

Travel Plus

Single Trip & Annual Multi-trip Travel Insurance Policy Wording

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Contacting Us

If **you** have any questions about **your** policy, please contact **us** at www.travelplusinsurance.co.uk or call **us** on:

023 9241 9050 for Brokers, Monday to Friday 8am-6pm, closed Bank Holidays, or

023 9241 9006 for Direct Customers, Monday to Friday 8am-6pm, closed Bank Holidays

Contacting **us** to notify **us** of an emergency or make a claim under this policy could not be easier.

When **you** contact **us**, **you** will need to tell **us** **your** name, **your** policy number and **your** contact details so **we** can keep in touch. Please try to have these and other useful information to hand.

Please make sure **you** notify **us** within thirty days of **your trip** ending of any occurrence likely to give rise to a claim.

We recommend that **you** save these important telephone numbers into **your** mobile phone.

	Phoning from the UK	Phoning from abroad
24hr Emergency Medical Assistance Email: internationalhealthcare@healix.com	0203 819 7170	+ 44 (0) 203 819 7170
Claims Service (all sections <i>other than</i> sections 13 & 17 - see below) Telephone Monday to Friday 9am-5pm, closed Bank Holidays Claims Settlement Agencies 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD Email: tpl@csal.co.uk The fastest and easiest way to make a claim is online at www.submitclaim.co.uk/tpl	01702 427 251	+ 44 (0)1702 427 251
End Supplier Failure Insurance (section 13) - Claims Service Telephone Monday to Friday 9am-5pm, closed Bank Holidays Email: Insolvency-claims@ipplondon.co.uk IPP Claims at Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff CF10 3DQ	0345 266 1872	+ 44 (0)345 266 1872
Gadget Cover (section 17) - Claims Service Visit our online claims portal: https://bastion.davies-group.com Email: gadgetclaims@davies-group.com Notify the claim administrators as soon as possible but ideally within 48 hours of your return to the UK .	0330 102 8698	+ 44 (0)330 102 8698

Large Print and Braille

If you have problems reading this booklet, you can always call our Customer Services team for a large font, or Braille version.
Phone: **023 9241 9050**

Schedule of Benefits - Single Trip (ST) & Annual Multi-trip (AMT)

Your chosen cover option will be specified in **your policy schedule**. You should read this policy wording for the full terms and conditions.

Cover per person/per event	Essential - Limit up to	Premier - Limit up to	Premier Plus - Limit up to
Excess*	£100	£75	£50
1 Emergency Medical Assistance & Expenses Hospital benefit Emergency dental treatment Kennel/Cattery fees	£5,000,000 £100 (£10 each 24 hrs) £200 £500	£10,000,000 £500 (£25 each 24 hrs) £500 £500	£10,000,000 £2,000 (£100 each 24 hrs) £500 £500
2 Personal Accident Death (under 16 / over 69 years)# Loss of limb(s) or loss of sight Permanent total disablement (over 69 years)#	£5,000 (£1,000) £5,000 £5,000 (Nil)	£10,000 (£5,000) £15,000 £15,000 (Nil)	£30,000 (£5,000) £30,000 £30,000 (Nil)
3 Baggage - Pair or set limit - Total for all valuables - Sports equipment limit	£750 £200 £100 £100	£2,000 £400 £600 £300	£3,000 £500 £750 £750
4 Cancellation & Cutting Short a Trip	£750	£5,000	£10,000
5 Travel Delay, Missed Departure & Missed Connection Delayed departure Abandonment of trip (after 10 hours delay) Missed departure/Missed connection	No Cover	£100 (£25 each 10 hrs) £5,000 £750	£500 (£100 each 10 hrs) £10,000 £1,500
6 Passport, Documents or Driving Licence	£100	£300	£500
7 Personal Money - Cash limit	£300 £150	£750 £350	£1,500 £750
8 Personal Liability	£2,000,000	£2,000,000	£2,000,000
9 Legal Expenses**	No Cover	£25,000	£50,000
10 Baggage Delay (after 8 hours delay)	£150	£150	£500
11 Travel Risks Hijack/Kidnap Mugging Catastrophe	No Cover	£2,500 (£100 each 24 hrs) £250 £750	£10,000 (£500 each 24 hrs) £1,000 £1,500
12 Extended Journey Disruption Delayed departure Unused travel & accommodation costs/Excursions Additional accommodation & transport costs Kennel/Cattery/Pet sitting fees	No Cover	£250 (£50 each 12 hrs) £5,000/£250 £1,000 £200	£250 (£50 each 12 hrs) £5,000/£250 £1,000 £200
13 End Supplier Failure Insurance	No Cover	£2,500	£2,500
14 Winter Sports Cover*** Winter sports equipment own Winter sports equipment hired Piste closure (not UK) Delay due to avalanche Winter sports activity and ski pack Delayed winter sports equipment (after 8 hrs delay)	No Cover	Optional (ST) / Included (AMT) £500 £150 £250 (£25 each 24 hrs) £200 £250 £100	Optional (ST) / Included (AMT) £1,000 £300 £500 (£50 each 24 hrs) £400 £500 £200
15 Cruise Cover*** Missed embarkation cover Formal cruise attire & delay (over 8 hrs) Cruise itinerary changes Additional emergency medical assistance & expenses - ship to shore repat Cabin confinement Unused excursions	No Cover	Optional (ST) / Included (AMT) £750 £1,500/£250 £500 (£50 each missed port) £100,000 £500 (£50 each 24 hrs) £250	Optional (ST) / Included (AMT) £1,500 £2,500/£500 £1,000 (£100 each missed port) £100,000 £1,000 (£100 each 24 hrs) £500
16 Business Cover Business equipment - Business samples limit - Pair or set limit Essential item replacement & hire (after 8 hours delay) Courier replacement costs Business money Employee replacement	No Cover	Optional £2,000 £1,000 £1,000 £250 £250 £1,000 £1,000	Optional £2,000 £1,000 £1,000 £250 £250 £1,000 £1,000
17 Gadget Cover	No Cover	£1,000	£1,500

*** Excess**

- The **excess** as shown above, will apply to sections 1, 3, 4, 5, 6, 7, 8 and 17.
- Where cover is included or taken as an option, the **excess** will also apply to sections 14, 15 and 16.
- For loss of deposit claims a reduced **excess** will apply to section 4: £25 Essential cover, £15 Premier or Premier Plus cover.
- Section 17: Gadget cover the **excess** for Premier cover is reduced to £50.
- **Excess waiver**: if **you** have paid the additional premium for the **excess** waiver, the **excess** would be reduced to Nil in the event of a claim (other than section 17).
Note: any **excess** imposed by **us** following **your** call to **our** Medical Screening Service will apply (other than section 17).
- Voluntary **excess**: if **you** have opted for a discounted premium in favour of a voluntary **excess**, all **excesses** (other than section 17) will be increased to £250.
There is no voluntary **excess** option available if **you** have purchased Essential cover.

**** Legal Expenses** - Not more than £50,000 Premier cover or £100,000 Premier Plus cover, in total for all persons insured on this policy.

***** Winter Sports & Cruise covers** - Annual Multi-trip (AMT) policy cover is automatically included. Single Trip (ST) policy additional premium must be paid and shown on **your policy schedule**.

Age on the date cover commences.

Information for the Entire Policy

Your policy is an agreement between **you** (the **insured person** shown in the **policy schedule** as the **insured person**) and the various parties providing the cover under the individual sections of this policy but is only valid if **you** pay the premiums.

Your most recent **policy schedule** sets out the information **we** were given when **we** agreed to provide **you** with the cover and terms of **your** policy.

Your policy provides cover for the sections and the **period of insurance** shown in **your policy schedule**. You must read **your** policy, **policy schedule** and any special terms or conditions, as one single contract. Please read all documents to make sure the cover provided meets **your** needs. If this is not the case, please contact **us** as soon as possible.

You must tell **us** immediately if any of **your** information is incorrect or changes. If **we** have wrong information this may result in an increased premium and/or claims not being paid in full, or **your** policy may not be valid and claims will not be paid. You should keep a record (including copies of letters) of all information supplied to **us** in connection with this insurance.

Your policy is governed by English Law and **you** and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless agreed to the contrary by **you** and **us** before the commencement date. The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

The Conditions and Exclusions that apply to all parts of **your** policy are shown on pages 16 to 18. Please make sure that **you** read these as well as the cover shown in each section.

This is not a private medical insurance policy and is only designed to cover you for emergency treatment

Your Travel Plus 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 'Emergency Medical Assistance Company' as part of a medical emergency covered by this policy.

Your Travel Plus 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 **emergency medical assistance service** as part of a medical emergency covered by this policy.

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 the **emergency medical assistance service**, cannot be delayed until **you** return to the **United Kingdom**. The decision of the **emergency medical assistance service** 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.

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 'Geographical Areas' 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.

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 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 in the current circumstances is legally due.

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 **you** have notably impaired **your** faculties and/or judgement and **you** need to make a claim and this being evidenced by the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 1.5 litres of beer or four 175ml glasses of wine. Please refer to the 'Exclusions which apply to the whole policy' points 3. and 4. on page 17.

IMPORTANT INFORMATION

(Not applicable to End Supplier Failure Insurance)

We draw **your** attention to the 'Exclusions which apply to the whole policy', in particular, exclusions 36 and 38, 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 36 applies to all sections of cover, whilst exclusion 38 applies to all sections of cover with the exception of Section 1 - Emergency Medical Assistance & Expenses and Section 4 - Cancellation & Cutting Short a Trip; 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** 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 6.

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**.

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.

To cancel **your** policy, please contact P J Hayman & Company Ltd on: **023 9241 9006** or email: Direct.sales@pjhayman.com

Alternatively, **you** can write 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 P J Hayman & Company Ltd 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.

<u>Period of cover</u>	<u>Refund due</u>
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.

Trip Extensions

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

If, once **you** have left **your** home and before the end of the **period of insurance**, **you** decide **you** want to extend **your** policy, please contact P J Hayman & Company Ltd:

Telephone **+44 (0) 23 9241 9006** or Email: Direct.sales@pjhayman.com

Extensions can usually only be considered if there has been no change in **your** health (or that of a **close relative**, **close business partner** or **travel companion**), 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 **your** 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 P J Hayman & Company Ltd 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 **your illness**, **you** testing positive for **Coronavirus**, **your injury** or unavoidable delays affecting **your** return flight or public transport, **your trip** cannot be completed within the period of cover 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** if agreed by the **emergency medical assistance service** if the extension is due to medical reasons; or
- one parent (who is an **insured person** on this policy) to stay with **you** and travel **home** with **you**, where **you** are aged under 18 years (at the time of the incident) and **you** test positive for **Coronavirus** within fourteen (14) days of **your** booked **trip** return date and as a result **you** are unable to return to the **home** as planned; or
- one **insured person** who acts as **your** carer to stay with **you** and travel **home** with **you**.

All requests for more than thirty (30) days must be authorised by the **emergency medical assistance service**.

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, contact P J Hayman & Company Ltd:

Telephone **+44 (0) 23 9241 9006** or Email: **Direct.sales@pjhayman.com**

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.

Third party rights

You and **we** have agreed that it is not intended for any third party to this contract to have the right to enforce the terms of this contract. **You** and **we** can rescind or vary the terms of this contract without the consent of any third party to this contract, who might seek to assert that they have rights under the Contracts (Rights of Third Parties) Act 1999.

Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share.

Optional cover

Your policy may be extended to include optional sections of cover, as shown in the 'Schedule of Benefits'. There will be no cover unless **you** purchase the relevant optional cover for **your trip**:

Premier & Premier Plus cover - for Winter Sports cover (Single Trip policy), Cruise cover (Single Trip policy) or Business cover.

Your policy will be extended to include the additional cover shown under the relevant section, where optional cover is taken under Section 14: Winter Sports cover, Section 15: Cruise cover or Section 16: Business cover, additional premium must be paid and shown on **your policy schedule**, to cover **your trip**.

Eligibility

We will provide the sections of cover as stated in **your policy schedule** during the **period of insurance**. This policy is only available to **you** (remember **you** and **your** relates to all persons insured on this policy) if:

- you** are a **UK resident** – who, at the time of buying their policy:
 - has their main **home** in the **UK** and has lived in the **UK** for at least 6 months, or
 - holds a valid British residency permit or visa or are a British member of Her Majesty's Armed Forces stationed overseas; and
 - is registered with a **UK medical practitioner**; and
 - is liable to pay taxes in England, Scotland, Wales or Northern Ireland;
- you** have been in the **UK** for a minimum of 6 months in the year prior to purchasing **your** insurance policy;
- you** have a **UK** National Insurance number (where aged 16 years of age or older) unless **you** are permanently resident in the **Channel Islands** or Isle of Man;
- you** are in **your home area** at the time of purchasing this policy. Any **trip** that has begun when **you** purchase this insurance will not be covered;
- you** are not travelling against the advice of a **medical practitioner** or where **you** would have been if **you** had sought their advice before beginning **your trip**;
- you** are not travelling with the intention of receiving medical treatment;

- your trip** starts and ends in **your** country of residence, either the **United Kingdom**, **Channel Islands** or Isle of Man (Single Trip or Annual Multi-trip cover only);
- your trip** starts in **your** country of residence, either the **United Kingdom**, **Channel Islands** or Isle of Man (One-way trip cover only);
- you** must be travelling with the intention to return to **your** country of residence, either the **United Kingdom**, **Channel Islands** or Isle of Man within **your trip** dates unless an extension has been agreed with P J Hayman & Company Limited who have confirmed this in writing or as part of a valid medical claim as confirmed by the **emergency medical assistance service**.
- you** comply with any requirements of **your public transport carrier** in its agreement to provide a service.
- your** travel meets the definition of a **trip** or a **business trip**.
- For Single Trip cover:
 - You** are aged:
 - 65 years or under on the date cover commences for Essential cover
 - 75 years or under on the date cover commences for either Premier or Premier Plus cover.
 - You** are not travelling for more than 94 days.
- For Single Trip cover the policy cover start date and **trip** duration is shown in **your policy schedule**. Cover for **your trip** applies as follows:
 - for cancellation of a **trip** by **you** – cover applies from the policy start date and ends when **you** leave **your home** on the **trip** start date.
 - for End Supplier Failure Insurance - cover applies from the policy start date and ends when **you** complete **your trip**.
 - for cutting short a **trip** by **you** and for all other sections – cover applies when **you** leave **your home** on the **trip** start date and ends on the **trip** end date or when **you** return **home**, whichever is earlier.
- For One-way trip cover:
 - cancellation cover is effective from the date shown on the **policy schedule** and terminates on commencement of the planned **trip**.
 - for End Supplier Failure Insurance cover is effective from the date shown on the **policy schedule**.
 - all other covers begin on the start date shown on the **policy schedule**.
 - all cover finishes 48 hours after the time **you** first leave the immigration control of **your** final destination country (maximum duration must not exceed 31 days).
- For Annual Multi-trip cover:
 - You** are aged:
 - 65 years or under on the date cover commences for Essential cover
 - 75 years or under on the date cover commences for either Premier or Premier Plus cover.

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.

