

Policy Ref: Holsure 03809

This document only constitutes a valid insurance policy when it is issued in conjunction with a **Validation Certificate**. The insurance and services detailed in the policy wording are arranged for Holsure by Gold Cover Insurance Services Ltd, following payment of the appropriate premium for the sections of cover purchased. Holsure is a trading style of Gold Cover Insurance Services Ltd who are authorised and regulated by the Financial Services Authority.

## INTRODUCTION

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

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

The **Validation Certificate** and any endorsements are all part of the policy.

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

### Residency

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

### Helplines

Please carry this policy and the Emergency Assistance helpline telephone number with **You** in case of an emergency.

### Policy Information or Advice

If **You** would like more information or if **You** feel the insurance may not meet **Your** needs, contact the Agent who sold **You** the Policy.

### The Insurance

This travel insurance is arranged for Holsure by Gold Cover Insurance Services Ltd with UK Underwriting Limited on behalf of: Fortis Insurance Limited. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA Registered in England No. 354568.

UK Underwriting Ltd and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0300 500 5000

### Financial Services Compensation Scheme (FSCS)

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

### Territorial Limits

Single Trip Policy:

Area 1 The **United Kingdom**, Channel Islands, Isle of Man, Northern Ireland and Republic of Ireland.

Area 2 The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, The Azores, Mediterranean Islands and non European Countries bordering the Mediterranean.

Area 3 Australia and New Zealand

Area 4 Worldwide (excluding The United States of America and Canada).

Area 5 Worldwide (including The United States of America and Canada).

Annual Policy:

Areas 1,2 and 5 only.

### Premium Refund

**We** hope **You** are happy with the cover this policy provides. However, if after reading this policy wording, this insurance does not meet **Your** requirements, please return it within 14 days of issue and **We** will refund **Your** premium provided no claims have been made on the policy during that time and **You** have not travelled. Thereafter **You** may cancel the policy at anytime, however no refund of premium is payable. Please advise **Us** in writing of **Your** desire to do so. **We** may at any time cancel any insurance document by sending 7 days notice to **You** at **Your** last known address. Provided the premium has been paid in full **You** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

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

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

### PRE-EXISTING MEDICAL CONDITIONS

As with all travel insurance, when **You** take out Holsure Travel Insurance, **You** must declare any information, medical or otherwise (including any symptoms which are awaiting or receiving investigation), which may influence the Insurers' opinion in accepting **You** for cover. **Your** insurance policy contains certain restrictions regarding pre-existing medical conditions and concerns the health of the people travelling and others upon whose health the **Trip** depends.

**We** cannot offer cover in the following circumstances. If **You**, any person travelling with **You** or on whose health the **Trip** depends:

- (1). is on a waiting list for in-patient treatment in a hospital or awaiting the results of tests and/or medical investigations
- (2). has received a terminal prognosis
- (3). have suffered from, been investigated for, treated for or diagnosed with any condition that has required referral to or consultation with a specialist or hospital for treatment, investigation or check-up within the past twelve months unless declared and agreed by our Medical Screening Line (see below)
- (4). is travelling against the advice of a medical practitioner
- (5). is travelling to obtain medical treatment
- (6) is suffering from anxiety, stress, depression

### TRIPS WITHIN THE UK

For **Trips** within the **United Kingdom** **You** do not need to call **Us** to discuss any medical conditions **You** may have. However please be aware that certain conditions and exclusions are applicable to all sections of this insurance (particularly as detailed above and in Exclusions Applicable to All Sections of this Insurance 1. which applies to **You** or anyone else upon whom **Your Trips** depend), details of which can be found on page 4 of this policy document.

### TRIPS OUTSIDE OF THE UK

If **You** are travelling outside of the **United Kingdom** and **You**, or anyone travelling with **You**, need to discuss **Your** pre-existing medical condition(s), **You** must phone **Our** Medical Screening Line. The Medical Screening Line will then advise **You** on whether **We** are able to cover **Your** pre-existing medical condition(s), although an additional premium may be required. Failure to advise the Medical Screening Line of a pre-existing medical condition may result in claims relating to the undisclosed conditions not being paid.

**YOU MUST MAKE THE CALL PERSONALLY. DO NOT ASK YOUR TRAVEL AGENT OR INSURANCE ADVISOR /BROKER TO CALL THE MEDICAL SCREENING LINE. YOU WILL NEED TO QUOTE YOUR HOLSURE POLICY REF 03809.**

**TO ENABLE YOUR PRE-EXISTING MEDICAL CONDITION TO BE CONSIDERED YOU MUST RING OUR**

**MEDICAL SCREENING  
HELPLINE 0844 573 4171**

**SINGLE TRIP SCHEDULE OF BENEFITS, LIMITS AND EXCESSES**

| Section   | Description   | CHOICE<br>Cover Limit   | Excess per<br>Insured | BUDGET<br>Cover Limit   | Excess per<br>Insured |
|---|---|---|-----------------------|---|-----------------------|
| A   | Medical Expenses with<br>24 hour Emergency Assistance   | Up to £5,000,000  | £75                   | Up to £5,000,000  | £150                  |
| B   | Hospital Benefit  | £30 per day up to £900  | Nil                   | £30 per day up to £900  | Nil                   |
| C   | Holiday Abandonment   | Up to £3,000  | £50                   | Up to £3,000  | £100                  |
| D   | Delayed Departure   | £20 first 12 hour period, £20 each<br>additional 12 hours up to £300                | Nil                   | £20 first 12 hour period, £20 each<br>additional 12 hours up to £200      | Nil                   |
| E   | Missed Departure  | Up to £800  | £50                   | Up to £800  | £100                  |
| F   | Catastrophe Cover   | Up to £1,000  | £50                   | Up to £1,000  | £100                  |
| G   | Personal Accident<br>Loss of Limbs or Sight<br>Permanent Total Disablement<br>Death Benefit (aged 18-65)<br>Death Benefit (aged 66-69)<br>Death Benefit (aged under 18) | Max. Benefit £20,000<br>£20,000<br>£20,000<br>£10,000<br>£2,500<br>£2,500           | Nil                   | Max. Benefit £20,000<br>£20,000<br>£20,000<br>£10,000<br>£2,500<br>£2,500 | Nil                   |
| H   | Personal Liability  | Up to £2,000,000  | £100                  | Up to £2,000,000  | £200                  |
| I   | Withdrawal of Services  | £50 per day up to £250  | Nil                   | No Cover  | N/A                   |
| J   | Mugging Benefit   | £40 per day up to £400  | Nil                   | No Cover  | N/A                   |
| K   | Hijack  | £50 per day up to £500  | Nil                   | No Cover  | N/A                   |
| L   | Pet Care  | £10 per day up to £100  | Nil                   | No Cover  | N/A                   |
| <b>OPTIONAL ADDITIONAL COVERS</b> The following covers are available<br>upon payment of an additional premium and when shown on Validation Certificate. |   |   |                       |   |                       |
| M   | Cancellation/Curtailment Charges<br>OR<br>Cancellation/Curtailment Charges<br>Flight Only (no accommodation)  | Up to £3,000<br>Up to £5,000<br>Up to £1,000  | £50<br>£50            | Up to £1,500<br>Not Available   | £100<br>N/A           |
| N   | Legal Expenses  | Up to £15,000   | £250                  | Up to £15,000   | £250                  |
| O   | Baggage, Baggage Delay<br>and Passport<br>Single Item Limit<br>Valuables Limit in Total<br>Loss of Passport<br>Delayed Baggage  | Up to £1,500<br>Up to £500<br>Up to £500<br>Up to £250<br>£50 per day up to £150    | £50<br>Nil<br>Nil     | Not Available   | N/A                   |
| P   | Personal Money<br>Cash Limit<br>Cash (aged under 18)  | Up to £500<br>Up to £200<br>Up to £50   | £50                   | Not Available   | N/A                   |
| Q   | Wintersports Cover  |   |                       | Not Available   | N/A                   |
| Q1  | Ski Equipment<br>Owned<br>Single item pair or set owned<br>Hired  | Up to £500<br>Up to £250<br>Up to £250  | £50                   |   |                       |
| Q2  | Ski Hire  | £20 per day up to £200  | Nil                   |   |                       |
| Q3  | Ski Pack  | Up to £75 per day up to £300  | Nil                   |   |                       |
| Q4  | Piste Closure   | £20 per day up to £200  | Nil                   |   |                       |
| Q5  | Avalanche Closure   | Up to £250  | £50                   |   |                       |
| R   | Business Cover  |   |                       | Not Available   | N/A                   |
| R1  | Business Equipment<br>Computer Equipment Single<br>Item Limit<br>Samples<br>Delayed Business Equipment<br>Emergency Courier of Essential<br>Business Equipment          | Up to £2,000<br>Up to £1,500<br>Up to £500<br>£100 per day up to £300<br>Up to £500 | £50                   |   |                       |
| R2  | Business Equipment Hire   | £150 per day up to £750   | £50                   |   |                       |
| R3  | Business Money<br>Cash Limit<br>Employee Replacement  | Up to £1,000<br>£500<br>Up to £1,000  | £50                   |   |                       |
| S   | Golf Cover  |   |                       | Not Available   | N/A                   |
| S1  | Golf Equipment<br>Single item limit - owned   | Up to £1,000<br>Up to £250  | £50                   |   |                       |
| S2  | Golf Equipment Hire   | £25 per day up to £150  | Nil                   |   |                       |
| S3  | Non Refundable Green Fees   | £50 per day up to £300  | Nil                   |   |                       |
| T   | Wedding Cover<br>Single item limit<br>Wedding Ring Limit  | Up to £2,000<br>Up to £250<br>Up to £250  | £50                   | Not Available   | N/A                   |

