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Insurance

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Your Travel Insurance Policy



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Thank you for choosing to insure with Post Office®

The enclosed policy will outline everything You need to know about Your cover. Have a read and make sure You're completely happy. If You have any problems or questions please don't hesitate to call Us on ☎ 0330 123 3690.

Lines are open Monday to Friday 8am to 8pm, Saturday 9am to 5pm and Sunday 10am to 5pm.

Please keep this document in a safe place and take it with You when You travel.

Useful numbers

To declare a medical condition

☎ Call 0330 123 3690

See pages 5 to 6 for more information

For Emergency Medical Assistance

☎ Call +44 (0) 208 865 3074

See page 6 for more information

To make a claim

☎ Call 0333 333 9702

See page 49 for more information

To talk about Your policy call the Customer Care team

☎ Call 0330 123 3690

☎ Calls to 03 numbers will cost no more than calling a standard geographic number starting with 01 or 02 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.

Introduction to Your Policy

Please read this document and Your Policy Certificate very carefully to ensure You understand the extent of the cover, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements. If You are unsure whether something is covered or excluded, please contact the Customer Care team on the telephone number opposite.

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

We will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons who habitually reside in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man (i.e. have their main Home in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and have not spent more than 6 months abroad in the year prior to purchasing the policy) and are registered with a GP in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

- following payment of the appropriate premium for the level of cover selected.

Please keep this document in a safe place and take it with You when You travel in case You need assistance or need to make a claim.

Benefits under this policy are underwritten by Great Lakes Reinsurance (UK) SE and Europäische Reiserversicherung A.G. (ERV) and administered on their behalf by Collinson Insurance Services Limited. This policy is effected in England and is subject to the laws of England and Wales.

Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Europäische Reiseversicherung A.G. (ERV) is registered in Germany and trades in the United Kingdom as ETI International Travel Protection, Companies House Registration FC 25660 and Branch Registration BR 007939. ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (www.bafin.de) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.


The above details can be checked on the Financial Services Register at: www.fsa.gov.uk/register/home.do

Cover under Section P, End Supplier Failure, is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Certain Underwriters at Lloyd's (The Insurer).

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Medical Health Declaration

It is very important that You fully declare any existing medical conditions as You will not be covered for anything that arises from, is related to, or has been caused by ANY Pre-existing Medical Conditions unless You have told us about the condition(s) and We have agreed to cover it/them in writing.

Disclosing or discussing a Medical Condition during Your purchase in-branch is not sufficient, You must contact the  Medical Screening Service on 0330 123 3690 as soon as possible to declare any Pre-existing Medical Conditions. Additional premiums and/or endorsements may apply.

At the time of taking out or renewing this insurance You must use the Medical Screening Service in the following circumstances:


- 1) You need to declare a Medical Condition.
- 2) You answer YES to any of the following questions:

Within the last 2 years, have You or anyone on this policy:

 - Had any surgery, inpatient, or outpatient treatment or any referrals or investigations of any sort? This includes being on a waiting list.
 - Taken prescription medication, or received any medical treatment for ANY Medical Condition. This will not apply to common colds, flu or contraceptive medication.
 - Received any medical advice or treatment for any respiratory condition relating to the lungs or breathing?

- Received any medical advice or treatment for any heart, stroke, diabetic condition?
 - Suffered from anxiety, depression or any psychological condition?
- 3) If You are unsure as to whether a condition should be declared, We recommend that You contact the Medical Screening Service for assistance.

If anyone has an undiagnosed Medical Condition (for example, if waiting for tests, investigations or treatment), or has been given a terminal prognosis, this policy will not cover any related claim against Section A - Cancellation or Curtailment and Section B - Emergency Medical and Additional Expenses.

If You have a change in health after You have taken out this insurance, We reserve the right to alter the terms of this insurance based on the change. Cover under Sections A - Cancellation or Curtailment, Section B - Emergency Medical and Additional Expenses, or Section D - Personal Accident of the policy will only continue to be provided where the change in health has been declared and accepted by Us. You should notify the  Medical Screening Service on 0330 123 3690 as soon as You are aware of a change in health, failure to do so could result in a claim being declined.

This insurance policy is designed to cover You for unforeseen illnesses and accidents occurring during the Period of Insurance.

Please refer to the 'Cancellation or Curtailment Cover for Non Insured Persons' section for terms that apply for non-travelling Close Relatives, a travelling companion not insured by this policy and people that You intend to stay with.

