



Single Trip & Annual Multi-trip Travel Insurance

Policy 2021/22

Schedule of Benefits

The following is only a summary of the main cover limits per **insured-person**. **Your** chosen cover option will be specified in **your** Policy Schedule. **You** should read the Policy Wording for the full terms and conditions.

Section & Policy Cover	Super cover Limit per person (up to)	Super cover Excess per person*	Super Duper cover Limit per person (up to)	Super Duper cover Excess per person*
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PRE-TRAVEL POLICY - Policy A (cover starts when **you** pay **your** premium or for Annual Multi-trip policies from **your** chosen start date)

A1. Cancellation	£2,500	£95	£5,000	£50
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PRE-TRAVEL & TRAVEL POLICY (cover starts when **you** pay **your** premium or for Annual Multi-trip policies from **your** chosen start date)

End Supplier Failure Insurance	No cover	-	£2,500	Nil
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TRAVEL POLICY - Policy B (cover starts when **you** leave **home** to begin **your** trip)

B1. A. Emergency Medical & Associated Expenses (outside your home country or on a UK cruise) Emergency dental Kennel & cattery costs B. Aftercare at home following hospitalisation: - Home help - Cosmetic surgery - Dental treatment - Physiotherapy - UK Convalescence (after hospitalisation abroad 5 or more days) C. UK Trip non-medical cover (this does not apply to a UK cruise, see section A.)	£5,000,000 £250 £500 £500 £3,000 £300 £750 £750 £10,000	£95	£10,000,000 £400 £500 £500 £3,000 £300 £750 £750 £10,000	£50
B2. State Hospital Benefit (abroad)	£1,000 (£30 per 24 hours)	Nil	£1,500 (£50 per 24 hours)	Nil
B3. Curtailment (cutting short your trip) / Loss of Holiday	£2,500	£95	£5,000	£50
B4. Personal Possessions Single article, pair or set limit Valuables limit - Possessions delayed in transit (over 12 hours) - Loss or damage to medical aids - Loss or damage to prescribed medications	£1,500 £300 £500 £250 £1,000 £250	£95 Nil £50 £20	£3,000 £500 £750 £250 £2,000 £500	£50 Nil £50 £20
B5. Personal Money, Passport & Travel Documents Cash limit - Loss of Passport	£500 £200 £200	£95 Nil	£1,000 £500 £400	£50 Nil
B6. Personal Accident **	£10,000	Nil	£20,000	Nil
B7. Personal Liability	£2,000,000	£95 (Property damage only)	£2,000,000	£50 (Property damage only)
B8. Extended Journey Disruption	No cover	-	£3,000	Nil
B9. Delayed Departure (after 12 hours delay) or Trip Cancellation (after 12 hours delay)	£200 (£50 for each 12 hours delay) £2,500	Nil £95	£240 (£60 for each 12 hours delay) £5,000	Nil £50
B10. Missed Departure/Missed Connection	£1,000	Nil	£1,500	Nil
B11. Travel Risks - Hijack/Kidnap - Mugging - Natural Disaster	£2,500 (£100 per 24 hours) £250 £750	Nil Nil Nil	£2,500 (£100 per 24 hours) £250 £750	Nil Nil Nil
B12. Legal Advice & Expenses	£30,000 (£60,000 policy max)	Nil	£50,000 (£100,000 policy max)	Nil
B13. Gadget Cover	£1,000	£50	£1,500	£50
Winter Sports - cover is only in force if shown on your Policy Schedule and the appropriate additional premium has been paid.				
B14. Winter Sports - Own Ski Equipment Single article, pair or set limit Hired Ski Equipment loss/damage - Delayed Ski Equipment (after 12 hours) - Loss of Ski Pack - Avalanche/Weather Delay - Piste Closure	£500 £300 £150 £200 £300 £200 £300 (£30 per 24 hours)	£95 Nil Nil Nil Nil	£750 £500 £250 £300 £500 £500 £500 (£50 per 24 hours)	£50 Nil Nil Nil Nil

* All excesses shown for this policy are payable by each **insured-person**, per section and for each incident giving rise to a separate claim.

If **you** have paid the additional premium for 'Excess Waiver', the excess would be reduced to Nil in the event of a claim (the excess for Section B13 - Gadget Cover, would still apply).

Note: any excess imposed by **us** either following **your** call to the Medical Screening Service or due to the 'Sports & Activities' cover **you** have purchased (Activity Pack 2, 3 or 4), would still apply.

** Section B6 - Personal Accident - cover for death is reduced if **you** are aged 17 years and under. All covers are reduced if **you** are aged 70 years and over.

This cover is for residents of the United Kingdom, the Channel Islands or for British Forces Posted Overseas (BFPO) only

There is no cover under this policy if **you** purchased this insurance with the reasonable intention or likelihood of claiming.

IMPORTANT INFORMATION

Foreign, Commonwealth & Development Office (FCDO) Advice

This insurance policy will not cover **you** to travel to a specific country or to an area where, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where **your** destination is within Europe 1 or Europe 2 (see the definition of 'Geographical Area') and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the **Coronavirus** risk.

It is **your** responsibility to check the latest advice from the FCDO prior to commencing **your trip**, which **you** can find at www.gov.uk/foreign-travel-advice

Claims arising from alcohol

We do not expect **you** to avoid alcohol during **your trip**, but **we** will not cover any claim arising from excessive alcohol consumption by which **we** mean where **you** have drunk so much alcohol that a **doctor** has stated that **your** alcohol consumption has caused or actively contributed to **your** injury or **illness**, the results of a blood test at the time of injury or **illness** shows that **your** blood alcohol level exceeds 0.19% that is approximately 1.5 litres of beer or four 175ml glasses of wine; a witness report of a third party that has advised that **you** have notably impaired **your** faculties and/or judgement. Please refer to the 'Conditions & Exclusions Applying to Your Policies' points 6b and 6c on pages 8-9.

Claims for reimbursement of costs

This insurance policy will only respond to claims for **irrecoverable costs** once those principally responsible for reimbursing the cost have been exhausted. For example transport and accommodation costs – **You** should, in the first instance, contact **your** tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018; EU Transport Regulations; Consumer Credit Act; or Debit card charge backs, a refund is legally due.

IMPORTANT INFORMATION (Not applicable to End Supplier Failure Insurance)

We draw **your** attention to the 'Conditions & Exclusions Applying to Your Policies', in particular, exclusions 20 and 40, as this policy will NOT provide cover for any claims directly or indirectly related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.

Please note: exclusion 20 applies to all sections of cover, whilst exclusion 40 applies to all sections of cover with the exception of Sections A1 - Cancellation, B1 - A. Emergency Medical & Associated Expenses and B3 - Curtailment/Loss of Holiday; provided that **you** have received the recommended number of doses of an approved **Coronavirus** vaccine 14 days prior to **your trip** commencing. This vaccination requirement shall not apply where **you** are under 40 years of age, or if **you** are over 40 years of age but were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in **your** medical records. **You** should also refer to exclusion 14.

Please be aware: There is no cover under this policy if (having no symptoms of **Coronavirus** and/or not testing positive for **Coronavirus**) **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus**.

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Important Contact Details

24hr Emergency Medical Assistance: +44 (0) 203 819 7170
Email: internationalhealthcare@healix.com

Claims

Sections A1, B1 to B12 & B14 01702 553 443

Monday to Friday 9am-5pm, closed Bank Holidays
Claims Settlement Agencies
308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD
E-mail: info@csal.co.uk

To download a claim form please visit: www.submitclaim.co.uk/fre

Section B13 - Gadget Cover 0330 102 8698
Online claims portal <https://bastion.davies-group.com>

End Supplier Failure Insurance +44 (0) 345 266 1872
Monday to Friday 9am-5pm, closed Bank Holidays

Customer Services 02392 419 080
Monday to Friday 8am-6pm, closed Bank Holidays

Medical Screening Service 02392 419 080
Monday to Friday 8am-6pm, closed Bank Holidays

Calls may be recorded and monitored

In Case of a Serious Emergency

Your travel insurance policy is not a private medical insurance policy and does not cover private medical treatment, private hospital costs or other related expenses incurred unless these have been specifically agreed and authorised by the Medical Emergency Assistance Company.

This policy is only designed to cover **you** for emergency treatment. Emergency treatment means unforeseen and unplanned treatment that is needed for the sudden onset of an acute condition, which for medical reasons and in the opinion of **our** Medical Emergency Assistance Company, cannot be delayed until **you** return to the **United Kingdom** and could be undertaken in the **United Kingdom** if **you** were to return **home** (at **your** own cost). The decision of the Medical Emergency Assistance Company is final.

An acute condition means: A disease, **illness** or injury that is likely to respond quickly to treatment which aims to return **you** to the state of health **you** were in immediately before suffering the disease, **illness** or injury, or which leads to **your** full recovery.

The Medical Emergency Assistance Company will provide immediate help if **you** are **ill**, injured or die outside the **United Kingdom**. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: + 44 (0)203 819 7170

E-mail: internationalhealthcare@healix.com

Please read this policy and carry it with you during your trip

Please have the following information available when **you** (or someone on **your** behalf) contact the Medical Emergency Assistance Company so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad including the hospital and treating **doctors** details;
- **Your** policy number shown on **your** Policy Schedule; and
- The name, address and contact phone number of **your** GP.
- Quote the scheme name which is: Free Spirit.

Please note: This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an in-patient for more than twenty four (24) hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **you** as soon as reasonably possible. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** in-patient or outpatient treatment.

In the event that **you** require in-patient hospital treatment and/or evacuation /repatriation, it is imperative that the Medical Emergency Assistance Company is contacted and authorisation obtained prior to such treatment and/or evacuation/repatriation taking place.

Failure to contact the Medical Emergency Assistance Company and obtain authorisation may prejudice the claim and could mean that some or all of the costs involved may not be paid. **You** should not attempt to find **your** own solution and then expect full reimbursement from **us** without prior approval first having been obtained from the Medical Emergency Assistance Company.

If **you** have to return to the **United Kingdom** under section B3 - Curtailment/Loss of Holiday or B1 - A. Emergency Medical & Associated Expenses, the Medical Emergency Assistance Company must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**.

Important Information

Underwritten by:

Sections A1, B1 to B12 & B14

This insurance is underwritten by Chaucer Insurance Company DAC. Chaucer Insurance Company DAC are authorised and regulated by the Central Bank of Ireland and registered in the Republic of Ireland. Registered office: 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, Ireland.

For Section B13

Administered by Bastion Insurance Services Ltd and underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Inter Partner Assistance S.A. is part of the AXA Group. Bastion Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.

For End Supplier Failure Insurance

Cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE (The Insurer). The Insurer is authorised and regulated by the Luxembourg Minister of Finance and the Commissariat aux Assurances. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (registered number 829959). Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Arranged by:

Free Spirit is arranged by travel insurance specialist, P J Hayman & Company Limited who are authorised and regulated by the Financial Conduct Authority. Financial Services (FS) Register Number: 497103. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England - No. 2534965.

Reciprocal Health Arrangements

European Health Insurance Card (EHIC)/Global Health Insurance Card (GHIC)

The EHIC allows **you** to access state provided healthcare in all European Economic Area (EEA) countries and Switzerland. **Your** EHIC will be accepted for the remainder of its validity. From 4th January 2021, if **you** do not have a valid EHIC **you** will need to apply for a GHIC but please be aware that the GHIC does not cover Switzerland, Iceland, Liechtenstein or Norway. For more information or to apply for **your** GHIC: online at www.dh.gov.uk/travellers or by telephoning 0845 606 2030.

Presenting **your** EHIC/GHIC at a public medical facility will allow **you** to obtain treatment at a reduced cost and in many cases free of charge, provided **you** are a **UK** or **BFPO resident** (please note if **you** reside in the Isle of Man or the **Channel Islands** **you** are not eligible for an EHIC/GHIC). **You** must carry it with **you** when travelling abroad. Remember to check **your** EHIC/GHIC is still valid before **you** travel.

If **you** are travelling outside the EEA then there are some countries that have reciprocal agreements with the **UK** and these can be found on:

www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx

Medicare

If **you** are travelling to Australia **you** must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle **you** to reduced medical charges from **doctors**, reduced prescription charges and access to Medicare hospitals. For more information on Medicare visit:

www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au

Note: if **you** make use of these arrangements or any other reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an excess (with the exception of any increased excess relating to declared **medical conditions**).

USA Medical Costs

Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers reasonable medical expenses, **we** will not pay excessive or inflated charges for **your** treatment so it is important that **you** do not pay any medical providers up front, either at the time of **your** treatment or on **your** return to **your** home country. They may engage the services of collection agencies but any correspondence should simply be sent on to **us**, unanswered: there is no lawful action that can be taken which **we** cannot step in and take over on **your** behalf.

Important Conditions Relating to Your Health

Medical Screening

It is a condition of this policy that unless **you** have been given **our** agreement **you** will not be covered. **You** must contact **our** Medical Screening Service on **02392 419 080** if **you** or anyone else to be insured on this policy answer 'YES' to the following:

- are **you** or anyone else to be insured on this policy awaiting tests or test results for a condition for which you've received a diagnosis?
- do **you** or anyone else to be insured on this policy have any **medical condition(s)** for which **you** have received a diagnosis and are on a waiting list for, or have knowledge of the need for:
 - surgery, or
 - inpatient treatment, or
 - investigation, or
 - referral to a specialist consultant?
- do **you** or anyone else to be insured on this policy have any **medical condition** **you** are aware of but for which **you** have not had a diagnosis?
- have **you** or anyone else to be insured on this policy received a terminal prognosis?
- are **you** or anyone else to be insured on this policy travelling against the advice of a **doctor**, or would be considered to be if they had sought the advice of a **doctor** before beginning a trip?
- are **you** or anyone else to be insured on this policy travelling for surgery, treatment or investigations?