**ANNUAL MULTI-TRIP SCHEDULE OF BENEFITS, LIMITS AND EXCESSES**

| Section  | Description  | CHOICE  | Excess per            | BUDGET  | Excess per |
|--|--|---|-----------------------|---|------------|
|  |  | Cover Limit (per person)  | Insured               | Cover Limit (per person)  | Insured    |
| M  | <b>Cancellation/Curtailment</b>  | Up to £3,000  | £50                   | Up to £1,500  | £100       |
| A  | <b>Medical Expenses with 24 hour Emergency Assistance</b>  | Up to £5,000,000  | £75                   | Up to £5,000,000  | £150       |
| B  | <b>Hospital Benefit</b>  | £30 per day up to £900  | Nil                   | £30 per day up to £900  | Nil        |
| C  | <b>Holiday Abandonment</b>   | Up to £3,000  | £50                   | Up to £3,000  | £100       |
| D  | <b>Delayed Departure</b>   | £20 first 12 hour period, £20 each additional 12 hours up to £300                       | Nil                   | £20 first 12 hour period, £20 each additional 12 hours up to £200         | Nil        |
| E  | <b>Missed Departure</b>  | Up to £800  | £50                   | Up to £800  | £100       |
| F  | <b>Catastrophe Cover</b>   | Up to £1,000  | £50                   | Up to £1,000  | £100       |
| G  | <b>Personal Accident</b><br>Loss of Limbs or Sight<br>Permanent Total Disablement<br>Death Benefit (aged 18-65)<br>Death Benefit (aged 66-69)<br>Death Benefit (aged under 18) | Max. Benefit £20,000<br>£20,000<br>£20,000<br>£10,000<br>£2,500<br>£2,500               | Nil                   | Max. Benefit £20,000<br>£20,000<br>£20,000<br>£10,000<br>£2,500<br>£2,500 | Nil        |
| N  | <b>Legal Expenses</b>  | Up to £15,000   | £250                  | Up to £15,000   | £250       |
| H  | <b>Personal Liability</b>  | Up to £2,000,000  | £100                  | Up to £2,000,000  | £200       |
| I  | <b>Withdrawal of Services</b>  | £50 per day up to £250  | Nil                   | No Cover  | N/A        |
| J  | <b>Mugging Benefit</b>   | £40 per day up to £400  | Nil                   | No Cover  | N/A        |
| K  | <b>Hijack</b>  | £50 per day up to £500  | Nil                   | No Cover  | N/A        |
| L  | <b>Pet Care</b>  | £10 per day up to £100  | Nil                   | No Cover  | N/A        |
| O  | <b>Baggage, Baggage Delay and Passport</b><br><b>Baggage</b><br>Single Item Limit<br>Valuables Limit in Total<br><b>Loss of Passport</b><br><b>Delayed Baggage</b>             | Up to £1,500<br>Up to £500<br>Up to £500<br>Up to £250<br>£50 per day up to £150        | £50<br><br>Nil<br>Nil | Not Available   | N/A        |
| P  | <b>Personal Money</b><br>Cash Limit<br>Cash (aged under 18)  | Up to £500<br>Up to £200<br>Up to £50   | £50                   | Not Available   | N/A        |
| <b>OPTIONAL ADDITIONAL COVERS</b> The Following covers are available upon payment of an additional premium and when shown on Validation Certificate. |  |   |                       |   |            |
| Q  | <b>Wintersports Cover</b>  |   |                       | Not Available   | N/A        |
| Q1   | <b>Ski Equipment</b><br>Owned<br>Single item pair or set owned<br>Hired  | Up to £500<br>Up to £250<br>Up to £250  | £50                   |   |            |
| Q2   | <b>Ski Hire</b>  | £20 per day up to £200  | Nil                   |   |            |
| Q3   | <b>Ski Pack</b>  | Up to £75 per day up to £300  | Nil                   |   |            |
| Q4   | <b>Piste Closure</b>   | £20 per day up to £200  | Nil                   |   |            |
| Q5   | <b>Avalanche Closure</b>   | Up to £250  | £50                   |   |            |
| R  | <b>Business Cover</b>  |   |                       | Not Available   | N/A        |
| R1   | <b>Business Equipment</b><br>Computer Equipment Single Item Limit<br>Samples<br>Delayed Business Equipment<br>Emergency Courier of Essential Business Equipment                | Up to £2,000<br>Up to £1,500<br><br>Up to £500<br>£100 per day up to £300<br>Up to £500 | £50                   |   |            |
| R2   | <b>Business Equipment Hire</b>   | £150 per day up to £750   | £50                   |   |            |
| R3   | <b>Business Money</b><br>Cash Limit  | Up to £1,000<br>£500  |                       |   |            |
| R4   | <b>Employee Replacement</b>  | Up to £1,000  | £50                   |   |            |
| S  | <b>Golf Cover</b>  |   |                       | Not Available   | N/A        |
| S1   | <b>Golf Equipment</b><br>Single item limit - owned   | Up to £1,000<br>Up to £250  | £50                   |   |            |
| S2   | <b>Golf Equipment Hire</b>   | £25 per day up to £150  | Nil                   |   |            |
| S3   | <b>Non Refundable Green Fees</b>   | £50 per day up to £300  | Nil                   |   |            |
| T  | <b>Wedding Cover</b><br>Single item limit<br>Wedding Ring Limit  | Up to £2,000<br>Up to £250<br>Up to £250  | £50                   | Not Available   | N/A        |

## BACKPACKER SCHEDULE OF BENEFITS, LIMITS AND EXCESSES

| Section   | Description   | BACKPACKER<br>Cover Limit (per person)  | Excess per<br>Insured     |
|---|---|---|---------------------------|
| <b>A</b>  | <b>Medical Expenses with<br/>24 hour Emergency Assistance</b>   | Up to £2,500,000  | £75                       |
| <b>M</b>  | <b>Cancellation/Curtailment Charges</b>   | Up to £1,000  | £75                       |
| <b>B</b>  | <b>Hospital Benefit</b>   | £25 per day up to £200  | Nil                       |
| <b>C</b>  | <b>Holiday Abandonment</b>  | Up to £1,500  | £75                       |
| <b>D</b>  | <b>Delayed Departure</b>  | £20 first 12 hour period, £10 each<br>additional 12 hour period up to £200      | Nil                       |
| <b>E</b>  | <b>Missed Departure</b>   | Up to £500  | £75                       |
| <b>G</b>  | <b>Personal Accident</b><br>Loss of Limbs or Sight<br>Permanent Total Disablement<br>Death Benefit (aged 18-49)<br>Death Benefit (aged under 18)    | Max. Benefit £5,000<br>£5,000<br>£5,000<br>£5,000<br>£1,000                     | Nil                       |
| <b>H</b>  | <b>Personal Liability</b>   | Up to £1,000,000  | Nil                       |
| <b>Q</b>  | <b>Scheduled Airline Failure</b>  | Up to £1,500  | Nil                       |
| <b>I</b>  | <b>Withdrawal of Services</b>   | £25 per day after 48 hours up to £250   | Nil                       |
| <b>J</b>  | <b>Mugging Benefit</b>  | £20 per day up to £200  | Nil                       |
| <b>K</b>  | <b>Hijack</b>   | £25 per day up to £250  | Nil                       |
| <b>N</b>  | <b>Legal Expenses</b>   | Up to £5,000  | £250                      |
| <b>OPTIONAL ADDITIONAL COVERS</b> The following covers are available<br>upon payment of an additional premium and when shown on Validation Certificate. |   |   |                           |
| <b>O</b>  | <b>Baggage Delay and Passport<br/>Baggage</b><br>Single Item Limit<br>Valuables Limit in Total<br><b>Loss of Passport</b><br><b>Delayed Baggage</b> | Up to £1,000<br>Up to £250<br>Up to £250<br>Up to £200<br>£25 per day up to £75 | £50<br><br><br>Nil<br>Nil |
| <b>P</b>  | <b>Personal Money</b><br>Cash Limit<br>Cash (aged under 18)   | Up to £200<br>Up to £100<br>Up to £50   | £50                       |
| <b>S</b>  | <b>Wintersports Cover</b>   |   |                           |
| <b>S1</b>   | <b>Ski Equipment</b><br>Owned<br>Single item pair or set owned<br>Hired   | Up to £500<br>Up to £250<br>Up to £250  | £50                       |
| <b>S2</b>   | <b>Ski Hire</b>   | £20 per day up to £200  | Nil                       |
| <b>S3</b>   | <b>Ski Pack</b>   | Up to £75 per day up to £300  | Nil                       |
| <b>S4</b>   | <b>Piste Closure</b>  | £20 per day up to £200  | Nil                       |
| <b>S5</b>   | <b>Avalanche Closure</b>  | Up to £250  | £50                       |

## DEFINITIONS

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

**You/Your/Insured Person(s)** - All person(s) within the **Age Limit**, the names of whom are provided to Holsure or its Agents at the time of premium payment, being resident in the **United Kingdom** or Republic of Ireland and registered with a **Medical Practitioner** in the **United Kingdom** or Republic of Ireland. Each person is insured separately.

**We/Us/Our** - means UK Underwriting Ltd on behalf of Fortis Insurance Limited.

**Acceptable Sports & Leisure Activities** - The Sports & Leisure Activities as listed on Page 6 are automatically included within the cover.

If **Your** activity does not appear on the list of **Acceptable Sports & Leisure Activities** or is not shown as covered on the **Validation Certificate**, it is not covered. However, **We** may be able to cover **Your** activity upon payment of an additional premium. Please call Holsure on 01892 553662 to discuss **Your** requirements.

**Adverse Weather** - Weather of such severity that the police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by **You**.