Pregnancy and childbirth: Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section B - Emergency Medical and Additional Expenses, for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections A, B and C of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth in the Meaning of Words.

Medical Screening Service

If You need to use the Medical Screening Service then the process is straightforward with questions about Your Medical Conditions, medication, trips to Your Medical Practitioner, and other related matters.

As a result of Your answers, Our criteria of assessment may impose special terms such as an additional premium, this will be notified to You immediately in the screening service and will form part of the terms and conditions in Your policy documents. The policy will be sent to You with confirmation of purchase.

Should You decide not to pay any additional premium quoted then We may not be able to offer You a policy.

You should also refer to "What is not covered" – applicable to all sections of the policy.

Cancellation or Curtailment Cover for Non Insured Persons

A Close Relative who is not travelling with You, a travelling companion not insured by this policy, or the person You are intending to stay with, may have a Pre-existing Medical Condition. In some cases, if their state of health deteriorates greatly, You may want to cancel or curtail Your Trip.

Subject to all the other terms and conditions, such claims are covered if the person's Medical Practitioner can confirm in writing that at the time You bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the Medical Practitioner will not confirm this, Your claim is not covered.

Emergency Assistance 24 Hours A Day

In the event of a medical emergency You must contact Us as soon as possible. You MUST contact Us before incurring expenses in excess of £500, except in case of emergency. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

📞 Please contact +44 (0) 208 865 3074

Give Your name, insurance details, reference number and as much information as possible. Please provide a telephone, fax number or email address where We can contact You or leave messages at any time of the day or night.

This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your

Home Country after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.

Reciprocal Health Agreements

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland We would advise You to obtain a European Health Insurance Card (EHIC), which will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland. To apply for an EHIC please call 0300 330 1350 or visit www.nhs.uk/NHSEngland/Healthcareabroad/EHIC/Pages/about-the-ehic.aspx

The UK also has reciprocal healthcare agreements with various non-EEA countries and territories: see the following website www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx

Please note: For claims under Section B - Emergency Medical and Additional Expenses no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.

When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides UK passport holders with:

- Free treatment as an in-patient or out-patient at a public hospital;
- Subsidised medicines under the Pharmaceutical Benefits Scheme; and

- Benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if You will be receiving treatment. If You receive treatment before You enrol, Medicare benefits can be backdated, if You are eligible. To be eligible You must be a resident of the United Kingdom and will need to show Your British passport with an appropriate visa. If You do not enrol at Medicare offices We may reject Your claim or limit the amount We pay to You. If You need treatment which cannot be carried out under Medicare You MUST contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You.

For more information You should contact: Medicare Australia, PO Box 1001, Tuggeranong, ACT 2901, Australia or visit their website at: www.humanservices.gov.au

Important Information

We would like to draw Your attention to important features of Your policy including:

Changes to Your Policy: You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes by calling the 📞 Customer Care team on 0330 123 3690. If You do not tell Us, Your policy may be cancelled and any claim You make may not be paid.

Conditions and Exclusions: There are conditions and exclusions which apply to each individual section of Your policy and there are general conditions and exclusions which apply to the whole of Your policy. See pages 42 to 48.

Personal Possessions: While this policy provides cover for Your Baggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. Baggage claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a 'new for old basis' or replacement cost basis.

Third Party Liability: If You use any form of mechanically propelled vehicle (e.g. car, motorcycle, moped or scooter), sail or powered boat, or an airborne craft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.

Cruise Cover: Premier and Premier Plus cover

If you are under 75 years of age and have no Pre-existing Medical Conditions

You will be covered for all sections of the policy except for the optional additional Cruise Cover (Section N of the policy which provides cover for Missed Cruise Departure, Missed Port, Cruise Interruption and Evening Dress Hire) when going on a Cruise. To be covered for Section N, the Cruise Cover option must be purchased and shown on Your Policy Certificate.

If you are 75 years of age or older OR have ANY Pre-existing Medical Conditions

You will not be covered for any section of the policy for a Cruise holiday unless you purchase Section N, the Cruise Cover option and You have told us about any Pre-existing Medical Conditions and We have agreed to cover it/them in writing. If purchased, you will be covered for all sections of the policy including Section N of the policy (i.e. Missed Departure, Missed Port, Cruise Interruption and Evening Dress Hire) when going on a Cruise.