Please answer the following questions. If **you** or anyone else to be insured on this policy answer 'YES' to any of these **you** will need to go through **our** medical screening process by contacting **our** Medical Screening Service on **02392 419 080**. If **you** are not sure of any of the information **you** are giving **us** or do not know the answer, please check with the treating **doctor**.

Have **you** or anyone else to be insured on this policy:

- In the last 5 years been treated (including prescribed medication) for any:
 - respiratory condition (relating to the lungs or breathing);
 - heart or heart related condition;
 - circulatory condition (relating to the blood or circulation);
 - kidney or renal condition;
 - liver condition;
 - condition relating to the pancreas e.g. diabetes;
 - cerebral or neurological condition (relating to the brain);
 - type of cancer;
 - type of stroke;
 - central nervous system disorder;
 - irritable bowel disease;
 - psychiatric or psychological conditions.
- Received any surgery, inpatient or outpatient treatment or had any tests or investigations in a hospital or clinic or been seen by a specialist consultant within the last 2 years?
- Been prescribed medication for any **medical condition** in the last 2 years?

Any **medical condition(s)** not declared to and accepted by **us**, will not be covered.

Change in health of an insured-person

1. If **your** health changes after **you** purchased **your** policy but before **you** commence **your trip** (or in the case of Annual Multi-trip cover before booking **your next trip**) or pay the balance or any further instalments for **your trip**, **you** must tell **us** about these changes, if:
 - new medication or a change in regular medication has been prescribed;
 - there has been a deterioration of a previously stable condition;
 - **you** have been referred to a specialist;
 - an undiagnosed condition is being investigated; or
 - **you** are awaiting treatment/consultation.**We** will then tell **you** if **we** can cover **your medical condition(s)** free of charge or for an additional premium.
2. If **we** cannot cover **your medical condition(s)**, or **you** do not want to pay any additional premium quoted, **we** will give **you** the choice of either:
 - making a cancellation claim for any pre-booked **trips**; or
 - cancelling **your** policy and receiving a proportionate/partial refund, provided that **you** have not made a claim or are about to.

Individuals with whom you are travelling or have arranged to travel, a person with whom you have arranged to reside with temporarily, a close relative or close business associate, who are not insured under the policy

If, at the time **your** policy starts or booking a **trip**, whichever was the later, any person on whom the **trip** depends including the person with whom **you** are travelling or have arranged to travel, a person with whom **you** have arranged to reside with temporarily, a **close relative**, friend or close **business associate** had a **medical condition** for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.

We will not pay for any claim **you** (or any **insured-person**) make under Section A1 - Cancellation or B3 - Curtailment/Loss of Holiday, that has anything to do with the **medical condition** of that person.

Pregnancy - our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst **you** are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, a Termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.

Please note **we** will not cover denial of boarding by **your** carrier so **you** should check that **you** will be able to travel with the carrier/airline in advance.

It is essential, if at the time of booking **your trip** **you** are aware that **you** are pregnant, that **you** ensure that **you** are able to have the required vaccinations for that **trip**; no cover will be provided for cancellation in the event that, after booking **you** discover travel is advised against or **you** are unable to receive the appropriate and required vaccinations for that country.

How We Use Personal Information

We will use the information from **your** policy for the purpose of providing **you** with insurance services and additional products and services. **We** fully accept **our** responsibility to promote the privacy of customers and the confidentiality and security of information entrusted to **us**.

The information provided by or on behalf of **you** when the policy was taken out, together with other information, will be used by **us**, **our** Group companies and **our** service providers and agents. It will be used for administration, customer service and claims.

It may also be used for the purpose of fraud prevention including passing details to other insurers and regulatory bodies. **You** have provided information in connection with the purchase and performance of this insurance policy and **you** have consented to the processing of the personal data, including sensitive personal data and **you** have consented to the transfer of this information abroad.

Unless **you** have informed **us** otherwise, **we** or **our** service providers and agents may contact **you** by mail or telephone to let **you** know about any goods, services or promotions that may be of interest to **you** and/or share **your** information with organisations that are **our** business partners. Under the UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU)2016/679, **you** have certain rights regarding access to **your** information. **You** have the right to see a copy of the personal information held about **you**, if **you** believe that any of the information **we** are holding is incorrect or incomplete, please let **us** know as soon as possible. Any information which is found to be incorrect will be corrected promptly.

We may monitor and/or record communication with **us** either directly or by reputable organisations selected by **us**, to ensure consistent servicing levels and account operation.

We will keep information about **you** only for as long as is appropriate.

In certain circumstances, **we** may need **your** consent to process certain categories of information about **you** (including sensitive details such as information about **your** health). Where **we** need **your** consent, **we** will ask **you** for it separately. **You** do not have to give **your** consent and **you** may withdraw **your** consent at any time. However, if **you** do not give **your** consent, or **you** withdraw **your** consent, this may affect **our** ability to provide the insurance cover from which **you** benefit and may prevent **us** from providing cover for **you** or handling **your** claims.

Want more details?

For more information about how **we** use **your** personal information please see **our** full privacy notice(s), which is/are available online on **our** website www.chaucerplc.com/privacy-cookie-policy/ or in other formats on request.

If **you** require details of Free Spirit's privacy policy, this can be found online www.freespirittravelinsurance.com/documents/Socprivacypolicy.pdf

If **you** require details of International Passenger Protection Limited's privacy policy, please refer to - <https://www.ipplondon.co.uk/privacy.asp>

If **you** require details of AXA Partners Group's privacy policy, this can be found online on their website - <https://www.axa-assistance.co.uk/en/privacy-policy/>. Alternatively, a hard copy is available on request - email: dataprotectionenquiries@axa-assistance.co.uk.

UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU)2016/679.

How Your Policies Work

Our Pledge To You

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see **our** complaints procedure at the back of this policy for information.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme (depending on the type of insurance and the circumstances of the claim) if we are unable to meet our financial obligations under this policy. A claim under this type of insurance is covered for 90% of the claim without any upper limit.

Further information about the compensation scheme is available from:

Financial Services Compensation Scheme
10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU
Tel: 020 7741 4100 or 0800 678 1100
Website: www.fscs.org.uk

Policy Information

Cover is specified for each passenger who is shown as having paid the insurance premiums and whose name is shown on the Policy Schedule.

This policy wording contains details of what is covered, conditions and what is not covered, for each insured person and is the basis on which all claims will be settled.

In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.

Accurate And Relevant Information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception.

Criteria For Purchase

This insurance is sold on the understanding that you and anyone travelling with you and named on the Policy Schedule:

- Are a resident of the United Kingdom, Channel Islands or BFPO.
- Have been in the United Kingdom for a minimum of 6 months in the year prior to purchasing your insurance policy.
- Is taking a trip which starts and ends in the United Kingdom, Channel Islands or BFPO.
- Are registered with a doctor in your home country.
- Have not started the trip.
- Travel must take place within 18 months of the start date of your policy.
- Are not making a one-way trip.
- Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates, unless an extension has been agreed with us and we have confirmed in writing.
- Are not travelling within your home country for less than 3 days on any one trip.
- Are not travelling against the advice of your doctor or a medical professional or where you would have been if you had sought their advice before beginning your trip.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- When purchasing Single Trip cover:
 - Are not travelling for more than 94 days (reduced to 45 days if you are aged 76 years or over on the date you purchase your policy), on any one trip.
 - Winter sports activities are only covered if you are aged 69 years or under on the date you purchase your policy and the appropriate additional premium has been paid and winter sports cover is shown on your Policy Schedule.
- When purchasing Annual Multi-trip cover:
 - Are not travelling for more than 32 days (Super cover) or more than 45 days (Super Duper cover), on any one trip;
 - Winter Sports activities are only covered if the appropriate additional premium has been paid and winter sports cover is shown on your Policy Schedule, and:
 - winter sports cover is only available if you are aged 69 years or under on the date you purchase your policy;
 - winter sports cover is limited to a maximum total of 17 days in any one annual period of cover.
 - Accept that all children, under the age of 18 on the date you purchase your policy, must travel with an adult, insured under this policy.

- Are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.
- Are aware that there is no cover under this policy if you travel to a country or specific area that, prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where your destination is within Europe 1 or Europe 2 (see the definition of 'Geographical Area' on page 7) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the Coronavirus risk.

Cancelling Your Policies

Important- Applicable to all policies - we will not refund the premium if you have travelled on the policy, or if you have made or if you intend to make a claim or an incident has occurred which is likely to give rise to a claim.

If you wish to cancel your policy, please contact Customer Services:

By Email: Direct.sales@pjhayman.com

By Telephone: 02392 419 080

By Writing to: P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX

1. If you wish to cancel the policy within the 14-day cooling off period

If you decide this cover is not suitable for you and you want to cancel your policy you must contact Customer Services within 14 days of buying the policy or the date you receive your policy documents. Any premium already paid will be refunded to you in full.

2. If you wish to cancel the policy outside the 14-day cooling off period

a. For Single Trip policies:

If you cancel the policy at any time after the 14-day cooling off period, you will be entitled to a refund of the premium paid, subject to a deduction of 30% for the cancellation cover you have received.

b. For Annual Multi-trip policies:

If cover has started, you will be entitled to a pro-rata refund of premium, in accordance with the amounts shown below.

Period of Cover	Refund Due
If cover has not started	100%
Up to two (2) months	60%
Up to three (3) months	50%
Up to four (4) months	40%
Up to five (5) months	30%
Up to six (6) months	25%
Six (6) months or over	No refund

Our Right To Cancel The Policy

We reserve the right to give 7 days notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.

When Your Policy Covers Start And End

If you have chosen a Single Trip policy:

- The cover under Policy A starts from the date the policy was issued and ends when you leave home. No further trips are covered.
- End Supplier Failure Insurance - starts from the date the policy was issued and ends when you complete your trip. No further trips are covered.
- The cover under Policy B starts when you commence your trip and ends when you complete your trip. No further trips are covered.

If you have chosen an Annual Multi-trip policy:

- The cover under Policy A starts from your chosen inception date and ends when you leave home to start your trip. Cover for subsequent trips starts from the date of booking your trip and finishes at the end of your trip. Cancellation cover will cease when you start your trip or upon expiration of your policy, whichever is first.
- End Supplier Failure Insurance - starts from your chosen inception date or from the date of booking your trip, whichever is later and will cease on completion of your trip or expiry of the policy, whichever is the first.
- Cover under Policy B starts when you leave home and ends when you complete your trip.

You may take any number of trips within the policy period shown on your Policy Schedule (maximum duration per trip of 32 days Super cover or 45 days Super Duper cover or for winter sports cover a maximum total of 17 days in any one annual period of cover).

Your Policy Wordings

Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the 24 hour Medical Emergency Assistance Company.

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount **you** can claim for each individual item. There is a maximum amount in total for **valuables** which is shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' and wear, tear and depreciation will be deducted.

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private facilities if we have confirmed that medically capable public facilities are available.

There is no cover for routine, non-emergency or elective treatment, or for treatment that can wait until **your** return home.

In some instances, **you** may need to be moved from one local facility to another larger/more specialised facility, for treatment.

Having travel insurance does not ensure a 'fast track' medical service from the treating facility, emergency rooms can be busy at certain times and so it is possible **you** may have to wait, unless **you** require critical care.

Once **you** are discharged from hospital this does not always mean **you** are 'fit to fly' home.

The policy is a contract between **us** and **you**. **We** will pay for any insured event, as described in the policy, that happens during the period of validity and for which **you** have paid the appropriate premium.

Travel insurance policies have specific requirements for both purchasing and making successful claims. Please take the time to read and understand it straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered).

All numbers and letters shown under 'For each **insured-person** this insurance will not cover' refer to the same numbers and letters under 'For each **insured-person** this insurance will pay'. Where no letters or numbers are shown it applies to the whole section. If **your** circumstances do not fit those specified then there is no cover in place.

Your Excess

Under some sections of the policy an excess will apply to each claim, per section, for each separate incident payable per **insured-person**. This means that **you** will be responsible for paying the first part of the claim for each incident giving rise to a separate claim. The amount **you** have to pay is the excess.

Your excess may be increased to include **existing medical conditions** (including anything directly or indirectly related to that condition) confirmed in writing by the Medical Screening Service. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared **medical condition**.

If **you** have paid the additional premium for 'Excess Waiver', the excess would be reduced to Nil in the event of a claim (the excess for Section B13 - Gadget Cover would still apply). Note: any excess imposed by **us** either following **your** call to the Medical Screening Service or due to the 'Sports & Activities' cover **you** have purchased (Activity Pack 2, 3 or 4), would still apply.

Trip Extensions

Trip extensions if you decide you wish to extend your trip whilst overseas

If, once **you** have left the **United Kingdom** and before the end of the **period of insurance**, **you** decide **you** want to extend **your** policy, please contact Customer Services on **02392 419 080**. Extensions can usually only be considered if there has been no **change in health** (or that of a **close relative** or **business associate**) and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

However, should there have been a **change in health** or **you** are aware that a claim has been made or will need to be made under the original policy, then **we** may still be able to consider the extension, provided full details are disclosed to **us** for consideration.

Trip extensions if you are unable to return home from your trip as planned

If, due to unexpected circumstances beyond **your** control, for example, due to **illness** or injury or unavoidable delays affecting **your** return **flight** or **public transport**, **your trip** cannot be completed within the **period of insurance** outlined in **your** policy schedule, cover will be extended for **you** at no extra cost for up to thirty (30) days. This also applies to one person travelling with **you** who is authorised to stay with **you** by the Medical Emergency Assistance Company if the extension is due to medical reasons. All requests for more than thirty (30) days must be authorised by the Medical Emergency Assistance Company.