**Age Limit** - Single Trip policies have no **Age Limit** for **United Kingdom** or Europe travel and an **Age Limit** of 79 for worldwide travel outside of Europe. Annual policies have an **Age Limit** of 79 for Europe and 74 for Worldwide. Ages apply at the date policy is issued.

**Baggage** - means luggage, clothing, personal effects, excluding **Golf Equipment**, **Sports Equipment** and **Ski Equipment**, **Valuables** and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip**.

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

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

**Business Money** - means bank notes, currency, notes and coins in current use, travellers' and other cheques, travel tickets and credit/debit or charge cards all held for business purposes.

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

**Cancellation Period** - means the 14 days following receipt of the policy documents for new business or the 14 days from the renewal date.

**Children/Grandchildren** - Persons aged up to and including 18 years of age and in full time education. For Family cover, cover for children will only be provided if travelling with an insured adult, (if cover is required for a child to travel alone please contact Holsure).

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

**Close Relative** - means mother, father, sister, brother, wife, husband, partner/civil partner (who have co-habitated for at least 6 months), son, daughter (including fostered/adopted), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step brother, step sister, foster child or legal guardian.

**Consequential Loss** - Any other loss, damage or additional expense following on from the event for which you are claiming is not covered under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.

**Country of Residence** - means either the **United Kingdom** or the Republic of Ireland.

**Curtailment / Curtail** - means the abandonment of the Holiday by **Your** early return to **Your Home** in **Your Country of Residence** or **You** being confined as an in-patient in a

hospital or nursing home during **Your Trip**.

**Excess** - where applicable the **Excess** is the first amount of each claim, per section, for each separate incident payable for each Insured Person.

**Family** - husband and wife (or couple cohabiting for at least 6 months), or grandparents, plus up to 6 dependant **Children** under 19 years of age in full time education travelling with an insured adult. Cover for **Families** shall apply where the appropriate premium has been paid and where the **Family** members travel together. Adults insured on an annual multi-trip policy are entitled to travel independently of each other. Cover for **Children** will only be provided if travelling with an insured adult and all travellers are named on the **Validation Certificate**, (if cover is required for a child to travel alone please contact Holsure).

**Golf Equipment** - means golf clubs, golf bag, non-motorised golf trolley and golf shoes under 5 years of age.

**Hazardous Activities** - means any activity not listed under **Acceptable Sports & Leisure Activities** as listed on page 5.

**Home** - means **Your** normal place of residence in the **United Kingdom** or Republic of Ireland.

**Incidental Basis** - means by happening on a casual, unplanned basis.

**Medical Condition** - means any disease, illness or injury.

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

**Mugging** - means a violent, threatening attack by a third party causing bodily harm.

**Period of Insurance** - means if Annual Multi **Trip** cover is selected: the period for which **We** have accepted the premium as stated on the **Validation Certificate**. During this period any **Trip** not exceeding 31 days or the maximum **Trip** period shown on **Your Validation Certificate** is covered. Under these policies section M - Cancellation cover shall be operative from the date stated on the **Validation Certificate** or the time of booking any **Trip** (whichever is the later) and terminates on commencement of any **Trip**.

- means if Single **Trip** cover or Backpacker cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown on the **Validation Certificate**. Under these policies section M - Cancellation cover shall be operative from the time **You** pay the premium.

- means if one way **Trip** cover is selected: the period of a single outward **Trip** terminating upon its completion, but not in any case exceeding 48 hours after the time **You** first leave the immigration control of **Your** final destination country. Under these policies section M - Cancellation cover shall be operative from the time **You** pay the premium.

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

The **Period of Insurance** is automatically extended for the period of the delay in the event that **Your** return to **Your Country of Residence** is unavoidably delayed due to an event insured by this policy.

**Personal Money** - means **Your** cash, coins, bank notes, cheques, travellers' cheques, postal or money orders or travel tickets.

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

**Schedule of Benefits, Limits and Excesses** - means the details of cover as outlined on pages, 2(i), 2(ii) and 2(iii) of this document.

**Single Item** - means any one article pair or set of articles (including golf clubs) or collection which is used or worn together, except when the additional **Golf Equipment** section is purchased and shown in the **Validation Certificate** then the **Single Item** limit applies to each individual golf club and not the set as a whole.

**Ski Equipment** - means skis (including bindings), ski boots, ski poles, snowboards (including bindings) and snowboard boots forming part of **Your Baggage**.

**Sports Equipment** - means articles which are usually worn, carried or held in the course of participating in a recognised sport.

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

**Travelling Companion** - means a person(s) with whom **You** have booked to travel on the same travel itinerary and without whom **Your** travel plans would be impossible.

**Trip** - means any holiday, business or pleasure **Trip** or journey made by **You** within the area of travel shown in the **Validation Certificate** which begins and ends in **Your Country of Residence** during the **Period of Insurance** but excluding one way trips or journeys as defined under **Period of Insurance**.

If Annual Multi **Trip** cover is selected any such **Trip** over the maximum **Trip** period shown in **Your Validation Certificate** is not insured and any **Trip** solely within **Your Country of Residence** is only covered where **You** have pre - booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee which is at least 50 miles from **Your Home** address. Each **Trip** under annual multi **Trip** cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

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

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

**Validation Certificate** - means the certificate **You** are issued, upon payment of the due premium, which gives confirmation details of the people insured and the cover that applies. The **Validation Certificate** should always be read in conjunction with this policy document.

**Valuables** - means cameras and other photographic equipment of any kind, audio and video equipment, radios, electrical and electronic equipment, computers, all discs and other audio visual media, jewellery, watches, furs, telescopes, binoculars, precious stones or articles made of or containing gold, silver or other precious metals.

**Winter Sports** - means guided cross country skiing, mono skiing, off-piste skiing (accepted in areas designated as unsafe by resort staff) or snowboarding, recreational racing, skiing, snowboarding and snow sledging.

#### GENERAL CONDITIONS - APPLICABLE TO THE WHOLE POLICY

1. It is a condition that all Material Facts have been disclosed to **Us**. Failure to do so may affect **Your** rights under this insurance. A Material Fact is any fact which is known to **You**, which is likely to influence **Us** in the acceptance or assessment of this insurance. The serious illness of a non-travelling **Close Relative** is an example of a Material Fact. Following a change in a Material Fact disclosed to **Us** by **You** during the **Period of Insurance**, **We** reserve the right to amend or cancel **Your** insurance, providing **You** with a pro-rata refund of premium. If **You** are in any doubt as to whether a fact is 'material', then for **Your** own protection it should be disclosed to **Us**.

2. Written notice of any event which may give rise to a claim shall be given to **Us** (or **Our** claims service) as soon as practicable, and in any event no later than 31 days after the incident giving rise to the loss. All documents, certificates and evidence required in support of a claim, including items being claimed for if required by **Us**, shall be produced by **You**, and at **Your** expense.

3. Except with **Our** written consent, no person is entitled to admit liability on **Our** behalf or to give any representations or other undertakings binding upon **Us**. **We** shall be entitled to conduct all proceedings arising out of or in connection with claims in **Your** name, and to instruct solicitors of **Our** own choice for this purpose.

4. **You** must comply with all terms, provision, conditions and endorsements of this Insurance. Failure to do so may result in a claim being declined.

5. No refund of premium is allowed (other than in respect of the Premium Refund Guarantee) once the insurance has been effected. In the event that **Your** holiday dates are revised to a date within three months of the original holiday, **We** may, at

**Our** discretion, agree to transfer the insurance.

6. **You** must exercise due care and attention at all times for the safety of **Your** property and take all reasonable steps to prevent Accident, loss or damage.

7. **Our** liability shall be conditional upon the observance by **You** of the terms and conditions of this insurance and the truth and completeness of the statements and answers supplied by **You** and on **Your** behalf. If a claim is in any respect false or if any fraudulent means or devices are used by **You** or anyone acting on **Your** behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.

8. This policy shall be governed by and construed in accordance with the Law of England and Wales unless the policy holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of that country shall apply.

9. If at the time of any loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability, **We** will pay only **Our** rateable proportion.

10. **You** may not transfer **Your** interest in this insurance.

11. Each Insured Person shall be deemed to be insured separately.

12. **Our** total liability shall not exceed the respective sums stated in the Summary.

13. **You** shall submit to medical examination at **Your** expense, except post mortem which **We** reserve the right to have undertaken at **Our** own expense.

14. **We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance, and any amount so recovered shall belong to **Us**.

15. This policy may be rescinded or cancelled without the consent of a third party.

16. Costs will be limited to those that would have been incurred if **You** were a resident of the **United Kingdom** or Republic of Ireland.

17. If **You** have to make a claim, **You** must notify **Us** as below as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after this insurance expires. **We** will reserve the right to decline liability for any claim notified after this date.

#### MAKING A CLAIM

For all sections

If **You** need to make a claim please obtain a claim form no later than 31 days after the event by contacting:

**Direct Group Travel Services**

**PO Box 800 Halifax HX1 9ET**

**Tel no. 0844 412 4296 Fax no. 0844 412 4138**

When contacting Direct Group Travel Claims to request a claim form please state your insurance is provided by UK Underwriting Ltd and quote scheme reference Holsure 03809.

When returning the claim form, please include all relevant documentation. Please send originals - not photocopies (keep copies for **Your** records). For all claims **You** will need to send **Your** original **Validation Certificate** and policy wording and **Your** original holiday booking invoice.

UK Underwriting Ltd are an insurers agent and in matters of a claim act on behalf of the insurer.

#### EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

This insurance does not cover:

1. claims arising directing or indirectly if **You** or any of **Your** travelling Companions:

- i. are on a waiting list for in-patient treatment in a hospital
- ii. have received a terminal prognosis
- iii. have suffered from, been investigated for, treated for or diagnosed with any condition that has required referral to or consultation with a specialist or hospital for treatment, investigation or check-up within the past twelve months unless declared and agreed by our Medical Screening Line (see PRE-EXISTING MEDICAL CONDITIONS on page 1)
- iv. are travelling against the advice of a **Medical Practitioner**
- v. are travelling to obtain medical treatment
- vi. are suffering from anxiety, stress or depression
- vii. suffer any loss as a result of a pre-existing medical condition which has not been declared and agreed by **Our** Medical Screening Line. (see PRE-EXISTING MEDICAL CONDITIONS on page 1).

2. claims (for **You** or anyone else upon whose health **Your Trip** depends) arising directly or indirectly from failure to obtain the recommended vaccinations
3. circumstances of which **You** are aware at the time of effecting this policy
4. losses directly or indirectly occasioned by, happening through or in consequence of:
  - i. war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), terrorism, civil war, rebellion, revolution, insurrection, military or Usurped power or confiscation by nationalisation or requisition and/or destruction of or damage to property by or under the order of any Government or local authority or riot or civil commotion
  - ii. Wintersports, or **Your** participation in any activity not shown on the list of **Acceptable Sports and Leisure Activities**, unless the appropriate additional premium has been paid
  - iii. alcoholism, the use of intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered Medical Practitioner, but not for drug addiction) or self exposure to needless peril (except in an attempt to save human life), wilfully self-inflicted injury or harm
  - iv. nuclear fission, nuclear fusion or radioactive contamination
  - v. **Consequential Loss** of any kind
  - vi. prohibitive regulations by the government of any country
  - vii. any unlawful act or criminal proceedings against the Insured, or any other person on whom the holiday plans depend except this exclusion shall not apply in the event of **Your** obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within **Your** occupational, professional or other similar capacity
  - viii. the tour operator, coach operator, transport company or hotel:
    - (a) causing a delay in the commencement of the holiday
    - (b) levying a surcharge, thus increasing the basic brochure price of the holiday
  - ix. failure to notify the hotel or holiday establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or **Curtail** the travel arrangements
  - x. the failure or inability of any equipment or any computer program to recognise or to correctly process any date as its true calendar date, or to continue to function correctly beyond that date other than for loss, damage, expenses or **Consequential Loss** not otherwise excluded which itself results from the operation of an insured cause (not applicable in respect of Sections 1, 2 and 3)
  - xi. sexually transmitted diseases
  - xii. injury, illness, death, loss, expense or any other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof
  - xiii. **Your** financial incapacity
5. any loss whereby any period of disability or loss whatsoever is increased through **Your** own act or omission
6. any property more specifically insured
7. incidents which may give rise to a claim not notified in writing to **Us** (or **Our** claims service) within 31 days of the incident giving rise to the loss
8. any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
9. any claims arising from routine treatment or care which could reasonably be expected to arise during **Your Period of Insurance**.
10. any claims arising directly or indirectly from **You** engaging in any illegal or criminal act.
11. third party rights and no party other than **You** may claim benefit under the terms of this insurance
12. failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary
13. any part of a claim which is unproven or unsubstantiated
14. any loss where **You** are travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
15. any claim when travelling against Foreign Office advice.
16. Cover under the Wintersports Section does not apply in respect of **Your** participation in mountaineering, ski-acrobatics, ski-flying, ski-mountaineering, ski-stunting, ski-jumping, ski randonnee, use of skeletons, freestyle skiing, ice hockey, lugging,

off-piste skiing in areas designated as unsafe by resort management, off-piste skiing where there is an avalanche warning in place, parapenting, ski bob racing, ski-dooing, ski racing or training, the use of bobsleighs, snow mobiling, tobogganing, heli-skiing or unsupervised off-piste skiing. Cover in respect of off-piste skiing applies only where **You** are accompanied by a suitably qualified guide.

If **Your** activity does not appear on the list of **Acceptable Sports & Leisure Activities** or is not shown as covered on **Your Validation Certificate**, it is not covered. However, **We** may be able to cover **Your** activity upon payment of an additional premium. Please call Holsure on 01892 553662.

## WHAT TO DO IN THE CASE OF MEDICAL EMERGENCY

The emergency assistance provided for **You** by this insurance is operated by **Global Response** and **Healthwatch S.A.** In the event of any illness, injury, accident or hospitalisation which requires:

**Inpatient treatment**, anywhere in the world **You** must contact:

**Global Response**

**Tel: +44 (0) 113 3180 186 Fax: +44 (0) 113 3180 187**

**Email: operations@global-response.co.uk**

**Outpatient treatment**, anywhere in the world, excluding North America and the **United Kingdom**, **You** must contact:

**Healthwatch S.A.**

**Tel: +44 (0) 113 3180 124 Fax: +44 (0) 113 3180 125**

**Email: newcase@healthwatch.gr**

**Outpatient treatment**, in North America and the **United Kingdom** **You** must contact:

**Global Response**

**Tel: +44 (0) 113 3180 186 Fax: +44 (0) 113 3180 187**

**Email: operations@global-response.co.uk**

**Global Response** or **Healthwatch S.A.** may be able to guarantee costs on **Your** behalf. When contacting **Global Response** or **Healthwatch S.A.** please state that **Your** insurance is provided by UK Underwriting Ltd and quote the appropriate scheme name and reference number:

**Scheme Name: Holsure Reference number: 03809**

Note: **You** must retain receipts for medical and additional costs incurred and **You** are responsible for any policy excess which should be paid by **You** at the time of treatment.

**Inpatient Treatment Abroad**

If **You** go into hospital **You** must contact **Global Response** immediately. If **You** do not, this could mean that **We** will not provide cover or **We** will reduce the amount **We** pay for medical expenses.

**Outpatient Treatment Abroad**

If **You** require outpatient treatment please contact the appropriate Emergency Assistance Service as detailed above. If the emergency assistance is being provided by **Healthwatch SA** please ensure the treating Doctor or Clinic is aware of the following instructions.

**OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS**

In order to have **Your** invoices paid quickly, please send **Your** invoice together with a copy of the policy (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to newcase@healthwatch.gr

**You** must include **Your** bank account details, IBAN no's and / or swift code for payment to be processed electronically

Out Patient Department tel: 00 30 2310 256454

Out Patient Department fax: 00 30 2310 256455 or 00 30 2310 254160 Email: newcase@healthwatch.gr

**Returning early to Your Country of Residence**

If **You** have to return to **Your Country of Residence** under section 2 (Emergency medical, repatriation & associated expenses), the relevant Emergency Assistance Service must authorise this. If they do not, this could mean that **We** will not provide cover or **We** may reduce the amount **We** pay for **Your** return to **Your Country of Residence**. **We** reserve the right to repatriate **You** should **Our** medical advisors consider **You** fit to travel.

## RECIPROCAL HEALTH AGREEMENT

**EU, EEA or Switzerland**

If **You** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **You** are strongly advised to obtain a European Health Insurance

Card (EHIC) application from **Your** local Post Office. **You** can also apply either online through [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by telephoning 0845 606 2030. This will entitle **You** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

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

#### **Australia**

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

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

#### **ACCEPTABLE SPORTS & LEISURE ACTIVITIES**

The following amateur activities are automatically included within the cover, (however **We** would remind **You** that Section H - Personal Liability excludes liability cover in respect to motorised or mechanical vehicles, any aircraft (whatsoever), watercraft or vessels (other than manually propelled watercraft or vessels) any firearms or weapons of any kind and any animals belonging to **You** or in **Your** care, custody or control). Archery, if adequately supervised, Angling, Athletics, Aviation (as a fare paying passenger in a duly certified passenger-carrying aircraft), Badminton, Ballooning (which has been organised in the UK prior to departure), Baseball, Basketball, Beach Games, Big Game Fishing (Not deep sea), Bungee jumping (up to 3 jumps), Canoeing (to Grade 3), Clay Pigeon Shooting, Climbing (Indoor - supervised by qualified instructor), Cricket (amateur), Croquet, Cycling, Dry Skiing, Dune Driving, Elephant/Camel Riding, Fell Walking, Fencing, Fishing, Football, Goal Ball, Golf, Go Karting, Gymnastics, Handball, Horse Riding (no jumping, hunting or racing), Jet Skiing or Boating, Jogging, KiteBugging, Kayaking (to Grade 3), Motor Cycling and Quad Biking up to 125cc, Netball, Non Manual Work, Orienteering, Outward Bound, Parascending (over water), Pony Trekking, Racquetball, Rambling, Roller Skating or Roller Blading, Rounders, Rowing, Running (sprinting or long distance), Safari (which has been organised in the UK prior to departure), Sail Boarding, Sailing (within 12 miles), Sandboarding/Sand Skiing - if not the main purpose of the holiday, Sand Yachting (Supervised), Scuba Diving or underwater activities involving the use of breathing apparatus (max 90ft/30 metres) if adequately supervised, Shooting, Skate Boarding, Squash, Snorkelling, Softball, Street Hockey, Surfing, Swimming, Swimming with Dolphins, Sydney Harbour Bridge Climb (part of an organised group), Tennis, Trekking/Hiking (under 2000 metres), Trekking/Hiking (up to 3,500 metres if organised in the UK before departure and no use of ropes and pulleys), Triathlon, Volleyball, Water Polo, Water Skiing, White Water Rafting (to Grade 3), Windsurfing, Yachting or dinghy sailing (within 12 miles). If **Your** activity does not appear on the list of **Acceptable Sports & Leisure Activities** and is not shown as covered on **Your Validation Certificate**, it is not covered. However, **We** may be able to cover **Your** activity upon payment of an additional premium. Please call Holsure on 01892 553662 to discuss **Your** requirements.