- You** are not travelling for more than:
 - 24 days, for Essential cover
 - 35 days, for Premier cover
 - 60 days, for Premier Plus cover (reduced to 35 days if aged 70 and over on the date cover commences).
- For Annual Multi-trip cover the policy cover start date and end date shown in **your policy schedule**. Cover for individual **trips** applies as follows:
 - for cancellation of a **trip** by **you** – cover is effective immediately a **trip** is booked or from the policy start date shown on the **policy schedule** (whichever is the latest), and terminates on the commencement of each **trip**, or on the expiry of the policy (whichever is the earlier).
 - for End Supplier Failure Insurance - cover 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.
 - for cutting short a **trip** by **you** and for all other sections - cover applies when **you** leave **your home** to begin a **trip** and ends when **you** return **home**.
- Each **trip** must not exceed the number of days shown under **trip** duration in **your policy schedule**.
- You** are a **child** named as an **insured person**. When purchasing Essential cover, **children** must travel with an **insured person** at all times. When purchasing Premier or Premier Plus cover **children** may travel independently from the **insured persons**.

Children under the age of 18 years must have the permission of their parent and/or guardian and be accompanied by a responsible adult during the **trip**.

For Annual Multi-trip cover only: any named **child** who is a student and normally resident in the **Channel Islands** or the Isle of Man, may commence their **trip(s)** from their **home area** or their place of education in England, Scotland, Wales or Northern Ireland.

Geographical Areas

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

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 below) 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

- **Europe 1** (other than Europe 2 countries as listed below) including:
Austria, Azores, Belarus, Belgium, Bulgaria, **Channel Islands**, Corsica, Croatia, Czech Republic, Denmark (and the Faroe Islands), Estonia, Finland, France, Germany, Gibraltar, Hungary, Iceland, Isle of Man, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Serbia, Sicily, Slovakia, Slovenia, Sweden, Ukraine, **United Kingdom**.
- **Europe 2** including:
Europe 1 shown above and Andorra, Cyprus, Greece, Morocco, Spain including the Balearic and the Canary Islands, Switzerland, Tunisia, Turkey.
- **Australia & New Zealand** including:
up to 48 hours stopover in a country within a Worldwide area.
- **Worldwide** including:
Egypt & Israel (but *excluding* Canada, Caribbean, USA, Afghanistan, Liberia and Sudan).
- **Worldwide** including:
Canada, Caribbean, 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 including Egypt & Israel but *excluding* Canada, Caribbean, USA, Afghanistan, Liberia and Sudan.

Our Complaints Procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If **you** don't feel **we** have delivered this, **we** would welcome the opportunity to put things right for **you**.

For complaints relating to all sections *other than* sections 13 & 17

1. Does **your** complaint relate to a claim?
In the first instance, please contact:
The Complaints Officer, Claims Settlement Agencies
308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD
Tel: **01702 427251**
Email: info@csal.co.uk
2. Does **your** complaint relate to **your** policy?
In the first instance, please contact:
The Customer Services Manager, P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX
Tel: **023 9241 9833**
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 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 contact **you** within two (2) weeks of the date of **your** complaint.

In exceptional cases, where **we** are unable to complete **our** investigations within two (2) weeks, **we** will send **you** a written communication detailing why and will then respond within four (4) weeks of the date of **your** complaint.

If following **our** final response, **you** remain dissatisfied, **you** may if you wish, refer **your** complaint to Lloyd's, who will investigate and assess it on **your** behalf.

- Lloyd's contact details are as follows:
Complaints, Lloyd's Market Services, One Lime Street, London EC3M 7HA
Tel: **020 7327 5693**
Fax: 020 7327 5225
Email: complaints@lloyds.com
Website: www.lloyds.com/complaints

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.

Details of Lloyd's complaints procedures, including timescales are set out in a leaflet 'Your Complaint - How We Can Help' available at www.lloyds.com and also available from the above address.

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, or, in the event, after a period of eight weeks from making **your** complaint, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS).

- The Financial Ombudsman Service (FOS) contact details are as follows:

Postal address: Exchange Tower, Harbour Exchange, London E14 9SR

Customer Helpline: **0800 023 4567**

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

Other ways to get in touch:

0300 123 9 123 - calls cost no more than calls to 01 and 02 numbers

(18002) 020 7964 1000 - calls using next generation text relay

You can find more information on the FOS at: www.financial-ombudsman.org.uk

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

For Section 13: End Supplier Failure Insurance

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, Travel Plus Insurance, reference: IPPESFI V1-21 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), see details below.

For Section 17: Gadget cover

You should in the first instance write to:

Claims Administrators, Customer Relations, Davies Group

Unit 8, Caxton Road, Fulwood

Preston PR2 9NZ

Email: gadgetclaims@davies-group.com

Telephone: **0345 074 4788**

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

Next steps if **you** are still unhappy (relevant to sections 13 & 17 only)

If **you** are not happy with the outcome of **your** complaint, **you** may be able to ask the Financial Ombudsman Service to review **your** case.

We will let **you** know if **we** believe the ombudsman service can consider **your** complaint when **we** provide **you** with **our** decision. The service they provide is free and impartial, but **you** would need to contact them within 6 months of the date of **our** decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk

You can also contact them as follows:

Postal address: Exchange Tower, Harbour Exchange, London E14 9SR

Customer Helpline: **0800 023 4567**

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

Other ways to get in touch:

0300 123 9 123 - calls cost no more than calls to 01 and 02 numbers

(18002) 020 7964 1000 - calls using next generation text relay

If the Financial Ombudsman Service is unable to consider **your** complaint, **you** may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which means that **you** may be entitled to compensation if **we** are unable to meet **our** obligations to **you**.

Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Data Protection Statement

Who controls my personal information?

This notice tells **you** how P J Hayman & Company Ltd and **your** Insurers, as joint data controllers, will deal with **your** personal information. Where **your** Insurer introduces **you** to a company outside the group, that company will tell **you** how **your** personal information will be used.

You can ask for further information about **our** use of **your** personal information or complain about its use in the first instance, by contacting **our** Data Protection Officer:

- **For P J Hayman & Company Ltd**
Post: The Old Theatre, Stansted House, Rowlands Castle, Hampshire PO9 6DX
Email: CustomerServices@pjhayman.com
Visit www.pjhayman.com/documents/PJH_Privacy_policy.pdf for **our** full privacy policy notice terms
- **For Chaucer Syndicates Limited**
Post: Plantation Place, 30 Fenchurch Street, London EC3M 3AD
Email: ComplianceEnquiries@chaucerplc.com
Visit www.chaucerplc.com/privacy-cookie-policy/ for **our** full privacy policy notice terms.
- **For International Passenger Protection Ltd**
Post: IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.
Email: info@iplondon.co.uk
Visit www.iplondon.co.uk/privacy.asp for **our** full privacy policy notice terms.
- **For AXA Partners UK & Ireland**
Post: 106-108 Station Road, Redhill RH1 1PR
Email: dataprotectionenquiries@axa-assistance.co.uk
Visit: www.axa-assistance.co.uk/en/privacy-policy/ for **our** full privacy policy notice terms

If **you** have any concerns regarding **our** processing of **your** personal information, or are not satisfied with **our** handling of any request by **you** in relation to **your** rights, **you** also have the right to make a complaint to the Information Commissioner's Office. Their address is: First Contact Team, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow SK9 5AF

What personal information will you collect about me?

We will collect and process the personal information that **you** give **us** by phone, email, filling in forms, including on **our** website, and when **you** report a problem with **our** website. **We** also collect personal information from **your** appointed agent such as **your** trustee, broker, intermediary or financial adviser in order to provide **you** with the services **you** have requested and from other sources, such as credit reference agencies and other insurance companies, for verification purposes. **We** will also collect information **you** have volunteered to be in the public domain and other industry-wide sources.

We will only collect personal information that **we** require to fulfil **our** contractual or legal requirements unless **you** consent to provide additional information. The type of personal information **we** will collect includes; basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where **you** have requested other individuals be included in the arrangement, personal information about those individuals.

If **you** give **us** personal information on other individuals, this will be used to provide **you** with a quotation and/or contract of insurance and/or provision of financial services. **You** agree **you** have their permission to do so. Except where **you** are managing the contract on another's behalf, please ensure that the individual knows how their personal information will be used by **your** Insurer. More information about this can be found in the 'How do you use my personal information' section.

How do you use my personal information?

We and **our** selected third parties will only collect and use **your** personal information (i) where the processing is necessary in connection with providing **you** with a quotation and/or contract of insurance and/or provision of financial services that **you** have requested; (ii) to meet **our** legal or regulatory obligations, or for the establishment, exercise or defence of legal claims; (iii) for **our** "legitimate interests". It is in **our** legitimate interests to collect **your** personal information as it provides **us** with the information that **we** need to provide **our** services to **you** more effectively including providing **you** with information about **our** products and services.

We will always ensure that **we** keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

Examples of the purposes for which **we** will collect and use **your** personal information are:

- to provide **you** with a quotation and/or contract of insurance
- to identify **you** when **you** contact **us**
- to deal with administration and assess claims
- to make and receive payments
- to obtain feedback on the service **we** provide to **you**
- to administer **our** site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes
- for fraud prevention and detection purposes.

We will use **your** health information and information about any convictions for the purposes of providing insurance, and this includes arranging, underwriting, advising on or administering an insurance contract between **you** and **us**.

We will contact **you** to obtain consent prior to processing **your** personal information for any other purpose, including for the purposes of targeted marketing unless **we** already have consent to do so.

Who do you share my personal information with?

Where necessary, **we** share personal information for the purposes of providing **you** with the goods and services **you** requested with the types of organisations described below:

- associated companies including reinsurers, suppliers and service providers
- brokers, introducers and professional advisers
- survey and research organisations
- credit reference agencies
- healthcare professionals, social and welfare organisations
- other insurance companies
- comparison websites and similar companies that offer ways to research and apply for financial services products
- fraud prevention and detection agencies

Or, in order to meet **our** legal or regulatory requirements, with the types of organisations described below:

- regulatory and legal bodies
- central government or local councils
- law enforcement bodies, including investigators
- credit reference agencies
- other insurance companies.

We may also share the following data with the types of organisations outlined above, for the purpose of statistical analysis, research and improving services:

- anonymised data - data encrypted to make it anonymous, which protects an individual's privacy by removing personally identifiable information
- pseudonymised data - personally identifiable information replaced with a pseudonym to make the data less identifiable, such as replacing a name with a unique number
- aggregated data - similar groups of data, such as age, profession or income which are expressed as a summary for statistical analysis.

How do you use my personal information for websites and email communications?

When **you** visit **one** of **our** websites **we** may collect information from **you** such as **your** email address or IP address. This helps **us** to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit.

We use cookies and/or pixel tags on some pages of **our** website. A cookie is a small text file sent to **your** computer. A pixel tag is an invisible tag placed on certain pages of **our** website but not on **your** computer. Pixel tags usually work together with cookies to assist **us** to provide **you** with a more tailored service. This allows **us** to monitor and improve **our** email communications and website. Useful information about cookies, including how to remove them, can be found on **our** websites.

How do you transfer my personal information to other countries?

Where **we** transfer **your** personal information to countries that are outside of the **UK** and the European Union (EU) **we** will ensure that it is protected and that the transfer is lawful. **We** will do this by ensuring that the personal information is given adequate safeguards by using 'standard contractual clauses' which have been adopted or approved by the **UK** and the EU, or other solutions that are in line with the requirements of European data protection laws.

A copy of **our** security measures for personal information transfers can be obtained from the relevant Data Protection Officer, full contact details can be found in the 'Who controls my personal information?' section.

How long do you keep my personal information for?

We will keep and process **your** personal information for as long as necessary to meet the purposes for which it was originally collected.

There are a number of factors influencing how long **we** will keep **your** personal information, and these are shown below:

- to comply with applicable laws and regulations or set out in codes issued by regulatory authorities or professional bodies
- **our** business processes, associated with the type of product or service that **we** have provided to **you**
- the type of data that **we** hold about **you**
- if **your** data relates to any ongoing, pending, threatened, imminent or likely dispute, litigation or investigation
- to enable **us** to respond to any questions, complaints, claims or potential claims
- if **you** or a regulatory authority require **us** to keep **your** data for a legitimate purpose.

What are my data protection rights?

We will, for the purposes of providing **you** with a contract of insurance, processing claims, reinsurance and targeted marketing, process **your** personal information by means of automated decision making and profiling where **we** have a legitimate interest and/or **you** have consented to this.

You have a number of rights under the data protection laws, namely:

- to access **your** data (by way of a subject access request)
- to have **your** data rectified if it is inaccurate or incomplete
- in certain circumstances, to have **your** data deleted or removed
- in certain circumstances, to restrict the processing of **your** data
- a right of data portability, namely to obtain and reuse **your** data for **your** own purposes across different services
- to object to direct marketing
- not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on **you**
- to claim compensation for damages caused by a breach of the data protection legislation
- if **we** are processing **your** personal information with **your** consent, **you** have the right to withdraw **your** consent at any time.

You can exercise **your** rights by contacting the relevant Data Protection Officer, full contact details can be found in the 'Who controls my personal information?' section.

What happens if I fail to provide my personal information to you?

If **you** do not provide **us** with **your** personal information, **we** will not be able to provide **you** with a contract or assess future claims for the service **you** have requested.

How do you use my claims history?

When **you** tell **us** about an incident or claim **we** may pass information relating to it to the relevant database. **We** and other insurers may search these databases when **you** apply for insurance, in the event of any incident or claim, or at time of renewal to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim. This helps to check information provided and prevent fraudulent claims.

Fraud prevention and detection

In order to prevent and detect fraud **we** may at any time:

- check **your** personal data against counter fraud systems
- use **your** information to search against various publicly available and third party resources; use industry fraud tools including undertaking credit searches and to review **your** claims history
- share information about **you** with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If **you** provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in **your** case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. **You** may face fines or criminal prosecution. In addition, **your** Insurer may register **your** name on the Insurance Fraud Register, an industry-wide fraud database.

Assistance Service

What to do in the case of a medical emergency abroad

We strongly suggest **you** put the telephone number for the **emergency medical assistance service** into **your** mobile phone before **you** travel, so that it is to hand should You need it: **+44 (0) 203 819 7170**

In a medical emergency

1. Call an ambulance using the local equivalent of a **999** number or alternatively by dialling **112** within the EU
2. Contact the 24 hour **emergency medical assistance service** immediately on: **+44 (0) 203 819 7170**
You may also email: **internationalhealthcare@healix.com**

You will need to provide some basic information:

- **your** telephone number, so **you** can be contacted in case **you** are cut off;
- the name and age of the patient;
- information about the medical situation;
- the name of the **hospital**, ward, treating **medical practitioner** and their contact telephone number;
- **your** policy number and details of **your** travel arrangements;
- the patient's own **medical practitioner** contact details in case **we** need to obtain further medical information;
- quote the scheme name which is: **Travel Plus Travel insurance**.

You may need to pay the **excess** locally and ask the **hospital** to send the rest of their bills to Claims Settlement Agencies:

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

Email: **tpl@csal.co.uk**

The **emergency medical assistance service** will explain this to them and provide the **hospital** with billing instructions, if necessary.

Things to be aware of/remember

- **Your** Travel Plus 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 **emergency medical assistance service** as part of a medical emergency covered by this policy.

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 the **emergency medical assistance service**, cannot be delayed until **you** return to the **United Kingdom**. The decision of the **emergency medical assistance service** 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.

