

Travel
Insurance

POST
OFFICE

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Superior Plus



Single and Annual Multi Trip Policies
Master policy number RTXPO40142

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions. This policy is for residents of the United Kingdom and the Channel Islands only For Policies issued from 16/06/2016 to 30/06/2017 with travel before 30/06/2018

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Introduction

Our pledge to you

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

Policy information

Your insurance is covered by two master policy numbers, RTXPO40142 A pre-travel policy and RTXPO40142 B your travel policy, specially arranged by Post Office Ltd underwritten by Travel Insurance Facilities, insured by the UK and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.

We have a cancellation and refund policy, which you will find in full on page 18. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.

For UK Travel cover you must have a minimum of 2 nights consecutive pre booked accommodation.

Criteria for purchase

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

- Have not started the trip
- Take all possible care to safeguard against accident, injury, loss or damage as if you had *no insurance cover*
- Is a resident of the United Kingdom or Channel Islands
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment
- Are not travelling for more than 31 days on any one trip when purchasing an Annual Multi-trip policy (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing)
- Is aged 75 years and under on your Annual Multi trip policy at date of purchase
- Is aged 85 years and under on your Single trip policy at date of purchase
- Understand there is no cover for cruising unless the appropriate cruise extension has been paid
- Is not travelling independently of the named insured adults on the policy where they are aged 18 years and under

Important contact numbers

Accurate & relevant information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address or cancel the policy immediately if we have spoken directly to you.

Your important contact numbers

To talk about Your policy call the Customer Care team

0330 123 9602

To make a claim

on the policy please visit

www.travel-claims.net
or call

0203 829 3819

Open 9am-5pm Monday-Friday.

For legal advice

please contact Slater & Gordon LLP

0161 228 3851

or fax

0161 909 4444

Open 9am-5pm Monday-Friday.

In case of a serious emergency

please contact the 24 hour emergency assistance service provided by Emergency Assistance Facilities

+44 (0) 203 829 3820

Call an ambulance using the local equivalent of a 999 number and then contact Emergency Assistance Facilities to offer you advice. We strongly suggest you put their telephone number **+44 (0) 203 829 3820** into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Our appointed assistance service, Emergency Assistance Facilities will explain this to them and provide them with a faxed/email confirmation if necessary.

You will need to have some basic information for them to hand:

- Your telephone number in case you are cut off
- Patient's name, age and as much information about the medical situation as possible
- Name of the hospital, ward, treating doctor and telephone numbers if you have them
- Tell them that you have a Post Office Travel Insurance, policy number and the date it was bought


- Have the patient's UK GP contact details in case they need further medical information

Things to be aware of/remember:

- **Your policy does not cover any costs for private medical treatment unless authorised by us**
- **NEVER** give your passport to a clinic or hospital
- It is not always possible to return home immediately after discharge following injury or illness, you will be able to return home when the assistance service considers it safe and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.

Out-patient treatment or minor injury or illness

If you need to see a doctor, ask your hotel reception or tour representative for the nearest medical facility. Some hotels will urge you to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHIC card as medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency

Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return. In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo printed here  as this will enable them to identify our membership and avoid language difficulties. If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to Charge Care for payment. The countries where this service is available are: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt, Mexico and Turkey.
www.chargecareinternational.co.uk

What if you want to come home early?

This policy covers you to come home early because you are ill or injured, only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on **+44 (0) 203 829 3820** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities.

Summary of cover

This is only a brief description of the cover provided and some of the principal conditions, you must refer to the relevant section in the policy wording for full details.

Sec	Benefit	Cover available up to	Cover is only provided if	Your contribution
PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen inception date)				
A1	<p>If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses that you cannot recover from any other source if you cannot travel due to; your, a close relative or a business associate's death, injury or illness, redundancy or the requirements of H.M. Forces. (Course charges or tuition fees are not included).</p>	£5,000	<ul style="list-style-type: none"> • Cancellation is caused by yours, your travelling companions or your close relatives' death, injury or illness, redundancy or HM forces requirements • The cancellation is not due to your existing medical condition, unless declared and accepted by us in writing • The cancellation is not due to an existing medical condition of a nontravelling close relative, travelling companion, business associate or person with whom you intend to stay • Cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office 	Nil
A2	<p>If your scheduled airline stops trading Cover for any amounts already paid and unused for your flight if the scheduled airline on which you are booked to travel stops trading before your departure.</p>	£1,500	<ul style="list-style-type: none"> • Your flight is booked independently of your accommodation and you have not been offered an alternative/refund from any other agent • The scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy 	Nil
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	<p>If your travel plans are disrupted If your scheduled airline stops trading Cover for any amounts already paid and unused for your flight, if the scheduled airline on which you are booked to travel stops trading after your departure.</p>	£1,500	<ul style="list-style-type: none"> • Your flight is booked independently of your accommodation and you have not been offered an alternative/refund from any other agent • The scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy 	Nil
	<p>If your departure is delayed by 12 hours or more Benefit for delays over 12 hours at your international departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.</p>	£30 per 12hrs up to a maximum of £600	<ul style="list-style-type: none"> • You are at the airport/port/station • You have obtained written confirmation of the delay or from your booking agents, airline or transport provider 	Nil
	<p>If you choose to a cancel after a 24 hour delay If your outbound journey from your home country is delayed by more than 24 hours and you decide to abandon your trip.</p>	£5,000	<ul style="list-style-type: none"> • You are unable to recoup costs from any other provider or agency • Your trip is more than 2 days in duration • You are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions 	Nil
	<p>Missed Departure Cover for alternative transport costs if you miss your outbound departure if, after leaving home, your car becomes undrivable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom.</p>	£1,000	<ul style="list-style-type: none"> • You have independent written confirmation of the circumstances • You are not claiming for your missed return journey back to the United Kingdom 	Nil

Sec	Benefit	Cover available up to	Cover is only provided if	Your contribution
B2	If you need emergency medical attention To cover customary and reasonable emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.	£10,000,000	<ul style="list-style-type: none"> You are not claiming for any private medical treatment unless authorised by us You have called our emergency assistance service to authorise bills over £500 	Nil
	Emergency Dental Treatment Cover for emergency dental treatment only to treat sudden pain.	£250	<ul style="list-style-type: none"> You are claiming for emergency essential treatment received in a facility and unrelated to any existing medical condition (unless you have declared it, we have agreed cover in writing and any additional premium has been paid) 	Nil
	Hospital inconvenience benefit per day For each 24hours you are an inpatient in a hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.	£25 per 24hrs up to £500	<ul style="list-style-type: none"> You are not claiming for any dental work involving the use of precious metals or for the provision of dentures, crowns or veneers You are in a hospital You are not claiming for the cost of replacing medication that you forgot to take with you on your trip 	Nil
	Emergency replacement of prescribed medication For the emergency replacement of prescribed medication following accidental loss or theft of medication which you took on your trip.	£150	<ul style="list-style-type: none"> You are not claiming for medication for treatment for, or a complication of, an existing medical condition (unless you have declared it, we have agreed cover in writing and any additional premium has been paid) You are not claiming for loss, theft or damage to prescribed medication left in luggage whilst in transit 	Nil
B3	If you have to come home early Pro-rata refund of your pre-paid unused trip costs from the day you come home, if you or your travel companion have to return early because you, the person you are travelling with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.	£5,000	<ul style="list-style-type: none"> You have actually returned home earlier than originally booked You have contacted and had approval from our emergency assistance service You are not claiming due to your existing medical condition, unless declared and accepted by us in writing You are not claiming due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion 	Nil
B4	If your Mobility Equipment is lost, stolen or damaged Cover for the cost of repairing or replacing your mobility equipment.	£1,000	<ul style="list-style-type: none"> The equipment is essential or medically necessary for you to continue your holiday You would use the equipment in your home country for mobility purposes and is necessary for day to day living 	Nil
	If your mobility equipment is unusable or delayed Cover for the cost to hire replacement equipment to continue your trip or return home.	£75 per 24hrs up to £1,000	<ul style="list-style-type: none"> The equipment has been brought with you from your home country at your own cost You have kept all of your receipts 	Nil
B5	If your possessions are lost, stolen or damaged Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific item categories are listed, any items which do not fall within these categories are not covered:	Up to £1,000	<ul style="list-style-type: none"> You accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear, details are shown at www.tif-plc.co.uk/wear&tear You have proof of purchase for items over the value of £50 You are not claiming for duty free items Your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £50) Your electrical items, photographic equipment, jewellery or watches were not unattended unless in a locked safe You are not claiming for a mobile/smart phone, accessories or calls You are not claiming for contact/corneal lenses 	Nil
	Clothes →	£1,200		
	Luggage →	£500		
	Shoes →	£300		
	Cosmetics →	£200		
	Fine jewellery and watches →	£300		
	Electrical items and Photographic Equipment →	£300		
Eyewear →	£200			
Unreceipted items →	£150			
	If your possessions are delayed by 12 hours Cover for the cost of essential items such as toiletries and a change of clothes if your possessions are delayed by more than 12 hours on your outward journey.	£100 per 12hrs £100 per subsequent 24hrs up to £750	<ul style="list-style-type: none"> You have kept all of your receipts You accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions You have obtained written confirmation of the delay from your operator 	n/a