#### **SECTION A-EMERGENCY MEDICAL & OTHER EXPENSES**

##### **What is covered**

**We** will pay **You** up to the amount shown in the **Schedule of Benefits, Limits and Excesses** for the following expenses which are necessarily incurred as a result of **You** suffering **Bodily Injury** or illness and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred:

- outside **Your Country of Residence** or
- within the Channel Islands (not applicable to Channel Island residence).

2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £400 incurred:

- outside **Your Country of Residence** or
- within the Channel Islands (not applicable to Channel Island residence).

3. In the event of **Your** death outside **Your Country of Residence** the reasonable additional cost of funeral expenses abroad up to a maximum of £3000 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **Your** body to **Your Home**.

4. Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date.

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

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

##### **Special conditions relating to claims**

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

2. **You** must contact the Emergency Assistance Service as soon as possible in the event of **You** incurring medical expenses.

3. In the event of **Your Bodily Injury** or illness **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to **Your Country of Residence** at any time during the **Trip**. **We** will do this if in the opinion of the **Medical Practitioner** in attendance or Emergency Assistance Service **You** can be moved safely and / or travel safely to **Your Country of Residence** to continue treatment. If **You** refuse to be repatriated all cover under the policy will cease.

##### **What is not covered**

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Any claims arising directly or indirectly in respect of:

a) The costs of telephone calls other than calls to the Emergency Assistance Service and notifying them of the problem for which **You** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.

b) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.

c) Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.

d) Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed until **Your** return to **Your Country of Residence**.

e) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the **Your Country of Residence**.

f) Additional costs arising from single or private room accommodation.

g) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.

h) Any expenses incurred after **You** have returned to **Your Country of Residence**.

i) Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.

j) **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.

k) Claims arising directly or indirectly from **Your** participation in **Hazardous Sports and Leisure Activities** unless **You** have paid the appropriate premium and if it is shown on the **Validation Certificate**.

l) The cost of providing, repairing or replacing dentures,

dental work involving the use of precious metals, false limbs, hearing aids, contact or corneal lenses or prescription spectacles.

m) Cosmetic surgery and all expenses incurred in connection with cosmetic surgery.

- Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.
- Any medical costs or expenses, if **You** are in Australia and **You** have not enrolled with Medicare

#### SECTION B - HOSPITAL BENEFIT

##### What is covered

**We** will pay **You** up to the amount as shown in the **Schedule of Benefits, Limits and Excesses** for every complete 24 hours **You** have to stay in hospital as an in-patient for a condition which is covered under the Medical Emergency Expenses section.

- outside **Your Country of Residence** or
- within the Channel Islands (not applicable to Channel Island residence).

**We** will pay the amount as shown in the **Schedule of Benefits, Limits and Excesses** addition to any amount payable under section A — Emergency medical and other expenses.

##### Special conditions relating to claims

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

##### What is not covered

- Any claims arising directly or indirectly from:
  - Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
  - Hospitalisation relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to **Your Country of Residence**.
  - Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
  - Hospitalisation as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
  - Any additional period of hospitalisation following **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
  - Non-continuous treatment
- Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

#### SECTION C - HOLIDAY ABANDONMENT

##### What is covered

If departure of the scheduled **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to **Your Country of Residence** for at least 24 hours from the scheduled time of departure due to:

- strike or
- industrial action or
- Adverse Weather** conditions or
- mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel

##### We will pay You:

- Up to the amount as shown in the **Schedule of Benefits, Limits and Excesses** for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum 24 hours has elapsed, **You** choose to cancel **Your Trip**.

**You** may claim under only one of the following sections: section C - Holiday abandonment, section D - Delayed departure or section E - Missed departure for the same event.

##### Special conditions relating to claims

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

##### What is not covered

- The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
- Claims arising directly or indirectly from:
  - Adverse Weather**, strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You** or the date **Your Trip** was booked, whichever is the later.
  - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Government, Civil Aviation Authority, Port Authority or any similar body in any country.
- Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

#### SECTION D - DELAYED DEPARTURE

##### What is covered

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

- strike or
- industrial action or
- Adverse Weather** conditions or
- mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel

##### We will pay You:

- up to the amount shown in the **Schedule of Benefits, Limits and Excesses** for the first full 12 consecutive hours delay, followed by the subsequent amount shown in the **Schedule of Benefits, Limits and Excesses** for each full 12 hours delay thereafter up to a maximum as shown in the **Schedule of Benefits, Limits and Excesses**.

**You** may claim under only one of the following sections: section D - Delayed departure, section C - Holiday abandonment or section E — Missed departure for the same event.

##### Special conditions relating to claims

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

##### What is not covered

- Claims arising directly or indirectly from:
  - Adverse Weather**, strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You** or the date **Your Trip** was booked, whichever is the later.
  - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Government, Civil Aviation Authority, Port Authority or any similar body in any country.
- Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

#### SECTION E - MISSED DEPARTURE

##### What is covered

**We** will pay **You** up to the amount as shown in the **Schedule of Benefits, Limits and Excesses** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to **Your Country of Residence** if **You** fail to arrive at the international departure point in time to board the scheduled **Public Transport** on which **You** are booked to travel on the initial international journey of the **Trip** as a result of:

- the failure of scheduled **Public Transport** or
- an accident to or breakdown of the vehicle in which **You** are travelling or
- an accident or breakdown occurring ahead of **You** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **You** are travelling or
- strike, industrial action or **Adverse Weather** conditions.

**You** may claim under only one of the following sections: section C - Holiday abandonment, section D - Delayed departure or section E - Missed departure for the same event.

##### Special conditions relating to claims

- In the event of a claim arising from any delay occurring on a motorway or dual carriage way **You** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.

2. **You** must allow sufficient time for the scheduled **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

3) **You** must take all reasonable steps to continue with the Holiday/travel plans once the original occurrence giving rise to the delay is diminished or otherwise rectified.

#### **What is not covered**

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Claims arising directly or indirectly from:

a) **Adverse Weather**, strike or industrial action existing or declared publicly by the date this insurance is purchased by **You** or the date **Your Trip** was booked, whichever is the later.

b) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report is not provided.

c) Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions.

d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Government, Civil Aviation Authority, Port Authority or any similar body in any country.

e) **Your** disinclination to Travel.

3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.

4. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

### **SECTION F - CATASTROPHE COVER**

Cover under this section applies only when it is shown as covered on the **Validation Certificate**.

#### **What is covered**

**We** will pay **You** up to the amounts shown in the **Schedule of Benefits, Limits and Excesses** in the event that the tour company is unable to assist and **You** are forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the **Trip** or, if the **Trip** cannot be continued for **Your** return **Home**.

#### **Special conditions relating to claims**

**You** must obtain a report from local or national authority stating that it was not acceptable for **You** to remain in **Your** pre booked accommodation.

#### **What is not covered**

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Claims where the tour company is responsible.

3. **Your** decision not to remain in **Your** booked accommodation when official directives from local authorities state that it is acceptable to do so.

4. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

5. Any costs or expenses payable by or recoverable from **Your** tour operator, airline, hotel or other provider of accommodation or transport

6. Any costs which **You** would have expected to pay during **Your Trip**.

### **SECTION G - PERSONAL ACCIDENT**

Special Definitions (*which are shown in Italics*)

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

*Loss of sight* - means total and irrecoverable loss of sight.

*Permanent Total Disablement* - means total disablement from engaging in or attending to any occupation whatsoever for at least twelve months from the date of injury, and at the end of that time being beyond hope of improvement.

#### **What is covered**

In the event **You** sustain an accidental **Bodily Injury** during the **Period of Insurance**, **We** will pay one of the benefits as shown in the **Schedule of Benefits, Limits and Excesses** which solely and independently of any other cause, result within twelve calendar months in **Your** death, *Loss of limb*,

*Loss of sight* or *Permanent Total Disablement*. Payment of one of these benefits shall terminate **Our** liability under Section G - Personal Accident.

#### **Special conditions relating to claims**

1. **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 item under this section.

b) Under Permanent Total Disablement until twelve continuous calendar months after the date **You** sustain **Bodily Injury**.

c) Under Permanent Total Disablement if **You** are able or may be able to carry out any gainful employment or gainful occupation.

#### **What is not covered**

1. The contracting of any disease, illness and/or medical condition

2. The injection or ingestion of any substance

3. Any event which directly or indirectly exacerbates a previously existing physical bodily injury

4. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4

5. Any claim for *Permanent Total Disablement* if at the date of the accident **You** are over the statutory age of retirement and not in full time paid employment.

### **SECTION H - PERSONAL LIABILITY**

#### **What is covered**

**We** will pay **You** up to the amount shown in the **Schedule of Benefits, Limits and Excesses** (inclusive of legal costs and expenses) against any amount **You** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily Injury**, death, illness or disease to any person who is not in **Your** employment or who is not a **Close Relative**, **Travelling Companion** or member of **Your** household.

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

#### **Special conditions relating to claims**

1. **You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.

2. **You** must forward every letter, writ, summons and process to **Us** as soon as **You** receive it.

3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.

4. **We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.

5. In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

#### **What is not covered**

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Compensation or legal costs arising directly or indirectly from:  
a) the first £200 of each and every claim in respect of loss or damage to temporary holiday accommodation

b) bodily injury or disease to any person who, at the time of sustaining such injury or disease, is engaged in **Your** service or to any member of **Your** Family or anyone **You** are travelling with

c) damage to property belonging to, or in the care, custody or control of **Your** Family or a person in **Your** service

d) any liability arising out of or incidental to any profession, occupation, or business

e) any liability which has been assumed under contract and would not otherwise have attached

f) any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of:

i) any motorised or mechanical vehicles including any attached trailers or caravans;

ii) any aircraft (whatsoever);

- iii) any watercraft or vessel (other than manually propelled watercraft or vessels) or any other form of motorised leisure equipment
  - j) any liability arising out of ownership, occupation, possession, or use of any land or building (other than occupation only of temporary residence)
  - k) any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind
  - l) any liability arising in respect of any wilful or criminal act or assault
  - m) any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to **You** or in **Your** care, custody or control.
  - n) any claims arising directly or indirectly from participant to participant liability.
3. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

#### SECTION I - WITHDRAWAL OF SERVICES

Cover under this Section applies only when it is shown as covered on the **Validation Certificate**.