Trip extensions – travel disruption caused by a pandemic/epidemic (including Coronavirus)

If, as a result of a **pandemic** and/or **epidemic** (including but not limited to **Coronavirus**), **you** are unable to return to the **UK** as planned, due to:

- a country closing their borders and/or
- the cancellation or delay of **your** booked **public transport**

and as a result **you** wish to extend coverage under **your** current policy, please contact Customer Services on: **02392 419 080**. **We** will need full details of **your** circumstances, to allow **us** to consider any such request. Please be aware, that all such extension requests will be considered, but cannot be guaranteed.

Expiry Of Your Policy

If **you** have Annual Multi-trip cover, **we** will contact **you** prior to the expiry of the **period of insurance** as shown on **your** Policy Schedule. **We** will give **you** at least 21 days written notice before the expiry date.

Definition of Words

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

BFPO

means British Forces Posted Overseas.

Business associate

means a business partner, director or employee of **yours** who has a close working relationship with **you**.

Carer

means the person travelling in **your** party who is competent to provide care for **you** where **you** are not able to care for yourself.

Change in health

means any deterioration or change in **your** health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.

Channel Islands

means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Children/Grandchildren

means persons under the age of 18 on the date **you** purchase **your** policy.

Close relative

means spouse or partner (who **you** are living together with), parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).

Connecting flight

means a **connecting flight** which departs **your** first scheduled stop-over destination 12 hours after arrival from **your** international departure point.

Co-operate

means to provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

Coronavirus

means Covid-19, including any related and/or similar conditions howsoever called, or any mutation of these.

Curtailment/curtail

means the cutting short of **your trip** by **your** early return following **your** repatriation.

Cruise

means a voyage of more than 72 hours in duration on a ship/vessel sailing on the seas or oceans, that includes stopping at various ports. In any event there is no cover for cargo or container ship travel.

Doctor

means a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

Domestic flight

means a **flight** where the departure and arrival take place within the **United Kingdom** or the **Channel Islands**.

Drones

means un-manned aerial vehicles that belong to or being used by **you**.

Duty free

means any items purchased at duty free (including but not limited to tobacco products, alcohol, perfumes, cosmetics).

Epidemic

means a widespread occurrence of an infectious disease in a community at a particular time.

Essential items

means underwear, socks, toiletries, prescribed medication, **medical aids** and a change of clothing.

Excursion

means a short journey or activity undertaken for leisure purposes.

Existing medical condition - means:

- any respiratory condition (relating to the lungs or breathing); heart or heart related condition; circulatory condition (relating to the blood or circulation); kidney or renal condition; liver condition; condition relating to the pancreas (e.g. diabetes); cerebral or neurological condition (relating to the brain); stroke; central nervous system disorder or irritable bowel disease; for which **you** have received treatment (including prescribed medication).
- any malignant condition e.g. cancer for which **you** have received any diagnosis or treatment (including prescribed medication).
- any **medical condition** for which **you** have received surgery, inpatient or outpatient treatment or had any tests or investigations in a hospital or clinic or have been seen by a specialist consultant within the last 2 years.
- any psychiatric or psychological condition for which **you** have received any diagnosis or treatment (including prescribed medication).

Family

means parents or grandparents (up to a maximum of two adults) and their **children** or **grandchildren** who reside within the **UK, Channel Islands** or **BFPO**.

Note: cover for families shall apply where the appropriate premium has been paid and shown on the Policy Schedule and where the family members travel together. Adults insured on an Annual Multi-trip policy are entitled to travel independently of each other. Cover for **children** or **grandchildren** will only be provided if travelling with an adult, insured under this policy.

Flight

means a service using the same airline or airline flight number.

Geographical area

You will not be covered if **you** travel outside the area **you** have chosen, as shown on **your** Policy Schedule.

- United Kingdom** (England, Wales, Scotland, Northern Ireland and Isle of Man).
- Europe 1** - including: **United Kingdom** and Austria, the Azores, Belgium, Bulgaria, **Channel Islands**, Corsica, Croatia, Czech Republic, Denmark (and the Faroe Islands), Finland, France, Germany, Gibraltar, Hungary, Iceland, Italy, Liechtenstein, Luxembourg, Madeira, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (west of the Ural mountains), San Marino, Sicily, Slovak Republic, Slovenia, Sweden.
- Europe 2** - including: Europe 1 shown above and the remaining countries west of the Ural mountains, Andorra, Balearics, Canary Islands, Cyprus, Greece, Morocco, Spain, Switzerland, Tunisia and Turkey.
- Australia & New Zealand** - including: Europe 2 shown above and Australia, *including* Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord Howe Island) and New Zealand, *including* the Cook Islands, Niue and Tokelau (including up to 48 hours stopover in a country within a Worldwide area).
- Worldwide** - *excluding* Canada, Caribbean, China, Hong Kong, USA, Afghanistan, Liberia and Sudan *but including* Egypt and Israel.
- Worldwide** - *including* Canada, Caribbean, China, Hong Kong, USA *but excluding* Afghanistan, Liberia and Sudan.

Where Annual Multi-trip cover is purchased Europe 1 & Europe 2 will be shown as Europe. Australia/New Zealand will be included within Worldwide areas *excluding* Canada, Caribbean, China, Hong Kong, USA, Afghanistan, Liberia and Sudan *but including* Egypt and Israel.

Please note:

This insurance policy will not cover **you** to travel to a specific country or to an area where, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where **your** destination is within Europe 1 or Europe 2 (see the definition of 'Geographical Area' above) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the **Coronavirus** risk.

It is **your** responsibility to check the latest advice from the FCDO prior to commencing **your trip**, which **you** can find at www.gov.uk/foreign-travel-advice

Home

means one of **your** normal places of residence in the **United Kingdom**, the **Channel Islands** or **BFPO**.

Home country

means the country **you** live in within the **United Kingdom** or the **Channel Islands**.

Ill/illness

means a condition, disease, set of symptoms or sickness leading to a significant change in **your** health, as diagnosed and confirmed by a **doctor** during the **period of insurance**.

Inshore

means within 12 Nautical miles of the shore.

Insured-person/You/Your

means any person named on the Policy Schedule.

For 'Gadget Cover' this will also mean the person who owns the **gadgets**.

International departure point

means the airport, international rail terminal or port from which **you** departed from the **UK, Channel Islands** or **BFPO** to **your** destination, and from where **you** depart to begin the final part of **your** journey **home** at the end of **your trip**.

Irrecoverable costs

means any costs where **you** are not entitled to a refund by any other means, and/or costs that are not compensated elsewhere, and/or costs that are already accepted or offered by **your** transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements.

Known event

means an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.

Loss of holiday

means the number of days **you** are confined to a hospital, hotel room or cabin on **your** treating **doctor's** orders and are unable to participate in **your** planned **trip**, due to death, serious injury or **illness**.

Medical aids

means wheelchairs, walking frames and sticks, supplies and equipment designed to provide the mobility and care for the disabled and any other articles of such equipment specified in the Policy Schedule all belonging to **you** (or for which **you** are legally responsible).

Medical condition

means any disease, **illness** or injury, including any psychological conditions.

Natural disaster

An event such as avalanche, blizzard, earthquake, flood, explosion, fire, forest fire, storm, hurricane, lightning, tornado or tsunami.

Off-piste

means skiing or snowboarding within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including areas marked or prohibited from entry.

On-piste

means piste skiing or snowboarding, including skiing or snowboarding on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as **off-piste**.

Pair or set

means 2 or more items of **personal possessions** that are complementary, purchased as one item or used or worn together.

Pandemic

means an **epidemic** that has spread across a large region.

Period of insurance

means the **trip** dates shown on the Policy Schedule or for Annual Multi-trip cover a **trip** that does not exceed the stated limit.

Personal money

means sterling or foreign currency in note or coin form.

Personal possessions

means each of **your** suitcases and containers of a similar nature and their contents (excluding **ski equipment** and **medical aids**) and articles **you** are wearing or carrying including **your drones** and **your valuables**.

Public transport

means buses, coaches, **domestic flights** or trains that run to a published scheduled timetable.

Redundant

means being an employee where **you** qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of 2 years or longer and is not on a short term fixed contract.

Relevant information

means a piece of important information that would increase the likelihood of a claim under **your** policy.

Repatriation

means the return of someone named on the policy to their **home**, a hospital, nursing home or funeral director in the **United Kingdom** or the **Channel Islands** as arranged by the Medical Emergency Assistance Company, unless otherwise agreed by **us**.

Resident

means a person who has their main **home** in the **United Kingdom**, the **Channel Islands** or **BFPO** and has not spent more than 6 months abroad in the year before buying this policy.

Scheduled airline

An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.

Ski equipment

means skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.

Ski pack

means ski pass, ski lift pass and ski school fees.

Terrorism

means an act(s), 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 organisation(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.

Travel documents

means valid visas, ESTA's, travel tickets, European Health Insurance Card (EHIC)/Global Health Insurance Card (GHIC) and valid reciprocal health Form E112.

Travelling companion

means a person with whom **you** are travelling with and on the same booking or with whom **you** have arranged to meet at **your trip** destination, with the intention of spending a proportion of **your trip** with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.

Trip

means a holiday or journey for which **you** have made a booking such as, a **flight** or accommodation, that begins when **you** leave **home** and ends on **your** return (i) to **your home** at the end of **your** holiday or journey, or (ii) following **your repatriation**.

Unattended

means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

Unexpectedly

means at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream media/medical outlets.

United Kingdom/UK

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

Utilisation of Nuclear, Chemical or Biological weapons of mass destruction

means the use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of: fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/ or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed; which is capable of causing incapacitating disablement or death amongst people or animals.

Valuables

means television equipment, radios, CD players, audio equipment, computer equipment/accessories, hard drives, flash drives, binoculars, telescopes, antiques, jewellery, laptop computer (meaning any portable computer that includes a screen, keyboard and track pad or track ball), watches (only meaning a traditional watch such as analogue, automatic or digital), precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, or Compact Discs.

War

means military action, either between nations or resulting from civil war or revolution.

We/Our/Us

Sections A1, B1 to B12 & B14 - Chaucer Insurance Company DAC.

Section B13. Gadget Cover - UK Branch of Inter Partner Assistance S.A.

End Supplier Failure Insurance - Liberty Mutual Insurance Europe SE.

Winter sports

means **on-piste** skiing/snowboarding in recognised areas (including **off-piste** when accompanied by a guide or instructor and provided **you** are not skiing against local recommendations or where avalanche warnings have been given), alpine skiing, big foot skiing, cat skiing (with a guide), cross country skiing, glacier walking, husky dog sledging (organised and with an experienced local driver), ice skating, kick sledging, langlauf, mono-skiing, nordic skiing, passenger sledge, ski boarding, ski dooing, sledging, snow mobiling, snow parascending, snow shoe walking, snow tubing, snowcat driving, speed skating, telemarking and tobogganing.

These activities are only covered if **winter sports** cover is shown on **your** Policy Schedule and the appropriate additional premium has been paid.

All of the above **winter sports** activities are covered on a non-professional and non-competitive basis. **We** consider 'professional or competitive' to be activities or sports where **you** are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of **£200**. Any claims which arise whilst undertaking any of these **winter sports** activities for any purpose other than leisure (examples of non-leisure purposes include professional / semiprofessional / paid / sponsored racing, timed events - unless otherwise specified, professional, display events, photo shoots, etc..) will not be covered under this policy.

If **you** intend to participate in any **winter sports** activity **you** must ensure that:

- **your** usual treating **doctor** is happy for **you** to do so;
- **you** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment.

There is no cover for the following activities:

off-piste skiing/snowboarding without a guide or instructor, skiing/snowboarding against local authoritative recommendations, warnings or advice, ski stunting, free-style skiing, bob sleigh, ice hockey, bobbing, heli-skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, glacier skiing, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons or any competitive skiing.

Conditions & Exclusions Applying to Your Policies

Not applicable to End Supplier Failure Insurance.

Below are some important conditions and exclusions which apply to **your** pre-travel (Policy A) and travel policy (Policy B).

It is recommended that **you** read this along with the 'Criteria for Purchase' and the conditions for each section of **your** policies as this will make sure that **you** are aware of any conditions which may affect **your** circumstances or likelihood to claim.

Applying to all sections of your policies:

You are not covered under any section, unless specified, for any of the following circumstances:

- 1) any claim under Policy B if a claim has been submitted under Policy A;
- 2) **your** participation in an activity not listed under:
 - a) 'Sports & Activities' - Activity Pack 1, or
 - b) the definition of **winter sports** or where the appropriate additional premium has not been paid to include **winter sports** cover, or
 - c) 'Sports & Activities' - Activity Pack 2, 3 or 4, or where the appropriate additional premium has not been paid to include Activity Pack 2, 3 or 4;
- 3) any re-occurring health condition, **existing medical condition** or any other **medical condition** which has been treated in hospital or has been referred to a specialist in the last 2 years or **you** are waiting for any tests or treatment of any description or **your doctor** has altered **your** regular prescribed medication in the last 6 months, unless **we** have agreed cover in writing;
- 4) any claim due to **your** carrier's refusal to allow **you** to travel for whatever reason;
- 5) **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- 6) **we** will not pay for the following:
 - a) anything caused by **you**:
 - i) causing damage or injury on purpose;
 - ii) breaking the law;
 - iii) piloting or travelling in an aircraft where **you** or the pilot are not licensed to carry passengers;
 - iv) not following the laws of the country or local authorities;
 - b) anything caused by:
 - **your** use of drugs.
 - **your** excessive consumption of alcohol by which **we** mean where **you** have drunk so much alcohol that a **doctor** has stated that **your** alcohol consumption has caused or actively contributed to **your** injury or **illness**, the results of a blood test at the time of injury or **illness** shows that **your** blood alcohol level exceeds 0.19% that is approximately 1.5 litres of beer or four 175ml glasses of wine or a witness report of a third party that has advised that **you** have notably impaired **your** faculties and/or judgement.