Sec	Benefit	Cover available up to	Cover is only provided if	Your contribution
B6	If your cash is lost or stolen Cover for your cash if it is lost or stolen.	£500	<ul style="list-style-type: none"> Your cash/passport was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange You have a police report confirming the loss and kept all receipts for any incurred costs You are not claiming for the cost of missing your return flight/transport to the United Kingdom or additional transport costs to return home 	Nil
	If your passport is lost or stolen Cover to contribute towards the cost of an emergency travel document. Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos).	£300 £200		Nil
	Personal Liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£2,000,000		<ul style="list-style-type: none"> You have not admitted responsibility, or agreed to pay any monies You have kept paperwork/notes and informed us immediately Your claim is not due to any form of motorised transport or sailing vessel You are not claiming for an incident suffered by, or any property owned by; you a member of your family, business associate or travelling companion
B8	Death and Disability benefit A single payment payable for your death, permanent disability or loss of sight or use of limbs.		<ul style="list-style-type: none"> You are between 18 and 69 years old (accidental death benefit payment is reduced to £1,000 if under 18) You qualify for the full benefit, no partial settlements are payable You have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection You are not under 18 and claiming permanent disablement 	
	Accidental death benefit	£30,000		Nil
	Permanent loss of sight or limb	£30,000		Nil
	Permanent total disablement.	£30,000		Nil
	All personal accident benefits when aged 70 or over	£2,000		Nil
B9	If you need legal advice Cover for 30mins free legal advice relating to your trip as well as legal expenses we have agreed in writing in pursuing compensation in the event of your death or personal injury whilst on your trip.	£20,000 in pursuing compensation	<ul style="list-style-type: none"> You are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office You are using our appointed legal advisors You understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted 	Nil
B10	If a natural disaster occurs Cover for alternative accommodation in the event your pre-booked accommodation is damaged by a natural disaster.	£500	<ul style="list-style-type: none"> The disaster occurs during your trip You have not been offered alternative accommodation by your tour operator/booking agent 	Nil
Optional Extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.				
B11	Golf Extension If your golf Equipment is lost, stolen or damaged Cover if your or your hired golf equipment is lost, stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear.	£1,000	<ul style="list-style-type: none"> You have proof of purchase for items over the value of £50 Your items were not unattended and you have proof of ownership You accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear You have obtained written confirmation of the delay from the appropriate authorities You have kept all your receipts for the hire of alternative equipment The course is closed by a club official and you have confirmation in writing You have pre-booked green fees You have kept all receipts for any costs You have written confirmation from the club secretary and your playing partner 	Nil
	If your golf equipment is delayed by 12 hours Cover for each full day you have to hire golf equipment because your golf equipment is lost or stolen by more than 12 hours on your outward journey.	Single article limit → £250		
	If you are unable to play golf due to adverse weather conditions Cover for the loss of green fees per day you are unable to play golf due to adverse weather conditions.	£50 per day up to £300		
	If you get a hole in one Cover for costs incurred as a result of you achieving a hole in one.	£25 per day up to £250 £75		

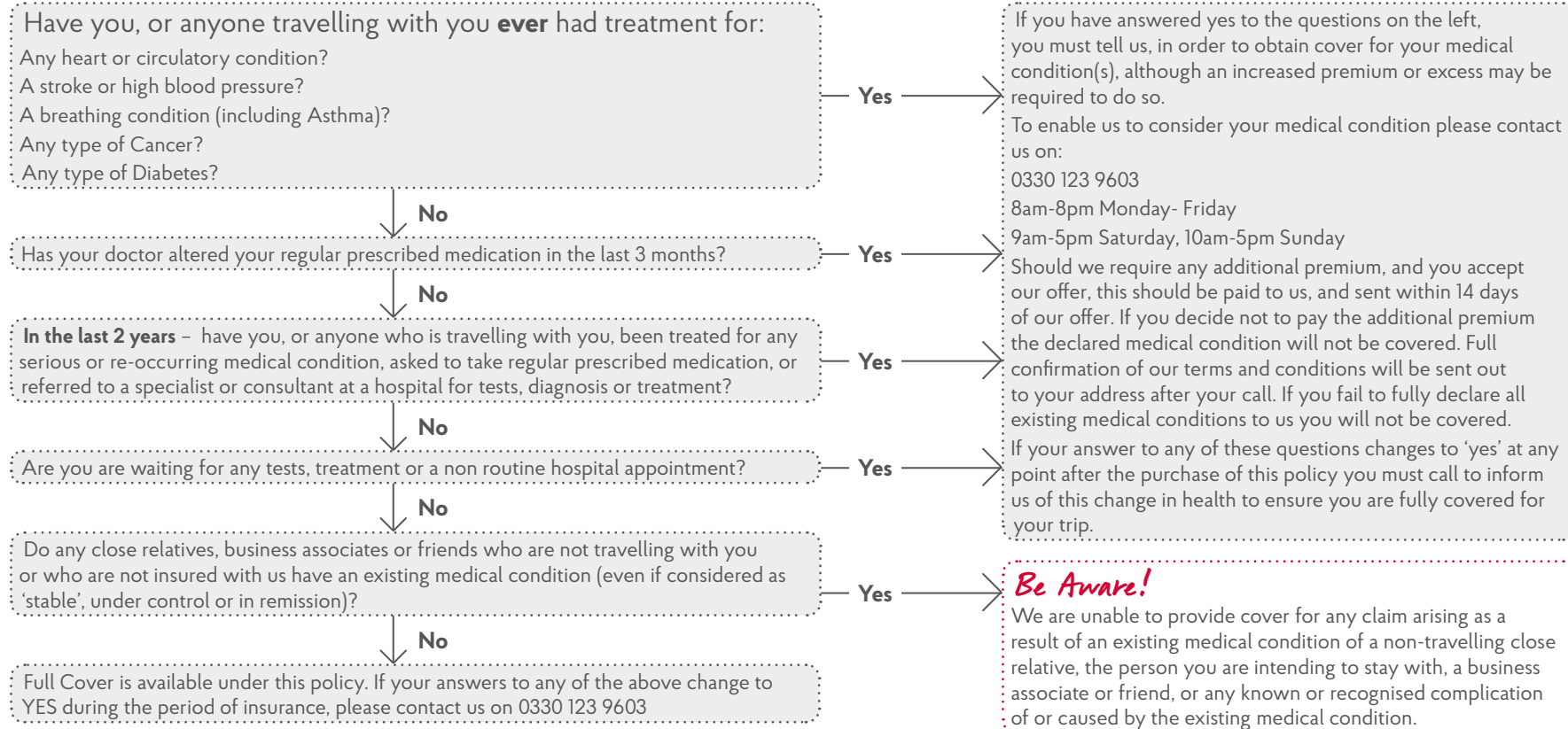
Sec	Benefit	Cover available up to	Cover is only provided if	Your contribution
Business Extension				
B12	If your business equipment is lost or stolen Cover if your business equipment is lost, stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear.	up to £1,000	<ul style="list-style-type: none"> You have proof of purchase for items over the value of £50 You accept a deduction will be taken off for wear and tear Your bag/contents were not stolen from a beach or lido (if so we will only pay a maximum of £50) Your items were not unattended and you have proof of ownership You are not claiming for a mobile phone, accessories or calls Your cash is on your person or in a locked safe and you can provide us With proof of withdrawal/currency exchange and police report confirming the loss You have kept all of your receipts The circumstances regarding your cancellation or early return fall with the cover available under section A1, B2 or B3 of your policies Accommodation and travel costs are of the same standard/cost of that originally booked 	Nil
	If your business cash is lost or stolen	Single article limit → £500		Nil
	If your business samples and equipment are delayed by 24 hours Cover per 24 hours your business equipment is delayed on your outbound journey.	£500 £50 per 24 hours		Nil
	Cover for the cost of transportation costs to replace business samples If your original samples are delayed by more than 24 hours on your outward journey. If you are unable to commence or continue your business trip Cover for travel and accommodation costs for you to return within one month to fulfil your duties, or for a replacement employee to take over due to your injury, illness or death prior to or during your business trip.	up to £500 £1,000		Nil
Winter sports extension				
B13	Ski equipment Cover for your or your hired ski equipment if it is lost, stolen or damaged.	£400	<ul style="list-style-type: none"> You are able to provide proof of the loss/damage and provide receipts You have obtained independent written confirmation Your equipment is delayed on your outbound journey from the United Kingdom 	Nil
	Single Article limit owned by you →	£150		Nil
	Single Article limit hired by you →	£250		
	Delayed ski equipment Cover for hiring ski equipment if yours is delayed over 12 hours.	£10 per 24 hours up to £100	<ul style="list-style-type: none"> You have supporting medical evidence confirming you inability to ski 	Nil
	Loss of Ski pass Cover for loss of use due to your injury or illness.	£25 per 24 hours up to £250	<ul style="list-style-type: none"> You are skiing between 1st Jan-20th April at more than 1600metres You have obtained written confirmation detailing dates and times the resort/piste was closed 	Nil
	Piste closure Cover for each full day the piste is closed due to lack of snow.	£20 per 24 hours up to £200	<ul style="list-style-type: none"> The avalanche has occurred after your departure from the United Kingdom You have obtained written confirmation detailing dates and times the resort/piste was closed 	Nil
Avalanche Closure cover for each full day the piste/resort is closed due to an avalanche.	£20 per 24 hours up to £200		Nil	