- NEVER give **your** passport to a clinic or **hospital**.
- It is not always possible to return **home** immediately after discharge following **injury** or **illness**.
- **You** will be able to return **home** when the **emergency medical assistance service** considers it safe, in conjunction with **your medical practitioner**, and airline regulations have been met. Sometimes **you** will need to stay locally for a while longer before returning **home** so the **emergency medical assistance service** will arrange additional accommodation for **you**.
- In the event that **you** require in-patient **hospital** treatment and/or evacuation/repatriation, it is imperative that the **emergency medical assistance service** is contacted and authorisation obtained prior to such treatment and/or evacuation/repatriation taking place.
- Failure to contact the **emergency medical assistance service** 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 **emergency medical assistance service**.
- If **you** have to return **home** under Section 1: Emergency medical assistance & expenses or Section 4: Cancellation & cutting short a trip, the **emergency medical assistance service** must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** return **home**.
- **You** may be required to obtain **your** medical records in the event of a claim.

Outpatient treatment or minor illness/injury

If **you** need to see a **medical practitioner** ask locally for the nearest public/state medical facility or seek advice on where to go for treatment from the **emergency medical assistance service**.

In Europe **you** should show them **your** EHIC/GHIC card and have it accepted. Medical treatment will be free or at a reduced cost.

In the event of liability being accepted for a medical expense which has been reduced by the use of a EHIC/GHIC **we** will not apply the deduction of an **excess** under Section 1: Emergency medical assistance & expenses.

If **your** outpatient bill is less than **£500** then **you** will need to pay this to the medical facility at the time of treatment and ensure **you** keep all receipts so **you** can claim upon **your** return home.

You must call the **emergency medical assistance service** immediately if **your** medical bill is likely to exceed **£500**.

What if You want to come home early?

This policy covers **you** to come home early because **you** are ill or injured only if medical treatment is not available locally. If **you** are thinking of cutting short **your** trip because **you** are not well then **you** must contact the **emergency medical assistance service** on **+44 (0) 203 819 7170**.

If **you** need to come home for any other reason, such as the illness of a close relative in **your** home area, then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured.

If **you** are not sure whether **your** circumstances are included in the cover then call Claims Settlement Agencies on **01702 427 251**.

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** 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.gov.uk/guidance/uk-reciprocal-healthcare-agreements-with-non-eu-countries

If **you** do not have an EHIC/GHIC card available at the time of the incident, **We** will ask **you** to provide **us** on request with the relevant details and fill in any forms (including Department for Work and Pensions forms) to enable **us** to recover any payment made under this policy.

Medicare - Australia or New Zealand

If **you** are travelling to Australia or New Zealand **you** can enroll in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia or New Zealand. All claims for refunds under the Medicare scheme must be made before **you** leave Australia or New Zealand. For more information on Medicare:

visit: www.medicareaustralia.gov.au or www.health.govt.nz

email: medicare@medicareaustralia.gov.au or info@health.govt.nz

In the event of liability being accepted for a medical expense which has been reduced by the use of either a EHIC, GHIC, Medicare in Australia or private health insurance **we** will not apply the deduction of an **excess** under Section 1: Emergency medical assistance & expenses.

How to Make a Claim

Your pre-claim checklist

If something happens before **you** travel or on **your** trip covered by this policy and **you** think **you** may be making a claim please see **your** policy schedule, schedule of benefits, cover options, sports and activities, general cover conditions and exclusions and the specific section in this policy and which details the extent and limitations to cover **you** have purchased which relates to **your** potential claim.

If **you** believe **you** have a covered claim **you** should use the following relevant checklist to help **you** get the supporting information **you** need to support **your** claim. This is not an exhaustive list and the claims assessor may ask additional questions and for additional information.

When **you** submit **your** claim, **you** will be required to tell **us** what happened and provide **us** with all the documents **we** ask for.

It is important that **you** obtain as much documentation as possible at the time of the event, it can be difficult to obtain some documents once **you** return home.

- **If the claim relates to cancellation, curtailment or disruption:**

- Provide **us** with documents such as **your** original booking invoice and receipts, a trip cancellation invoice, written confirmation from **your** airline or travel agent, and unused travel tickets and itineraries.

- **If something is lost or stolen:**

- Report it to the local police within 24 hours and get a written report.
- Report to **your** airline or transport provider as soon as possible that they have lost or damaged **your** luggage, or that **you** notice something has been taken from **your** bag and get a written report.
- Report to **your** carrier as soon as possible that they have lost or damaged **your** luggage or **you** notice something has been taken from **your** bag and get a written report.
- Get original receipts, valuations, or other proof of ownership of any items related to the claim.

- **If the claim relates to medical expenses:**

- Get a written medical report or certificate from **your** treating overseas **medical practitioner** or dentist, or **your** local **medical practitioner** or dentist, that clearly explains the medical condition, the diagnosis provided, medical tests requested and treatment given.
- Have documents translated into English if necessary (they do not need to be professional translations).
- Keep originals of all documents that **you** submit electronically.
- **You** have up to 30 days following **your** return home to lodge **your** claim.

- **If the claim relates to liability:**

On **your** trip, DO NOT, unless **we** have approved:

- admit that **you** are at fault; or
- offer or promise to pay any money; or
- become involved in litigation.

Claims Service - for all sections other than sections 13 & 17

1. Claims Notification

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

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.

Alternatively **you** can register a claim by contacting the following company:

Claims Settlement Agencies
308-314 London Road
Hadleigh, Benfleet
Essex SS7 2DD
Email: tpl@csal.co.uk
Tel: **01702 427251**

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.

Please note: all claims must be notified as soon as it is reasonably practical after the event which causes **you** to submit a claim. Late notification of a claim may affect **our** acceptance of a claim or result in the amount **we** pay being reduced.

We will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by **us** to support a claim. If the information supplied is insufficient, **we** will identify the further information which is required. If **we** do not receive the information **we** need, **we** may reject the claim.

To help **us** prevent fraudulent claims, **we** store **your** personal details on computer and **we** may transfer them to a centralised system. **We** keep this information in line with the conditions of the UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU)2016/679.

2. Subrogation

We are entitled to take over and conduct in **your** name the defence and settlement of any legal action. We may also take proceedings at **our** own expense and for **our** own benefit, but in **your** name, to recover any payment we have made under this policy to anyone else.

3. 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 in the current circumstances is legally due.

4. Fraudulent claims

Throughout **your** dealings with **us** we expect **you** to act honestly. If **you** or anyone acting for **you**:

- knowingly provides information to **us** as part of **your** application for **your** policy that is not true and complete to the best of **your** knowledge and belief; or
- knowingly makes a fraudulent or exaggerated claim under **your** policy; or
- knowingly makes a false statement in support of a claim; or
- submits a knowingly false or forged document in support of a claim; or
- makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then

- we** may prosecute fraudulent claimants;
- we** may make the policy void from the date of the fraudulent act;
- we** will not pay any fraudulent claims;
- we** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date;
- we** shall not return any premium paid by **you** for the policy;
- we** may inform the Police of the circumstances.

Claims Service - for Section 13: End supplier failure insurance

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, Travel Plus Insurance and reference IPP ESFV1-21:

IPP Claims at Sedgwick
Oakleigh House
14-15 Park Place
Cardiff
CF10 3DQ. UK
Telephone: +44 (0) 345 266 1872
Email: Insolvency-claims@ipplondon.co.uk
Website: www.ipplondon.co.uk/claims.asp

Claims Service - for Section 17: 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**.

Important Exclusions and Conditions Relating to Health

At the time of buying cover we advised **you** that:

- you** must tell **us** about **ALL** **medical conditions** for which **you** or anyone to be insured under this policy answered yes under the following 'Medical Screening' and understand **we** are unable to provide **you** with a policy if any of the points under 'Be Aware' below apply to **you** or anyone to be insured under this policy
- we** cannot provide cover for **medical conditions** that **you** choose not to tell **us** about or where **your** state of health is worse than **you** told **us**
- we** will cover **you** for claims associated with those pre-existing **medical conditions** **you** disclosed to **us**, **we** accepted in writing and for which **you** have paid any additional premium due.

We also advised **you** that:

- you** **MUST** advise **us** of any 'Change in State of Health' during the **period of insurance**
- failure to accurately and fully declare all **medical conditions** for **you**, or anyone insured under this policy will affect **your** cover and may result in **your** claim being declined.

Be Aware:

You will not be covered for any **trip**, where at the time of taking this insurance **you** or anyone to be insured under this policy:

- have any undiagnosed condition or any symptoms that are or should be under investigation
- have any condition for which they are on a waiting list for treatment
- intend travelling against medical advice (or would have had this been sought) or to seek treatment abroad
- have a terminal condition.

Medical Screening:

Has anyone to be insured under this policy:

- ever had a heart condition or heart related condition?
- ever received treatment for a respiratory condition requiring a **hospital** admission or the use of a nebuliser and/or supplementary oxygen?
- in the last 5 years had treatment for any form of cancer?
- in the last 5 years had treatment for any form of circulatory condition?
- in the last 2 years received any surgery, inpatient or outpatient treatment or had any test or investigations in a **hospital** or clinic or been seen by a specialist consultant?
- in the last 6 months had a change in prescribed medication?

If YES, they will need to call **our** Medical Screening Service on **023 9241 9068**.

IMPORTANT - Change in State of Health:

- If **your** health changes after **you** have 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:
 - you** have seen a **medical practitioner** because **you** develop a new **medical condition**, **your** prescribed medication changes or an existing **medical condition** deteriorates;
 - you** have seen or been referred to a consultant or specialist;
 - you** are waiting to receive treatment (including surgery, tests or investigations) or the results of tests and investigations, or have been admitted to **hospital**.

If there is a change in health of anyone insured under this policy **you** must contact **our** Medical Screening Service on **023 9241 9068** **we** will then tell **you** if **we** can cover **your** **medical conditions** free of charge or for an additional premium.

- If **we** cannot cover **your medical conditions**, or **you** do not want to pay the 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).

Activities You Are Covered For

Your policy covers **you** during **your trip**, for the sports and activities listed in Activity Pack 1 below, at no extra charge.

The sports and activities listed in Activity Packs 2, 3 and 4 may be covered upon payment of an additional premium.

Specific exclusions and conditions apply where shown.

We will not cover:

- Activities not listed.
- **Winter sports** activities unless Section 14: Winter sports cover is included or taken as an option and shown in **your policy schedule**.
- As a professional in an activity - whether competing, training or recreational.
- Activities undertaken against local warning or safety guidelines. Where applicable **you** must use the appropriate and recommended safety equipment. This would include the use of safety helmets, life jackets, safety goggles and protective clothing where appropriate.
- **Sports equipment** or sports clothing whilst in use.
- **Winter sports** activities involving ice climbing, ski acrobatics, ski flying, skiing against local authority or resort management warning or advice, ski-stunting, ski jumping, ski mountaineering, or the use of bobsleighs, luges, bungees or skeletons.

If **you** intend to undertake any activity not shown that may be considered hazardous, or if **you** require confirmation of whether **your** activity is insured, please contact **your** Broker or P J Hayman & Company Limited on **023 9241 9050** (or **023 9241 9006** for Direct Customers).

Activity Pack 1 - covered as standard

Activity	Limitations & Conditions
Abseiling Aerobics Airboarding Angling/Fishing Archaeological digging Archery Assault course Athletics	Under supervision of qualified instructor/guide
Badminton Banana boating Baseball Basketball Battle re-enactment Beach games Billiards (pool/snooker) Blade skating Board sailing Body/boogie boarding Bowling/Bowls Breathing Observation Bubble Bridge walking Bungee jump/swoop	Under supervision of qualified instructor/guide
Camel riding Canoeing Canopy/treetop walking Catamaran sailing Cave tubing Charity or conservation work	Organised by licensed operator. No cover for personal liability.
Clay pigeon shooting	See windsurfing.
Climbing wall Cricket Croquet Cross country running Curling Cycling (not mountain biking)	Under supervision of qualified instructor/guide. No cover for personal accident or personal liability. Within 20 miles of coastline or inland waters. Under supervision of qualified instructor/guide. Voluntary. For and organised by registered charity or conservation organisation. Maximum length of trip 21 days. Work with hand tools only. No working at height above 3 meters. No cover for personal liability.
	Under supervision of qualified instructor/guide and through licensed operator. No cover for personal liability.
	Under supervision of qualified instructor guide. No jumping, racing or hunting. Up to Grade 3 rivers. If in open water within sight of land. No cover for personal accident or personal liability.
	Within 20 miles of coastline or inland waters.
	Under supervision of qualified instructor/guide.
	Voluntary. For and organised by registered charity or conservation organisation. Maximum length of trip 21 days. Work with hand tools only. No working at height above 3 meters. No cover for personal liability.
	Under supervision of qualified instructor/guide and through licensed operator. No cover for personal liability.
	No racing
	Leisure only. Wearing a helmet. No stunting or racing.

Activity	Limitations & Conditions
Deep sea fishing Dinghy sailing	Under supervision of qualified instructor/guide. Within 20 miles of coastline or inland waters. No racing. No cover for personal liability.
Dodgeball Driving	Car, motorcycle, moped or scooter. On public roads only. Must possess a licence to ride an equivalent motorcycle in the UK. No motor rallies or racing. No cover for personal liability.
Dry slope skiing	
Elephant riding/trekking	Under supervision of qualified instructor/guide.
Falconry Fell walking	Under supervision of qualified instructor/guide. Walking, running, rambling or trekking. Maximum 3,000 metres altitude.
Fencing Fishing Fives Flotilla sailing	Under supervision of lead skipper. Within 20 miles of coastline or inland waters. No cover for personal liability.
Flying	Includes sightseeing flights. As a passenger in a fully licensed passenger carrying aircraft only.
Flying fox Football	Under supervision of qualified instructor/guide.
Geocaching Glass bottom boats Gliding Go karting	Maximum 3,000 metres altitude. As a passenger under supervision of licensed operator. Under supervision of licensed operator. No cover for personal accident or personal liability.
Golf Gymnastics	
Handball Helicopter rides	Includes sightseeing flights. As a passenger in a fully licensed passenger carrying craft only.
Heptathlon Hiking Hitchhiking/jailbreak Hobbie catting	Maximum 3,000 metres altitude. Organised groups of adults. Within 20 miles of coastline or inland waters. No racing. No cover for personal liability.
Hockey Horse riding/hacking	No ice hockey. Wearing a helmet. No jumping, competitions, rodeo, hunting or polo.
Hot air ballooning Hovercraft	As a passenger under supervision of licensed operator. Driving or as a passenger. No cover for personal liability.
Hurling Hydro zorbing	Under supervision of licensed operator.
Ice skating (rink) Indoor climbing Indoor skating In-line skating	No hockey or speed skating.
Javelin throwing Jet boating	No racing. As a passenger under supervision of licensed operator.
Jet skiing	No racing or competitions. Under supervision of licensed operator. No cover for personal accident or personal liability.
Jogging Jousting	Re-enactment only.
Karting	No racing or competitions. Under supervision of licensed operator. No cover for personal accident or personal liability.
Kayaking land. Korfball	Up to Grade 3 rivers. If in open water within sight of
Lacrosse	
Marathon running Motor boating Motorcycling Mountain biking	One day events only. As a passenger under supervision of licensed operator. See driving. Wearing a helmet. Only casual or off road but not endurance. No downhill, freeriding, four-cross, dirt jumping, trials, stunting or racing.