- **your** alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not.
 - c) any claim which is as a result of **you** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
 - 7) **you** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate at **home** (Note: there is no cover under Section B7 - Personal Liability for any claim related to the use of motorised vehicles);
 - 8) any claim where **you** are not wearing a seatbelt when travelling in a motorised vehicle, where a seatbelt is available;
 - 9) **you** travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not and if **you** are riding pillion, the rider must also hold appropriate qualifications. Please note: there is no cover for off-roading or the use of a quad bike;
- Note:** **you** can visit the following link to the UK Government site for more information on appropriate licenses: www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements
- 10) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country;
 - 11) any claim arising from **relevant information** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable;
 - 12) the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking or any deliberate or criminal act by an **insured-person**;
 - 13) the usage of **drones**;
 - 14) **you** travelling to a country or specific area that, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where **your** destination is within Europe 1 or Europe 2 (see the definition of 'Geographical Area' on page 7) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the **Coronavirus** risk;
 - 15) if **you** purchased this insurance with the reasonable intention or likelihood of claiming;
 - 16) any loss, damage, liability, cost or expense caused deliberately or accidentally by:
 - a) the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
 - b) any computer virus;
 - c) any computer related hoax relating to a) and/or b) above.
 - 17) any claim or any benefit to the extent that this cover, payment of a claim or benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or the United States of America.
 - 18) this insurance policy will only respond to claims for **irrecoverable costs** once those principally responsible for reimbursing the cost have been exhausted. For example transport and accommodation costs – **you** should, in the first instance, contact **your** tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018; EU Transport Regulations; Consumer Credit Act; or Debit card charge backs, a refund is legally due.
 - 19) Several Liability Notice. The subscribing (re)insurers' obligations under contracts of (re)insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing (re)insurers are not responsible for the subscription of any co-subscribing (re)insurer who for any reason does not satisfy all or part of its obligations.
 - 20) any claim directly or indirectly related to the **fear** or **threat** of a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.
 - 21) loss of earnings, additional hotel costs, visas, ESTAs, additional car hire, additional parking fees, kennel/cattery fees or any other loss unless it is specified in the policy;
 - 22) any loss due to currency exchanges of any and every description;
 - 23) any **trip** where **you** have no pre-booked return ticket or cannot prove **your** intention to return to **your home country**;
 - 24) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**, or P J Hayman & Company Limited on **our** behalf;
 - 25) support any claim with the correct documentation as laid out in the individual section;

- 26) notifying **us** immediately of any **change in health** or medication after **you** buy the policy;
- 27) cargo or container ship travel;
- 28) all medical bills and correspondence relating to them must be sent to **us** directly, **you** should not pay them or respond to them at all;

In respect of all sections other than Section B1 - Emergency Medical & Associated Expenses:

- 29) **war, terrorism**, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether **war** has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- 30) loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it, or being exposed to the **utilisation of nuclear, chemical or biological weapons of mass destruction**.

In respect of Sections A1 - Cancellation, B1 - A. Emergency Medical & Associated Expenses and B3 - Curtailment/Loss of Holiday, only

- 31) checking with **your doctor** on the advisability of making the **trip** and/or participating in any of the sports & activities, if **you** have any **existing medical condition**, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your doctor**;
- 32) not requiring insurance for **your existing medical condition**, unless **we** have agreed cover in writing and any additional premium has been paid;
- 33) not requiring insurance for any diagnosed **medical condition** that is being investigated unless **we** have agreed cover in writing and any additional premium has been paid;
- 34) not requiring insurance for any undiagnosed **medical condition**;
- 35) not requiring insurance for any **medical condition** for which a **close relative** or **business associate** are awaiting or receiving treatment in hospital at the time of buying this policy;
- 36) obtaining any recommended vaccines, inoculations or medications prior to **your trip**;
- 37) if travelling to Australia, registering for Medicare on arrival;
Note: there are Medicare offices in all major towns and cities.
- 38) if **you** choose not to adhere to medical advice given any claims related to this will not be paid;
- 39) any claim where **you** have travelled against the advice of **your doctor** or a medical professional;

In respect of all sections other than Sections A1 - Cancellation, B1 - A. Emergency Medical & Associated Expenses and B3 - Curtailment/Loss of Holiday:

- 40) any claims directly or indirectly related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.
However, this exclusion shall not apply to Sections A1 - Cancellation, B1 - A. Emergency Medical & Associated Expenses and B3 - Curtailment/Loss of Holiday, provided that **you** have received the recommended number of doses of an approved **Coronavirus** vaccine 14 days prior to **your trip** commencing. This vaccination requirement shall not apply where **you** are under 40 years of age, or if **you** are over 40 years of age but were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in **your** medical records. **You** should also refer to point 14) above.

In the event of a conflict between these conditions & exclusions and any other term in **your** policy terms and conditions, these conditions & exclusions take precedence.

POLICY A - PRE-TRAVEL POLICY

Section A1 - Cancellation

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£2,500 Super cover

£5,000 Super Duper cover

for **your** proportion of **irrecoverable costs** of:

- i) transport charges,
- ii) loss of accommodation,
- iii) foreign car hire *and*

- iv) pre-paid **excursions** (limited to **£250 Super** cover or **£500 Super Duper** cover) booked before **you** go on **your trip**,
that **you** have paid or agreed to pay that are directly related to **your trip** which **you** cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose and results in a financial loss due to **you** being forced to cancel **your trip** because the following **unexpectedly** happened before **you** left **home** which **you** would not have been expected to foresee or avoid:
 - i. **you**, anyone insured on this policy, or a **travelling companion**, became **ill**, were injured or died;
 - ii. **you** or anyone insured on this policy testing positive for **Coronavirus** within fourteen (14) days of **your trip** departure date;
 - iii. **you** or anyone insured on this policy being admitted to hospital due to testing positive for **Coronavirus** since **you** purchased **your** policy;
 - iv. a **family** member, a **travelling companion**, a **business associate** or the person **you** were going to stay with became **ill** (excluding contracting **Coronavirus**), was injured or died;
 - v. **your home** was burgled, or seriously damaged by fire, flood or storm;
 - vi. **you**, or a **travelling companion** were called for jury service or required as a witness in a court of law;
 - vii. **you**, or a **travelling companion** were made **redundant**;
 - viii. **you**, or a **travelling companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;
 - ix. as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth & Development Office (FCDO) or comparable prohibitive regulations by the government of the country **you** were due to visit and within 50 miles of **your** chosen destination, change the travel advice to advice against all or all but essential travel.

For each insured-person this insurance will not cover:

- any claim where **you** have not paid **your** excess or accept that it will be deducted from any settlement, the excess is shown in the Schedule of Benefits table on page 1;
- any claim due to a **known event**;
- any claim where **you** are unable to provide evidence from a medical professional confirming **your illness** or infectious disease;
- any claim where **you** cancelled **your trip** because:
 - **you** are unable to provide evidence from a medical professional confirming the **illness**, infectious disease, injury or death;
 - **you** simply did not want to travel or had a fear of travelling;
 - **you** could no longer afford to pay for the **trip**;
 - of an **existing medical condition** which **you** have not told **us** about and that **we** have not agreed to cover in writing;
 - of any **epidemic**, or **pandemic** as declared by the World Health Organization (WHO) except due to **illness**;
 - due to Foreign, Commonwealth & Development Office (FCDO), government or local authority advice relating to any infectious disease including **Coronavirus**;
- any claim where **you** cancelled **your trip** because of **Coronavirus**:
 - if **you** do not have an official positive test result confirming **your** diagnosis within fourteen (14) days of **your trip** departure date, or **you** have not been admitted to hospital due to testing positive for **Coronavirus** since **you** purchased **your** policy;
 - if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus**;
 - if a medical professional advises **you** not to travel as **you** have underlying health conditions that place **you** 'at a higher risk' from **Coronavirus**;
 - any costs of **Coronavirus** testing;
 - if **you** were showing symptoms of, or had been diagnosed with, **Coronavirus**, when this policy was purchased;
- any claim where **you**, or a **travelling companion** did not obtain the required **travel documents**, inoculations or vaccinations for the area **you** are travelling to;
- any claim where **you**, or a **travelling companion** are the defendant in a court of law;
- any claim where **you** did not obtain prior authority to take leave or **your** leave was cancelled on disciplinary grounds;
- any claim where **you** ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from **your** credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;

- any claim where **you** ask **us** to pay for any costs already accepted or offered by **your** transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- any claim where **you** are unable to prove **your** financial loss;
- any claim where **you** purchased insurance with the reasonable intention or likelihood of claiming;
- any claim which relates to course charges or tuition fees unless agreed in writing by **us**;
- any claim where **you** do not **co-operate** with **us**.

No cover is provided under this section due to anything mentioned in the policy 'Conditions & Exclusions Applying to Your Policies'.

Note: **you** may only claim under this section of cover or under Section B3 - Curtailment/Loss of Holiday, Section B8 - Extended Journey Disruption, Section B9 - Delayed Departure, or Section B10 - Missed Departure/Missed Connection, not under each section.

If you need to claim:

Inform **your** tour operator, travel agent, transport or accommodation provider immediately of **your** necessity to cancel and request a cancellation invoice.

Ensure that the medical certificate in the cancellation claim form is completed by the **doctor** of the person whose injury, **illness** or death has caused the cancellation.

Note: **we** will pay a maximum of **£80** to **your doctor** for medical records/completion of a medical certificate, that have been requested by **us**.

Please also refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

END SUPPLIER FAILURE INSURANCE

Applicable to Super Duper cover only

Definition of words applicable to this section only:

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

End Supplier - means the company that owns and operates the services listed in point 1. below.

Note: **you** must refer to the 'Definition of Words' section of this Policy which will also apply.

For each insured-person this insurance will pay:

up to **£2,500** for:

1. irrecoverable sums paid prior to **financial failure** of the **scheduled airline**, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the **UK**; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; **excursions**; Eurotunnel; theme parks or attractions all known as the **end supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure, or;
2. in the event of **financial failure** after departure:
 - a) additional pro rata costs incurred by the **insured-person(s)** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements, or;
 - b) if **curtailment** of the holiday is unavoidable - the cost of return transportation to the **United Kingdom**, **Channel Islands**, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements.

For each insured-person this insurance will not cover:

1. Travel or accommodation not booked within the **United Kingdom**, **Channel Islands**, Isle of Man or Northern Ireland prior to departure
2. Any **end supplier** which is, or which any prospect of **financial failure** is known by the **insured-person** or widely known publicly at the date of the **insured-person's** application under this policy
3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond or is capable of recovery from under Section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means
4. The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom the **insured-person** has booked travel or accommodation
5. Any losses which are not directly associated with the incident that caused the **insured-person** to claim. For example, loss due to being unable to reach **your** pre-booked hotel following the **financial failure** of an airline.

If you need to claim:

You will need to supply confirmation that the **end supplier** has stopped operating, together with **your** original purchase receipts and any unused travel tickets or accommodation vouchers.

Please also refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

POLICY B - TRAVEL POLICY

Section B1

A. Emergency Medical & Associated Expenses and

B. Additional Cover on Your Return and

C. UK Trip Non-Medical Cover (this does not apply to a UK cruise, see section A.)

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate **you** immediately for treatment in **your home country** when this is deemed to be preferable regardless of **your** original travel plans. All medical decisions are at the discretion of **our** medical director. It is essential for **you** to contact the Medical Emergency Assistance Company prior to being admitted anywhere. In this instance **we** may arrange for a local transfer to a hospital better equipped for **your** immediate needs. **You** must call the Medical Emergency Assistance Company immediately if **your** medical bill is likely to exceed **£500**.

Please see the section 'In Case of a Serious Emergency' at the front of this policy for details.

For each insured-person this insurance will pay:

A. Emergency medical & associated expenses

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£5,000,000 Super cover

£10,000,000 Super Duper cover

to **you** or **your** legal representatives the following *necessary* emergency expenses that are payable within 6 months of the event that causes the claim that results from **your** accidental death, injury or **illness** (including with symptoms of or testing positive for **Coronavirus**):

- a) for:
 - i) reasonable fees or charges to be paid outside **your home country** or when on a **UK cruise** for medical, surgical, hospital nursing home or nursing services and additional accommodation (room only) necessarily incurred and payable until such time as, when in the opinion of the **doctor** in attendance and the Medical Emergency Assistance Company, **you** are fit to travel;
 - ii) additional travel and accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay abroad beyond **your** scheduled return date. A maximum amount of £2,000 per **insured-person** applies if **you** have to extend **your trip** because **you** have tested positive for **Coronavirus**;
 - iii) reasonable additional travel, accommodation and **repatriation** costs to be made for or by **you** and for any *one other person who is required for medical reasons* to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**;
 - iv) (a) charges following **your** accidental death outside **your home country** or when on a **UK cruise** for **your** burial or cremation in the locality where **your** death occurs; *plus*
(b) the reasonable cost of returning **your** ashes **home** or the return of **your** body to **your home** when arranged by **us**.
- b) up to **£250 Super cover** or **£400 Super Duper cover**, for emergency dental treatment only to cure sudden pain.
- c) reasonable additional costs of providing an alternative **carer** for **you** during the remainder of **your trip** where **your carer** is an **insured-person** and is unable to care for **you** due to them suffering bodily injury or **illness** (including with symptoms of or testing positive for **Coronavirus**) and/or compulsory quarantine and no other person with whom **you** are travelling or a **close relative** is already present and able or competent to become **your carer**.
- d) up to **£500** if **your** domestic dog(s)/cat(s) is/are in a kennel/cattery during **your trip** and **your** return to **your home** has been delayed due to **your** bodily injury, **illness** (including with symptoms of or testing positive for **Coronavirus**) or disease.