Sec	Benefit	Cover available up to	Cover is only provided if	Your contribution
	Cruise extension			
	Missed Port Departure Reasonable additional travel expenses incurred to reach the next overseas port destination due to the vehicle in which you are travelling to your international cruise departure point becomes undrivable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure, or your connecting flight.	£500	<ul style="list-style-type: none"> You are claiming for the circumstances listed and not for your failure to arrive in time due to any other reason such as traffic, road closures and/or adverse weather conditions You have independent written confirmation of the circumstances You have not been offered alternative transport, or compensation from your tour operator or cruise provider The claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home 	Nil
	Skipped Port Benefit Per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions	£50 per port up to a maximum of £750	<ul style="list-style-type: none"> The rerouting of the ship is not due to: <ul style="list-style-type: none"> Civil unrest in the country where you were due to visit Inability to berth due to previous tsunami, hurricane or tornado, volcanic ash over the country you were due to visit or an earthquake in the country you were due to visit Strike or industrial action 	£200
B14	Cabin Confinement Benefit per 24 hours, if you are confined to your cabin due to injury or illness.	£50 per 24 hours up to a maximum of £500	<ul style="list-style-type: none"> You have a valid claim under section B2 and have independent written confirmation of your confinement 	Nil
	If your formal cruise attire is lost or damaged Your total limit for formal cruise attire is up to the amount shown Single Article limit owned by you →	£1,000 £300	<ul style="list-style-type: none"> You accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tif-plc.co.uk/wearandtear You have proof of purchase/ownership for items over the value of £50 You have kept all of your receipts 	Nil
	If your formal cruise attire is delayed by 12 hours Cover for the cost of hiring replacement cruise attire if your formal cruise attire is delayed by more than 12 hours on your outward journey	£250	<ul style="list-style-type: none"> You accept that if your possessions become permanently lost the cost of essential items will be deducted from your settlement of lost possessions You have obtained written confirmation of the delay 	Nil
	Unused pre-booked excursions Excursions pre-booked in the UK which you are unable to use as a direct result of being a hospital in-patient due to an accident or illness that is covered under Section B2 Medical and Repatriation Expenses.	£300	<ul style="list-style-type: none"> You have contacted the emergency assistance team 	Nil

Disclosure of your medical conditions

Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions accurately and carefully:



Be aware!

Change in health Page 16

If your health changes between the date the policies were bought and the date of travel you **must** advise us on 0330 123 9603 as soon as possible. We will advise you what cover we are able to provide, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary (please refer to definitions for more information)

Be aware!

We do not provide any cover for:

- Claims caused by an existing medical condition of a non-travelling close relative or a close business associate, person with whom you intend to stay or any recognised complication caused by the existing medical condition
- Any circumstances that are not specified in your policies

When your two policies start and end

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, after the policy was issued and ends **when you leave home** to start your trip. On Annual Multi-trip policies cover starts on the chosen starting date and cancellation cover is **not in force** until that date, subsequent trips start from the date of booking.

The cover under policy B starts when you leave home as shown on your insurance certificate and ends on your return home or expiry of the policy, whichever is the first. No further trips are covered except where you hold an Annual Multi-trip policy which will cover further trips with durations of 31 days and less, unless the appropriate additional premium has been paid. There is absolutely no cover for any portion of a trip which is longer than 31 days in duration unless the appropriate additional premium has been paid.

Extension of period

If in the event of either your:

- death, injury or illness during your trip
- delay or failure of public transport services during your trip

you are unable to complete the trip before your travel policy expires, cover will be automatically extended for Medical Expenses only without additional premium for the additional days necessary to complete the trip. Should you wish to include cover for all other sections of the policy, you can arrange to extend cover via the sales team.

How your policies work

Your policy wordings

Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. Please take the time to read and understand it straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.

Cancelling your policies

Cancellation right: You have a right to cancel up to 14 days from the date you receive:

- The policy document at the start of your insurance
- The renewal policy documentation for subsequent periods of insurance

Should you decide to exercise this cancellation right, you will be entitled to a refund of premium provided that you have not started a trip to which the insurance applies and you have not made or intend to make a claim.

Following the expiry of your 14 day cancellation period you continue to have the

right to cancel your policy at any time during its term by contacting us, but no refund of premium will be available. For Annual Multi trip policies, the 14 day cancellation period is extended up to the start date of your policy.

- by giving you 7 days' written notice of cancellation to the last address you provided us with; or
- immediately if we have spoken directly to you

Examples of when we might do this includes you not paying a premium when due, us discovering that you are no longer eligible for cover (such as no longer living in the UK), etc. If we cancel the policy, you will not be entitled to a refund of the premium paid.

Be cautious

This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.

Pregnancy

Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-

partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential if at the time of booking your trip you are aware that you are pregnant that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.

Medical cover

Your travel policy is not private health insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. If you have an existing medical condition accepted by us it is a requirement that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be given if travel is against the advice of your doctor.

EHIC

The European Health Insurance Card (EHIC) allows you (provided you are a UK resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on <http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx>

Medicare

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

Your contribution

Your policy does not carry an excess.

Definitions

Where these words are used throughout your policy they will always have this meaning:

Australasia: Australia and New Zealand.