Super Economy, Economy or Standard cover
There is no cover for any section of this policy for a Cruise holiday.

Sports and Activities: This policy covers You for participation in certain Sports and Activities. Your policy can be extended to cover other sporting activities (as detailed under Section J - Optional Sports and Activities) when You have paid an additional premium. If You are going to take part in Sports and Activities not listed under this policy or if You are in any doubt as to whether cover will apply, please call the 📞 Customer Care team on 0330 123 3690.

Winter Sports Cover (for Annual Multi-Trip policies)

Winter Sports Cover provides cover for a maximum of 17 days per policy term.

Excess Waiver: Your Policy Excess is reduced to nil when You purchase the excess waiver cover option. Please note that in the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under section B will be increased to £250 and the excess waiver cover option will not delete this increased excess.

Trip Extension (Available on Annual Multi-Trip policies only)

- **Super Economy, Economy and Standard Cover:** The maximum Trip duration is 17 days for any one Trip. This limit can be extended to 31, 45 or 60 days on payment of the appropriate additional premium.
- **Premier and Premier Plus Cover:** The maximum Trip duration is 31 days for any one Trip. This limit can be extended to 45 or 60 days on payment of the appropriate additional premium.

Please note: The maximum Trip duration applies to each Trip taken within the Period of Insurance but will not apply to Winter Sports Trips where the maximum duration of any one Trip will remain as 17 days per policy term.

Schedule of Benefits

This table shows the Limits of Cover available under each section of the policy. It should be read in conjunction with Your Policy Certificate which will confirm what level of cover You have taken along with details of any cover options You have selected. All limits and excesses are per person except under sections I and O which are per policy.

Section		Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess	Section
A	Cancellation or Curtailment (Loss of deposit Excess: £20)	£1,000	£150	£1,500	£125	£2,000	£100	£5,000	£50	£10,000	Nil	A
	Pre-paid excursion limit	£150	n/a	£150	n/a	£150	n/a	£150	n/a	£150	n/a	
B	Emergency Medical and Additional Expenses	£2,000,000	£150	£2,000,000	£125	£5,000,000	£100	£10,000,000	£50	£10,000,000	Nil	B
	Emergency Dental Treatment	Nil	Nil	£350	125	£350	100	£350	50	£350	Nil	
	Additional Accommodation and Travelling Costs	£1,000	Nil	£2,000	Nil	£2,000	Nil	£2,000	Nil	£2,000	Nil	
	Funeral Expenses Abroad	£750	£150	£750	£125	£750	£100	£1,500	£50	£1,500	Nil	
	UK Prescriptions	Nil	Nil	£50	Nil	£50	Nil	£50	Nil	£75	Nil	
	UK Physiotherapy and Chiropractic	Nil	Nil	£300	Nil	£300	Nil	£300	Nil	£500	Nil	
C	Hospital Benefit (per complete 24 hours of inpatient treatment/maximum)	Nil	Nil	Nil	Nil	£25/£100	Nil	£25/£300	Nil	£25/£300	Nil	C
D	Personal Accident											
	Permanent Total Disablement	Nil	Nil	£5,000	Nil	£15,000	Nil	£25,000	Nil	£50,000	Nil	D
	Loss of one or more limbs, or total and irrecoverable	Nil	Nil	£5,000	Nil	£15,000	Nil	£25,000	Nil	£50,000	Nil	
	Loss of Sight in one or both eyes	Nil	Nil	£5,000	Nil	£15,000	Nil	£25,000	Nil	£50,000	Nil	
	Death Benefit (aged 18 – 65)	Nil	Nil	£10,000	Nil	£15,000	Nil	£20,000	Nil	£25,000	Nil	
Death Benefit (aged under 18)	Nil	Nil	£2,000	Nil	£2,000	Nil	£2,000	Nil	£2,000	Nil		
	All Benefits (aged 66 and over)	Nil	Nil	£1,000	Nil	£1,000	Nil	£1,000	Nil	£1,000	Nil	
E	Baggage*	£1,000	£150	£1,500	£125	£1,500	£100	£2,000	£50	£3,000	Nil	E
	Single Article Limit	£150		£150		£150		£200		£300		
	Total for all Valuables (limited to £75 if Insured Person is under 18 years)	£150		£150		£150		£200		£300		
	Mobile and smartphone limit	£100		£100		£100		£100		£100		
	Emergency Replacement of Baggage (per day/max)	Nil	Nil	Nil	Nil	£50/£200	Nil	£75/£300	Nil	£100/£400	Nil	
F	Personal Money and Passport	Nil (Cash) £100 (Passport)	Nil Nil	£250	£125	£250	£100	£350	£50	£525	Nil	F
	Cash Limit	Nil	Nil	£250	£125	£250	£100	£350	£50	£525	Nil	
	Cash Limit (aged under 18)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	£50	Nil	
	Passport and Travel Documents (limited to £100 if Insured Person is under 18)	£100	Nil	£100	Nil	£100	Nil	£125	Nil	£200	Nil	
G	Delayed Departure (per 12hr period/max)	Nil	Nil	Nil	Nil	£20/£300	Nil	£20/£400	Nil	£30/£600	Nil	G
	Abandonment of Trip after 12 hours delay	£1,000	£150	£1,500	£125	£2,000	£100	£5,000	£50	£10,000	Nil	
H	Missed Departure	Nil	Nil	Nil	Nil	£750	£100	£1,000	£50	£1,500	Nil	H
I	Personal Liability per policy	£1,000,000	£150	£2,000,000	£125	£2,000,000	£100	£2,000,000	£50	£3,000,000	Nil	I
O	Legal Protection per policy	£25,000	Nil	£25,000	Nil	£25,000	Nil	£25,000	Nil	£25,000	Nil	O
P	End Supplier Failure	Nil	Nil	Nil	Nil	Nil	Nil	£5,000	Nil	£5,000	Nil	P