##### What is covered:

If **Your** pre-booked hotel, due to strike or industrial action, completely withdraws the following:

1. water or electrical facilities, or
2. swimming pool facilities, or
3. Kitchen services to the extent that no food is available, or
4. chambermaid facilities

We will pay **You** the amount shown in the **Schedule of Benefits, Limits and Excesses** on **Your Validation Certificate**, for every 24 hours **You** are without these facilities.

##### What is not covered:

1. Claims which are not substantiated by a written report from the tour representative or hotel confirming the exact length, nature and cause of the disruption
2. Strike or industrial action, which was advised to **You** at the time **You** took out this policy
3. Claims for services that were not available prior to any strike or industrial action.
4. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4

#### SECTION J - MUGGING BENEFIT

Cover under this Section applies only when it is shown as covered on the **Validation Certificate**.

##### What is covered:

**We** will pay **You** up to the amount shown in the **Schedule of Benefits, Limits and Excesses** for every complete 24 hours **You** have to stay in hospital as an in-patient, as a direct result of injuries directly sustained from a **Mugging** which is covered under the Medical Emergency Expenses section.

##### What is not covered:

- 1) If **You** do not obtain a police report of the **Mugging** and confirmation of **Your** injuries and period of in-patient treatment from the hospital;
- 2) anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

#### SECTION K - HIJACK

Cover under this Section applies only when it is shown as covered on the **Validation Certificate**.

##### What is covered

**We** will pay **You** up to the amounts shown in the **Schedule of Benefits, Limits and Excesses** for every complete period of 24 hours in the event of hijack of the transport on which **You** are travelling.

##### What is not covered

1. Any claim not substantiated by a written police report confirming the length and exact nature of the incident.
2. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

#### SECTION L - PET CARE

Cover under this Section applies only when it is shown as covered on the **Validation Certificate**.

##### What is covered:

If **You** are delayed as a result of a covered event under Section A and as a result incur additional kennelling fees, **We** will pay **You** the amount shown in the **Schedule of Benefits, Limits and Excesses** on **Your Validation Certificate**, for each and

every complete 24 hour period of delay.

##### What is not covered:

1. Any fees, if **Your** pet's stay does not exceed the pre-booked period of accommodation.
2. Any fees which did not form part of the original pre-booked duration for **Your** pet.
3. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4

#### SECTION M-CANCELLATION OR CURTAILMENT CHARGES

Cover under this Section applies only when the appropriate Premium has been paid and it is shown as covered on the **Validation Certificate**.

##### What is covered

**We** will pay up to the appropriate amount stated in the **Schedule of Benefits, Limits and Excesses** that **You** shall sustain pecuniary loss in respect of:

- i. irrecoverable deposits, payments and contractual obligations including those for pre-paid excursions and unused travel and accommodation for which **You** contracted prior to the commencement of the Holiday, and
- ii. additional accommodation and additional costs of returning to home where the Holiday is necessarily and unavoidably curtailed due to:

1. The death, **Bodily Injury** or illness of:

- a) **You**
- b) **Your Travelling Companion**
- c) any person with whom **You** have arranged to reside temporarily
- d) **Your Close Relative**
- e) a **Close Business Associate**.

2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or **Your Travelling Companion**.

3. Redundancy (which qualifies for payment under **Your Country of Residence** current redundancy payment legislation and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant) of **You** or **Your Travelling Companion**.

4. **You** or any person with whom **You** are travelling or have arranged to travel with, are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your**/their authorised leave cancelled for operational reasons, provided that such Cancellation or **Curtailed** could not reasonably have been expected at the time this insurance is purchased by **You**.

5. The Police requesting **You** to remain at or return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

##### Special conditions relating to claims

1. It is a condition of the policy that **You** contact the Emergency Assistance Service prior to any **Curtailed** of **Your Trip**.

2. **You** must obtain a medical certificate from a **Medical Practitioner** and prior approval of the Emergency Assistance Service to confirm the necessity to return **Home** prior to **Curtailed** of the **Trip** due to death, **Bodily Injury** or illness.

3. If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel the **Trip** **Our** liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

4. If **You** cancel the **Trip** due to **Bodily Injury** or illness **You** must be examined by and provide a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented **You** from travelling.

##### What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. If **You** have chosen to purchase a Flight Only policy **We** will only pay for flight costs which have been independently arranged by **You** that are not part of a package holiday. No cover is provided for travel costs forming part of a package holiday or any other holiday costs such as accommodation, car hire or prepaid excursions.

3. The cost of Airport Departure Duty where separately identified.

4. Any claims arising directly or indirectly from:
  - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary

redundancy or where a warning or notification of redundancy was given prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier).

b) Circumstances known to **You** prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to give rise to Cancellation or **Curtailed** of the **Trip**.

5. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.

6. Stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from unless it has been investigated or diagnosed as such by a consultant specialising in the relevant field.

7. **Your** failure to obtain the required passport or visa.

8. Government regulations or currency restriction or act.

9. Omission or default of the provider of transport or accommodation or of the agent through whom the holiday/travel arrangements were made.

10. **Your** disinclination to travel or financial circumstances or that/those of the person with whom **You** are booked to travel, or on whom the Holiday plans depend.

11. Holiday arrangements not honoured by **Your** employer, or the employer of the person with whom **You** have booked to travel, other than as provided for by Sub-section M4).

12. **Your** late arrival at the airport or port after checking in or booking in time.

13. **Your** loss of enjoyment of the Trip, however caused.

14. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

## SECTION N - LEGAL EXPENSES

Cover under this Section applies only when the appropriate Premium has been paid and it is shown as covered on the **Validation Certificate**.

### What is covered

**We** will pay for legal expenses incurred by **You** up to the amount shown in the **Schedule of Benefits, Limits and Excesses** in the pursuit of legal proceedings for compensation and/or damages directly arising from or out of **Your Bodily Injury** or death during the **Period of Insurance**.

### Special conditions relating to claims.

**We** shall have complete control over the legal proceedings and the appointment of a Solicitor.

### What is not covered

**We** shall not be liable for:-

1. The Excess as shown in the **Schedule of benefits, Limits and Excesses**.

2. Any claim brought against **Us** or **Our** agents, **Your** Family or any member of **Your** travelling party

3. Legal expenses incurred prior to the granting of **Our** support

4. Any claim reported more than 31 days after the commencement of the incident giving rise to such claim

5. Any claim where **We** consider **Your** prospects of success in achieving a reasonable benefit are insufficient

6. Any claim emerging from the pursuance to a contingent fee agreement between **You** and **Your** counsel

7. Any claim for travel and accommodation expenses which **You** have incurred whilst pursuing legal action

8. Any claims for legal costs where **You** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence

9. Pursuing claims as part of or on behalf of a group or organisation

10. Anything mentioned in general exclusions on page 4.

## SECTION O - BAGGAGE, BAGGAGE DELAY & PASSPORT

Cover under this Section applies only when the appropriate Premium has been paid and it is shown as covered on the **Validation Certificate**.

### What is covered

1. **We** will pay **You** up to the amount as shown in the **Schedule of Benefits, Limits and Excesses** for the accidental loss of, theft of or damage to **Baggage**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).

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

a) for any **Single Item** as shown in the **Schedule of Benefits, Limits and Excesses**. The maximum payment for any **Single Item** for which an original receipt, proof of

purchase or insurance valuation (obtained prior to loss) is not supplied is £50 subject to a maximum of £200 for all such items.

b) the total for all **Valuables** is as shown in the **Schedule of Benefits, Limits and Excesses**.

2. **We** will also pay **You** up to the amounts as shown in the **Schedule of Benefits, Limits and Excesses** for:

a) the emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 12 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

b) reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of **Your** lost or stolen passport.

### Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage**.

2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must

a) obtain a Property Irregularity Report from the airline.

b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

3. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

### What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Loss, theft of or damage to **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.

3. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle:

a) overnight between 9 p.m. and 8 a.m. (local time) or

b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.

4. Loss or damage due to delay, confiscation or detention by customs or other authority

5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones, documents of any kind, bonds, securities, perishable goods, bicycles, **Sports Equipment** including **Golf Equipment** and **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

7. Loss or damage due to breakage of **Sports Equipment** or damage to sports clothing whilst in use.

8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.

9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

10. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.

11. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.

12. Claims arising from **Baggage left Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safe keeping of the property at anytime except as shown under point 3. b. above. Including, theft or damage occurring on a beach or in or around a swimming pool.
13. Claims arising for **Personal Money**, computer equipment of any kind, mobile telephones, Personal Digital Assistants and TV sets.
14. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

#### SECTION P - PERSONAL MONEY

Cover under this Section applies only when the appropriate Premium has been paid and it is shown as covered on the **Validation Certificate**.

##### What is covered

**We** will pay **You** up to the amounts shown in the **Schedule of Benefits, Limits and Excesses** for the accidental loss of, theft of or damage to **Personal Money**.

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

- For cash (bank notes, currency notes and coins) is as shown in the **Schedule of Benefits, Limits and Excesses**.
- If **You** are under the age of 18, for cash (bank notes currency notes and coins) is as shown in the **Schedule of Benefits, Limits and Excesses**.
- For all other **Personal Money** is as shown in the **Schedule of Benefits, Limits and Excesses**.