Business associates: A business partner, director or employee of yours who has a close working relationship with you.

Business samples: Business goods, samples and equipment taken on an insured journey by an insured person and that are owned by you or your employer.

Cash: Sterling or foreign currency in note or coin form.

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

Channel Islands: Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Close relative: Spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild, niece, nephew or fiancé(e).

Curtailment: The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made

on the number of full days of your trip that are lost from the day you are brought home.

Essential items: Underwear, socks, toiletries and a change of clothing.

Europe including Spain: All countries listed under Europe Excluding Spain, and *including Spain, Balearics and Canary Islands.*

Europe excluding Spain: Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, Former Yugoslav Republic of Macedonia, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Islands), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Latvia, Lichtenstein, Lithuania, Luxembourg, Madeira, Malta, Monaco, Moldova, Montenegro, Morocco, Netherlands (Holland), Norway (including Jan Mayen, Svalbard Islands), Poland, Portugal, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, The Azores, Tunisia, Turkey, Ukraine, United Kingdom and Vatican City. *Excluding Spain, Balearics and Canary Islands.*

Existing medical condition: Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Flight: A service using the same airline or airline flight number.

Home: One of your normal places of residence in the United Kingdom.

Home country: Both the United Kingdom and your country of nationality.

Insured person/you/your: Any person named on the insurance certificate.

International departure point: The airport, international rail terminal or port from which you departed from your home country to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.

Manual labour: Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys or any form of work underground.

Mobility equipment: Any equipment which you would require in your daily life in order to perform everyday tasks and to make journeys which would otherwise be undertaken on foot.

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

On piste: Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted.

Pair or set: Two or more items of possessions that are complementary or purchased as one item or used or worn together.

Possessions: Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:

- **Clothes:** Underwear, outerwear, hats, socks, stockings, belts, braces
- **Cosmetics (excluding items considered as 'Duty Free'):** Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes
- **Luggage:** Handbags, suitcases, holdalls, rucksacks, briefcases
- **Electrical Items & Photographic equipment:** Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, games, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, satellite navigation equipment, films, discs or cartridges
- **Fine Jewellery & watches:** Rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal
- **Eyewear:** Spectacles, sunglasses, prescription spectacles or binoculars
- **Duty free:** Any items purchased at duty free
- **Shoes:** Boots, shoes, trainers and sandals

Public transport: Buses, coaches, internal flights or trains that run to a published scheduled timetable.

Redundancy: Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of Employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

Relevant information: A piece of important information that would increase the likelihood of a claim under your policy.

Resident: Means a person who has had their main home in the United Kingdom or the Channel Islands and has not spent more than six months abroad in the year before buying this policy.

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

Ski equipment: Skis, ski bindings, ski sticks, ski boots, board boots, snowboard bindings and snowboards.

Ski pack: Ski pass, ski lift pass and ski school fees.

Sports and activities: Any recreational activity that requires skill and involves increased risk of injury.

*If you are taking part in **any sport/activity** please refer to page 54 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us on: 0330 123 9603 8am- 8pm Monday-Friday, 9am-5pm Saturday and 10am-5pm Sunday*

Travel documents: Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.

Trip: A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom or Channel Islands, following your repatriation. **both during the period of insurance.**

Unattended: Left away from **your** person where you are unable to clearly see and are unable to get hold of your possessions.

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

We/our/us: Union Reiseversicherung AG UK.

Winter sports: Skiing, snowboarding and ice skating (Please refer to page 54 where there is a list of the winter sports that are covered).

Worldwide: Anywhere in the world.

Worldwide excluding USA, Canada & Caribbean: Anywhere excluding the United States of America, Canada and the Caribbean.

Conditions and Exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

Applying to all sections of your policies:

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

- Any trip under an Annual Multi-trip policy that exceeds 31 days duration. This includes not insuring you for part of a trip which is longer than 31 days, unless you have paid the appropriate additional premium
- Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home
- More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip
- Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy
- The cost of taxi fares, telephone calls, faxes or any expenses for food or drink
- The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person
- Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed **in writing** any terms applicable
- Any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation
- Any claim due to your carrier's refusal to allow you to travel for whatever reason
- Any costs which are due to any errors or omissions on your travel documents
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country
- You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure
- Manual labour (see policy definition)

- You piloting or travelling in an aircraft not licensed to carry passengers
- You travelling on a motorcycle or moped for which you do not hold a full licence to ride in your **home country**. If you are riding pillion, the rider must also hold a full UK licence
- You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not
- Cruises, unless the appropriate cruise extension has been paid
- Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed **in writing**
- Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life)
- In respect of all sections other than emergency medical expenses, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
- Participation in any sports and activities unless the appropriate additional premium has been paid and this is confirmed on your insurance certificate (see definitions for sports and activities page 22 and also the list of activities that can be covered on page 54)
- Your failure to obtain the required passport, visa or ESTA
- You, your travelling companion close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine) or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents
- Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, **unless specified under section A2 or B1**

Your pre-travel policy - If you are not able to go on your trip (Policy A Section 1)

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>Up to £5,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> i. transport charges, ii. loss of accommodation, iii. foreign car hire <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss (course charges, or tuition fees are not included unless agreed in writing by us)</p>	<ul style="list-style-type: none"> • you or a travelling companion is ill, injured or dies before the trip starts • a close relative or a close business associate in your home country is ill, injured or dies before the trip starts • the person you are going to stay with is ill, injured or dies before the trip starts 	<p>accept that there is no cover for cancellation due, or caused by, an existing medical condition, unless declared and accepted by us in writing.</p> <p>accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing.</p> <p>have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip.</p> <p>accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed.</p> <p>are not cancelling due to the death, injury or illness of any pets or animals.</p> <p>accept that we can only offer to medically screen and extend cover for existing medical conditions to our own policyholders so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered;</p> <ul style="list-style-type: none"> • a travel companion not insured by us • a close relative of you or your travel companion • a business associate of you or your travel companion • the person you are intending to stay with <p>are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value.</p>	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the General Practitioner of the persons whose injury, illness or death has caused the cancellation. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> • you are required for jury service or as a witness in a court of law 	<p>are not cancelling due to a criminal act committed by you or where you are the defendant in the court case</p>	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> • you or a travel companion being made redundant 	<p>are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and continuous employment for two years. (see definition-redundancy)</p>	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> • of the requirements of HM forces 	<p>have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds)</p>	<p>Obtain written confirmation to validate your circumstances.</p>

Be Aware!

No cover is provided under this for section due to:

- Anything mentioned in the conditions or exclusions (Page 23)

- The fear of an epidemic, pandemic, infection or allergic reaction
- Your disinclination to travel or **any circumstance not listed** above
- Your carrier's refusal to allow you to travel for whatever reason

- The cancellation of your trip by the tour operator
- A previously diagnosed condition of any close relatives, the person you are intending to stay with, or a business associate

- Your failure to obtain the required ESTA, Visa, vaccinations or inoculations in time
- The advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure

If your scheduled airline stops trading (Policy A Section 2)

We will pay:	If:	Provided your:	If you need to claim:
<p>Up to £1,500 to cover any amounts already paid for the scheduled flight that you are unable to get back.</p>	<ul style="list-style-type: none"> the airline on which you are booked becomes insolvent before your departure from your home country causing you financial loss 	<p>scheduled flight is booked independently through a licensed or bonded travel organiser or direct with a scheduled airline in the United Kingdom and it is not part of an inclusive trip or holiday package</p> <p>booking has not been taken over by another airline</p> <p>claim is not for: Additional expenses if you are forced to rearrange your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy</p>	<p>Download or request a cancellation claim form and complete it enclosing all required documentation listed on the front.</p> <p>You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.</p>
<p>Be Aware! No cover is provided under this for section due to;</p> <ul style="list-style-type: none"> Anything mentioned in the conditions or exclusions (page 23) 	<ul style="list-style-type: none"> The financial failure of your travel agent, tour organiser, booking agent or flight consolidator with whom your scheduled flight has been booked 	<ul style="list-style-type: none"> You being able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim 	<ul style="list-style-type: none"> Your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy

Your travel policy- If your travel plans are disrupted (Policy B Section 1)

We will pay:	If:	Provided:	If you need to claim:
<p>Up to £5,000 for the proportionate value of the unused of your scheduled airline ticket. You £30 for trip disruption allowance per 12 hours up to a maximum of £600 in total.</p>	<ul style="list-style-type: none"> the airline on which you are booked becomes insolvent after your departure from your home country the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point 	<p>you are not claiming for additional expenses if you are forced to cut short your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy.</p> <p>you are at the airport/port/station and the delay is over 12 hours.</p> <p>delay is not due to the diversion of aircraft after it has departed.</p>	<p>Download or request and complete a departure delay claim form. Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
<p>Up to £5,000 for the cancellation of your trip.</p>	<ul style="list-style-type: none"> after 24 hours of delay at the airport of your outbound journey from your home country you abandon the trip 	<p>your trip is not less than 2 days duration or is a one-way trip.</p>	
<p>Up to £1,000 for alternative transport to get you to your trip destination.</p>	<ul style="list-style-type: none"> the vehicle in which you are travelling to your international departure point becomes undrivable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, or your connecting flight 	<p>you have allowed sufficient time to check-in as shown on your itinerary.</p> <p>the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.</p>	
<p>Be Aware! No cover is provided under this section for:</p> <ul style="list-style-type: none"> Anything mentioned in the conditions or exclusions (page 23) 	<ul style="list-style-type: none"> Any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12hrs or where you being able to obtain a refund from 	<ul style="list-style-type: none"> any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim. 	<ul style="list-style-type: none"> Your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy

If you need emergency medical attention (Policy B Section 2)

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>For trips outside & inside your home country: up to £10,000,000 outside your home country OR up to £1,000 inside your home country following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> • customary and reasonable fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services • additional travel, accommodation and repatriation costs to be made for or by you and for any one other person who is required for medical reasons to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary 	<p>treatment due to, or a complication of, an existing medical condition, unless declared and accepted by us in writing.</p> <p>any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment.</p> <p>costs of private treatment unless our 24 hour medical helpline has agreed.</p> <p>the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</p>	<p>For medical emergencies</p> <p>+44 (0)203 829 3820</p> <p>Call our 24 hour medical helpline 24 hours a day, 7 days a week, from anywhere in the world</p>
<p>Up to £1,500</p>	<ul style="list-style-type: none"> • your death outside your home country for your burial or cremation, including the cost of returning your ashes home or the return of your body to your home 	<p>the cost associated with the diversion of an aircraft due to your death, injury or illness.</p> <p>repairs to or for artificial limbs or hearing aids.</p>	<p>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</p>
<p>Hospital benefit of up to £25 per 24 hours, up to a maximum of £500</p>	<ul style="list-style-type: none"> • each full day that you are in a hospital as an in-patient during the period of the trip in addition to the fees and charges 	<p>the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency.</p> <p>any extra costs for single/private accommodation in a hospital or nursing home.</p>	<p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p>
<p>Up to a maximum cost of £250</p>	<ul style="list-style-type: none"> • emergency dental treatment only to treat sudden pain 	<p>any dental work involving the use of precious metals or for the provision of dentures.</p> <p>any treatment or work which could wait until your return home.</p>	<p>For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to.</p> <p>A photocopy or scanned image of your EHIC card.</p>

Be Aware!

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

No cover is provided under this section for:

- Anything mentioned in the conditions or exclusions (page 23) (including any treatment, tests, associated illnesses to existing conditions)
- Any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, Emergency Assistance Facilities have not been notified **or has not agreed the costs, we reserve the right to decline associated costs**
- Services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our Emergency Assistance Facilities, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country

If you need to come home early (Policy B Section 3)

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>Up to £5,000 in total for your unused proportion of:</p> <ul style="list-style-type: none"> • transport charges, • loss of accommodation that you have paid or agreed to pay and that you cannot recover from any other source following your necessary cutting short of your trip. (course charges, or tuition fees are not included unless the appropriate extension has been purchased). <p>Please note: Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</p>	<p>your early return home because of the death, injury or illness of:</p> <ul style="list-style-type: none"> • You or a friend with whom you are travelling • A close relative who lives in your home country • A close business associate who lives in your home country <p>or</p> <ul style="list-style-type: none"> • you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a Court of Law <p>or</p> <ul style="list-style-type: none"> • you, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood • your early return home because of the death, injury or illness of a friend who lives abroad and with whom you were intending to stay with 	<p>Provided you are not claiming for:</p> <ul style="list-style-type: none"> any payment where you have not suffered any financial loss. coming home due to your existing medical condition, unless declared and accepted by us in writing. coming home due to an existing medical condition of a non-travelling close relative or travelling companion. any costs where you have not paid your contribution. the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value. any claim due to the death, injury or illness of any pets or animals. the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. any unused portion of your original ticket where you have been repatriated. coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. curtailment cover where the trip is of 2 days duration or less or is a one-way trip. the operation of law or as a result of an unlawful action by you or criminal proceedings against you or anyone included in your booking. the curtailment of your trip by the tour operator. curtailment due to financial circumstances. 	<p>If you need to claim:</p> <p>If you need to cut short your trip:</p> <p>Due to a medical necessity you must ring to confirm this with our <i>24 hour medical helpline</i>.</p> <p>+44 (0)203 829 3820</p> <p>Curtailment claims will not otherwise be covered.</p> <p>If you need to come home early for any other reason please call this number:</p> <p>+44 (0)203 829 3819</p> <p>to ensure your circumstances are covered under your policy.</p> <p>Download or request a claim form for Curtailment and complete to the best of your ability enclosing all required documentation as listed on the front of the claim form.</p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

Be Aware!

If you need to come home early you MUST contact our emergency assistance service who will be able to assist you - no cover is available for cutting short your trip unless the emergency medical assistance service have agreed. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- Anything mentioned in the conditions or exclusions (page 23)
- Coming home early due to your existing medical condition unless declared and accepted by us in writing
- Coming home early due to death or illness of a close relative, the person you are staying with, or a close business associate caused by an existing medical condition or a known complication of it
- Any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary

If your mobility equipment is lost, stolen, damaged or delayed (Policy B Section 4)

We will pay:	For:	Provided you:	If you need to claim:
<p>Up to a total of £1,000 for your mobility equipment</p>	<p>Either</p> <ul style="list-style-type: none"> The cost of repairing items that are damaged whilst on your trip, up to the limit shown, less an allowance for age, wear and tear <p>Or</p> <ul style="list-style-type: none"> Up to the limit shown, less an allowance for age, wear and tear, to cover mobility and disability equipment that is stolen, permanently lost or destroyed whilst on your trip 	<p>The equipment is brought with you from your home country at your own cost and you have complied with the carrier's conditions of carriage.</p> <p>have notified the police, your carrier or tour operator's representative and obtained an independent written report.</p> <p>own the items you are claiming for and are able to provide proof of ownership.</p> <p>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin.</p> <p>have not left equipment unattended (<i>including being contained in luggage during transit</i>) except where they are locked securely or left out of sight in your locked holiday or trip accommodation.</p> <p>have not left your equipment unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</p> <p>have obtained written confirmation of any loss, damage or delay.</p> <p>the equipment is essential or medically necessary for you to continue your holiday and you would use the equipment in your home country for mobility purposes and is necessary for day to day living.</p>	<p>For all damage claims:</p> <p>you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p>For all loss or damage claims during transit:</p> <p>(a) retain your tickets and luggage tags,</p> <p>(b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>We will only accept original purchase receipts or proof of ownership for any items lost/stolen, these will not be returned to you following settlement of your claim.</p>
<p>Up to £75 per 24hrs up to a maximum of £1,000</p>	<ul style="list-style-type: none"> Cost of hire for essential equipment whilst travelling, in the event that your mobility equipment is lost or damaged or delayed 		

Be Aware!