Activity	Limitations & Conditions
Narrowboat/canal cruising Netball	Inland waters only. No personal liability cover.
Octopush Orienteering	
Paddle boarding Paintballing Parascending/Parasailing Passenger on a sledge Pedaloos Pony trekking Pool (billiards/snooker) Power boating	If open water, in sight of land & calm waters only. Wearing eye protection. No cover for personal liability. Towed by boat over water only. Under supervision of licensed operator. Wearing a helmet. No racing or competitions. Under supervision of licensed operator. No cover for personal accident or personal liability.
Rackets/Racquetball Rafting Rambling/Walking Rap jumping/running Refereeing Rifle range shooting Ringos River tubing Roller blading/Roller skating Rounders/Softball Rowing Running	Up to Grade 3 rivers Under supervision of qualified instructor/guide. Under supervision of qualified instructor/guide and through licensed operator. No cover for personal liability. Under supervision of licensed operator. No cover for personal liability. Under supervision of qualified instructor/guide. No racing. If in open water within sight of land. Including for charity purposes
Safari/safari trekking Sailboarding (windsurfing) Sailing/Yachting Sandboarding Sand dune surfing/skiing Sand yachting Scuba diving Sea canoeing/kayaking Shinty Shark diving Skateboarding Sky jumping Small bore target shooting Snooker (pool/billiards) Snorkelling Soccer Softball Spear fishing Speed sailing Squash Street hockey Surfing Swimming Swimming with dolphins Swimming/bathing with elephants Swimming with killer whales/orcas Sydney Harbour Bridge tour	Organised guided tour by vehicle or supervised walking only Within 20 miles of coastline or inland waters. No cover for personal liability. No cover for personal accident or personal liability. No cover for personal accident or personal liability. No cover for personal accident or personal liability. To maximum depth of 30 metres below sea level. No solo diving. If unqualified must be accompanied by qualified instructor or dive master. No commercial or professional or technical diving (such as cave or cavern, ice, enriched air, free, tutor or wreck diving). If in open water within sight of land. In cage only. Under supervision of qualified instructor/guide and through licensed operator. Wearing a helmet. From sky tower in New Zealand only. Under supervision of qualified instructor/guide. Not the main purpose of the trip. Without tanks. No cover for personal accident or personal liability. If in open water within sight of land Under supervision of qualified instructor/guide and through licensed operator.

Activity	Limitations & Conditions
Table tennis Target shooting Ten pin bowling Tennis Trampoline Tree canopy walking Trekking Tubing Tug of war	Under supervision of qualified instructor/guide. Under supervision of qualified instructor/guide. Maximum to 3,000m altitude. Under supervision of qualified instructor/guide.
Volleyball	
Wake boarding Walking Water polo Water skiing Water ski jumping Weightlifting (training) Whale watching White water rafting Wicker basket tobogganing Windsurfing (sailboarding) Wind tunnel flying Work	Up to 3,000 metres altitude. See rafting – up to Grade 3 rivers only. Office - clerical & administrative duties. Bar & restaurant, waitress, waiter, chalet maid, retail work & fruit picking. No working at height above 3 meters (but excluding the use of power tools & machinery). No cover for personal liability. See charity & conservation work.
Yoga	
Zap cats Zip lining/trekking Zorbing	In conjunction with canopy/treetop walking only. Under supervision of qualified instructor/guide. Under supervision of licensed operator.

Activity Pack 2 - additional premium applies

Activity	Limitations & Conditions
Blokarting	
Dune/wadi buggying/bashing Dune sliding	As a passenger with a licensed operator.
Gorilla trekking	Licensed tour operator and under supervision of qualified instructor/guide.
High diving	Up to 10 metres, excluding cliff diving.
Ice go karting	Under supervision of licensed operator. No cover for personal accident or personal liability.
Mud buggying	
Parasailing/parascending	Over land. Under supervision of licensed operator.
Roller hockey	
Triathlon	

Activity Pack 3 - additional premium applies

Activity	Limitations & Conditions
Cycling (racing)	
Elephant polo	
Grass/land skiing	
Judo	Organised training. No competitions.
Karate	Organised training. No competitions.
Ostrich riding/racing	Under supervision of licensed operator. No cover for personal accident or personal liability.
Paddle boarding - white water Polo cross	Up to Grade 3 rivers.
Tall ship sailing	Within 20 miles of coastline or inland waters. No cover for personal liability. No racing.

Activity Pack 4 - additional premium applies

Activity Limitations & Conditions

Bungee jumping/swoop	Multiple jumps. Under supervision of qualified instructor or guide.
Caving/pot holing	Under supervision of qualified instructor or guide.
Parapenting/paraponting/paragliding	No competitions.
Street luge	
Via ferrata	

Winter Sports Activities

If **you** intend to take part in a **winter sports** activity, please refer to the 'Schedule of Benefits' to confirm if cover is provided or can be taken as an option.

The following **trip** limits will apply:

- For Single Trip cover 94 days.
- For Annual Multi-trip cover :
 - Premier cover: maximum 21 days in a year.
 - Premier Plus cover: maximum 45 days in a year.

Your chosen level of cover will be specified in **your policy schedule**.

Activity Limitations & Conditions

Biathlon	
Cross country/big foot skiing	If off-piste or not on recognised paths must be accompanied by qualified guide and in areas that local resort management consider to be safe.
Dry slope skiing	
Glacier walking	Accompanied by qualified guide.
Husky sledge driving/passenger	No racing or mushing. No personal liability cover.
Ice skating	
Ice windsurfing	No cover for personal liability.
Indoor skiing/snowboarding	
Kick sledging	
Ski biking/ski-dooing	
Skiing/mono-skiing/skiboarding	If off-piste must be accompanied by qualified guide (unless within the ski area boundaries of a recognised ski resort that is patrolled then it is not a requirement to be accompanied by a guide or instructor) and in areas that local resort management consider to be safe.
Ski run walking	
Sledging	Including sledging as a passenger pulled by horse, dog or reindeer.
Sleigh rides as a passenger	
Snow biking/go karting	No cover for personal liability.
Snow blading	
Snow boarding	If off-piste must be accompanied by qualified guide (unless within the ski area boundaries of a recognised ski resort that is patrolled then it is not a requirement to be accompanied by a guide or instructor) and in areas that local resort management consider to be safe.
Snow bobbing	
Snow mobiling/scooting	Guided tours only. No personal liability.
Snow shoe walking	
Snow tubing	
Telemarking	
Tobogganing	
Winter Walking	Using crampons and ice picks only. Up to 3,000 metres altitude.

Definitions

The following key words or phrases have the same meaning wherever they appear in this policy, unless stated below or as otherwise shown in Section 9: Legal expenses or Section 13: End supplier failure insurance or Section 15: Cruise cover or Section 16: Business cover or Section 17: Gadget cover.

Definitions are shown in bold throughout the policy.

Accident/Accidental/Accidentally – an event that is sudden and unexpected, which is caused by external and visible means at a time that can be identified.

Baggage – luggage, clothing, personal effects, **sports equipment** (excluding ski equipment), **valuables** and other articles which belong to **you** (or for which **you** are legally responsible) worn, used or carried by **you** during any **trip**.

Business trip – a **trip** for business purposes involving administrative duties and excluding **manual work**.

Channel Islands – Jersey, Guernsey, Alderney, Sark and Herm.

Children/Child – your children, your partner's children and the grandchildren of **you** or **your partner**, including step children, step grandchildren and fostered or adopted **children** or grandchildren, provided that they are:

- under 18 years old on the date cover commences (extended to under 23 if still in full time education);
- dependent on **you** or **your partner** (or in the case of grandchildren dependent on **you** or **your partner** or their parent(s));
- not married or living with their **partner**.

Claims service – means:

- All sections *other than* sections 13 & 17:
Claims Settlement Agencies
308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD
Email: tpl@csal.co.uk
Tel: 01702 427251
Online at: www.submitclaim.co.uk/tpl
- Section 13: End supplier failure insurance
IPP Claims at Sedgwick
Oakleigh House, 14-15 Park Place, Cardiff CF10 3DQ
Telephone: 0345 266 1872
- Section 17: Gadget cover
Online claims portal: <https://bastion.davies-group.com>
Email: gadgetclaims@davies-group.com
Telephone: 0330 102 8698

Close business partner – a person working for the same company or a **close business partner** of the **insured person** whose absence from work along with **you** would prevent the proper functioning of the business. A senior manager or director of the business must confirm this in the event of a claim.

Close relative – **your partner**, fiancé(e), parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, aunt, uncle, cousin, nephew, niece, step-parent, step brother, step sister, step child, foster child and legal guardian.

Complications of pregnancy or childbirth – means the following complications of pregnancy as certified by a **medical practitioner**: toxemia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; ante partum haemorrhage; placental abruption; placenta praevia; post-partum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections/medically necessary termination; and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

Coronavirus – Coronavirus disease, including any related and/or similar conditions howsoever called, or any mutation of these.

Cruise – a **trip** of more than 72 hours duration, sailing as a passenger on a purpose built ship on rivers, sea/s or oceans that may include stops at various ports. No cover is provided for cargo or container ship travel.

Emergency medical assistance service:

Healix International, Healix House, Esher Green, Esher, Surrey KT10 8AB.
Telephone: +44 (0) 203 819 7170. Email: internationalhealthcare@healix.com

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

Excess – the first amount of any claim for which **you** are responsible to pay. The **excess** applies to each **insured person** per claim except for Section 8: Personal liability where the **excess** is per policy. If a claim is made under more than one section which is caused by the same event at the same time, one **excess** per **insured person** will apply and this will be the highest **excess** payable.

Hospital – a licensed medical institution which meets the following criteria:

- it has facilities for medical diagnosis and/or for treating injured and sick people;
- it is run by **medical practitioner(s)**;
- it provides care supervised by state registered nurses or the local equivalent; and/or
- it is not a medical institution only specialised in training and education, a nursing or convalescent home, a hospice or place for the terminally ill, a residential care home, or a place for drug and/or alcohol rehabilitation.

Home – your normal place of residence within **your home area**.

Home area – is:

For residents of the **United Kingdom** excluding **Channel Islands** and the Isle of Man, **your home area** means the **United Kingdom**, excluding **Channel Islands** and the Isle of Man.

For residents of the **Channel Islands** and Isle of Man, **your home area** means either the particular **Channel Island** on which **you** live or the Isle of Man depending on where **your home** is.

For British members of Her Majesty's Armed Forces **your home area** means any British Forces Post Office (BFPO) location where **you** are stationed overseas.

Illness/ill – sudden and unforeseen change in health, sickness or disease (including **complications of pregnancy or childbirth**) contracted as certified by a **medical practitioner**.

Injury – bodily **injury** sustained in an **accident** directly and independently of all other causes.

Insured person/You/Your/Yours – each person travelling on a **trip** whose name appears in the **policy schedule**.

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.

Manual work – physical work or work involving the use or operation of mechanical or non-mechanical machinery or equipment.

Medical condition – any **illness, injury**, disease or condition that **we** asked **you** to disclose to **us** under the 'Important exclusions and conditions relating to health' - see page 11. This includes any condition **you** are aware of and which affects a **close relative**, business associate or **travel companion** or a person **you** are planning to stay with.

Medical practitioner – a registered practising member of the medical profession who is not related to **you** or **your travel companion**.

Normal pregnancy or childbirth – means pregnancy or childbirth without any **complications of pregnancy or childbirth**.

Pair or set – items of **baggage** or **valuables** forming part of a set or which are usually used together.

Pandemic – an **epidemic** that has spread across a large region.

Partner – **your** husband, wife or civil partner, or someone of either sex that **you** live with as though they were **your** husband, wife or civil partner.

Period of insurance – means:

Single Trip* – the policy cover start date and **trip** duration shown in **your policy schedule**. Cover for **your trip** applies as follows:

- for cancellation of a **trip** by **you** – cover applies from the policy start date and ends when **you** leave **your home** on the **trip** start date.
- for 'End supplier failure insurance' - cover applies from the policy start date and ends when **you** complete **your trip**.
- for cutting short a **trip** by **you** and for all other sections – cover applies when **you** leave **your home** on the **trip** start date and ends on the **trip** end date or when **you** return **home**, whichever is earlier.

Annual Multi-trip* – the policy cover start date and end date shown in **your policy schedule**. Cover for individual **trips** applies as follows:

- for cancellation of a **trip** by **you** – cover is effective immediately a **trip** is booked or from the policy start date shown on the **policy schedule** (whichever is the latest), and terminates on the commencement of each **trip**, or on the expiry of the policy (whichever is the earlier).
- for 'End supplier failure insurance' - cover 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.
- for cutting short a **trip** by **you** and for all other sections – cover applies when **you** leave **your home** to begin a **trip** and ends when **you** return **home**.

Each **trip** must not exceed the number of days shown under **trip** duration in **your policy schedule**.

One-way trip – cover applies as follows:

- cancellation cover is effective from the date shown on the **policy schedule** and terminates on commencement of the planned **trip**.
- for 'End supplier failure insurance' - cover is effective from the date shown on the **policy schedule**.
- all other covers begin on the start date shown on the **policy schedule**.

- all cover finishes 48 hours after the time **you** first leave the immigration control of **your** final destination country (maximum duration must not exceed 31 days).

*Please also refer to 'Extension of cover' under 'Information for the entire policy'.

Personal money – bank notes and coins in legal tender, cheques, travellers' cheques, postal or money orders, pre-paid coupons or vouchers or travel tickets, pre-booked event and entertainment tickets, phone cards and pre-paid electronic money cards, all held for personal use and which are non-refundable.

Permanent total disablement – irrecoverable disablement arising from **accidental injury** which permanently and totally incapacitates the **insured person** for a continuous period of twelve months from carrying out at least two of the following activities of daily living:

- a) 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,
- b) Dressing – putting on and taking off all necessary items of clothing,
- c) Toileting – getting to and from the toilet, transferring on and off the toilet and associated personal hygiene,
- d) 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.

Policy schedule – the document giving details of the **period of insurance, your** cover, the premium, any **medical conditions you** have declared and the policy number. The **policy schedule** includes all the information **you** provided when **we** prepared **your** quotation.

Public transport carrier – any mechanically propelled vehicle operated by a company or under an individual licence to carry passengers for hire, including but not limited to aircraft, bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train.

Redundancy – loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if **you** are aged 18 and over or 65 and under. For the avoidance of doubt, age is on the date cover commences.

Sports equipment – specialist equipment belonging to **you** used specifically for a particular sport or leisure pursuit.

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.

Total loss of limb(s):

- a) in the case of a lower limb, loss by physical severance at or above the ankle, or
- b) permanent and total loss of and/or total and irrecoverable loss of use of an entire leg or foot which lasts twelve calendar months and at the expiry of that period being beyond hope of improvement.
- c) 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 calendar months and at the expiry of that period being beyond hope of improvement.

Total loss of sight:

- a) 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
- b) 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 calendar months and at the expiry of that period being beyond hope of improvement.

Travel companion – a person with whom **you** are travelling or have arranged to travel with to the same destination.