B. Additional cover on your return home following hospitalisation abroad:

- a) Aftercare - **we** will pay **you** up to the amounts shown below for treatment given, prescribed or costs authorised by a **doctor** in **your home country** and agreed by **us** following bodily injury or **illness** resulting from inpatient treatment during a **trip** outside of **your home country**, up to:
 - i) **£500** for the employment of home-help provided this was not available to **you** before **your trip**;
 - ii) **£3,000** for the cost of emergency cosmetic medical treatment to repair damage to **your** soft facial tissue;
 - iii) **£300** towards dental treatment;
 - iv) **£750** for the cost of further physiotherapy treatment.
- b) Convalescence - **we** will pay **you** up to **£750** towards the cost of a convalescence **trip** in **your home country** in the event that **you** are hospitalised for more than 5 days outside **your home country** and we have accepted **your** claim under Section B1 - A. Emergency medical & associated expenses. **Your** policy will be extended to cover **your** convalescence **trip** up to a maximum of 31 days. The convalescence **trip** must be taken within 3 months of **your** return to **your home country**.

C. UK trip Non-Medical Cover:

up to **£10,000** for non-medical and other expenses incurred within the **UK** for the following expenses caused by **you** becoming ill or dying during the **period of insurance**, as long as the expenses are reasonable and necessary:

- a) extra accommodation (room only) expenses, incurred until such time as when, in the opinion of the **doctor** in attendance and the Medical Emergency Assistance Company, **you** are fit to travel;
- b) For the purposes of the following cover only 'Repatriation' will be defined as:
Repatriation - **your** return to a hospital within the location of **your home** as approved by **us** or the Medical Emergency Assistance Company.
the extra cost of returning to **your home**, including **repatriation** expenses if this is medically necessary;
- c) extra travel and accommodation (room only) expenses for one person who has to either stay with **you** or travel to **you** to escort **you home** if **you** are seriously ill or injured;
- d) the extra cost of bringing **your** body or ashes **home**;
- e) extra charges necessarily incurred to recover **your** car and **your personal possessions** to **your home** if **you** and no other person travelling with **you** at the time of **your** discharge from hospital are able to drive the car.

For each insured-person this insurance will not cover:

- A.a) - the policy excess of each and every claim, per incident for each **insured-person** as shown in the Schedule of Benefits table on page 1, except when **you** have used a European Health Insurance Card (EHIC)/Global Health Insurance Card (GHIC) or other mutual agreement between countries to obtain a reduction in medical cost when this is reduced to NIL;
- any elective or pre-arranged treatment or any routine non-emergency tests or treatment of any description, this includes complications as a result of elective, pre-arranged or cosmetic treatment, received whilst abroad;
- any treatment or hospitalisation which can be reasonably expected;
- the cost of private treatment where adequate state facilities are available;
- the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any **medical condition** **you** had at the start of **your trip**;
- any claim where the risk associated with bringing **you home** is greater than the risk of **you** remaining in resort;
- any claim where **your** return **home** would present unnecessary risk to other travellers;
- any costs of **Coronavirus** testing, unless **you** are admitted to hospital as an inpatient as a result of an accident, injury or **illness** that is covered under Section B1 A. Emergency Medical & Associated Expenses;
- the cost of any additional accommodation expenses which exceed the standard of that originally booked or any costs for food or drink;
- the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink;
- the cost of bringing **you home** before **we** consider it clinically suitable and there is appropriate medical treatment available locally;
- medical costs in excess of fair and reasonable level of charging;
- any claim that is caused by:
 - the cost associated with the diversion of an aircraft due to **your** accidental death, injury or **illness**;
 - **repatriation** unless this is deemed medically necessary by the Medical Emergency Assistance Company.

- A.a)i)- any services or treatment received by **you** within **your home country**, except where **you** are on a **UK cruise**;
- any services or treatment received by **you**, including any form of cosmetic surgery or any treatment that in the opinion of the Medical Emergency Assistance Company, in consultation with **your treating doctor**, can reasonably wait until **you** return to **your home country**;
 - any services or treatment received by **you**, after the date on which in the opinion of the Medical Emergency Assistance Company **you** can safely return **home**, that would exceed the cost of **your repatriation**;
 - repairs to or for the provision of artificial limbs or hearing aids;
 - in-patient treatment that has not been notified to and agreed by the Medical Emergency Assistance Company;
 - any extra costs for single or private accommodation in a hospital or nursing home;
 - any costs for treatment, including exploratory tests, that has no relationship with the **illness** or injury on which the claim is being made.
- A.a)ii)- additional hotel accommodation expenses which exceed the standard originally booked;
- additional **flights** which exceed the standard of that originally booked unless medically necessary and agreed by the Medical Emergency Assistance Company.
- A.a)iii)- **your** burial or cremation in **your home country**.
- A.b)- emergency dental work costing more than **£250 Super cover** or **£400 Super Duper cover**.
- repairs to or for the provision of dentures, crowns or veneers.
 - any dental work involving the use of precious metals.
 - any dental work or treatment which could wait until **your return home**.
- A.d)- any claim where **your** pet's stay does not exceed the pre-booked period of accommodation.
- C. - any costs incurred either directly or indirectly for services received for in-patient treatment in the **UK** other than as provided for in e).

No cover is provided under this section due to anything mentioned in the policy 'Conditions & Exclusions Applying to Your Policies' (including any treatment, tests and associated illnesses for non-declared **existing medical conditions**).

If you need to claim:

FOR MEDICAL EMERGENCIES +44 (0) 203 819 7170

Call the Medical Emergency Assistance Company 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world.

For non-emergency cases, visits to **doctors**, hospital outpatients, or pharmacies **you** must keep and provide **us** with all (original) receipts accounts and medical certificates.

Note: we will pay a maximum of **£80** to **your doctor** for medical records/completion of a medical certificate, that have been requested by **us**.

For cases where the Medical Emergency Assistance Company were informed please provide (in addition to the above) **your** case number or name of the person **you** spoke to and a photocopy or scanned image of **your** EHIC/GHIC card (available if **you** are a **UK** or **BFPO resident** - please note if **you** reside in the Isle of Man or the **Channel Islands** **you** are not eligible for an EHIC/GHIC) or details of any other reciprocal health arrangement **you** used.

For aftercare claims: send **us** written confirmation (at **your** own expense) from **your doctor** in the **United Kingdom**, **Channel Islands** or **BFPO** of the need for treatment.

For convalescence claims: **you** will need to provide receipts for **your trip**.

Please also refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

Section B2 - State Hospital Benefit

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

£30 per 24 hours up to **£1,000 Super cover**

£50 per 24 hours up to **£1,500 Super Duper cover**

if **you** are admitted as a hospital in-patient in a **public hospital abroad** or confined to **your trip** accommodation during the period of the **trip**, in addition to the fees and charges paid under Section B1 - A. Emergency Medical & Associated Expenses.

For each insured-person this insurance will not cover:

Any payment when **you** are in a private hospital or clinic.

Any payment if **you** cannot provide **us** with the booking confirmation/invoices for **your** pre-paid **excursions**.

No cover is provided under this section due to anything mentioned in the policy 'Conditions & Exclusions Applying to Your Policies'.

If you need to claim:

Keep all receipts and accounts and medical certificates.

Please also refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

Section B3 - Curtailment / Loss of Holiday

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£2,500 Super cover

£5,000 Super Duper cover

for **your** proportion of:

- pre-paid **excursions** (limited to **£250 Super cover** or **£500 Super Duper cover**) booked before **you** go on **your trip**,
- loss of accommodation,
- foreign car hire *and*
- either **your** pre-booked return travel costs, or the cost of **your curtailment** travel costs, whichever is the greater,

that are directly related to **your trip**, which **you** have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose due to **you** having to **curtail your trip** because the following happened after **you left home**, which **you** would not have been expected to foresee or avoid:

- you**, anyone insured on this policy, or a **travelling companion**, became ill, were injured or died during **your trip**;
- you** or anyone insured on this policy, testing positive for **Coronavirus** and becoming seriously ill or dying;
- a **family** member, a **travelling companion**, a **business associate** or the person **you** were going to stay with became ill (excluding contracting **Coronavirus**), was injured or died;
- your** pre-booked accommodation was damaged by a **natural disaster**, and alternative accommodation was not provided;
- you**, or a **travelling companion** were called for jury service or required as a witness in a court of law;
- you**, or a **travelling companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government.
- as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth & Development Office (FCDO) or comparable prohibitive regulations by the government of the country **you** were due to visit and within 50 miles of **your** chosen destination, change the travel advice to all but essential travel.

This cover extends to include **loss of holiday** cover, where applicable, for a period in excess of 24 hours.

Note:

- Your** unused proportion of **trip** costs will be calculated from the date of **your flight home**, payment will be made on the number of full days of **your trip** that are lost.
- We** will pay either **your** pre-booked return travel costs, or the cost of **your curtailment** travel costs, whichever is the greater.

For each insured-person this insurance will not cover:

- any claim where **you** have not paid **your** excess or accepted it will be deducted from any settlement;
- any claim due to a **known event**;
- any claim as a result of any **epidemic**, or **pandemic** as declared by the World Health Organization (WHO) *except* due to **illness**;
- any claim due to Foreign, Commonwealth & Development Office (FCDO), government or local authority advice relating to any infectious disease;
- any claims arising directly or indirectly from **Coronavirus**:
 - if **you** do not have an official positive test result confirming **your** diagnosis, unless agreed by the Medical Emergency Assistance Company;
 - if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus**;
 - any costs of **Coronavirus** testing unless **you** are admitted to hospital as an inpatient as a result of an accident, injury or **illness** that is covered under Section B1 A. Emergency Medical & Associated Expenses;

- any claim where **you** ask **us** to pay for the cost of **your** original return ticket when **we** have paid for a new ticket or arranged **your** medical **repatriation**;
- any claim where **you** **curtailed your trip** because:
 - **you** could no longer afford to pay for the **trip**;
 - **you** did not want to continue travelling or had a fear of continuing **your trip**;
 - of an **existing medical condition** which **you** have not told **us** about and that **we** have not agreed to cover in writing;
 - of a normal pregnancy or childbirth where **you** were more than 29 weeks pregnant at the start of **your trip**.
- any claim where **you**, or a **travelling companion** are the defendant in a court of law;
- any claim where **you** did not obtain prior authority to take leave or **your** leave was cancelled on disciplinary grounds;
- any claim where **you** ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL, Air Passenger Rights, (including Civil Aviation Authority requirements), or ABTA protection, or from **your** credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;
- any claim where **you** ask **us** to pay for any costs already accepted or offered by **your** transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- any claim where **you** are unable to prove **your** financial loss;
- any claim where **you** are unable to provide evidence from a medical professional confirming the **illness**, infectious disease, injury or death;
- any claim where anyone was showing symptoms of, or had been diagnosed with **Coronavirus** when this policy was purchased;
- any claim where **you** do not **co-operate** with **us**.

No cover is provided under this section due to anything mentioned in the policy 'Conditions & Exclusions Applying to Your Policies'.

Note: **you** may only claim under this section of cover or under Section A1 - Cancellation, Section B8 - Extended Journey Disruption, Section B9 - Delayed Departure or Section B10 - Missed Departure/Missed Connection, not under each section.

If you need to claim:

If **you** need to cut short **your trip** due to a medical necessity **you** will need a letter of confirmation from **your** treating **doctor** in resort and **you** must ring to confirm this with the Medical Emergency Assistance Company +44 (0) 203 819 7170, **curtailment** claims will not otherwise be covered.

Inform **your** tour operator, travel agent, transport or accommodation provider immediately of **your** necessity to **curtail** and request a cancellation invoice confirming the number of nights missed.

Request a **curtailment** claim form and ensure that the medical certificate is completed by the **doctor** of the person whose injury, **illness** or death has caused the **curtailment**.

Note: **we** will pay a maximum of **£80** to **your doctor** for medical records/completion of a medical certificate, that have been requested by **us**.

You should keep any receipts or accounts given to **you**.

Please also refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

Section B4 - Personal Possessions

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- up to a total of:
 - £1,500 Super cover** or **£3,000 Super Duper cover** for **your personal possessions** and
 - £1,000 Super cover** or **£2,000 Super Duper cover** for **your medical aids**, to cover:
 - either i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear;
 - or ii) the market value of the item, allowing for age, wear and tear, for any items that are stolen, permanently lost or destroyed whilst on **your trip**.
- up to a total of **£250** to cover the purchase of **essential items** if **your personal possessions, medical aids** or prescribed medication are delayed due to being misplaced, lost or stolen on **your** outward journey from **your home country** for over 12 hours from the time **you** arrived at **your trip** destination.

You must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

- up to a total of:

£250 Super cover

£500 Super Duper cover

for the accidental loss of, theft of or damage to **your** prescribed medications.