Please Note:
Please note that the sum insured is the most You can claim under the section but other limits may apply. All cover limits and excesses shown are per person except under sections I and O which are per policy.

***Section E – Baggage**
• Claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a 'new for old basis' or replacement cost basis.

• The maximum We will pay per Insured Person for all Baggage or Valuables lost, damaged or stolen from a beach or pool-side is £100.
• An original receipt, valuation report or other satisfactory proof of ownership and value is required to support the claim. Evidence of replacement value is not sufficient.

If you cannot provide this the maximum payment will be limited to:
• £50 for any one article, or for any one Pair or Set of articles;
• £250 for all articles lost, damaged or stolen in any one incident.

Schedule of Benefits – Optional Cover

Optional Cover – subject to payment of additional premium. If You have paid for this cover option, it will be shown on Your Policy Certificate. Cover Options must be purchased before departing on Your Trip. All limits and excesses are per person.

Section	Winter Sports Cover*	Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess	Section
K1	Ski Equipment	£200	£125	£200	£125	£500	£100	£1,000	£50	£2,000	Nil	K1
	Single Article Limit – Owned	£100	£125	£100	£125	£250	£100	£500	£50	£1,000	Nil	
	Single Article Limit – Hired	£100	£125	£100	£125	£250	£100	£500	£50	£1,000	Nil	
K2	Ski Equipment Hire	£10 per day up to £100	Nil	£10 per day up to £100	Nil	£25 per day up to £250	Nil	£50 per day up to £500	Nil	£100 per day up to £1,000	Nil	K2
K3	Ski Pack	£150	£125	£200	£125	£300	£100	£400	£50	£500	Nil	K3
K4	Piste Closure	£10 per day up to £100	Nil	£10 per day up to £100	Nil	£20 per day up to £200	Nil	£20 per day up to £300	Nil	£20 per day up to £400	Nil	K4
K5	Avalanche Closure	£10 per day up to £100	Nil	£10 per day up to £100	Nil	£20 per day up to £200	Nil	£20 per day up to £300	Nil	£20 per day up to £400	Nil	K5
Section	Business Cover*	Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess	Section
L1	Business Equipment	n/a	n/a	n/a	n/a	£1,000	£100	£1,000	£50	£1,000	Nil	L1
	Single Article Limit	n/a	n/a	n/a	n/a	£500	£100	£500	£50	£500	Nil	
	Computer Equipment Single Article Limit	n/a	n/a	n/a	n/a	£1,000	£100	£1,000	£50	£1,000	Nil	
	Samples Limit	n/a	n/a	n/a	n/a	£500	£100	£500	£50	£500	Nil	
	Delayed Business Equipment	n/a	n/a	n/a	n/a	£500	£100	£500	Nil	£500	Nil	
	Emergency Courier of Essential Business Equipment	n/a	n/a	n/a	n/a	£100	£100	£100	£50	£100	Nil	
L2	Business Equipment Hire	n/a	n/a	n/a	n/a	£50 per day up to £500	Nil	£50 per day up to £500	Nil	£50 per day up to £500	Nil	L2
L3	Business Money	n/a	n/a	n/a	n/a	£1,000	£100	£1,000	£50	£1,000	Nil	L3
	Cash Limit	n/a	n/a	n/a	n/a	£500	£100	£500	£50	£500	Nil	
L4	Replacement Employee	n/a	n/a	n/a	n/a	£1,000	£100	£1,000	£50	£1,000	Nil	L4
Section	Golf Cover*	Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess	Section
M1	Golf Equipment	n/a	n/a	n/a	n/a	£1,000	£100	£1,000	£50	£1,000	Nil	M1
M2	Golf Equipment Hire	n/a	n/a	n/a	n/a	£350	Nil	£350	Nil	£350	Nil	M2
M3	Non-refundable Golfing Fees	n/a	n/a	n/a	n/a	£400	Nil	£400	Nil	£400	Nil	M3
M4	Hole in One	n/a	n/a	n/a	n/a	£50	Nil	£75	Nil	£100	Nil	M4
Section	Cruise Cover*	Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess	Section
N1	Missed Departure, Missed Port	n/a	n/a	n/a	n/a	n/a	n/a	£1,000	£50	£1,500	Nil	N1