Trip – a holiday or journey (including a **business trip**) which is a round **trip**, starting from when **you** leave **your home area**, and which ends on **your** return to **your home area**. A **trip** is either:

- for travel in **your home area**, where it must include two or more consecutive nights' stay in accommodation which has been booked prior to departure (includes a pre-booked tent or caravan pitch); or
- for travel outside **your home area**, to and from the geographical region or country stated in **your policy schedule**.

Each **trip** must not exceed the number of days shown in **your policy schedule** and **trips** must start and end during the **period of insurance**. (See also 'Period of insurance – Annual Multi-trip' and 'Period of insurance – One way-trip').

UK resident – an **insured person** who, at the time of buying their policy:

- has their main **home** in the **UK** and has lived in the **UK** for at least 6 months or holds a valid British residency permit or visa or are a British member of Her Majesty's Armed Forces stationed overseas; and
- is registered with a **UK medical practitioner**; and
- is liable to pay taxes in England, Scotland, Wales or Northern Ireland.

Usual, reasonable and customary – means the most common charge for similar services, medicines or supplies within the area in which the charge is incurred, so long as those charges are reasonable. **We** will determine what usual, reasonable and customary charges are, and in doing so may consider one or more of the following factors:

- the level of skill, extent of training, and experience required to perform the procedure or service;
- the length of time required to perform the procedure or services as compared to the length of time required to perform other similar services;
- the severity or nature of the **illness** or **injury** being treated;
- the amount charged for the same or comparable services, medicines or supplies in the locality;
- the amount charged for the same or comparable services, medicines or supplies in other parts of the country;
- the cost to the medical provider of providing the service, medicine or supply;
- such other factors as **we**, in the reasonable exercise of discretion, determine are appropriate.

Unattended – where **you** are not in full view or in a position to prevent unauthorised taking or interference with **your baggage, valuables, winter sports equipment**, and/or business equipment.

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

Utilisation of Nuclear, Chemical or Biological Weapons of Mass Destruction – 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 – jewellery, watches, furs, leather goods, items made of or containing gold, silver, precious metals or precious or semi-precious stones, sunglasses, spectacles, musical instruments, telescopes, binoculars, portable satellite navigation equipment and GPS devices, mobile/smart phones, photographic and camera/video equipment, and portable and/or hand held audio/visual or computer equipment (such as but not limited to: laptops, tablets, personal digital assistants (PDAs), MP3/4 players, e-readers) including their games, headphones, discs and accessories.

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

We/Us/Our/Ours – means:

Chaucer Syndicates Limited - for sections 1 to 12 and 14 to 16.

Liberty Mutual Insurance Europe SE - for section 13.

UK Branch of Inter Partner Assistance S.A. - for section 17.

Winter sports – the activities listed on page 14.

Winter sports equipment – skis, poles, bindings, snowboard, helmets, boots, ice skates, snow shoes, (including their accessories) and essential clothing and protective items that **you** own or hire.

You/Your/Yours – see 'insured person'.

Conditions Which Apply to the Whole Policy

Not applicable to End Supplier Failure Insurance.

Additional section conditions may apply. Please refer to the relevant sections of the policy for details.

- You** must do all **you** can to prevent and reduce any costs, damage, **injury, illness** or loss.
- If **we** make a payment before cover is confirmed and **our** claim investigation reveals that no cover exists under the terms of **your** policy, **you** must pay **us** back any amount **we** have paid.
- You** must tell **us** about any incidents of loss, damage, **injury, illness, redundancy** or liability as soon as possible, whether or not they give rise to a claim. **You** must give **us** all the information and help **we** may need. **We** will decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by **your** policy, including proceedings for recovering any claim payments.
- You** (or **your** legal representative) must give **us** all the information and documents that **we** may need at **your** (or their) own expense. If **you** make a medical claim **you** may be asked to supply **your medical practitioner's** name to enable **us** to access **your** medical records. This will help **us** and the **medical practitioner** treating **you**, to provide the most appropriate assistance and assess whether cover applies. If **you** do not agree to provide this when requested **we** will not deal with **your** claim.

When there is a claim for **injury** or **illness** **we** may ask for (and will pay the costs of) an **insured person** to be medically examined on **our** behalf, or in the event of death, request a post-mortem examination.

5. Fraud

If **you** or anyone acting on **your** behalf have intentionally concealed or misrepresented any information or circumstance that **you** had a responsibility to tell **us** about, or engaged in any fraudulent conduct, or made any false statement relating to this insurance, **we** will:

- void the policy in the event of any fraud which occurred during the application process, which means **we** will treat the policy as if it had never existed; or
- terminate the policy with effect from the date of any fraud which occurred during the **period of insurance**;

and in either case, **we** will:

- not return to **you** the premium paid;
- not pay any fraudulent claim or a claim which relates to a loss suffered after any fraud;
- seek to recover any money from **you** for any claims **we** have already paid which is later established as invalid, including the amount of any costs or expenses **we** have incurred;
- inform the police, other financial services organisations and anti-fraud databases, as set out under the Important Notes section headed 'Fraud prevention and detection'.

6. Cancellation Rights

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.

To cancel **your** policy, please contact P J Hayman & Company Ltd on: **023 9241 9006** or email: **Direct.sales@pjhayman.com**

Alternatively, **you** can write to: P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

i. 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 P J Hayman & Company Ltd 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.

ii. 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

iii. 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.

7. Your duty to check information and tell us of any changes

It is important **you** check **your** most recent **policy schedule** as this sets out the information **we** were given when **we** agreed to provide **you** with the cover and terms of **your** policy.

Although **we** may undertake checks to verify **your** information, **you** must take reasonable care to make sure all information provided by **you** or on **your** behalf is accurate and complete.

You must tell **us** immediately if any of **your** information is incorrect or changes. If **we** have wrong information this may result in an increased premium and/or claims not being paid in full, or **your** policy may not be valid and claims will not be paid. If in doubt about any information please contact **us** as soon as possible. Changes to information **we** need to be informed of (and when) include but are not limited to these situations:

- At any time:
 - insured persons** or their details;
 - where **you** are travelling to;
 - if **you** have a **trip** which exceeds the **trip** duration;
 - if **you** are no longer a **UK resident**.

- b) At any time due to the reasons set out in 'Important exclusions and conditions relating to health'.

Please contact us on **023 9241 9050** if **you** purchased **your** cover through a Broker or **023 9241 9006** if **you** purchased direct from P J Hayman & Company Limited, immediately to discuss any changes and **we** will provide advice and let **you** know if this affects **your** cover.

Any changes accepted by **us** will apply from the date indicated on **your** updated **policy schedule** and **we** will be entitled to vary the premium and terms for the rest of the **period of insurance**.

If the changes are unacceptable to **us** and **we** are no longer able to provide **you** cover, **we** or **you** can cancel **your** policy, as set out under Condition 6, 7 or 8.

If **you** have given **us** inaccurate information this can affect **your** policy in the following ways:

- i) If **we** would not have provided **you** with any cover **we** have the option to:
 - void the policy, which means **we** will treat it as if it had never existed and repay to **you** the premium paid; and
 - seek to recover any money from **you** for any claims **we** have already paid, including the amount of any costs or expenses **we** have incurred.
 - ii) If **we** would have applied different terms to **your** cover, **we** have the option to treat **your** policy as if those different terms apply, which may mean claims are not paid or not paid in full; and/or
 - iii) If **we** would have charged **you** a higher premium for providing **your** cover, **we** will have the option to charge **you** the appropriate additional premium due in full.
8. The terms of this insurance is based upon the information provided by **you** to **us**.

The policy contains conditions relating to health of the people travelling. **You** must take reasonable care to answer all questions put to **you**, about the health of the people travelling, honestly, accurately and to the best of **your** knowledge. If **you** do not understand the meaning of a question put to **you** or if **you** do not know the answer it is vital that **you** tell **us**. Once cover has been arranged **you** must immediately notify **us** of any changes to the information that has previously been provided. Failure to provide full and accurate information before **you** take out the insurance or when circumstances change could invalidate the cover and may mean any claim will be rejected. If **you** are declaring on behalf of another person **you** must ensure **you** are fully aware of their medical history.

9. 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.

Exclusions Which Apply to the Whole Policy

Not applicable to End Supplier Failure Insurance.

Additional section exclusions may apply. Please refer to the relevant sections of the policy for details.

We will not pay for claims which are in any way related to:

1. **Your** wilful or self-inflicted **injury** or **illness**, suicide, attempted suicide.
2. Substance abuse, drug abuse (whether over the counter, prescription or otherwise) and/or ingestion of any illegal drugs or substances.
3. **You** drinking too much alcohol which is evidenced by:
 - a) a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your injury** or **illness**.
 - b) **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) the witness report of a 3rd party which has advised that **you** have notably impaired **your** faculties and/or judgement.
 - d) **your** own admission and/or by the description of events **you** have described on the claim form.
 - e) the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 1.5 litres of beer or four 175ml glasses of wine.
 - f) **you** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
4. Alcohol abuse or alcohol dependency which is evidenced by:
 - a) **your** medical records or the opinion of **your medical practitioner**
 - b) the opinion of an independent **medical practitioner**

This exclusion does not apply where **your** claim relates directly to a **medical condition** **you** have declared to **us** (and where **you** have paid the appropriate additional premium and **we** have accepted those conditions in writing) if **you** have not been consuming alcohol against the advice of **your medical practitioner**. **We** may refuse to accept **your** claim in these circumstances.

5. **You** travelling against the advice of **your medical practitioner** or the **emergency medical assistance service**.
6. **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 'Geographical Areas' shown 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.
7. **Your** unlawful action or any criminal proceedings made against **you** under the authority of the customs and/or government of any country.
8. Any **trip** which is longer than the duration shown on **your policy schedule**.
9. Sections of cover shown as not insured in **your policy schedule**.
10. **Your** participation in or practice of any:
 - a) sport or activity not shown on the list of activities.
 - b) professional entertaining or professional sports.
11. **You** (unless in an attempt to save human life or **your** life is in danger):
 - a) climbing, jumping, moving from one balcony to another; or
 - b) climbing, jumping or moving from any external part of a building to another (unless during the normal course of using the stairs, lifts or usual access points).
12. **You** jumping or diving from piers, walls or rocks, including tombstoning and shore jumping, or climbing on top of or jumping from a vehicle.
13. **Your** deliberate action which puts **you** at risk of death, **injury**, **illness** or disability, unless **you** were trying to save human life or **your** life is in danger.
14.
 - a) Driving any car or motorcycle, moped or scooter unless **you** have a full **UK** licence which permits **you** to drive the equivalent category of vehicle.
 - b) **You** not wearing a seatbelt when travelling in a motorised vehicle, where a seatbelt is available.

Please note: there is no cover for off-roading or the use of a quad bike.
15. **Your** duties as a member of any armed forces or territorial army, except as cover provided for under Section 4: Cancellation & cutting short a trip.
16. Any tour operator, travel agent, accommodation provider, **public transport carrier** or other service provider becoming insolvent and being unable or unwilling to carry out their duty to **you**.
17. Any payments **you** would normally have made during **your trip** or which do not fall within the events insured by **your** policy.
18. Any loss caused by currency exchanges or fluctuations.
19. Any loss that is not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following an **injury** or **illness** happening while on a trip.
20. **Normal pregnancy or childbirth**, without any accompanying **injury**, **illness**, disease or **complications of pregnancy or childbirth**.
21. Loss or damage more specifically insured by another policy.
22. Any costs incurred by **you**,
 - a) which **you** can recover from **your** accommodation provider, **public transport carrier** or other service provider; and/or
 - b) because **you** have refused a reasonable alternative from **your** accommodation provider, **public transport carrier** or other service provider.
23. Any costs paid for using reward scheme points or similar, timeshare, holiday property bond or similar points scheme (including any exchange fees, property maintenance expenses or fees).
24. **War** or hostilities, civil unrest or any similar event.
25. **Terrorism** where nuclear, chemical or biological weapons, devices or agents are used. This Exclusion does not apply to claims under Section 1: Emergency medical assistance & expenses or Section 2: Personal accident.
26. Ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment.
27. **You** being exposed to the **Utilisation of Nuclear, Chemical or Biological Weapons of Mass Destruction**.
28. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
29. The cost of medical or surgical treatment of any kind received by an **insured person** later than 52 weeks from the date of the **accident** or commencement of the **illness**.
30. Any **trips** by cargo or container ship.
31. 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.
32. Any claim arising from any known circumstance which existed and was in the public domain by the date **you** purchased this insurance or at the time of booking any **trip**, whichever is the later.
 33. Any claim relating to an incident which **you** were aware of at the time **you** purchased this insurance or at the time of booking any **trip** and which could reasonably be expected to lead to a claim.
 34. **We** shall not provide any cover or pay any claim or provide 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.
 35. 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.
 36. Any claim directly or indirectly related to the fear or threat of a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.
 37. This policy may not be assigned or transferred unless agreed by **us** in writing. Any attempt to assign rights or interests without **our** written consent is null and void.
 38. **In respect of all sections other than Section 1 - Emergency Medical Assistance & Expenses and Section 4 – Cancellation & Cutting Short a Trip:**

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 Section 1 - Emergency Medical Assistance & Expenses and Section 4 - Cancellation & Cutting Short a Trip, 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 unable to receive the vaccine for medical reasons, and this is shown in **your** medical records.

You should also refer to point 6. 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.

SECTIONS OF COVER

Section 1: Emergency medical assistance & expenses

Emergency Medical Assistance Service

If **you** need help in a medical emergency, please call the 24-hour **emergency medical assistance service** help line on +44 (0)203 819 7170.

The **emergency medical assistance service** will ensure that medical emergency services are made available to **you** and will be based entirely upon medical necessity depending on **your** state of health.

Please remember this is not a private health insurance and be aware of excessive treatment charges. If **you** need simple outpatient treatment of the sort **you** can pay for locally, **you** can make **your** claim once **you** return **home** (**you** must provide valid receipts or invoices). If **you** are in any doubt **you** can call the **emergency medical assistance service** for help and advice.

Events

We will cover **your** emergency medical treatment and related expenses if **you** fall ill or are **injured** (including with symptoms of, or testing positive for **Coronavirus**) or require emergency dental treatment, during **your trip**, for the level of cover selected, as confirmed in **your policy schedule**.

1. Up to the limits shown in the 'Schedule of Benefits' within this policy for **usual, reasonable and customary** emergency medical treatment, including the costs for:
 - a) rescue or assistance services to take **you** to a **hospital**, which is outside **your home area**;
 - b) extra transport and accommodation (up to a similar standard to **your** original booking) if it is medically necessary for **you** to stay after the date **you** were going to return to **your home**. This includes extra costs **you** have to pay to return to **your home** if **you** cannot use **your** booked transport. A maximum amount of **£2,000** per **insured person** applies if **you** have to extend **your trip** because **you** have tested positive for **Coronavirus**;
 - c) returning **you** to **your home** or **your home area**, if it is medically necessary because **you** have a serious **injury** or **illness** and **you** cannot use **your** booked transport.
2. Up to **£1,500** Premier cover or **£3,000** Premier Plus cover for reasonable related expenses, incurred outside **your home area** for:
 - a) extra costs for transport and accommodation for one relative or friend who has to stay with **you** or travel to be with **you**, or to accompany **you**;

- b) extra costs for transport and accommodation for **your** unattended **children** on the same **trip** as **you** who have to stay with **you** or travel without **you** to return **home**.
3. **UK** follow up treatment (if hospitalised abroad), if **you** have purchased Premier Plus cover, for outpatient treatment costs, limited to a maximum of **£1,000**, authorised by a **medical practitioner** in **your home area** and agreed by **us**, following a valid claim under **your** policy for **injury** or **illness** resulting from inpatient treatment during a **trip** outside **your home area**.
4. Up to **£3,500** for reasonable related expenses incurred if **you** die:
 - a) outside the **UK**, for funeral costs outside the **UK** (burial or cremation expenses) in the country where death occurs; or
 - b) for returning **your** body or ashes to **your home** (but excluding funeral or interment expenses).