For each insured-person this insurance will not cover:

- & c)- the policy excess of each and every claim, per incident for each **insured-person**, as shown in the Schedule of Benefits table on page 1;

Note: if a claim is also being made under Section B5 - Personal Money, Passport & Travel Documents, only one excess per **insured-person**, per incident, will be deducted.
- more than **£300 Super cover** or **£500 Super Duper cover** for any one article, **pair** or **set** of any kind, whether they are solely or jointly owned;
 - more than **£500 Super cover** or **£750 Super Duper cover** in total for **valuables** whether solely or jointly owned;
 - more than **£100** in respect of sunglasses;
 - more than **£100** for items lost or stolen from a beach or lido;
 - ski equipment**;
 - the use of, or damage to, **drones**;
 - any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report;
 - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership/purchase of any item with an insured value in excess of **£100**;
 - loss of, or damage to, property that does not belong to **you** or any member of **your** family;
 - any claim that is the result of a domestic dispute;
 - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments or household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried;
 - loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin;
 - the cost of replacing or repairing dentures;
- shoes, boots, trainers and the like;
- & c)- any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**;
- the loss, theft or damage to:
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price;
 - SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges, mobile telephone accessories, car keys or **duty free** items;
 - perishable goods, bottles, cartons and any damage caused by them or their contents;
 - pedal cycles, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**;
 - any items more specifically insured elsewhere;
 - valuables** carried in any suitcases, trunks or similar containers when left **unattended**;
 - valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** **locked** personal holiday or **trip** accommodation;
 - contact or corneal lenses or artificial limbs;
- money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind;
- personal possessions** or **medical aids** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** or **medical aids** (but not **valuables**) left between 6.00 a.m. and 11.00 p.m. local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

No cover is provided under this section due to anything mentioned in the policy 'Conditions & Exclusions Applying to Your Policies'.

If you need to claim:

For loss or damage claims during transit:

You must retain **your** tickets and luggage tags and report the loss or damage to **your** transport provider or their handling agents and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.

You must comply with the carriers conditions of carriage.

For all damage claims: **you** should retain the items in case **we** wish to see them, **you** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.

For delay claims: for the purchase of **essential items you must** keep all receipts for these items and send them to **us** with **your** claim and any amount paid will be deducted from the final claim settlement, if the items are permanently lost.

For all losses: **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

Note: any item with a purchase price in excess of **£100 must** be supported by original proof of ownership/purchase.

Please also refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

Section B5 - Personal Money, Passport & Travel Documents

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- for the loss or theft of **your personal money**, passport or **travel documents** during **your trip**, up to a total of:
£500 (limited to **£200** in cash) *Super cover*
£1,000 (limited to **£500** in cash) *Super Duper cover*
Cover commences up to 72 hours before **your trip** in respect of foreign currency only.
- up to a total of **£200 Super cover** or **£400 Super Duper cover** for additional travel and accommodation expenses necessarily incurred to obtain a replacement passport whilst on **your trip**, if **your** passport is lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

- the policy excess of each and every claim, per incident for each **insured-person**, as shown in the Schedule of Benefits table on page 1;
Note: if a claim is also being made under Section B4 - Personal Possessions, only one excess per **insured-person**, per incident, will be deducted.
- more than **£200 Super cover** or **£500 Super Duper cover** in total in cash or currency, whether solely or jointly owned;
- loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission;
- loss or theft of travellers' cheques where the bank provides a replacement service;
- any financial loss suffered as a result of **your** debit/credit card being lost or stolen;
- a)&b)- loss or theft of **your personal money**, passport or **travel documents** that are not:
 - on **your** person;
 - held in a safe or safety deposit box where one is available;
 - left out of sight in **your locked** personal **trip** accommodation;
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report;
- the cost of the replacement passport or **travel documents**;
- any costs incurred before departure or after **you** return **home**;
- any costs which are due to any errors or omissions on **your** passport or **travel documents**;
- your** failure to obtain the required passport or **travel documents**;
- any expenses for a missed **flight** or alternative transport to return **home** due to the loss or theft of **your** passport or **travel documents**.
- any expenses for food or drink.

No cover is provided under this section due to anything mentioned in the policy 'Conditions & Exclusions Applying to Your Policies'.

If you need to claim:

For all losses: **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them.

You should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

For loss of **personal money:** we will require:

- exchange confirmations from **your home country** for foreign currency.
- where sterling is involved, documentary evidence of possession.

For a lost or stolen passport or travel documents: **you** will need to get a letter from the consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

Please also refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

Section B6 - Personal Accident

Definition of words applicable to this section only:

Loss of limb – means:

- In the case of a lower limb, loss by physical severance at or above the ankle, or
- Permanent and total loss of and/or total and irrecoverable loss of use of an entire leg or foot which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement, or
- In the case of an upper limb, loss by physical severance of the entire four fingers through or above the meta carpo phalangeal joints or permanent and total loss of and/or total and irrecoverable loss of use of an entire arm or hand which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

Loss of sight – means:

- Permanent and total loss of sight in both eyes where an **insured-person's** name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
- Permanent and total loss of sight, if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (seeing at least three feet what an **insured-person** should see at sixty feet), which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

Permanent total disablement – means:

Irrecoverable disablement arising from accidental bodily injury, which permanently and totally incapacitates the **insured-person** for a continuous period of twelve (12) months from carrying out at least two (2) of the following activities of daily living:

- Transfer and Mobility – the ability to move from one room to an adjoining room or from one side of a room to another or to get in and out of a bed or chair,
- Dressing – putting on and taking off all necessary items of clothing,
- Toileting – getting to and from the toilet, transferring on and off the toilet and associated personal hygiene,
- Eating – all tasks of getting food into the body once it has been prepared, and at the expiry of that period being beyond hope of improvement sufficient to carry out at least three of the previously described activities of daily living ever again.

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, a single payment for **your** accidental bodily injury whilst on **your trip**, that independently of any other cause, results in **your**:

	Benefit		
	17 years & under	18 to 69 years	70 years & over
a) Death			
<i>Super cover</i>	£3,500	£10,000	£5,000
<i>Super Duper cover</i>	£3,500	£20,000	£5,000
b) Loss of limb/Loss of sight			
<i>Super cover</i>	£10,000	£10,000	£5,000
<i>Super Duper cover</i>	£20,000	£20,000	£5,000
c) Permanent total disablement			
<i>Super cover</i>	£10,000	£10,000	Nil
<i>Super Duper cover</i>	£20,000	£20,000	Nil

For each insured-person this insurance will not cover:

More than 1 of the benefits that is a result of the same injury.

No cover is provided under this section due to anything mentioned in the policy 'Conditions & Exclusions Applying to Your Policies'.

If you need to claim:

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

Please also refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

Section B7 - Personal Liability

For each insured-person this insurance will pay:

under **your** selected cover option as specified in **your** Policy Schedule, up to **£2,000,000** plus costs agreed between **us** in writing, for an amount incurred due to any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- accidental bodily injury of any person;
- loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family;
- loss of, or damage to **your** trip accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- the policy excess of each and every claim, per incident for each **insured-person**, as shown in the Schedule of Benefits table on page 1;
- a) b) c) - any liability for loss of or damage to property or accidental bodily injury, **illness** or disease:
 - where an indemnity is provided under any other insurance;
 - that is suffered by anyone who is under a contract of service with **you**, acting as a **carer**, whether paid or not, or any member of **your** family or **travelling companion** and is caused by the work **you** or any member of **your** family or **travelling companion** employ them to do;
 - that is caused by any deliberate act or omission by **you**;
 - that is caused by **your** own employment, profession or business or that of any member of **your** family.
 - that is caused by **your** ownership, care, custody or control of any animal;
 - that falls on **you** by agreement and would not have done if such agreement did not exist;
- any liability for injury, **illness** or disease suffered by **you** or any member of **your** family;
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary trip accommodation;
 - mechanically propelled vehicles and any trailers attached to them;
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel;
 - firearms or incendiary devices.

No cover is provided under this section due to anything mentioned in the policy 'Conditions & Exclusions Applying to Your Policies'.

If you need to claim:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with names and contact details of any witnesses, as well as any supporting evidence **we** may require.

Please also refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

Section B8 - Extended Journey Disruption

Applicable to Super Duper cover only

For each insured-person this insurance will pay:

- £50** for each 12 hour delay up to a maximum of **£250** in respect of delayed departure provided **you** eventually travel; or
- i) up to **£3,000** in respect of unused travel and accommodation costs (including **excursions** up to **£250**) which **you** have paid or are contracted to pay and which **you** cannot recover from any other source;

- up to **£1,000** for reasonable additional accommodation (room only) and transport costs incurred up to the standard of **your** original booking which **you** cannot recover from any other source;
- up to **£200** for unused kennel, cattery or professional pet sitter fees which **you** have paid or are contracted to pay and which **you** cannot recover from any other source.

If as a result of:

- an airport, port or airspace **you** are travelling from or through being closed for more than 24 hours from the date and time of **your** scheduled departure as shown on **your** ticket/itinerary and **your** departure is delayed or cancelled, and no other suitable alternative **flight** could be provided within 24 hours;
- Your flight** being diverted or re-directed after takeoff or;
- You** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative **flight** could be provided within 12 hours;
- You** having to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation due to a **natural disaster**, landslide or an outbreak of food poisoning.

For each insured-person this insurance will not cover:

- any claims arising due to volcanic eruption and/or volcanic ash carried by the wind;
- trips** where **you** do not have a return date scheduled at the time the airspace, airport or port is closed;
- any claim as a result of any **epidemic** or **pandemic** as declared by the World Health Organization (WHO);
- any claim due to Foreign, Commonwealth & Development Office (FCDO), government or local authority advice relating to any infectious disease including **Coronavirus**;
- deposits, unused travel and accommodation costs or unused kennel, cattery or professional pet sitter fees in excess of those shown in the booking conditions of the travel or accommodation provider or for which **you** receive or are expected to receive compensation or reimbursement;
- any costs where these are recoverable from **your** travel and/or accommodation provider;
- any costs where **you** received or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
- any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive or are expected to receive compensation or reimbursement;
- any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements;
- any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**;
- any claim for administration costs charged by **your** travel and/or accommodation provider in respect of obtaining a refund or documentary evidence in support of **your** claim;
- the cost of Air Passenger Duty (APD) whether irrecoverable or not;
- circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this section;
- your** disinclination to travel, for whatever cause;
- travel tickets paid for using any airline mileage reward scheme, (for example Avios) unless evidence of specific monetary value can be provided;
- accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme, in addition any property maintenance costs or fees incurred by **you** as part of **your** involvement in such schemes are not covered;
- any unused travel costs arising from the insolvency of **your** transport provider;
- any cost if **your trip** was booked as part of a package holiday (as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992) except under:
 - For each insured-person this insurance will pay**, sub section a); or
 - For each insured-person this insurance will pay**, sub section b) any cost relating to travel/transport and accommodation costs and kennel, cattery or professional pet sitter fees which do not form part of **your** package holiday;
- claims arising directly or indirectly from:
 - strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**;

- an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling;
- denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents;
- any claim relating to airspace closure which has been caused and implemented because of a breakdown in legal agreements between the **United Kingdom** and another country.

No cover is provided under this section due to anything mentioned in the policy 'Conditions & Exclusions Applying to Your Policies'.

Note: **you** may only claim under either a) or b) under this section of cover or under Section A1 – Cancellation Charges, Section B3 – Curtailment/Loss of Holiday, Section B9 – Delayed Departure, Section B10 – Missed Departure/Missed Connection or Section B11 – Travel Risks if the same costs and charges are also covered, not under each section.

If you need to claim:

Inform **your** tour operator, travel agent, transport or accommodation provider **immediately** of **your** necessity to cancel and request a cancellation invoice.

Provide documentary evidence if **you** have been unable to obtain a refund.

Obtain written confirmation from **your** transport provider or their handling agents that shows the scheduled departure time, the actual departure time and reason for the cancellation, delay or diversion.

Obtain written confirmation from **your** transport provider or their handling agents that shows **you** have been denied boarding.

Obtain written confirmation from the provider of the accommodation, the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.

Provide receipts for necessary expenses incurred.

Note:

- **you** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the departure point.
- payment for additional accommodation/transport will only be considered where **your** provider or their handling agents have not been able to offer **you** suitable alternative arrangements.
- **you** must comply with the terms of contract of the travel agent, tour operator or **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of cancellation, long **flight** delays or **you** are denied boarding.

Please also refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

Section B9 - Delayed Departure

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- 1 **£50** for each 12 hour delay up to a maximum of **£200 Super cover**
£60 for each 12 hour delay up to a maximum of **£240 Super Duper cover**
if the departure of **your** international **flight**, international train or sailing, on **your** outward or return journey, is delayed for more than 12 hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in;
or
- 2 up to **£2,500 Super cover**
up to **£5,000 Super Duper cover**
for the cancellation of **your trip** if **your** possessions have been checked in and **your** outward journey is delayed for more than twelve (12) hours at the airport, rail terminal or port and **you** wish to abandon the **trip**.

For each insured-person this insurance will not cover:

- 1&2- the cost of any accommodation, food, drink, telephone calls or faxes;
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
- any claim as a result of any **epidemic** or **pandemic** as declared by the World Health Organization (WHO);

- any claim due to Foreign, Commonwealth & Development Office (FCDO), government or local authority advice relating to any infectious disease including **Coronavirus**;
 - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing;
 - any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time;
 - any compensation when **your** tour operator has rescheduled **your flight** itinerary;
 - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being over booked;
 - any delay due to the diversion of aircraft after it has departed.
- 1 - missed connections outside **your home country**.
 - 2 - the policy excess of each and every claim, per incident for each **insured-person**, as shown in the Schedule of Benefits table on page 1;
 - abandonment where the **trip** is of two days duration or less;
 - any claim outside of **your home country**.

No cover is provided under this section due to anything mentioned in the policy 'Conditions & Exclusions Applying to Your Policies'.