##### Special conditions relating to claims

- You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Personal Money**. A holiday representative report is not sufficient.
- Receipts for items lost, stolen or damaged including foreign currency exchange receipts showing the amount must be retained as these will be required to substantiate **Your** claim.

##### What is not covered

- The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
- Loss, theft of or damage to **Personal Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box or left in **Your** locked accommodation.
- Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers' conditions or where the issuer provides a replacement service.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
- Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

#### SECTION Q - WINTER SPORTS

Cover in respect of sections Q1, Q2, Q3, Q4 and Q5 only operates:

- Under single **Trip** policies when the appropriate **Winter Sports** Premium has been paid and it is shown as covered on the **Validation Certificate**.
- Under Annual Multi **Trip** policies for a period not exceeding 17 days in total in each **Period of Insurance**, when the appropriate **Winter Sports** Premium has been paid and it is shown as covered on the **Validation Certificate**
- in respect of leisure travel/Holidays and not in respect of business travel or where **You** undertake Wintersports in a professional capacity.

#### SECTION Q1 - SKI EQUIPMENT

##### What is covered

**We** will pay **You** up to the amount as shown in the **Schedule of Benefits, Limits and Excesses** for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Ski Equipment**).

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

- for any **Single Item** as shown in the **Schedule of Benefits, Limits and Excesses**. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is

£50 subject to a maximum of £300 for all such items.

b) for owned **Ski Equipment** as shown in the **Schedule of Benefits, Limits and Excesses**.

c) for hired **Ski Equipment** as shown In the **Schedule of Benefits, Limits and Excesses**.

**Our** liability for **Ski Equipment** hired by **You** shall be further limited to **Your** liability for such loss or damage.

##### Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.

2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate local retailer.

3. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must

- obtain a Property Irregularity Report from the airline.
- give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- retain all travel tickets and tags for submission if a claim is to be made under this policy.

4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

5. **Our** liability for **Ski Equipment** owned by the **Insured Person** shall be further limited as follows:

|                   |   |                       |
|-------------------|---|-----------------------|
| Up to 1 year old  | - | 90% of purchase price |
| Up to 2 years old | - | 70% of purchase price |
| Up to 3 years old | - | 50% of purchase price |
| Up to 4 years old | - | 30% of purchase price |
| Up to 5 years old | - | 20% of purchase price |
| Over 5 years old  | - | Nil payment           |

##### What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Loss, theft of or damage to **Ski Equipment** contained in or stolen from an **Unattended** vehicle:

- overnight between 9 p.m and 8 a.m (local time) or
- at any time between 8 a.m and 9 p.m (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot or lockable ski rack, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

3. Loss or damage due to delay, confiscation or detention by customs or other authority.

4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

5. Loss, theft of or damage to **Ski Equipment** over 5 years old.

6. Claims arising for **Ski Equipment** left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime except as shown under 2 b) above.

7. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Ski Equipment**.

8. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.

9. Claims arising from loss or theft or damage of **Ski Equipment** carried on vehicle roof rack unless secured by a lockable ski rack.

10. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

#### SECTION Q2 - SKI EQUIPMENT HIRE

##### What is covered

**We** will pay **You** up to the amount as shown in the **Schedule of Benefits, Limits and Excesses** for each 24 hour period, for the cost of necessary hire of **Ski Equipment** following:

- loss or breakage of **Your Ski Equipment**; or
- the misdirection or delay in transit for at least 12 hours of **Your Ski Equipment**.

##### Special conditions relating to claims

1. **You** must report to the local police within 24 hours of discovery and obtain a written report of the loss, theft or

attempted theft of **Your Ski Equipment**.

2. For items damaged whilst on **Your Trip You** must obtain an official report from an appropriate Retailer.

3. If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:

- a) obtain a Property Irregularity Report from the airline.
- b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

4. Receipts for items lost, stolen or damaged must be retained as these will be required to substantiate **Your** claim.

#### **What is not covered**

1. Loss, theft of or damage to **Ski Equipment** contained in or stolen from an **Unattended** vehicle:

- a) overnight between 9 p.m. and 8 a.m. (local time) or
- b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot with a boot, or for those vehicles without a separate boot or lockable ski rack, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

2. Claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.

3. Loss or damage due to delay, confiscation or detention by customs or other authority.

4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

5. Claims arising from loss or theft or damage of **Ski Equipment** carried on vehicle roof rack unless secured by a lockable ski rack.

6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Ski Equipment**.

7. Claims arising for **Ski Equipment** left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime except as shown under 1. b) above.

8. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

### **SECTION Q3 - SKI PACK**

#### **What is covered**

**We** will pay **You** up to the amount as shown in the **Schedule of Benefits, Limits and Excesses** for:

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

#### **Special conditions relating to claims**

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

#### **What is not covered**

1. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

### **SECTION Q4 - PISTE CLOSURE**

#### **What is covered**

**We** will pay **You** the amount shown in the **Schedule of Benefits, Limits and Excesses** for every complete 24 hour period, up to the maximum shown in the **Schedule of Benefits, Limits and Excesses** for the cost of transport to an alternative site if lack of snow conditions results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski.

The cover only applies:

- a) To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- b) To **Trips** taken outside **Your Country of Residence** during the published ski season for **Your** resort. If no alternative sites are available **We** will pay **You**

compensation as shown in the **Schedule of Benefits, Limits and Excesses**.

#### **Special conditions relating to claims**

1. **You** must obtain written confirmation from the resort management of the number of days skiing facilities were closed in **Your** resort and the reason for the closure.

#### **What is not covered**

1. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

### **SECTION Q5 - DELAY DUE TO AVALANCHE**

#### **What is covered**

If **Your** outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **Your** pre-booked **Winter Sports** resort, **We** will pay **You** the amount shown in the **Schedule of Benefits, Limits and Excesses** for additional travel and accommodation expenses.

**You** may claim under only one of the following sections: section E – Missed departure or section Q5 – Delay due to avalanche, not both.

#### **Special conditions relating to claims**

**You** must provide a report from the resort management substantiating **Your** claim.

#### **What is not covered**

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

### **SECTION R- BUSINESS COVER**

Cover in respect of sections R1, R2 and R3 only operates:

Under Single **Trip** policies and Annual Multi **Trip** policies if the appropriate **Business Cover** Premium has been paid and it is shown as covered on the **Validation Certificate**.

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

### **SECTION R1 - BUSINESS EQUIPMENT**

#### **What is Covered**

1. **We** will pay **You** up to the amount shown in the **Schedule of Benefits, Limits and Excesses** for accidental loss, theft of or damage to **Your Business Equipment**.

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

- a) For any **Single Item** as shown in the **Schedule of Benefits, Limits and Excesses**.
- b) For computer equipment as shown in the **Schedule of Benefits, Limits and Excesses**.
- c) For business samples as shown in the **Schedule of Benefits, Limits and Excesses**.

The maximum payment for any **Single Item**, computer equipment or business samples for which an original receipt, proof of purchase or insurance valuation obtained prior to loss is not supplied is £50 subject to a maximum of £300 for all such items.

2. **We** will also pay **You** up to the amount shown in the **Schedule of Benefits, Limits and Excesses** for:

- a) any emergency courier expenses **You** have incurred, in obtaining any **Business Equipment**, which is essential to **Your** intended business itinerary.
- b) the purchase of essential items, if **Your Business Equipment** is delayed or lost in transit on **Your** outward journey for more than 12 hours.

#### **Special conditions relating to claims**

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.

2. For items damaged whilst on **Your Trip You** must obtain an official report from an appropriate retailer.

3. If **Your Business Equipment** is delayed **You** must supply receipts for the essential items purchased and written confirmation from the carrier as to the exact nature and length of delay.

4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

5. **Our** liability for **Business Equipment** shall be further limited as follows:-

|                     |                       |
|---------------------|-----------------------|
| Up to 1 year old -  | 90% of purchase price |
| Up to 2 years old - | 70% of purchase price |
| Up to 3 years old - | 50% of purchase price |

|                   |   |                       |
|-------------------|---|-----------------------|
| Up to 4 years old | - | 30% of purchase price |
| Up to 5 years old | - | 20% of purchase price |
| Over 5 years old  | - | Nil payment           |

#### What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Loss, theft of or damage to **Business Equipment** contained in or stolen from an **Unattended** vehicle:

- overnight between 9 p.m. and 8 a.m. (local time) or
- at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

3. Claims arising for **Business Equipment** left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime except as shown under 2. b) above.

4. Claims arising from **Business Equipment** and **Valuables** whilst in the custody of a carrier.

5. Loss or damage due to delay, confiscation or detention by customs or other authority.

6. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.

7. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Business Equipment**.

8. Loss, theft of or damage to **Business Equipment** over 5 years old.

9. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.

10. Any loss or damage arising out of **You** engaging in manual work.

11. Interruption of **Your** business or any other **Consequential Loss**.

12. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

### SECTION R2 - BUSINESS EQUIPMENT HIRE

#### What is covered

**We** will pay **You** up to the amount as shown in the **Schedule of Benefits, Limits and Excesses** for each 24 hour period, for the cost of necessary hire of **Business Equipment** following:

- loss or damage of **Your Business Equipment**; or
- the temporary loss in transit during the outward journey for at least 12 hours of **Your Business Equipment**.

#### Special conditions relating to claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.

2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate retailer.

3. If **Your Business Equipment** is misdirected or delayed **You** must obtain written confirmation from the carrier as to the exact nature and length of delay or misdirection.

4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

#### What is not covered

1. Loss, theft of or damage to **Business Equipment** contained in or stolen from an **Unattended** vehicle:

- overnight between 9 p.m. and 8 a.m. (local time) or
- at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

2. Claims arising for **Business Equipment** left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime except as shown under 1. b) above.