Your travel insurance policy is not intended to cover items of high value, as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. The mobility section only covers items that belong to you, is **not** 'new for old' and an amount for age, wear and tear **will be deducted**, you can find full details of our wear and tear scale published on our website at www.tif-plc.co.uk/wearandtear

No cover is provided under this section for:

- Anything mentioned in the conditions or exclusions (page 23) or any items that do not fall within the categories of cover listed
- The cost for any Nurse or carer unless insured by us

If your possessions are lost, stolen, damaged or delayed (Policy B Section 5)

We will pay:	For:	Provided you:	If you need to claim:
<p>Up to a total of £3,000 for <i>your</i> possessions, with a maximum amount for:</p> <ul style="list-style-type: none"> Clothes → £1,200 Luggage → £500 Shoes → £300 Cosmetics → £200 Fine Jewellery & Watches → £300 Electrical Items & Photographic Equipment → £300 Eyewear → £200 unreceipted items up to a maximum of: → £150 	<p>Either</p> <ul style="list-style-type: none"> • The cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear <p>Or</p> <ul style="list-style-type: none"> • The original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip 	<p>have complied with the carrier's conditions of carriage.</p> <p>have notified the police, your carrier or tour operator's representative and obtained an independent written report.</p> <p>own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value.</p> <p>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</p> <p>are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50).</p> <p>have not left electrical items, eyewear, jewellery & watches or photographic equipment unattended (including being contained in luggage during transit) except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport.</p> <p>have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</p> <p>have obtained written confirmation of any loss, damage or delay.</p>	<p>For all damage claims:</p> <p>you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p>For all loss or damage claims during transit:</p> <p>(a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For delay claims</p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership. Any items not supported by such proof of ownership will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p> <p>We will only accept original purchase receipts for any items lost/stolen, these will not be returned to you following settlement of your claim.</p>
<p>£100 for the first 12 hours £100 for each subsequent 24 hours period up to £750</p>	<ul style="list-style-type: none"> • The purchase of essential items if your luggage containing your possessions are misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination 		

Be Aware!

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is **not** 'new for old' and an amount for age, wear and tear **will be deducted**, you can find full details of our wear and tear scale published on our website at www.tif-plc.co.uk/wearandtear

No cover is provided under this section for:

- Anything mentioned in the conditions or exclusions (page 23) or any items that do not fall within the categories of cover listed
- Mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, duty free items such as tobacco products, alcohol and perfumes

If your cash or passport is lost or stolen on your trip (Policy B Section 6)

We will pay:	For:	Provided:	If you need to claim:
Each insured person: Up to £500	<ul style="list-style-type: none"> the loss or theft of your cash during your trip 	<p>your cash or passport is:</p> <ul style="list-style-type: none"> on your person held in a safe or safety deposit box where one is available left out-of-sight in your <i>locked</i> trip accommodation <p>you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange</p> <p>you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen.</p>	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations from your home country for foreign currency.</p> <p>(b) where sterling is involved, documentary evidence of possession.</p> <p>For a lost or stolen passport you will also need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>
Up to £300	<ul style="list-style-type: none"> cover to contribute towards the cost of an emergency travel document 		
Up to £200	<ul style="list-style-type: none"> cover for necessary costs collecting your emergency travel document on your trip 		

Be Aware!

No cover is provided under this section for:

- Anything mentioned in the conditions or exclusions (page 23)
- Any financial loss suffered as a result of your debit/credit card or passport being lost or stolen
- The cost of a new passport upon your return to the United Kingdom

- Cash that is not on your person, in a safe/safety deposit box or left **out-of-sight** in your *locked* trip accommodation
- Loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission

Personal liability (Policy B Section 7)

We will pay:	For:	Provided:	If you need to claim:
<p>Up to £2,000,000 plus costs agreed between us in writing:</p>	<p>any event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in:</p> <ul style="list-style-type: none"> • Injury, illness or disease of any person • Loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family • Loss of, or damage to, trip accommodation which does not belong to you or any member of your family 	<p>Liability for loss of or damage to property or injury, illness or disease is not caused or suffered by:</p> <p>your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do.</p> <ul style="list-style-type: none"> • your ownership, care, custody or control of any animal <p>Compensation or any other costs are not caused by accidents involving your ownership, possession or control of any:</p> <ul style="list-style-type: none"> • land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices 	<p>Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

Be Aware!

No cover is provided under this section for:

- Anything mentioned in the conditions or exclusions (page 23)

- For injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family
- Claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer

Accidental death and disability benefit (Policy B Section 8)

We will pay:	For:	Provided:	If you need to claim:
<p>A single payment as shown on your summary of cover</p>	<p>Your accidental bodily injury, that independently of any other cause, results in your:</p>	<p>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.</p> <p>you are not under 18 and claiming permanent disablement.</p> <p>you are not claiming for more than one of the benefits that is a result of the same injury.</p>	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>
<p>£30,000 →</p>	<p>Death (limited to £2,000 when you are under 18 at the time of incident).</p>		
<p>£30,000 →</p>	<p>Total and permanent loss of sight in one or both eyes or total loss by physical severance or Total and permanent loss of use of one or both hands or feet.</p>		
<p>£30,000 →</p>	<p>Permanent and total disablement from engaging in paid employments or paid occupations of any and every kind all occurring within 12 months of the event happening.</p>		
<p>£2,000 →</p>	<p>All personal accident benefits detailed above when aged 70 or over</p>		

Be Aware!

This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section

(Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- Any payment for permanent disablement when your age is under eighteen (18) at the time of the incident
- Anything mentioned in the conditions or exclusions (page 23)

If you need legal advice (Policy B Section 9)

We will pay:	For:	Provided:	If you need to claim:
<p>Up to £20,000</p> <p>and for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. enquiries relating to your insured trip. 	<p>you accept that if you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation.</p> <p>legal proceedings in the USA or Canada follow the contingency fee system operating in North America.</p> <p>you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.</p> <p>the estimated recovery is more than £500.</p> <p>we believe that you are likely to obtain a reasonable settlement.</p> <p>the costs cannot be considered under an arbitration scheme or a complaints procedure.</p> <p>you are not claiming against another insured-person, member of your family, a friend or travelling companion, whether insured by us or another provider.</p> <p>the claim is not due to damage to any mechanically propelled vehicle.</p>	<p>If you have an accident abroad and require legal advice you should telephone:</p> <p>Slater & Gordon LLP, 123 Deansgate, Manchester, M3 2BU</p> <p>They will arrange for up to thirty minutes of free advice to be given to you by a lawyer. To obtain this service you should:</p> <p>telephone 0161 228 3851 or fax 0161 909 4444</p>

Be Aware!

Legal expenses claims are only considered on the condition that you use Slater & Gordon LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. We will settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.

No cover is provided under this section for:

- Anything mentioned in the conditions or exclusions (page 23)
- Proceedings in more than one country for the same event

If a natural disaster occurs (Policy B Section 10)

We will pay:	For:	Provided:	If you need to claim:
<p>Up to a maximum of £500</p>	<ul style="list-style-type: none"> reasonable additional costs of travel and accommodation within a 20 mile radius to the same standard as those on your booking to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease. 	<p>Your trip is not:</p> <ul style="list-style-type: none"> • within the United Kingdom or Channel Islands • formed part of a tour operator's package holiday <p>you are able to provide evidence of the necessity to make alternative travel arrangements.</p>	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.</p>

Be Aware!