Up to the limits shown in the 'Schedule of Benefits' within this policy for:

5. Hospital benefit outside **your home area** for each 24 hours if **you** have to stay in **hospital** as an in-patient.
6. Dental treatment for emergency pain relief outside **your home area**.
7. Boarding costs if **your** domestic dog(s)/cat(s) is/are in a kennel or cattery during **your trip** and **your** return to **your home** is delayed due to **your injury, illness** or disease.

Section conditions

1. **You** or someone on **your** behalf must phone the **emergency medical assistance service** as soon as possible if **your illness** or **injury** means **you**:
 - a) need to be admitted to **hospital** as an in-patient or before any arrangements are made for **your** repatriation; and/or
 - b) are told by the treating **medical practitioner** that **you** need to undergo tests or investigations as an out-patient.
2. All expenses and costs for accommodation and transport, including that provided by emergency repatriation services where medically necessary, must have the prior agreement of the **emergency medical assistance service**.
3. All expenses and costs exceeding **£500** (or the local equivalent) must have the prior agreement of the **emergency medical assistance service**.
4. The **emergency medical assistance service** may move **you** from one **hospital** to another and/or arrange for **you** to return to **your home area** if the treating **medical practitioner** and they think it is safe to do so. If **you** choose not to move or return to **your home area** all cover will end and **we** will not pay for any claims for costs incurred after the date it was deemed safe for **your** move or return.
5. **You** must accept the decisions of the **emergency medical assistance service** about the most suitable, practical and reasonable solution to any medical emergency.
6. **You** must provide **us** with valid receipts or invoices for all costs and expenses incurred.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** shown in the 'Schedule of Benefits' within this policy, unless **your** claim is reduced by more than the value of the **excess** because **you** used a Reciprocal Health Arrangement (RHA) that exist between countries.
3. Any claim relating to any **medical condition** **you** have that **you** have not told **us** about as set out in the 'Important conditions relating to health'.
4. Treatment or expenses in **your home area** (unless provided for under Events 3 and 4).
5. Non-essential medical treatment, surgery, investigations or tests which are not related to the **illness** or **injury** **you** originally went to **hospital** for.
6. Treatment that **your medical practitioner** and the **emergency medical assistance service** think can reasonably wait until **you** return **home**.
7. Expenses relating to any medication or treatment, which is known to be required or continued at the time of starting **your trip**.
8. Any costs of **Coronavirus** testing outside the **United Kingdom**, unless **you** are admitted to **hospital** as an inpatient as a result of an **illness** that is covered under Section 1: Emergency medical assistance & expenses.
9. Any costs of **Coronavirus** testing within the **United Kingdom**.
10. Any claim relating to a tropical disease if **you** have not had the recommended inoculations and/or taken the recommended medication for **your** destination.
11. Cosmetic surgery.
12. Dental work involving the use of precious metals.
13. Expenses or treatment incurred in the **UK**, but outside **your home area**, which are:

- a) for private treatment; or
 - b) funded by a reciprocal healthcare agreement (RHA) between these countries and/or islands.
14. The extra costs of single or private accommodation in **hospital**, or any treatment or services provided by a spa, nursing home or rehabilitation centre.
 15. Cost of telephone calls, other than for calls to the **emergency medical assistance service** or for receiving calls from the **emergency medical assistance service**.
 16. Cost of taxi-fares, other than for **your** travel to or from **hospital** relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by **hospital**.

Section 2: Personal accident

Events

We will pay up to the limits shown in the 'Schedule of Benefits' within this policy, for the level of cover selected, and dependent upon **your** age as confirmed in **your policy schedule** to **you** (or to **your** executors or administrators if **you** die) if **you** are involved in an **accident** during **your trip** which solely and independently of any other cause results in one or more of the following within 12 months of the date of the **accident**:

- **Loss of limb** (a limb means an arm, hand, leg or foot);
- **Loss of sight**;
- **Permanent total disablement**; or
- **Accidental death**.

Please Note:

We will only pay for one personal accident benefit for each **insured person** during the **period of cover** shown on **your policy schedule**.

If **you** are under 16 years of age or if **you** are over 69 years of age, a reduced benefit will apply in the event of death, as set out in the 'Schedule of Benefits'. For the avoidance of doubt, age is on the date cover commences.

Special condition relating to claims

Our medical practitioner may examine **you** as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to **you**:
 - a) under more than one of items: **your death**, **loss of limb**, **loss of sight** or **permanent total disablement**;
 - b) under **permanent total disablement** until one year after the date **you** sustain **injury**;
 - c) under **permanent total disablement** if **you** are able or may be able to carry out any relevant employment or occupation.
2. Any death benefit payable will be paid to the deceased **insured person's estate**.

What is not covered

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. **Your** participation in **winter sports** unless this cover is shown on **your policy schedule** and the additional premium has been paid.
3. **You** taking part in any activity or **winter sports** where personal accident cover is specifically shown as excluded in the list of activities.
4. The contracting of any disease or **illness**.
5. The injection or ingestion of any substance.
6. **Permanent total disablement** benefit when **you** are no longer in full time employment and in any event when **you** are over 69 years of age. For the avoidance of doubt, age is on the date cover commences.

Section 3: Baggage

Events

We will pay up to the limits shown in the 'Schedule of Benefits' within this policy, for the level of cover selected, as confirmed in **your policy schedule** if **your baggage** and **valuables** are **accidentally** damaged, lost, stolen, or destroyed during **your trip**.

Section conditions

1. **You** must take reasonable care to keep **your baggage**, and **valuables** safe. If **your baggage** and **valuables** are lost or stolen, **you** must take all reasonable steps to get them back.

2. **You** must report any loss or theft as soon as possible to the police if the loss occurred during the **trip**. **You** must get a police report form within 7 days.
3. If **your baggage** is lost or damaged by **your public transport carrier** **you** must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
4. If **your baggage** is lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation.
5. **You** must be able to prove that **you** have responsibility for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.
6. At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for **baggage** and **valuables** based on their value at the time of loss. **We** will not pay more than the original purchase price of any lost or damaged item. **We** will not pay the cost of replacing any other pieces that form part of a **pair or set**.
We will not pay more than the maximum limit provided for any one article, **pair or set** of articles (for example a set of golf clubs), **valuables** or **sports equipment**.
7. If **you** have also made a claim under Section 10: Baggage delay this amount will be deducted from the amount claimed under this section.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** shown in the 'Schedule of Benefits' within this policy.
3. **Valuables** carried in suitcases or other luggage unless they are with **you** at all times.
4. **Valuables** which are not with **you** unless stored in a locked safety deposit box or locked safe, or are locked in **your** accommodation.
5. **Valuables** left in an **unattended** motor vehicle or in **your** accommodation's courtesy storage facility.
6. **Baggage** which **you** have left **unattended** in **your** accommodation unless the accommodation is locked.
7. **Baggage** which **you** have left **unattended** in a motor vehicle unless:
 - a) the loss occurs between 9am and 9pm; and
 - b) it is contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in the luggage area).
8. Claims for theft unless there is evidence of force or forcible entry.
9. Food or drink.
10. Loss or damage due to breakage of **sports equipment** or damage to sports clothing, whilst in use.
11. **Winter sports equipment** unless cover under Section 14: Winter sports cover is included or taken as an option and shown in **your policy schedule** where cover will apply for items as stated within this section.
12. Contact and corneal lenses, medical and dental fittings, or hearing aids.
13. Cracked, scratched or broken glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items.
14. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
15. Any items shipped as freight or items delayed, detained or confiscated by customs or other officials.
16. Items used in connection with **your** job unless Section 16: Business cover is shown in **your policy schedule** where cover will apply for items as stated within that section.
17. **Personal money**, bonds, securities or documents of any kind.

Section 4: Cancellation & cutting short a trip

Events

We will pay up to the limits shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**, if **you** have to necessarily and unavoidably either:

- cancel **your trip** before it starts; or
- cut short **your trip** before it is due to end.

We will pay for unused travel fare, accommodation expenses and/or other associated pre-paid charges including excursions, which have been paid or are contracted to be paid (including deposits **you** have already paid), if **you** cannot get them back from any other source.

As a result of any of the following:

1. **you**, anyone insured on this policy, or a **travelling companion**, became **ill**, were injured or died;

2. **you** or anyone insured on this policy testing positive for **Coronavirus** within fourteen (14) days of **your trip** departure date;
3. **you** or anyone insured on this policy being admitted to **hospital** due to testing positive for **Coronavirus** since **you** purchased **your** policy;
4. 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;
5. **your home** was burgled, or seriously damaged by fire, flood or storm;
6. **you**, or a **travelling companion** were called for jury service or required as a witness in a court of law;
7. **you**, or a **travelling companion** were made **redundant**;
8. **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;
9. 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.

Section conditions

1. Any claim resulting from death, **injury**, **illness** or quarantine must be supported by written confirmation and/or a death certificate from a **medical practitioner**.
2. **You** must provide at **your** own expense a positive official test result confirming **your** diagnosis of **Coronavirus**.
3. If **you** or **your travel companion** are self-employed and a contract was ended early, **you** must provide written evidence from the person ending the contract as well as a copy of the contract.
4. Any claims resulting from **you** being called for unexpected emergency duty or posting must be supported by written confirmation from **your** employer.
5. Expenses **we** pay after a **trip** is cut short will be calculated in proportion to the number of days remaining after the date **your trip** was cut short.

What is not covered

We will not pay for:

1. Any claim relating to any **medical condition** **you** have that **you** have not told **us** about as set out in the 'Important conditions relating to health'.
2. Anything mentioned in 'Exclusions which apply to the whole policy'.
3. The **excess** shown in the 'Schedule of Benefits' within this policy.
4. Any claim due to circumstances known to **you** at the start date of **your** cover or at the time of booking a **trip** (whichever is later).
5. Any claim where **you** cancelled **your trip** because of **Coronavirus**:
 - a) 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;
 - b) if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus**;
 - c) if a medical professional advises **you** not to travel as **you** have underlying health conditions that place **you** 'at a higher risk' from **Coronavirus**;
 - d) any costs of **Coronavirus** testing;
 - e) if **you** were showing symptoms of, or had been diagnosed with, **Coronavirus**, when this policy was purchased.
6. Any loss directly or indirectly arising from any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, **public transport carrier** and/or other provider of any service forming part of the booked **trip**.
7. Failure to notify the travel agency, tour operator, **public transport carrier** and/or other provider of any service forming part of the booked **trip** of the need to cancel or cut short **your trip** immediately when it is found necessary to do so.
8. Any loss in relation to cancellation or the cutting short of **your trip** that is not verified by **your public transport carrier** or other relevant organisations or authorities.
9. Any loss which will be paid or refunded by any existing insurance scheme, government programme, **public transport carrier**, travel agent or any other provider of transportation and/or accommodation.
10. Any expenses for services provided by another party for which **you** are not liable to pay and/or any expenses already included in the cost of a **trip**.
11. Any claim if **you** refuse to follow the recommendation of a **medical practitioner** to return to **your home area**, or refuse to continue the **trip** if **you** are medically fit for travel (applicable to cutting short **your trip** only).
12. **Your** unwillingness to travel.
13. Compensation for frequent flyer points or similar loyalty schemes.
14. Failure to obtain the required passport, visa or necessary travel documentation.

15. Any claim not substantiated by a written medical report from a **medical practitioner** when requested.
16. Any claim not substantiated by written confirmation or cancellation invoice from the **public transport carrier** and/or accommodation provider and/or an unused travel ticket.
17. Any claims as a result of **your** voluntary **redundancy** or **redundancy** which does not qualify for payment under **UK redundancy** payment legislation.

Section 5: Travel delay, missed departure & missed connection

Please Note: no cover is provided under this section if you have purchased an **Essential policy**.

Events

If **you** are a resident of Northern Ireland, **Channel Islands** or the Isle of Man and are travelling from **your home** to another final/International point of departure in the **UK** within 24 hours to reach **your** destination abroad, this section shall apply for both the point of departure where **your home** is, and the final point of departure within the **UK**.

Note: If **you** are a **UK resident** living in Northern Ireland and **your** travel itinerary requires **you** to use Republic of Ireland departure/ arrival points, **your** cover will be as if **you** were still travelling from Northern Ireland with respect to claims coverage.

Where shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**, cover will apply for the following.

1. If **your** departure is delayed because the **public transport carrier** **you** have checked in for is delayed by at least 10 hours from the time shown in **your** travel itinerary, **we** will pay up to the limits specified:
 - a) for the first 10 hours' delay and for every following full 10 hours' delay of **your trip**; and/or
 - b) cancellation costs (as provided for under Section 4: Cancellation & cutting short a trip) if, after the first 10 hours' delay, **you** decide not to continue on **your trip** before leaving the **UK**.
2. If **you** miss **your** departure because **you** arrive at **your** departure point too late to board **your** booked transport, as a result of the following:
 - a) the **public transport carrier** taking **you** to **your** departure point for **your trip** is not running to timetable; or
 - b) the private car taking **you** to **your** departure point is involved in an **accident** or breaks down or is delayed due to an **accident** ahead of **you**, or if **your** car is stolen in the 12 hours prior to **your** scheduled departure;

we will pay up to the limits specified for extra accommodation (room only) and transport charges (up to the same standard of those previously booked) that are necessary to reach **your trip** destination on **your** outward journey or **your home** on **your** return journey.
3. If **you** miss **your** connection because of the reasons set out in Events 1 and 2 above, **we** will pay up to the limits specified for extra cost of economy transport by the most direct route for **you** to continue with **your** original itinerary.

Section conditions

1. **You** must check-in according to the itinerary of **your trip** unless **your public transport carrier** has requested **you** not to travel to the departure point.
2. **We** will only pay costs under Event 3 if **you** allow three or more hours between **your** original scheduled arrival time and the scheduled departure time of **your** connecting transport.
3. **You** must have written confirmation from the **public transport carrier** or its agents confirming the reason for delay and the length of the delay including actual departure time (where applicable) if claiming under Event 1.
4. **You** must have written confirmation from the **public transport carrier** or its agents confirming the reason for their not running to timetable and the length of the delay including actual departure time (where applicable) if claiming under Event 2 a).
5. **You** must have written confirmation from the repairer or breakdown assistance provider if claiming under Event 2 b).

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** shown in the 'Schedule of Benefits' within this policy, except under sub section 1, Delayed departure, above.
3. Any claim which is the result of:
 - a) the withdrawal of an aircraft, cross-channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or similar authority in any country;
 - b) closure of airspace; and/or
 - c) closure of **your** scheduled point of departure,

Note: cover will apply as set out in Section 12: Extended journey disruption in **your** policy.

