense) written confirmation. If a specified electrical item is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** substantiate **Your** claim.

how to make a complaint

We aim to provide a high level of service and pay claims fairly and promptly under the terms of **Your** Travel Insurance Policy.

If **You** are unhappy with any aspect of **Our** service, please contact, in the first instance the person who originally dealt with **Your** enquiry.

Alternatively **You** can contact **Us** by:

Telephone: 0800 085 8698

Post: Customer Liaison Department

Endsleigh Insurance Services Limited

Shurdington Road

Cheltenham

Gloucestershire

GL51 4UE.

Full details of **Our** complaints procedures are enclosed.

You may at any time contact the Head of Customer Care at AXA Insurance at the following address:

Head of Customer Care

AXA Insurance

Civic Drive

Ipswich

IP1 2AN

Tel: 01473 205926

Fax: 01473 205101

Email: customercare@axa-insurance.co.uk

If **We** have given **You Our** final response and **You** remain dissatisfied **You** have the right to ask the Financial Ombudsman to review **Your** case. The Ombudsman can be contacted at the following address:–

The Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Telephone 0845 080 1800

Fax:020 7964 1001

Please note **You** have six months from the date of **Our** final response in which to refer **Your** complaint to the Ombudsman. Contacting the Ombudsman will not affect **Your** right to take legal action against **Us**.

You are also given protection by **Our** membership of the Financial Services Compensation Scheme under which **You** may be entitled to compensation in the very unlikely event that **We** are unable to meet **Our** obligations to **You**.

THE ENDSLEIGH GROUP OF COMPANIES (“ENDSLEIGH, We, Us”) PRIVACY POLICY

It is Endsleigh’s policy to take all necessary steps to ensure that your personal data held is processed fairly and lawfully in accordance with the Data Protection Act 1998 (“the Act”).

We hold personal data relating to you in connection with insurance products and services you have asked Us to provide. Except to the extent We are required or permitted by law, personal data provided to or obtained by Us will be used for the purposes of providing you with the products and services you have requested. It may also be shared within other Endsleigh group companies, (full details of which are available on request), as well as carefully selected third parties who have products and services that We think may be of interest to you. In the process of gathering your details We may collect sensitive information such as about your health or in relation to motoring offences. If you purchase products or services from Us, you will have given Us your consent to use this personal data as detailed in this Privacy Policy. We may wish to contact you from time to time by telephone, e-mail or post about other products and services that may be of interest to you. If at any time you do not wish to receive this information then please write to Endsleigh’s Group Data Protection Officer at: Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Glos GL51 4UE. Under the Act, as a data subject, you are granted certain rights. If you would like to know what information We hold about you, you can write to Us as above. We may charge you a statutory administration fee to comply with your request.

Should You have any other queries in connection with data protection then please contact Endsleigh’s Group Data Protection Officer as above.

Endsleigh will share the personal details you provide with AXA Insurance UK plc, a member of the AXA Group. To administer your policy AXA will hold and use information about you supplied by you (and by medical providers). AXA may send it in confidence for processing to other companies in the AXA Group (or companies acting on AXA’s instructions) including those located outside the European Economic Area