No cover is provided under this section for:

- Anything mentioned in the conditions or exclusions (page 23) or any amounts recoverable from any other source

- Alternative transport home, missed flights/connections, food, drink, telephones calls or any other consequential loss
- Any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had already happened before you left home

Golf extension (Policy B Section 11) on payment of additional premium

We will pay:	For:	Provided:	If you need to claim:
<p>Up to £1,000 (up to £250 each individual item)</p> <p>Up to £50 per day up to a maximum of £300 in total</p>	<p>Either</p> <ul style="list-style-type: none"> the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age wear and tear <p>Or</p> <ul style="list-style-type: none"> the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on your trip. the cost of hire of golf equipment if your golf equipment is lost, stolen, or delayed on your outward journey for over 12 hours from the time you arrived at your trip destination 	<p>you have complied with the carrier's conditions of carriage</p> <p>you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage.</p> <p>you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents.</p> <p>your golf equipment is not specifically insured elsewhere.</p> <p>you are able to provide either the damaged items on request or to prove the existence or ownership of any item lost or stolen.</p> <p>you have kept all receipts for this hire and sent them in to us with your claim.</p>	<p>Please telephone our claims department They will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased/hired equipment.</p>
<p>Up to £25 per day up to a maximum of £250 in total</p>	<ul style="list-style-type: none"> the loss of Green Fees should the pre-booked Course become unplayable due to adverse weather conditions 	<p>the course is closed by a club official and you have confirmation in writing.</p> <p>you have confirmation in writing from the Club Secretary and your playing partner.</p>	
<p>Up to £75</p>	<ul style="list-style-type: none"> costs incurred following you achieving a hole in one 	<p>you have kept all receipts for these items and send them in to us with your claim.</p>	

Be Aware!

No cover is provided under this golf extension for:

- Anything mentioned in the exclusions or conditions (page 23)
- Any intentional or accidental damage to golf equipment due to carelessness/reckless actions

Business extension (Policy B Section 12) on payment of additional premium

We will pay:	For:	Provided:	If you want to make a claim
<p>Up to £1,000 (£500 Single article Limit)</p>	<p>Either</p> <ul style="list-style-type: none"> The cost of repairing business effects that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear <p>Or</p> <ul style="list-style-type: none"> We will replace the item on your behalf from one of our dedicated suppliers <p>Or</p> <ul style="list-style-type: none"> The original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip 	<p>you have complied with the carrier's conditions of carriage</p> <p>you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage or delay.</p> <p>you or your employer/business associate own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value.</p> <p>you are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</p> <p>you are not claiming for:</p> <ul style="list-style-type: none"> mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories. cash stolen from anywhere other than, your person, a safe, or safety deposit box any business effects left unattended (including in luggage during transit). Except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation) business effects left unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. loss or theft of business cash due to depreciation in value, currency changes or shortage caused by any error or omission. Business cash that is not on your person or in a safe/deposit box 	<p>For all damage claims:</p> <p>you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p>For all loss or damage claims during transit:</p> <p>(a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>For loss of cash we will also require (a) confirmation from your UK currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or (c) where sterling is involved, documentary evidence of possession.</p>
<p>Up to £50 per 24 hours up to £500</p>	<p>the transportation costs of replacing business samples if they are misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrive at your trip destination</p>		
<p>Up to £500</p>	<p>for the loss or theft of your business cash during your trip</p>		
<p>Up to £1,000</p>	<p>either a replacement employee or for you to return within one month of the event to complete the planned duties you were unable to complete due to your:</p> <ul style="list-style-type: none"> hospitalisation prior to your trip repatriation during your trip necessary curtailment of your trip 	<p>the travel and accommodation costs and expenses are of the same standard/cost to the original booking</p> <p>the necessity of a replacement employee complies with the terms in section A1, B2 & B3 of your pre travel and travel policy. NB: All requirements regarding existing medical conditions apply to all sections of your policy</p>	

Be Aware!

No cover is provided under this section for:

- Anything mentioned in the exclusions or conditions (page 23) (including any treatment, tests, associated illnesses to existing conditions)

- Any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary
- Any claim for loss of business equipment where you or your employer hold insurance elsewhere

Winter sports extension (Policy B Section 13) on payment of additional premium

Upon payment of an additional premium for winter sports, your policy will cover winter sports – (on and on page 54), for leisure purposes only and not participating in any timed or competitive activities) for the off piste (see definitions on page 22) skiing and snowboarding plus other winter sports activities (listed entire duration of your Single Trip or on your Annual Multi Trip covers you for 17 days in one policy year.

We will pay:	For:	Provided:	If you need to claim
<p>Up to £400 for hired or owned ski equipment.</p> <p>Single Article Limit: Owned: £150 Hired: £250</p>	<ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear <p>Or</p> <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip 	<p>you have complied with the carrier's conditions of carriage.</p> <p>on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report.</p> <p>the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.</p> <p>you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.</p>	<p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p>For all other losses you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p>
<p>Up to £10 per 24 hours delay, up to a maximum of £100</p>	<p>the cost of hiring replacement ski equipment if your ski equipment is misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination.</p>		
<p>Up to £25 per full day up to a maximum of £250</p>	<p>the loss of use of your ski pass following your injury or illness during your trip.</p>		
<p>Up to £20 per full day up to a maximum of £200</p>	<p>each <i>full</i> day you are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort.</p>	<p>you have a valid claim for medical expenses.</p> <p>you are skiing between 1st Jan and 30th Apr and at a destination of higher than 1600 metres above sea level.</p>	
<p>Up to £20 per full day up to a maximum of £200</p>	<p>the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort.</p>	<p>you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened.</p> <p>you are not claiming for more than £20 per full 24 hours</p>	

Be Aware!

The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear and tear scale published on our website at www.tif-plc.co.uk/wearandtear.

No cover is provided under this section for:

- Anything mentioned in the conditions or exclusions (page 23)
- Any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort

Cruise extension (Policy B Section 14) on payment of additional premium

We will pay:	For:	Provided:	If you need to claim
<p>Missed Port departure Up to a maximum of £500</p>	<ul style="list-style-type: none"> reasonable additional travel expenses incurred to reach the next overseas port destination due to the vehicle in which you are travelling to your international cruise departure point becomes undrivable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure, or your connecting flight 	<p>you have allowed sufficient time to get to your destination as shown on your itinerary and are claiming for the circumstances listed and not for your failure to arrive in time due to any other reason such as traffic, road closures and/or adverse weather conditions.</p> <p>the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.</p> <p>you have independent written confirmation of the circumstances.</p> <p>you have not been offered alternative transport, or compensation from your tour operator or cruise provider.</p> <p>the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.</p>	<p>You must obtain a written report from the Cruise Operator, Carrier or their handling agents confirming the skipped port and the reason for it.</p> <p>For all damage claims:</p> <p>you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p>For all loss or damage claims during transit:</p> <p>(a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p>
<p>Skipped port benefit £50 per port up to a maximum of £750</p>	<ul style="list-style-type: none"> up to £50 per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions 	<p>You are not claiming: for a missed port caused by strike or industrial action;</p> <p>because your ship cannot put people ashore due to a scheduled tender operation failure;</p>	
<p>Cabin Confinement up to £50 per 24 hours, up to a maximum of £500</p>	<ul style="list-style-type: none"> for each full day that you are confined to your cabin or in a hospital as an in-patient during the period of the trip in addition to the fees and charges paid 	<p>you have not had any monetary amount (including on board credit) of compensation offered by the ship or tour operator</p> <p>there is a valid claim under section B2 of this policy</p>	<p>For all delayed baggage claims:</p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p>
<p>If your formal cruise attire is lost or stolen up to a total of £1,000 for your possessions</p> <p>Single article limit £300</p>	<p>Either</p> <p>The cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</p> <p>Or</p>	<p>have complied with the carrier's conditions of carriage.</p> <p>have notified the police, your carrier or tour operator's representative and obtained an independent written report.</p> <p>own the items you are claiming for and are able to provide proof of ownership for any items over £150 in value.</p> <p>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</p> <p>have obtained written confirmation of any loss, damage or delay.</p>	<p>For all losses:</p> <p>you should report to the Police as soon as possible, within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p>
<p>If your formal cruise attire is delay by 12 hours up to £250</p>	<p>The original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</p> <p>The purchase or hire of replacement items of formal cruise attire if your formal cruise attire is misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you boarded your ship.</p>	<p>We will only accept original purchase receipts for any items lost/stolen, these will not be returned to you following settlement of your claim.</p>	

Be Aware!