- Any claim if **your** delay in getting to the departure point was caused by industrial action which started or was announced before **you** bought the travel tickets or got confirmation of **your** booking.
- Any claim which is the result of any form of industrial action, strike or failure of the **public transport carrier** announced on television, news bulletins or in the media in the **UK** before **you** booked a **trip** and bought this insurance.
- Any claim which is the result of **your** private car not being fully roadworthy before breaking down on the way to **your** departure point.
- Any claim which is the result of **you** missing **your** departure because of heavy traffic or road closures, and **you** did not leave enough time to reach **your** departure point.
- For Event 1b) costs of travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of a specific monetary value can be provided.

Section 6: Passport, documents or driving licence

Events

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**, if **your** passport, visa, travel documents or driving licence are **accidentally** damaged or lost, stolen or destroyed during **your trip**.

We will pay reasonable extra travel, communication and accommodation costs while **you** arrange a replacement or temporary replacement.

Section conditions

- You** must take reasonable care to keep **your** passport, visa, travel documents or driving licence safe. If they are lost or stolen, **you** must take all reasonable steps to get them back.
- You** must report any loss or theft to the police within 24 hours of discovery and get a police report form.
- If they are lost, stolen or damaged while in the care of **your** accommodation provider **you** must report this to them immediately on discovery in writing and obtain a written confirmation of the loss or damage.

What is not covered

We will not pay for:

- Anything mentioned in 'Exclusions which apply to the whole policy'.
- The **excess** shown in the 'Schedule of Benefits' within this policy.
- Any items which are not with **you** unless they are:
 - stored in a locked safety deposit box or locked safe or are locked in **your** accommodation; or
 - in the care of **your** accommodation provider.
- Any items which are detained or confiscated by customs or other officials.

Section 7: Personal money

Events

We will pay up to the limits shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**, if **your personal money** is lost or stolen during **your trip** or during the 72 hours immediately before starting **your trip**.

Section conditions

- You** must take reasonable care to keep **your personal money** safe. If **your personal money** is lost or stolen, **you** must take all reasonable steps to get it back.
- You** must report any loss to the police within 24 hours of discovering it and obtain a written police report.
- You** must be able to prove that **you** own the lost or stolen money, if **you** do not it may affect **your** claim.

What is not covered

We will not pay for:

- Anything mentioned in 'Exclusions which apply to the whole policy'.
- The **excess** shown in the 'Schedule of Benefits' within this policy.
- Personal money** which is not with **you** unless it is stored in a locked safety deposit box or locked safe or is locked in **your** accommodation.
- Claims for theft unless there is evidence of force or forcible entry.
- Bonds, securities or documents of any kind.
- Shortages due to a mistake or loss due to a change in exchange rates.
- Personal money** which is delayed, detained or confiscated by customs or other officials.

Section 8: Personal liability

Events

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**, per policy for amounts that **you** legally have to pay which relate to an **accident** during **your trip** which causes:

- accidental** death or **injury** to any person including **illness** and disease to a person (unless this was related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, excluded under point 38. of 'Exclusions which apply to the whole policy' on page 18); and/or
- accidental** loss or damage to material property which is not owned by **you** or **your travel companion**.

We will also pay any reasonable and necessary legal costs and expenses incurred by **you** in relation to the **accident**. **You** must obtain **our** consent before incurring any cost or expense.

What is not covered

We will not pay for:

- Anything mentioned in 'Exclusions which apply to the whole policy'.
- The **excess** shown in the 'Schedule of Benefits' within this policy.
- Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **you** have to pay.
- Claims made by **your** family or people who work for **you**.
- Claims resulting from:
 - your** job or **your** involvement in paid or unpaid **manual work** or physical labour of any kind;
 - you** taking part in any **winter sports** activity, unless cover under Section 14: Winter sports cover is included or taken as an option and shown in **your policy schedule**, where cover applies as listed under 'Winter sports activities';
 - you** taking part in any activity or **winter sports** activity where personal liability cover is specifically shown as excluded in the list of activities;
 - you** owning or occupying any land or building, unless **you** are occupying any temporary holiday accommodation, which is not owned by **you**;
 - any agreement unless the liability would have existed without that agreement;
 - you** owning, handling or looking after any animal; or
 - you** owning or using:
 - a firearm;
 - a horse drawn or motorised vehicle;
 - a waterborne, motorised, mechanical or towed vehicle (except manually propelled watercraft); or
 - an aircraft of any description, including unpowered flight.

Section 9: Legal expenses

Please Note: no cover is provided under this section if you have purchased an **Essential policy**.

Events

We will pay up to the limits shown in the 'Schedule of Benefits' within this policy, for the level of cover selected, as confirmed in **your policy schedule** if **you** suffer an incident that results in **injury**, death or **illness** (unless this was related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, excluded under point 38. of 'Exclusions which apply to the whole policy' on page 18) caused by a third party during the **trip**, **we** will indemnify **you** for **legal expenses** incurred in pursuit of a claim for damages or compensation against the third party for any one **trip**.

Specific definitions applicable to legal expenses:

Legal expenses shall mean:

- Fees, expenses and other disbursements reasonably incurred (as determined by **our** legal counsel) by a **legal representative** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused **your injury**, death or **illness**.
- Fees, expenses and other disbursements reasonably incurred (as determined by **our** legal counsel) by a **legal representative** in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.
- Costs that **you** are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal representative shall mean a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **us** to act on **your** behalf.

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

What you are not covered for

1. **We** will not be liable for anything mentioned in the 'Exclusions which apply to the whole policy' (pages 17 & 18).
2. **We** will not pay any liability for:
 - a) any claim reported to **us** more than 12 months after the beginning of the incident which led to the claim;
 - b) **legal expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **you**;
 - c) **legal expenses** incurred before receiving **our** prior written approval, unless such costs would have been incurred subsequently to **our** approval;
 - d) **legal expenses** incurred in connection with any criminal or wilful act committed by **you**;
 - e) **legal expenses** incurred for any claim or legal proceedings brought against **us**, **you**, or any company or person involved in arranging this policy;
 - f) fines, compensation or other penalties imposed by a court or other authority;
 - g) **legal expenses** incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from **us** to settle a claim;
 - h) **legal expenses** which **we** consider to be unreasonable or excessive or unreasonably incurred (as determined by **our** legal counsel);
 - i) actions between individuals named on the **policy schedule**;
 - j) **legal expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

Specific conditions applicable to legal expenses:

1. Written consent must be obtained from **us** prior to incurring **legal expenses**. This consent will be given if **you** can satisfy **us** that:
 - a) there are reasonable (as determined by **our** legal counsel) grounds for pursuing or defending the claim or legal proceedings; and
 - b) it is reasonable (as determined by **our** legal counsel) for **legal expenses** to be provided in a particular case. The decision to grant consent will take into account the opinion of **your legal representative** as well as that of **our** own advisers. **We** may request, at **your** own expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, **your** costs in obtaining this opinion will be covered by this policy.
2. All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
3. If **you** are successful in any action, any **legal expenses** provided by **us** will be reimbursed to **us**.
4. **We** may at **our** discretion assume control at any time of any claim or legal proceedings in **your** name for damages and or compensation from a third party.
5. **We** may at **our** discretion offer to settle a claim with **you** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.
6. **We** may at **our** discretion offer to settle a counter-claim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

Section 10: Baggage delay

Events

We will pay up to the limits shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**, for replacement of essential items if **your baggage** is temporarily lost on the outward journey.

Section conditions

1. **You** must be without **your baggage** for more than 8 hours.
2. **You** must keep the receipts of anything **you** buy and get written confirmation from the **public transport carrier** of the number of hours **you** were without **your baggage**.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. Any claim for **baggage** delayed or detained by customs or other officials.

Section 11: Travel risks

Please Note: no cover is provided under this section if you have purchased an **Essential policy**.

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.

Catastrophe - avalanche, explosion, fire, flood, hurricane, lightning, storm or tempest.

Hijack - the unlawful seizure or wrongful exercise of control of the aircraft (or the crew thereof) in which **you** are travelling as a passenger.

Kidnap - **your** unlawful capture and detention in excess of 24 hours.

Mugging - a violent attack on **you** with a view to theft by person(s) not previously known to **you**.

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

Events

We will pay up to the limits shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**, in respect of:

1. each complete day **you** are either **hijacked** or **kidnapped**.
2. each complete period of 24 hours **you** are hospitalised and **you** receive inpatient **hospital** treatment which is covered under Section 1: Emergency medical assistance & expenses as a direct result of a **mugging** while on **your trip**.
3. reasonable additional accommodation and travel expenses necessarily incurred in the event that **your trip** is disrupted by a **catastrophe**.

Section conditions

In respect of Event 2 - **mugging**:

1. **You** must give notice as soon as possible to the **emergency medical assistance service** of any **injury** which necessitates **your** admittance to **hospital** as an inpatient.
2. **You** must report the **mugging** to the Police as soon as possible and obtain from them (at **your** own expense) a written report of the incident.
3. **You** must obtain (at **your** own expense) written confirmation of **your** injuries and the period of inpatient treatment from the **hospital**.

What is not covered

1. Anything mentioned in the 'Exclusions which apply to the whole policy'.
2. Circumstances already known at the time of taking out this insurance or booking the **trip**.
3. Claims not supported by a written report from the appropriate authorities.
4. **Your** decision not to remain in **your** booked accommodation when official directives from local authorities state it is acceptable to do so.
5. Any expenses recoverable from the tour operator, airline, hotel or provider of services.
6. In respect of Event 1 - **hijack** and **kidnap**:
 - any claims arising out of any act(s) by **you** which would be considered as an offence by a court of **your home area** if they had been committed in **your home area**.
 - any claim where the detainment, internment or **hijack** of **you** has not been reported or investigated by the Police or local authority.
7. In respect of Event 3 - **catastrophe**:
 - claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

Section 12: Extended journey disruption

Please Note: no cover is provided under this section if you have purchased an **Essential policy**.

Events

We will pay up to the limit shown in the 'Schedule of Benefits' for:

1. delayed departure provided **you** eventually travel; or
2.
 - i) unused travel and accommodation costs (including excursions) which **you** have paid or are contracted to pay and which **you** cannot recover from any other source;
 - ii) 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;
 - iii) 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:

- a) 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;
- b) **Your** flight being diverted or re-directed after takeoff;
- c) **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;
- d) **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 fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning;
- e) **Your trip** being cancelled or curtailed before completion as a result of the Foreign, Commonwealth & Development Office (FCDO) or the World Health Organization (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive (unless this was related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, excluded under point 38. of 'Exclusions which apply to the whole policy' on page 18):
 - i) prohibiting all travel or all but essential travel to; or
 - ii) recommending evacuation from the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of curtailment after **you** had left **your home** to commence the **trip**.

Section conditions

1. If **you** are a **UK resident** living in Northern Ireland and **your** travel itinerary requires **you** to use Republic of Ireland departure/arrival points, **your** cover will be as if **you** were still travelling from Northern Ireland with respect to claims coverage.
2. If **you** fail to notify the travel agent, tour operator, provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have applied otherwise.
3. All claims must be supported by documentary evidence that **you** have been unable to obtain a refund from **your** travel and/or accommodation provider.
4. **You** must get (at **your** own expense) written confirmation from the **public transport carrier** (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport or accommodation offered.
5. Payment for additional accommodation will only be considered where **your** carrier or handling agents have not been able to offer **you** suitable alternative accommodation and/or travel arrangements.
6. **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.
7. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
8. **You** must get (at **your** own expense) 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.
9. **You** must comply with the terms of contract of the **public transport carrier** 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 denied boarding, cancellation or long delay of flights.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. **Trips** where **you** do not have a return date scheduled at the time the airspace, airport or port is closed.
3. 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.
4. Any costs where these are recoverable from **your** travel and/or accommodation provider.
5. Any costs where **you** received or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
6. 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.
7. Any costs arising from the insolvency of the accommodation providers or their booking agents.

8. Any accommodation costs, charges and expenses where the **public transport carrier** has offered reasonable alternative travel arrangements.
9. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
10. 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.
11. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
12. 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.
13. **Your** disinclination to travel, for whatever cause.
14. Travel tickets paid for using any airline mileage reward scheme, (for example Avios) unless evidence of specific monetary value can be provided.
15. 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.
16. Any unused travel costs arising from the insolvency of **your** transport provider.
17. 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:
 - a) Event 1;
or
 - b) Event 2 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;
18. Claims arising directly or indirectly from:
 - a) 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**;
 - b) 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;
 - c) 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 carrier** or their handling agents.
19. Any claim arising from denied boarding due to **you** holding a standby or concessionary fare ticket that allows the transport provider or their handling agent to withdraw **your** rights to a seat without penalty.
20. Any claims arising due to volcanic eruption and/or volcanic ash carried by the wind.

Section 13: End supplier failure insurance

Please Note: no cover is provided under this section if you have purchased an Essential policy.

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 'Definitions' section of this Policy which will also apply.

Events

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, per **insured person** as confirmed in **your policy schedule**, 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.

What is not covered

We will not pay for:

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.

Section 14: Winter sports cover

Please Note: no cover is provided under this section if you have purchased an **Essential policy**.

Your policy will be extended to cover **your trip** and include the additional cover shown under this section:

Premier & Premier Plus cover - Annual Multi-trip cover is automatically included. Single Trip policy additional premium must be paid and shown on **your policy schedule**.

Please refer to 'Activities you are covered for' - 'Winter sports activities' for **trip** limits and a list of the activities which are covered.

Event A - Winter sports equipment

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**:

1. if **your** or **your** hired **winter sports equipment** is **accidentally** damaged, or lost, stolen, or destroyed during **your trip**;
2. for hire of replacement **winter sports equipment** during **your trip** as a result of 1 above; and/or
3. to replace **your** lift pass if it is lost, stolen or destroyed during **your trip**.

Event A - Conditions

1. **You** must take reasonable care to keep **your winter sports equipment** safe. If **your winter sports equipment** is lost or stolen, **you** must take all reasonable steps to get it back.
2. **You** must report any loss or theft as soon as possible to the police if the loss occurred during the **trip**. **You** must get a police report form within 7 days.
3. If **your winter sports equipment** is lost or damaged by **your public transport carrier** **you** must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
4. If **your winter sports equipment** is lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation.
5. **You** must be able to prove that **you** have responsibility for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.
6. At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for **winter sports equipment** based on their value at the time of loss. **We** will not pay more than the original purchase price of any lost or damaged item.

Event A - What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** shown in the 'Schedule of Benefits' within this policy.
3. **Winter sports equipment** which **you** have left **unattended** in **your** accommodation unless the accommodation is locked.
4. **Winter sports equipment** which **you** have left **unattended** in a motor vehicle unless:
 - a) the loss occurs between 9am and 9pm; and
 - b) it is contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in the luggage area).
5. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
6. Any items shipped as freight or items delayed, detained or confiscated by customs or other officials.
7. Items used in connection with **your** job.

Event B - Delay due to avalanche

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule** for extra accommodation (room only) and transport charges (up to the same standard of those previously booked) that are necessary to reach **your trip** destination on **your** outward journey or **your home** on **your** return journey, if an avalanche delays **your** arrival at or departure from **your** booked destination.