Note: **you** may only claim under either 1) or 2) under this section of cover or under Section B8 – Extended Journey Disruption or Section B10 – Missed Departure/Missed Connection, not under each section.

If you need to claim:

Obtain written confirmation from **your** transport provider or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of **your** international **flight**, international train or sailing.

Please also refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

Section B10 - Missed Departure / Missed Connection

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£1,000 Super cover

£1,500 Super Duper cover

for reasonable additional transport and accommodation (room only) to get **you** to **your** overseas destination or to reach **your home**, if:

- a) the car in which **you** are travelling to **your international departure point** becomes un-driveable due to mechanical failure or being involved in an accident, or
- b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in, or
- c) there is a delay involving the car in which **you** are travelling because of unexpected and unforeseen heavy traffic or road closures, that were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website, on television, news bulletins or in the press, or
- d) **your** outward or inward **flight** is delayed and **you** miss **your connecting flight** outside the **United Kingdom**, the **Channel Islands** or **BFPO**.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes;
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
- a)&b) - any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.
- a)b)&c) - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.

We will pay for you missing your connecting flight provided:

- d) - **you** have allowed sufficient time within **your** itinerary to enable **you** to make **your** connections given the normal operation of **your** outbound **flight** from **your international departure point**.

- the claim is not due to the delay of **your** outbound **flight** from **your** **international departure point** due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.
- **you** are not claiming for **flight** arrangements where the airline concerned has provided alternative **flights** and accommodation, or a financial contribution towards these costs.
- **your connecting flight** was not scheduled to depart more than 10 hours after **your** original **flight** was due to arrive.
- **you** are not claiming for more than one **connecting flight**.

No cover is provided under this section due to anything mentioned in the policy 'Conditions & Exclusions Applying to Your Policies'.

Note: **you** may claim only under this section or under Section A1 – Cancellation or Section B3 – Curtailment/Loss of Holiday or Section B8 – Extended Journey Disruption or Section B9 – Delayed Departure, not under each section.

If you need to claim:

For missed departure:

Travelling by **public transport** - obtain written confirmation from **your** transport provider or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay.

Travelling by car - obtain written confirmation from the Police, a motoring organisation, roadside assistance company or similar, as proof of the delay.

For missed connections: obtain written confirmation from **your** airline or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of **your flight** from **your international departure point**.

You will also need to provide **your** original itinerary and written confirmation that **you** did not catch **your connecting flight**.

For all claims: provide receipts for necessary expenses incurred.

Please also refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

Section B11 - Travel Risks

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

- 1 **£100** per 24 hours up to **£2,500**, **you** are confined as a result of either hijack or kidnap, in excess of 24 hours.
- 2 **£250** if **you** are necessarily hospitalised and **you** receive inpatient hospital treatment which is covered under Section B1 - Emergency Medical & Associated Expenses, following a mugging attack.
- 3 **£750** for reasonable additional costs of travel and accommodation, necessarily incurred in the event that **your trip** is disrupted by a **natural disaster**, to the same standard as those on **your** booking, to enable **you** to continue **your trip** close to that originally booked if the pre-booked accommodation has been damaged by a **natural disaster**.

For each insured-person this insurance will not cover:

- 1&2- any claim where **you** are unable to provide **us** with proof of the incident, i.e. Police / authorities / medical report;
 - any claim where **you** are attacked or confined as a result of **your** illegal activity or reckless behaviour.
- 3 - any amounts recoverable from any other source;
 - any claim as a result of any **epidemic** or **pandemic** as declared by the World Health Organization (WHO) except due to **illness**;
 - any claim due to Foreign, Commonwealth & Development Office (FCDO), government or local authority advice relating to any infectious disease including **Coronavirus**;
 - alternative transport **home**, missed **flights/connections**, food, drink, telephone calls or any other loss, unless specified in this policy;
 - any claim where the **natural disaster** had already happened before **you** left **home**;
 - any claim unless **you** are able to provide evidence of the necessity to make alternative travel arrangements;
 - **your trip**:
 - within the **United Kingdom** or **Channel Islands**;
 - formed as part of a tour operator's package holiday.

No cover is provided under this section due to anything mentioned in the policy 'Conditions & Exclusions Applying to Your Policies'.

Note: **you** may claim only under this section or under Section B8 – Extended Journey Disruption if the same costs and charges are also covered, not under each section.

If you need to claim:

For hijack, kidnap or mugging claims:

Provide **us** with a written Police report.

Obtain confirmation from the airline, carrier or their handling agents confirming period of confinement.

For natural disaster claims:

Provide written evidence from **your** tour operator to confirm the need to find alternative accommodation, stating the reason why this was necessary.

Provide **us** with **your** original booking confirmation.

Provide receipts for all expenses made.

Please also refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

Section B12 - Legal Advice & Expenses

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule, up to:

£30,000 (**£60,000** policy maximum) *Super cover*

£50,000 (**£100,000** policy maximum) *Super Duper cover*

for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** accidental death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- any costs to pursue a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office;
- any claims for legal proceedings through the contingency fee system in the USA or Canada;
- any legal action where the estimated amount that will be recovered is less than **£500**;
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement;
- any costs that can be considered under an arbitration scheme or a complaints procedure;
- any legal expenses incurred without **our** prior authorisation or that of the claims office;
- any claim made by **you** against another **insured-person** who is a member of **your** family, a **business associate**, friend or **travelling companion**, whether insured by **us** or another provider;
- any claim for damage to a mechanically propelled vehicle.

No cover is provided under this section due to anything mentioned in the policy 'Conditions & Exclusions Applying to Your Policies'.

Please Note:

- **we** will not pay legal expenses to bring proceedings in more than one country in respect of the same event;
- if **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

If you need to claim:

Please refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

Section B13 - Gadget Cover

Important Note

We will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

Definitions for this section

The following additional key words or phrases have the same meaning wherever they appear in this section. These definitions apply to this section only.

Accessories - items such as but not limited to, chargers, protective cases, headphones and hands free devices costing less than **£150**, that are used in conjunction with **your gadget** but excludes SIM cards and wearables. A **UK evidence of ownership** for **accessories** will need to be provided at point of claim.

Accidental Loss/Accidentally Lost - means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Checked-in Baggage - suitcases, holdalls or rucksacks that have been checked-in by **your** transport provider and placed in the luggage hold of **flight/train/sailing/coach** in which **you** are booked to travel.

Co-operate - provide **us** with any information **we** may reasonably request to enable **us** to verify **your** claim.

Eligibility Criteria - a **gadget** must be in good working order and in **your** possession when **you** start **your trip** and:

- purchased as new in the **UK**, or, if purchased as refurbished in the **UK** with a minimum of 12 month's warranty and a valid evidence of ownership confirming this. Any device that was purchased as second hand or used won't be covered under this policy.
- not more than 48 months old at the date **you** started **your trip**, or 18 months old if **your gadget** is a **laptop computer**.

Evidence of Ownership - a document to evidence that the item(s) **you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, **UK** gift receipt, bank or credit card statements.

Gadget(s) - means a handheld consumer electronic device such as mobile phones, tablets, iPads, kindles, satnavs, cameras, lenses, camcorders, smart watches, smart glasses, head mounted displays, hand held games consoles, portable DVD players, headphones, wireless speakers, MP3 players, iPods and **laptop computers**. There is no cover provided under this section for **drones**.

Immediate Family - **your** mother, father, son, daughter, spouse or domestic partner or other family members who resides with **you** at **your home**.

Laptop Computer - a portable computer that includes a screen, keyboard and track pad or track ball.

Precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, damage or theft of their **gadgets**, such as keeping the **gadget** concealed when **you** are in a public place and **gadget** is not in use.

Unattended - neither on **your** person or within **your** sight and reach.

Note: **you** must refer to the 'Definition of Words' section of this policy, which will also apply.

We will pay up to the limits shown within this section:

1. If your gadgets are lost or stolen

If this happened:

Your gadget was lost or stolen during **your trip**.

This is what we will do:

- **We** will arrange for **your gadget** to be replaced with a similar refurbished make and model up to a maximum value of **£1,000 Super** cover or **£1,500 Super Duper** cover.
- **We** will pay **you** up to **£10,000** for the reimbursement of unauthorised calls or data download if **your** mobile phone is **accidentally lost** or stolen whilst on **your trip** and is used fraudulently.

But we won't do anything if:

- **your laptop computer** is **accidentally lost**;
- **your gadget** falls outside **our eligibility criteria**;
- **you** are unable to provide **evidence of ownership**;
- **your gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the event giving rise to a claim under this insurance;
- **your gadget** was placed in **checked-in baggage**;
- **you** did not notify any loss or theft to the police, **your** carrier or tour operator's representative and obtain a local independent written report during **your trip**;
- **your** claim is for a mobile phone and **you** did not notify **your** service provider and blacklist **your** handset;
- **you** did not take all available **precautions**;
- when away from **your** accommodation **your gadget** was not concealed on or about **your** person when not in use;
- the **gadget** is left **unattended** when it is away from **your** holiday accommodation (including being in luggage during transit);
- **your gadget** was left **unattended** in any motor vehicle, where **you** or someone acting on **your** behalf is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors have been closed and locked and all security systems have been activated. A copy of the receipt for any repairs made following damage in gaining entry to the locked vehicle must be supplied with any claim;
- **your gadget** was left **unattended** in **your** holiday accommodation, unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the receipt for any repairs made following damage in gaining entry must be supplied with any claim;

- **you** ask **us** to reimburse unauthorised calls or data if **you** did not report the loss or theft of **your** mobile phone to the service provider within 24 hours of discovery and **you** have not provided an itemised bill from **your** service provider;

- **you** do not **co-operate** with **us**;

- **you** do not pay **your excess** fee of **£50**.

2. If your gadgets are accidentally damaged

If this happened:

Your gadget was accidentally damaged during **your trip**.

This is what We will do:

We will arrange for **your gadget** to be repaired or, if it cannot be repaired, replaced with a similar refurbished make and model up to a maximum value of **£1,000 Super** cover or **£1,500 Super Duper** cover.

But we won't do anything if:

- **your gadget** was placed in **checked-in baggage**;
- **your gadget** falls outside **our eligibility criteria**;
- **your gadget** has been damaged by radiation, atmospheric or climatic conditions, age, or wear and tear;
- **you** ask **us** to repair any cosmetic damage, including scratches, dents and other visible defects that do not affect safety or performance.
- **you** are unable to provide **evidence of ownership**;
- **you** did not take all available **precautions**;
- **you** do not **co-operate** with **us**;
- **you** do not pay **your excess** fee of **£50**.

3. If your accessories are accidentally lost or stolen with your gadget

If this happened:

Your accessories were accidentally lost, stolen or damaged at the same time as **your gadget** during **your trip**.

This is what we will do:

We will replace **your accessories** up to a maximum value of **£150**.

But we won't do anything if:

- **your gadget** and / or **accessories** were placed in **checked-in baggage**;
- **you** do not have a valid claim under point 1. 'If your gadgets are lost or stolen' or point 2. 'If your gadgets are accidentally damaged' within this section;
- **your accessories** have been damaged by atmospheric or climatic conditions, age or wear and tear;
- **you** ask **us** to repair any cosmetic damage, including scratches, dents and other visible defects that do not affect safety or performance;
- **you** are unable to provide **evidence of ownership**;
- **you** do not **co-operate** with **us**.

Section B14 - Winter Sports

This section is only in force if shown on **your** Policy Schedule and the appropriate additional premium has been paid.

Please refer to page 8 for the definition of **winter sports** activities which are covered.

Winter sports cover is only available if **you** are aged 69 years or under on the date **you** purchase **your** policy.

When purchasing Annual Multi-trip cover **winter sports** cover is limited to a maximum total of 17 days in any one annual period of cover.

For each insured-person this insurance will pay:

under **your** selected cover option, as specified in **your** Policy Schedule:

1. Ski Equipment

in respect of loss or damage to **your own ski equipment**, up to:

£500 Super cover

£750 Super Duper cover

for **ski equipment** taken with **you** or purchased on **your trip** but subject to the limits as set out below in respect of a single article, **pair or set** or loss of hired **ski equipment** which is **your** responsibility.

- Single article, **pair or set** limit:

£300 Super cover

£500 Super Duper cover

- Hired **ski equipment** lost/damaged:

£150 Super cover

£250 Super Duper cover

2. Delayed Ski Equipment

up to:

£200 Super cover

£300 Super Duper cover

for the cost of hiring replacement **ski equipment** if **your own ski equipment** is delayed due to being misplaced, lost or stolen on **your** outward journey for over 12 hours from the time **you** arrived at **your trip** destination.

3. Loss of ski pack

up to:

£300 Super cover

£500 Super Duper cover

for a proportional refund following the loss of use of **your ski pack** following **your** injury or **illness** during **your trip** (as confirmed by **your** treating **doctor**).

4. Avalanche / Weather Delay

up to:

£200 Super cover

£500 Super Duper cover

for additional transport and/or accommodation, if because of the prevention of access due to an avalanche or severe weather conditions, **you** are delayed for more than 12 hours and unable to reach or leave **your** pre-booked resort.

5. Piste Closure

up to:

£30 for each full 24 hours up to **£300 Super cover**

£50 for each full 24 hours up to **£500 Super Duper cover**

if **you** are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort, provided **you** are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and at a destination of higher than 1,600 metres above sea level.

For each insured-person this insurance will not cover:

You unless **you** are accompanied by, or have access to, an experienced and / or suitably qualified instructor or guide.

You unless **you** are properly supervised, taking part in an organised event or activity arranged by a recognised provider.

You unless **you** use natural or purpose built facilities approved by the activities local or national regulatory authorities.