No cover is provided under this cruise extension for:

- Alternative transport home, missed flights/connections, food, drink, telephones calls or any other loss

- Anything mentioned in the conditions or exclusions (page 23) or any amounts recoverable from any other source
- Any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had already happened before you left home

Cruise extension (Policy B Section 14) on payment of additional premium (continued)

We will pay:	For:	Provided:	If you need to claim
Unused pre-booked excursions up to £300	Excursions pre-booked in the UK which you are unable to use as a direct result of being a hospital in-patient due to an accident or illness that is covered under Section B2 Medical and Repatriation Expenses.	You have contacted the Emergency Assistance Team	For medical emergencies +44 (0) 203 829 3820 Call our 24 hour medical helpline 24 hours a day, 7 days a week, from anywhere in the world

Be Aware!

No cover is provided under this cruise extension for:

- Alternative transport home, missed flights/connections, food, drink, telephones calls or any other loss
- *Anything mentioned in the conditions or exclusions (page 23) or any amounts recoverable from any other source*

- Any claim where the fire, flood, earthquake, storm, lightening, explosion, hurricane or infectious disease had already happened before you left home
- Any claims made against the Hospital Benefit section

Sports and activities including winter sports:

We cover many sports and activities as standard and no additional premium is required for the activities listed in Activity Pack 1. For an additional premium we are also able to offer cover for the activities listed under activity pack 2 or Winter sports (for on and off piste skiing and snowboarding please see definitions on page 22). If you do not see your chosen activity, do not worry, we may cover it, but you must contact us on 0330 123 9602 so we can discuss the activity and what, if any, additional premium is necessary. We may be able to cover you for other activities that are not listed. An extra premium may need to be paid.

Be Aware!

- Activity packs 1 & 2 provide cover for the sports and activities listed on an “incidental basis”. This means that the chosen activity is not the sole purpose of your trip.
- Winter sports:
 - For Single Trip policies you will be covered for the full duration of your trip
 - For Annual Multi-trip policies you will be covered for a maximum of 17 days in one policy year
- All sports and activities are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure will not be covered under this policy. Examples of non-leisure purposes include racing, timed events, professional, competitive, display events, photo shoots, etc. We consider “professional or competitive” to be activities/sports where you are either paid for participating or receive any element of sponsorship, fees or prize money in excess of £200.
- There is no Personal Liability cover for:
 - Ownership, care, custody or control of any animal
 - Ownership, possession or control of any mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices

Activity Pack 1 – Covered as standard

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), Archery, Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/ Elephant Riding/Trekking, Camping, Canoeing/kayaking (Grades 1-3 – Excludes White Water), Caravanning, Catamaran Sailing (In-shore), Clay Pigeon Shooting, Cricket, Croquet, Curling, Cycle Touring/leisure biking, Dancing, Darts, Diving (Indoor up to 5m), Dragon Boat Racing, Fencing, Fives, Flag football, Flying as passenger (private/small aircraft), Football/Soccer - Kick Around (any surface), Frisbee (recreational), Golf, Gorilla Trekking (up to 1000m), Highland games, Horse, Riding (No Jumping), Hot Air Ballooning, Indoor Skating (not ice), Jet Boating, Jet Skiing, Kiting, Korfbal, Low Ropes, Marathons, Model Flying, Model sports, Mountain Biking (up to 1000m), Netball, Orienteering, Petanque, Pigeon racing, Pony Trekking, Pool, Quoits, Rackets, Racquet Ball, Rafting (Grades 1-3), Re-Enactment, Rifle Range, Ringos, Rounders, Rowing (inshore –recreational), Safari (UK booked), Sailing/Yachting (recreational - inshore), Scuba Diving (not solo, up to maximum 30m), Snorkelling, Softball, Squash, Stoolball, Swimming (pool - not open water), Swimming with Dolphins, Table Tennis, Ten Pin Bowling, Tennis, Trekking/Mountain, Walking/Hiking/Rambling/Mountaineering (in group) all up to 1000m, Tubing, Tug of War, Volleyball, Whale Watching, Yoga

Activity Pack 2 – Additional Premium required (cover for activity pack 1 also included)

Abseiling (up to 25m), Adventure Racing (up to 6 hours), Airsoft, Angling/Fishing (sea), Climbing (Indoor/outdoor climbing wall up to 25m), Cross Country Running, Diving (Indoor up to 10m), Dry Slope Skiing, Falconry, Football/Soccer - Organised Amateur, Frisbee (Ultimate Frisbee), Gaelic Football, Gorilla Trekking (up to 2000m), Gymnastics, Handball, Hockey (field), Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2000m), Paint Balling, Parasailing, Parascending (Over water), Rap Running (Indoor/Outdoor climbing wall up to 25m), Roller Blading/skating/Skate Boarding/scooters (non-motorised), Rugby (training), Safari (non UK booked), Safari Trekking, Sand Yachting, Sea Canoeing/Kayaking (inshore), Shark Diving/Swimming (cage), Shinty, Street Hockey, Surf lifesaving (organised competition), Surfing, Trampolining, Trekking/Mountain, Walking/Hiking/Rambling/Mountaineering (in group up to 2000m), Triathlon, up to 1 day Skiing/Dry slope skiing/Snowboarding, War Games/Paint Balling, Water Polo, Water Skiing (no jumping), Weight Lifting, Windsurfing/Boardsailing/Sailboarding, Wrestling (organised training)

Winter sports - Additional Premium required - (cover for activity pack 1 & 2 also included)

Biathlon, Big Foot Skiing, Blade Skating, Glacier Walking, Husky Dog Sledding, Ice Skating, Kick Sledding, Land Skiing, Langlauf, Passenger Sledge, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Cat, Skiing – Mono, Skiing – Nordic/Cross Country, Sledging/Tobogganing, Sleigh riding (reindeer, horses or dogs), Snow Biking, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Speed Skating, Telemarking.

If you need to claim

We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: www.travel-claims.net

Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

You need to:

- Produce your insurance certificate confirming you are insured before a claim is admitted
- Give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time
- Provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance)
- Pass on to us immediately every writ, summons, legal process or other communication in connection with the claim
- Provide full details of any House Contents and All Risks insurance policies you may have
- Ensure that all claims are notified within 3 months of the incident occurring

- Not abandon any property to us or the claims office
- Not admit liability for any event or offering to make any payment without our prior written consent

We can:

- Make your policy void where a false declaration is made or any claim is found to be fraudulent
- Take over and deal with in your name the defence/settlement of any claim made under the policy
- Subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy
- Obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval
- Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip
- Not make any payment for any event that is covered by another insurance policy
- Only pay a proportionate amount of the claim where there is other insurance

in force covering the same risk and to require details of such other insurance

- Settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you
- Submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims managers attention in writing.

The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Your right to complain

If your complaint relates to the sales literature, the way in which your policy was sold to you over the telephone or online, the medical screening service, or information relating to your policy, please contact:

**Post Office Travel Insurance, City Park,
368 Alexandra Parade, Glasgow, G31 3AU.
Telephone number 0330 123 1382.**

Or if you would like to complain about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows:

- Write to the **Branch Manager, URV,
1 Tower View, Kings Hill, West Malling,
Kent, ME19 4UY** who will review the claims office decision

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.fos.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf

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Your important information

If you need emergency medical assistance abroad or need to cut short your trip

Contact emergency assistance facilities
24 hour emergency advice line on

+44 (0) 203 829 3820

If you need a claim form

You can download the relevant form

www.travel-claims.net

Or contact travel claims facilities on

+44 (0)203 829 3819

If you need legal advice

Contact Slater & Gordon LLP on

+44 (0) 161 228 3851

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Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority. Calls to 0203 numbers will cost no more than calling a standard geographic number starting with 01 from your fixed line or mobile and may be included in your call package dependent on your service provider. Calls may be monitored or recorded for training and compliance purposes.

Branch Code