Event B - What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** shown in the 'Schedule of Benefits' within this policy.

Event C - Piste closure

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**, if all pistes at the resort **you** have booked are closed because of lack of snow, excessive snow or high winds.

Event C - Conditions

1. Cover does not apply for **trips**:
 - a) in the **UK**;
 - b) outside the **UK**, which are not during the recognised skiing season for **your** destination.
2. Cover does not apply for cross country skiing.

Event C - What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** shown in the 'Schedule of Benefits' within this policy.

Event D - Winter sports activity and ski pack

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**:

1. if due to **illness** (unless this was related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, excluded under point 38. of 'Exclusions which apply to the whole policy' on page 18) or **injury** **you** are medically certified as being unable to take part in **your** pre-booked **winter sports** activity, for the unused part of **your** ski/lift pass, hire or tuition fees or cost of activities;
2. to replace **your** pre-booked ski/lift pass if it is lost, stolen or destroyed during **your trip**.

Event D - Condition

Any claim resulting from **illness** or **injury** must be supported by written confirmation from a **medical practitioner**.

Event D - What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** shown in the 'Schedule of Benefits' within this policy.

Event E - Delayed winter sports equipment

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule** for the hire of essential items if **your own winter sports equipment** is misplaced, or stolen on **your** outward journey for over 8 hours from the time **you** arrive at **your trip** destination; or if it is lost or damaged during **your** stay at the ski resort.

Event E - Conditions

1. **You** must be without **your winter sports equipment** for more than 8 hours.
2. **You** must keep the receipts of anything **you** buy and get written confirmation from the **public transport carrier** of the number of hours **you** were without **your winter sports equipment**.

Event E - What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. Any claim for **winter sports equipment** delayed or detained by customs or other officials.

Section 15: Cruise cover

Please Note: no cover is provided under this section if you have purchased an **Essential policy**.

Your policy will be extended to cover **your trip** and include the additional cover shown under this section:

Premier & Premier Plus cover - Annual Multi-trip cover is automatically included. Single Trip policy additional premium must be paid and shown on **your policy schedule**.

Definitions for this section

The following additional key word has the same meaning wherever it appears in this section. This definition applies to this section only.

Formal cruise attire - means clothing which meets the **cruise** dress code for formal dining, which may include evening gowns, cocktail dresses, suits, tuxedos, dress trousers, dress shirts, sports jacket and ties.

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

Event A - Missed embarkation

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**:

- where **you** are joining **your cruise** ship at an **UK** embarkation point, to enable **you** to reach **your cruise** ships next port of call if **you** arrive at the original **UK** embarkation point after the ship has departed due to the vehicle in which **you** are travelling to the original **UK** embarkation point suffering from a mechanical breakdown or failure or being involved in an **accident** or a delay involving **your** own vehicle 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 **your public transport carrier** is delayed, preventing **you** from being able to embark on time, or
- where **you** are joining **your cruise** ship at an embarkation point outside the **UK**, for alternative transport to get **you** to **your cruise** ships overseas embarkation point, or next port of call if **you** are unable to reach **your** departure point and check-in on time for **your** outbound departure either because **your public transport carrier** is delayed, or the vehicle in which **you** are travelling suffers from a mechanical breakdown or failure or being involved in an **accident** or a delay involving **your** own vehicle 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, causing **you** to miss **your** outbound departure.

Event A - Condition

Please refer to the section conditions under Section 5: Travel delay, missed departure & missed connection, which will apply.

Event A - What is not covered

We will not pay for:

- Anything mentioned in 'Exclusions which apply to the whole policy'.
- Anything mentioned under the heading 'What is not covered' within Section 5: Travel delay, missed departure & missed connection.
- Any compensation when **your cruise** operator has rescheduled **your** flight itinerary.
- Additional expenses where **your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated **cruise** package.

Event B - Formal cruise attire

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**:

- for the **accidental** loss of, theft of or damage to **your formal cruise attire**.
At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for **formal cruise attire** based on their value at the time of loss. **We** will not pay more than the original purchase price of any lost or damaged item.
- for the purchase or hire of replacement items of **formal cruise attire** if **your** own is misplaced, lost or stolen on **your** outward journey from **your home area** for over 8 hours from the time **you** boarded **your cruise** ship and provided written confirmation is obtained and sent to **us** confirming the delay. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

Event B - Condition

Please refer to the section conditions under Section 3: Baggage, which will apply.

Event B - What is not covered

We will not pay for:

- Anything mentioned in 'Exclusions which apply to the whole policy'.
- The **excess** shown in the 'Schedule of Benefits' within this policy.
- Anything mentioned under the heading 'What is not covered' within Section 3: Baggage.

Event C - Cruise itinerary changes

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**, for each missed port, if a scheduled port visit is cancelled during **your cruise** due to adverse weather conditions or timetable restrictions and no alternative port can be offered.

Event C - Condition

You must obtain a written report from the **cruise** operator, carrier or their handling agents confirming the itinerary change and the reason for it.

Event C - What is not covered

We will not pay for:

- Anything mentioned in 'Exclusions which apply to the whole policy'.
- A missed port caused by strike or industrial action.
- Claims arising from a missed port caused by strike or industrial action existing or publicly declared by the date **you** purchased this insurance or at the time of booking any **trip**.
- Your** failure to attend the excursion as per **your** itinerary.
- If **your cruise** ship cannot put people ashore due to a scheduled tender operation failure.
- Where a monetary amount (including on board credit) of compensation has been offered by the **cruise** ship or **your** tour operator.

Event D - Additional emergency medical assistance and expenses

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule**, in addition to cover provided for a claim under Section 1: Emergency medical assistance & expenses, as a result of **your injury** or **illness** sustained abroad during the period of **your trip**:

- Ship to shore repatriation - emergency air evacuation if necessary and with the prior approval of the **emergency medical assistance service**, as a result of **you** suffering unforeseen **injury, illness** (unless this was related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, excluded under point 38. of 'Exclusions which apply to the whole policy' on page 18) or complications as a direct result of pregnancy outside **your home area**.
- Cabin confinement benefit - (unless this was related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, excluded under point 38. of 'Exclusions which apply to the whole policy' on page 18) for each full day that **you** are confined to **your** cabin by the ship's **medical practitioner** as an in-patient during the period of the **trip**.
- Loss of shore excursions - that **you** pre-booked and pre-paid for in **your home area** and are unable to take because **you** are confined to bed in **your** cabin by the ship's **medical practitioner** and on which **you** are unable to obtain a refund (unless this was related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, excluded under point 38. of 'Exclusions which apply to the whole policy' on page 18).

Event D - Condition

Please refer to the section conditions under Section 1: Emergency medical assistance & expenses, which will apply.

Event D - What is not covered

We will not pay for:

- Anything mentioned in 'Exclusions which apply to the whole policy'.
- The **excess** shown in the 'Schedule of Benefits' within this policy.
- Anything mentioned under the heading 'What is not covered' within Section 1: Emergency medical assistance & expenses.
- You** must obtain written confirmation of any confinement to **your** cabin in writing by the ship's **medical practitioner**.

Section 16: Business cover

Please Note: no cover is provided under this section if you have purchased an **Essential policy**.

Your policy will be extended to cover **your trip** and include the additional cover shown under this section:

Premier & Premier Plus cover - additional premium must be paid and shown on **your policy schedule**.

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.

Business equipment – electrical equipment (including computers, laptops or similar) business books, stationery, office equipment and all owned by you or your legal responsibility.

Business money – bank notes and coins in legal tender, cheques, travellers' cheques, postal or money orders, pre-paid coupons or vouchers or travel tickets, pre-booked event and entertainment tickets, phone cards and pre-paid electronic money cards, all held for business use and which are non-refundable.

Business samples – samples of **your** business stock owned by **you** or **your** legal responsibility.

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

Event A - Business equipment and business samples

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule** if **your business equipment** and **business samples** are **accidentally** damaged, lost, stolen, or destroyed during **your business trip**.

Event A - Conditions

- You** must take reasonable care to keep **your business equipment** and **business samples** safe. If **your business equipment** and **business samples** are lost or stolen, **you** must take all reasonable steps to get them back.
- You** must report any loss or theft as soon as possible to the police if the loss or damage occurred during the **trip**. **You** must get a police report form within 7 days.
- If **your business equipment** and **business samples** are lost or damaged by **your public transport carrier** **you** must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
- If **your business equipment** and **business samples** are lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation.
- You** must be able to prove that **you** have responsibility for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.
- At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for **business equipment** and **business samples** based on their value at the time of loss. **We** will not pay more than the original purchase price of any lost or damaged item. **We** will not pay the cost of replacing any other pieces that form part of a **pair or set**.
We will not pay more than the maximum limit provided for any one article, **pair or set** of articles or **business samples**.
- If **you** have also made a claim for replacement under Event B 'Essential item replacement and hire' this amount will be deducted from the amount claimed under Event A.

Event A - What is not covered

We will not pay for:

- Anything mentioned in 'Exclusions which apply to the whole policy'.
- The **excess** shown in the 'Schedule of Benefits' within this policy.
- Business equipment** and **business samples** which **you** have left **unattended** in **your** accommodation unless the accommodation is locked.
- Business equipment** and **business samples** which **you** have left **unattended** in a motor vehicle unless:
 - the loss occurs during the hours of 9 am and 9 pm; and
 - they are contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in a secure luggage area).
- Claims for theft unless there is evidence of force or forcible entry.
- Food or drink.
- Contact and corneal lenses, medical and dental fittings, or hearing aids.
- Cracked, scratched or broken glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items.

- Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
- Any items shipped as freight or items delayed, detained or confiscated by customs or other officials.
- Business money**, bonds, securities or documents of any kind.

Event B - Essential item replacement and hire & courier replacement costs

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule** for:

- The replacement or hire of essential items if **your business equipment** or **business samples** are temporarily lost on the outward journey.
- For emergency courier expenses **you** have to pay to replace any **business equipment** or **business samples** that **you** must have for **your business trip**.

Event B - Conditions

You must be without **your business equipment** and **business samples** for more than 8 hours.

You must keep the receipts of anything **you** buy or hire and get written confirmation from the **public transport carrier** of the number of hours **you** were without **your business equipment** and **business samples**.

Event B - What is not covered

We will not pay for:

- Anything mentioned in 'Exclusions which apply to the whole policy'.
- The **excess** shown in the 'Schedule of Benefits' within this policy.
- Any claim for items delayed or detained by customs or other officials.

Event C - Business money

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule** if **your business money** is lost or stolen during **your trip** or during the 72 hours immediately before starting **your trip**.

Event C - Conditions

- You** must take reasonable care to keep **your business money** safe. If **your business money** is lost or stolen, **you** must take all reasonable steps to get it back.
- You** must report any loss to the police within 24 hours of discovering it and obtain a written police report.
- You** must be able to prove that **you** own or are responsible for the lost or stolen money, if **you** do not it may affect **your** claim.

Event C - What is not covered

We will not pay for:

- Anything mentioned in 'Exclusions which apply to the whole policy'.
- The **excess** shown in the 'Schedule of Benefits' within this policy.
- Business money** which is not with **you** unless it is stored in a locked safety deposit box or locked safe or is locked in **your** accommodation.
- Claims for theft unless there is evidence of force or forcible entry.
- Bonds, securities or documents of any kind.
- Shortages due to a mistake or loss due to a change in exchange rates.
- Business money** which is delayed, detained or confiscated by customs or other officials.

Event D - Employee replacement

We will pay up to the limit shown in the 'Schedule of Benefits' within this policy for the level of cover selected, as confirmed in **your policy schedule** for the additional cost of travel and accommodation (up to the same standard as **your** booking) for one colleague to replace **you**, if **you** are unable to meet **your** business commitments due to the Events insured under the following sections:

- Section 1: Emergency medical assistance and expenses (unless this was related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, excluded under point 38. of 'Exclusions which apply to the whole policy' on page 18);
- Section 2: Personal accident; and/or
- Section 4: Cancellation & cutting short a trip (unless this was related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, excluded under point 38. of 'Exclusions which apply to the whole policy' on page 18).

Event D - Conditions

- Anything mentioned in the section conditions under the sections listed above.
- You** must have a valid claim under the sections listed above for cover to apply.

Event D - What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** shown in the 'Schedule of Benefits' within this policy.
3. Anything mentioned in 'What is not covered' under the sections listed above.

Section 17: Gadget cover

Please Note: no cover is provided under this section if you have purchased an Essential policy.

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, was purchased direct from the manufacturer or network provider in the **UK**. Any device that was purchased as second hand or used, that is not a refurbished device that was sold with a minimum 12 month warranty
- 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 'Definitions' 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 Premier cover or £1,500 Premier Plus 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 Premier cover or £1,500 Premier Plus 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**.

USEFUL INFORMATION

Please note this information does not form part of the terms and conditions of your travel cover, it is provided for guidance purposes only. Information is correct at date of production.

Foreign, Commonwealth & Development Office (FCDO)

Before you go overseas check out the Foreign, Commonwealth & Development Office (FCDO) website at www.gov.uk/foreign-travel-advice, it is packed with essential travel advice and tips plus up to date information about different countries.

The World Health Organization (WHO)

The World Health Organization (WHO) provides up to date information and advice for travellers by country on health risks. Please check with the WHO if you have any concerns over health risks for your intended destination.

To view information on the country or region you intend to travel to, visit the international travel and health pages on the WHO website www.who.int

Reciprocal Healthcare Agreements

(Applies to residents of England, Scotland, Wales and Northern Ireland only)

The National Health Service (NHS) provides useful information on healthcare abroad and produces country by country guides and a 'Health advice for travellers' leaflet'. You can find all this at www.nhs.uk

Guernsey & Jersey

Guernsey - healthcare in Guernsey is provided by the health and Social Services Department and is outside the UK National health Service. Non-resident visitors to the bailiwick of Guernsey are required to pay for medical treatment.

Jersey - a bilateral healthcare agreement exists between mainland UK and Jersey. Treatment similar to that provided by the NHS is free and you will need to provide proof of residence.

Jersey and Guernsey retain a Reciprocal health Agreement covering their residents when travelling between the islands.

European Union

If you are planning to travel to countries in the European Union, or Iceland, Liechtenstein, Norway or Switzerland you may benefit from any Reciprocal Healthcare Agreements (RHA) which exist with these countries. Where possible, you should take reasonable steps to use these arrangements.

Australia

If essential medical treatment is required in Australia you must enrol with a local Medicare office. Details of how to enrol and the free treatment available can be found in the 'Health Advice for Travellers' leaflet or at the Australian government website www.humanservices.gov.au (You do not need to enrol on arrival but you must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge).

Air passengers

For advice and details on your rights as an airline passenger and compensation in different situations please visit the UK Civil Aviation Authority website at www.caa.co.uk. You should also refer to the terms and conditions of the airline you are travelling with for information.

We are not responsible for the content of other websites.

For sections 1 to 12 and 14 to 16 this insurance is underwritten by Chaucer Syndicates Limited. Chaucer Syndicates Limited are authorised and regulated by the Financial Conduct Authority and registered in England and Wales No. 184915, Financial Services Register Number 204915. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AD

For section 13 this insurance 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.

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