- the policy excess of each and every claim, per incident for each **insured-person**, as shown in the Schedule of Benefits table on page 1 - **ski equipment** (own) only.
 - more than:
 - 60%** of the original purchase price for skis over 6 months old and less than 1 year old;
 - 50%** of the original purchase price for skis over 1 year old and less than 2 years old;
 - 40%** of the original purchase price for skis over 2 years old and less than 3 years old;
 - 25%** of the original purchase price for skis over 3 years old and less than 5 years old.
 - skis over 5 years old.
 - **ski equipment** left **unattended** away from **your** personal holiday or **trip** accommodation except **ski equipment** left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
 - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items.
 - any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
 - any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
- any claim where a claim has not been made for emergency medical expenses.
- any costs where **your** tour operator, transport provider or accommodation provider arranges alternative transport and / or accommodation.
- any compensation where **your** tour operator provides a payment or provides travel to an alternative resort.

- any compensation for the first full day in **your** resort.
- any compensation where **your trip** was booked within 14 days of travel.
- any compensation where **you** fail to obtain written confirmation from the ski lift and / or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.
- any compensation when **you** are not in the resort where **you** were booked to ski.
- failure to ski due to the breakdown or damage to the ski lift.
- failure to ski due to severe weather conditions.

No cover is provided under this section due to anything mentioned in the policy 'Conditions & Exclusions Applying to Your Policies'.

If you need to claim:

For all loss or damage claims during transit: **you** need to retain **your** tickets and luggage tags, report the loss or damage to the transport provider or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.

For all damage claims: keep the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.

For delay claims: for the hire of **ski equipment** **you must** keep all receipts for these items and send them to **us** with **your** claim.

For all losses: **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative, hotel/apartment manager or ski slope operator, wherever appropriate.

For piste closure or avalanche closure claims: **you** will need to obtain a letter from **your** tour operator or transport provider stating the reason for closure, the date and time of the closure and the date and time it re-opened.

Please also refer to the contact details and the supporting information provided under the heading 'Making a Claim' at the back of this policy.

Making a Claim

If **you** wish to claim, please follow the process detailed below.

For Sections A1, B1 to B12 & B14

You must notify:

Claims Settlement Agencies

308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD

Tel: **01702 553443**

E-mail: **info@csal.co.uk**

To download a claim form please visit: **www.csal.co.uk**

The fastest and easiest way to make a claim is online at: **www.submitclaim.co.uk/fre**

The process should take approximately 10-15 minutes to complete (depending on the type of claim), but before continuing **you** should ensure **you** have **your** Policy Schedule, **trip** dates, supporting documentation and details of the incident.

Claims Settlement Agencies are open Monday to Friday between 9am and 5pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim.

Note: any and all correspondence relating to medical bills to be paid should be sent to **us** with **your** claim form, or if received afterwards sent on to **us** quoting **your** claim reference number.

You need to:

- produce **your** Policy Schedule confirming **you** are insured before a claim is admitted.
 - give **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
 - provide all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- Note: **we** will pay a maximum of **£80** to **your doctor** for medical records/completion of a medical certificate, that have been requested by **us**.
- pass onto **us** immediately every writ, summons, legal process or other communication in connection with the claim.

- provide full details of any House Contents and All Risks insurance policies **you** may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to **us** or the claims office.
- not admit liability for any event or offering to make any payment without **our** prior written consent.

We can:

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

For Section B13 - Gadget Cover

Visit **our** online claims portal: <https://bastion.davies-group.com>

Email: gadgetclaims@davies-group.com

Telephone: 0330 102 8698

Notify the claim administrators as soon as possible but ideally within 48 hours of **your** return to the **UK**.

For End Supplier Failure Insurance Claims

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following, by quoting **your** Policy Schedule number, Free Spirit Travel Insurance and reference: IPP ESFV1-21

IPP Claims at Sedgwick
Oakleigh House, 14-15 Park Place, Cardiff CF10 3DQ. United Kingdom

Telephone: +44 (0) 345 266 1872

Email: Insolvency-claims@ipplondon.co.uk

Website: www.ipplondon.co.uk/claims.asp

Your Right to Complain

We aim to provide the highest standard of service to every customer. If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right. All complaints **we** receive are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

Sections A1, B1 to B12 & B14:

1. Does your complaint relate to a claim?

- a) In the first instance, please contact:
- The Complaints Officer, Claims Settlement Agencies
308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD
Tel: 01702 553443
Email: info@csal.co.uk

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one).
- **Your** policy and/or claim number, and the type of policy **you** hold.
- The reason for **your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

If **we** are unable to resolve **your** complaint immediately, **we** will send **you** a written acknowledgement within two (2) days of receipt. **We** will then investigate **your** complaint and, in most cases, send **you** a full response in writing within two (2) weeks of receipt. In exceptional cases, where **we** are unable to complete **our** investigations within two (2) weeks, **we** will send **you** a full written response as soon as **we** can, and in any event within four (4) weeks of receipt of **your** complaint.

- b) If **you** are dissatisfied with **our** response, then **you** can raise the matter with the Financial Services and Pensions Ombudsman (FSPO), an independent body that adjudicates on complaints, at the following address:

Financial Services and Pensions Ombudsman
Lincoln House, Lincoln Place, Dublin 2 D02 VH29
Telephone: +353 1 567 7000
Email: info@fspo.ie
Website: www.fspo.ie

These procedures do not affect **your** legal rights.

2. Does your complaint relate to your policy?

- a) In the first instance, please contact:

The Customer Services Manager, P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX
Email: customerservices@pjhayman.com

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one).
- **Your** policy number and the type of policy **you** hold.
- The reason for **your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

If **we** are unable to resolve **your** complaint immediately, **we** will send **you** a written acknowledgement within two (2) days of receipt. **We** will then investigate **your** complaint and, in most cases, send **you** a full response in writing within two (2) weeks of receipt. In exceptional cases, where **we** are unable to complete **our** investigations within two (2) weeks, **we** will send **you** a full written response as soon as **we** can, and in any event within four (4) weeks of receipt of **your** complaint.

- b) If **you** are dissatisfied with **our** response, then **you** can raise the matter with the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. **You** have six (6) months from the date of **our** final response to refer **your** complaint to the FOS.

If **we** cannot resolve **your** complaint, **you** may refer it to Financial Ombudsman Service (FOS) at the following address:

Financial Ombudsman Service
Exchange Tower, London E14 9SR
Telephone: 0800 023 4567 – from UK landline, or
Telephone: 0300 123 9123 – from UK mobile
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Complaints about non-insured events and **your** travel arrangements must be referred to **your** travel organiser.

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

Section B13 - Gadget Cover only:

Claims Administrators, Customer Relations, Davies Group
Unit 8, Caxton Road, Fulwood, Preston PR2 9NZ

Tel: 0345 074 4788

Email: gadgetclaims@davies-group.com

End Supplier Failure Insurance only:

Compliance Officer, Liberty Mutual Insurance Europe SE
20 Fenchurch Street, London EC3M 3AW

Tel: +44 (0) 20 3758 0840

Email: complaints@libertyglobalgroup.com

Please quote **your** Policy Schedule number, Free Spirit Travel Insurance, reference: IPP ESFV1-21 and **your** claim number.

Sanctions - we will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Non-Assignment - no title, right or interest under this policy may be assigned, transferred, conveyed or otherwise disposed of without the consent in writing of the Insurer hereon. Any attempt to assign rights or interests without the Insurer's written consent is null and void.

If after making a complaint **you** are still not satisfied **you** may be entitled to refer the dispute to the Financial Ombudsman Service (FOS):

Post: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Customer Helpline: 0800 023 4567

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

Sports & Activities

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. **We** consider 'professional or competitive' to be activities or sports where **you** are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of **£200**.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events - unless otherwise specified, professional, display events, photo shoots, etc..) will not be covered under this policy.

Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim. If **you** are unsure please do not hesitate to contact **us** on **02392 419 080** (8am-6pm Monday to Friday, closed Bank Holidays) and **we** can discuss **your** individual requirements.

Activity Pack 1 - covered as standard

Please Note: activities marked in *italics and underlined* do not provide any cover under the Personal Accident or Personal Liability sections whilst participating in this activity.

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), Archery, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Body Boarding, Boogie Boarding, Boules, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding or Trekking (**UK** booked), Canoeing/Kayaking (White Water Grades 1-3), Catamaran Sailing (**inshore**), Clay Pigeon Shooting, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (indoor up to 5m), Dragon Boat Racing, Fell Running (up to 1,000m), Fencing, Fives, Flag Football, Flying as passenger (private/small aircraft/helicopter), Football/Soccer (practice & training), Frisbee (recreational), Glass Bottom Boats (**inshore**), Golf, Gorilla Trekking (booked pre-trip – in a group – up to 1,000m), Handball (practice & training), Highland Games, Hockey (field – organised amateur match), Hiking/Mountain Walking/Rambling/Trekking (in a group - all up to 1,000m), Horse Riding (no jumping), Hot Air Ballooning, Indoor Skating (not ice), Jet Boating, Jet Skiing, Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Motorcycling up to 125cc on public roads for up to 14 days per trip (no racing - must possess a licence allowing you to ride an equivalent motorcycle in the United Kingdom or the Channel Islands), Mountain Biking (up to 1,000m - excludes downhill), Mountaineering (in a group - all up to 1,000m), Netball, Orienteering, Paddle Boarding (**inshore**), Paintballing, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, Rafting (white water Grades 1-3), Rifle Range, Ringos, River Punting, Roller Blading/Skating (not ice), Rounders, Rowing (inshore - recreational), Safari/Safari Trekking (**UK** organised), Sailing/Yachting (recreational - **inshore**), Scuba Diving (not solo, up to maximum 30m), Segway (supervised, non-competitive), Skate Boarding/Scooters (non motorised), Snorkelling (inside marked areas and/or with lifeguard present - **inshore**), Softball, Squash, Stoolball, Swimming (inside marked areas and/or with lifeguard present - **inshore**), Swimming off a boat (with a qualified supervisor in attendance - i.e. a lifeguard - **inshore**), Swimming with Dolphins (inside marked areas and/or with lifeguard present - **inshore**), Sydney Harbour Bridge Climbing (professional organised and supervised), Table Tennis, Tennis, Theme Parks, Tubing, Tug of War, Unicycle Riding, Volleyball, Wakeboarding (**inshore**), Water Parks, Water Polo (swimming pools only), Whale Watching (professionally organised), Yachting (inshore-crewed), Yoga.

Activity Pack 2 - additional premium required

Please Note - the Medical excess is increased to £150 whilst participating in any of the activities within Activity Pack 2.

Please Also Note - whilst participating in an activity marked with:

- * means the benefits under the Personal Accident section are reduced by 50%.
- ** means the benefits under the Personal Accident section are reduced by 50% and there is no cover under the Personal Liability section.
- *** means there is no cover provided under the Personal Accident or Personal Liability sections.

*Abseiling (indoor/outdoor climbing wall up to 25m), ***Airsoft, *Camel/Elephant Riding or Trekking (non-**UK** booked, organised tour only), *Climbing Wall (indoor/outdoor, up to 25m), **Cycle Touring/Leisure Biking (between 1,001m & 2,000m), *Fell Running (between 1,001m & 2,000m), *Hiking/Mountain Walking/Rambling/Trekking (in a group, between 1,001m & 2,000m), **Mountain Biking (between 1,001m & 2,000m - excludes downhill), ***Parasailing/Parascending (over land or water - Europe only), *Safari/Safari Trekking (non-**UK** booked, organised tour only), **Sea Canoeing/Kayaking (under qualified supervision - **inshore**), **Sea Fishing (**inshore**), ***Shark Cage Diving, ***Summer Tobogganing, ***Surfing, **Water Skiing (**inshore**), **Windsurfing (**inshore**).

Activity Pack 3 - additional premium required

Please Note: the Medical excess is increased to £200 and no cover is provided under the Personal Accident or Personal Liability sections whilst participating in the following activities.

Breathing Observation Bubble (BOB), Canoeing/Kayaking (white water Grades 4 - 5), Cycle Touring/Leisure Biking (between 2,001m & 3,000m), Fell Running (between 2,001m & 3,000m), Gorilla Trekking (non-**UK** booked, organised tour only, in a group and up to 1,000m), Hiking/Mountain Walking/Rambling/Trekking (in a group, between 2,001m & 3,000m), Hydro Zorbing, Mountain Biking (between 2,001m & 3,000m - excludes downhill), Octopush, Rafting (white water Grades 4-5, Europe only), Sand Boarding, Sand Dune Skiing/Surfing, Tree Top Walks.

Activity Pack 4 - additional premium required

Please Note: the Medical excess is increased to £250 and no cover is provided under the Personal Accident or Personal Liability sections whilst participating in the following activities.

Cycle Touring/Leisure Biking (between 3,001m & 4,000m), Fell Running (between 3,001m & 4,000m), Gorge Walking (no ropes), Hiking/Mountain Walking/Rambling/Trekking (in a group, between 3,001m & 4,000m), Kite Boarding/Buggy/Surfing, Land Yachting, Mountain Biking (between 3,001m & 4,000m - excludes downhill), Via Ferratta.

Winter sports

The appropriate additional premium for **winter sports** must be paid and shown on **your** Policy Schedule.

Winter sports cover is only available if **you** are aged 69 years or under on the date **you** purchase **your** policy.

When purchasing Annual Multi-trip cover **winter sports** cover is limited to a maximum total of 17 days in any one annual period of cover.

Please refer to page 8 for the definition of **winter sports** activities which are covered.

We recommend when participating in **winter sports** that the appropriate clothing, including crash helmets, should be worn, and activities undertaken match the level of experience the **insured-person** has in that sport (e.g. if **you** are an amateur skier do not undertake a black run).