3. Claims arising from **Business Equipment** and **Valuables** whilst in the custody of a carrier.

4. Loss or damage due to delay, confiscation or detention by customs or other authority.

5. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.

6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Business Equipment**.

7. Any loss or damage arising out of **You** engaging in manual work.

8. Interruption of **Your** business or any other **Consequential Loss**.

9. Loss, theft of or damage to **Business Equipment** over 5 years old.

10. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

### SECTION R3 - BUSINESS MONEY

#### What is covered

**We** will pay **You** up to the amount shown in the **Schedule of Benefits, Limits and Excesses** for the accidental loss of, theft of or damage to **Business Money**.

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

- For cash (bank notes, currency notes and coins) as shown in the **Schedule of Benefits, Limits and Excesses**.
- For all other **Business Money** as shown in the **Schedule of Benefits, Limits and Excesses**.

#### Special conditions relating to claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Money**.

2. Receipts for items lost, stolen or damaged including foreign currency exchange receipts, statement from **Your** business bank accounts showing the amounts withdrawn, these must be retained as these will be needed for **You** to substantiate **Your** claim.

#### What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Loss or theft of **Business Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.

3. Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.

4. Loss or damage due to delay, confiscation or detention by customs or other authority.

5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.

6. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

### SECTION R4 - EMPLOYEE REPLACEMENT

#### What is covered:

**We** will pay **You** up to the amount shown in the **Schedule of Benefits, Limits and Excesses** in respect of the cost of economy class return air fare for reasonable and necessary expenses incurred by **You** in sending a substitute person to complete a trip following the disablement of **You** as a result of bodily injury or illness, where such disablement is likely to last for at least seven days.

#### What is not covered:

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. The cost of air travel other than for an economy class scheduled return airfare.

3. Any losses not confirmed by a qualified **Medical Practitioner**.

### SECTION S - GOLF COVER

Cover in respect of sections S1, S2 and S3 only operates: Under Single **Trip** policies and Annual Multi **Trip** policies if the appropriate Golf Cover Premium has been paid and it is shown as covered on the **Validation Certificate**.

### SECTION S1 - GOLF EQUIPMENT

#### What is covered

**We** will pay **You** up to the amount as shown in the **Schedule of Benefits, Limits and Excesses** for loss, theft, or damage to **Your** own **Golf Equipment**. The amount payable will be the original purchase price less a deduction for wear, tear and depreciation, or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Golf Equipment**.

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

a) For any **Single Item** as shown in the **Schedule of Benefits, Limits and Excesses**. The maximum payment for any **Single Item** for which an original receipt or proof of purchase is not supplied is £50, subject to a maximum of £300 for all such items.

#### **Special conditions relating to claims**

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss or theft of all **Golf Equipment**.

2. If **Your Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:

a) obtain a Property Irregularity Report from the airline.

b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

3. **Our** liability for **Golf Equipment** owned by the **Insured Person** shall be further limited as follows:-

|                   |   |                       |
|-------------------|---|-----------------------|
| Up to 1 year old  | - | 90% of purchase price |
| Up to 2 years old | - | 70% of purchase price |
| Up to 3 years old | - | 50% of purchase price |
| Up to 4 years old | - | 30% of purchase price |
| Up to 5 years old | - | 20% of purchase price |
| Over 5 years old  | - | Nil payment           |

#### **What is not covered**

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Loss, theft of or damage to **Golf Equipment** contained in or stolen from an **Unattended** vehicle:

a) overnight between 9 p.m. and 8 a.m. (local time) or

b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

3. Claims arising for **Golf Equipment** left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime except as shown under 2. b) above.

4. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.

5. Loss or damage due to delay, confiscation or detention by customs or other authority. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report

6. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.

7. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.

8. Loss, theft of or damage to **Golf Equipment** over 5 years old.

9. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

### **SECTION S2 - GOLF EQUIPMENT HIRE**

#### **What is covered**

**We** will pay **You** up to the amount as shown in the **Schedule of Benefits, Limits and Excesses** for each 24 hour period, for the cost of necessary hire of **Golf Equipment** following:

a) accidental loss, theft of or damage to **Your Golf Equipment**; or

b) temporary loss in transit during the outward journey for at least 24 hours of **Your Golf Equipment**.

#### **Special conditions relating to claims**

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Golf Equipment**.

2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate retailer.

3. If **Your Golf Equipment** is temporarily lost or delayed **You** must obtain written confirmation from the carrier as to the exact nature and length of delay or temporary loss.

4. If **Your Golf Equipment** is lost, stolen or damaged while in

the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Your Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:

a) obtain a Property Irregularity Report from the airline.

b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

5. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

#### **What is not covered**

1. Loss, theft of or damage to **Golf Equipment** contained in or stolen from an **Unattended** vehicle:

a) overnight between 9 p.m. and 8 a.m. (local time) or

b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.

2. Claims arising for **Golf Equipment** left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime except as shown under 1. b) above.

3. Loss or damage due to delay, confiscation or detention by customs or other authority.

4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.

5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Golf Equipment**.

6. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.

7. Loss, theft of or damage to **Golf Equipment** over 5 years old.

8. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

### **SECTION S3 - NON REFUNDABLE GOLFING FEES**

#### **What is Covered**

**We** will pay **You** up to the amount shown in the **Schedule of Benefits, Limits and Excesses** for the proportionate value of any non-refundable, pre-paid green fees, **Golf Equipment** hire or tuition fee necessarily unused due to the following:

a) **Bodily Injury** or illness of an **Insured Person**; or

b) loss or theft of documentation which prevents the participation in the pre-paid golfing activity.

#### **Special conditions relating to claims**

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of golfing documentation.

2. **You** must obtain a medical certificate from the treating doctor substantiating **Your Medical Condition** and confirming **Your** inability to play golf.

#### **What is not covered**

1. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

### **SECTION T - WEDDING COVER**

Cover in respect of Section T only operates:

Under Single **Trip** policies and Annual Multi-**Trip** policies if the appropriate Wedding Cover Premium has been paid and it is shown as covered on the **Validation Certificate**.

#### **Special Definitions** (which are shown in italics)

*You/Your/Insured Person/Insured Couple* - means the couple travelling abroad to be married whose names appear in the **Validation Certificate**.

*Wedding attire* - means dress, suits, shoes and other accessories bought specially for the wedding and make-up, hair styling and flowers paid for or purchased for the wedding forming part of *Your Baggage*.

#### **What is covered**

1. **We** will pay up to the amounts shown in the policy **Schedule of Benefits, Limits and Excesses** for the accidental loss of, theft of or damage to the items shown below

forming part of **Your Baggage**:

a) for each wedding ring taken or purchased on the **Trip** for each **Insured Person**.

b) for weddings gifts taken or purchased on the **Trip** for the **Insured Couple**.

c) for **Your Wedding attire** which is specifically to be worn by **You** on **Your** wedding day.

The maximum payment for any **Single Item** is shown in the schedule of benefits.

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

2. **We** will pay the **Insured Couple** up to £200 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in **Your Country of Residence** if:

a) the professional photographer who was booked to take the photographs/video recordings on **Your** wedding day is unable to fulfil such obligations due to **Bodily Injury**, illness or unavoidable and unforeseen transport problems, or

b) the photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding day and whilst **You** are still at the holiday/honeymoon location.

#### **Special conditions relating to claims**

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage**.

2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:

a) obtain a Property Irregularity Report from the airline.

b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

4. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss), is not supplied is £50, subject to a maximum of £300 for all such items.

#### **What is not covered**

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Loss, theft of or damage to **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.

3. Claims arising from **Baggage** left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safe keeping of the property at anytime except as shown under 4 b) below.

4. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle:

a) overnight between 9 p.m. and 8 a.m. (local time) or

b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.

5. Loss or damage due to delay, confiscation or detention by customs or other authority.

6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **Sports Equipment** and damage to suitcases (unless the suitcase is entirely unusable as a result of one single incidence of damage).

7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

8. Loss or damage due to breakage of **Sports Equipment** or damage to sports clothing whilst in use.

9. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.

10. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.

11. Claims arising for loss, theft or damage to pedal cycles, motor vehicles, marine or diving equipment and craft, surfboards, sailboards or related equipment or fittings of any kind.

12. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.

13. Claims arising for **Personal Money**, computer equipment of any kind, mobile telephones, Personal Digital Assistance and TV sets.

14. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.

15. Anything mentioned in Exclusions Applicable to All Sections of this Insurance on page 4.

### **COMPLAINTS PROCEDURE**

It is the intention to give **You** the best possible service but if **You** do have any questions or cause for dissatisfaction please contact:

#### **a) In respect of Insurance Sales;**

Customer Services, Holsure,  
35 Queens Road, Tunbridge Wells, Kent, TN4 9LZ  
Tel: 01892 553662

#### **b) In respect of Claims;**

Direct Group Travel Services,  
PO Box 800, Halifax HX1 9ET  
Tel: 0844 412 4296 Fax: 0844 412 4138

Please ensure **You** quote Holsure - Gold Cover ref no. 03809 in all correspondence to assist a quick and efficient response.

In the event **You** remain dissatisfied and wish to make a complaint, **You** can do so by contacting the following:

The Customer Relations Manager,  
UK Underwriting Ltd,  
Cast House, Old Mill Business Park, Gibraltar Island Road,  
Leeds, LS10 1RJ

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. **You** may contact the Financial Ombudsman Service at:

Financial Ombudsman  
Service, South Quay Plaza, 183 Marsh Wall,  
Docklands, London, E14 9SR.  
Tel: 0845 080 1800

**Your** statutory rights are not affected if **You** choose to follow the complaints procedure above. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

#### **Data Protection Act**

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