N2	Cruise Interruption	n/a	n/a	n/a	n/a	n/a	n/a	£1,000	£50	£1,500	Nil	N2
N3	Evening Dress Hire	n/a	n/a	n/a	n/a	n/a	n/a	£100	Nil	£150	Nil	N3
Section	Other Cover Options*	Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess	Section
All	Excess Waiver***	Available	n/a	Available	n/a	Available	n/a	Available	n/a	Included	n/a	All
All	Trip Extensions***	31/45/60 Days	n/a	31/45/60 Days	n/a	31/45/60 Days	n/a	45/60 Days	n/a	45/60 Days	n/a	All

*Optional sections of cover – only valid when shown on Your Policy Certificate and additional premium paid.

For Annual Multi-Trip policies, Winter Sports Cover provides cover for a maximum of 17 days per policy term.

†In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section B - Emergency Medical and Additional Expenses will be increased to £250 and application of excess waiver will not delete this increased excess.

**Please refer to Meaning of Words - Policy Excess.

*** Super Economy, Economy and Standard Annual Multi-Trip policies have a 17 day trip limit and Premier and Premier Plus policies have a 31 day trip limit unless otherwise stated on Your Policy Certificate. Trip extensions are available through the Customer Care team.

Meaning of Words

Wherever the following words and phrases appear in this policy they will always have these meanings:

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

Baggage: Items usually carried or worn by travellers for their individual use during a Trip.

- Items hired to You, and all items loaned or entrusted to You are excluded (other than skis and ski equipment where the appropriate Winter Sports cover option has been selected and the appropriate premium paid).
- This travel insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your home contents policy.
- Wheelchairs and mobility aids are classed as Baggage and are covered according to the limits of cover on pages 10 & 11.

Business Equipment: Any equipment You use for Your business, trade or profession, as declared to Us and used for the sole purpose of Your business Trip but not for the purposes of Manual Work.

Business Money: Money held by You for business purposes.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Change in Health: A change in Your state of health that occurs after the policy has been purchased. A change to Your state of health includes:

- Any new disease, illness or injury that requires medication, advice, treatment or
- A Pre-existing Medical Condition where there is a change to medication, advice or treatment, or
- You undergoing tests or treatment or being placed on a waiting list for out/day/in-patient treatment, investigations or surgery.

Close Relative: Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, aunt, uncle, niece, nephew or fiancé(e) of an Insured Person.

Common Law Partner: The person living with the Insured Person in a domestic relationship, for at least six consecutive

months at the commencement of the Period of Insurance.

Complications of Pregnancy and Childbirth:

For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/ medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Cruise: A trip involving a sea or river voyage of more than 3 days in total duration, where transportation and accommodation is primarily on an ocean/river going passenger ship.

Curtailment: Abandoning or cutting short Your Trip by direct early return to Your Home Country. Please note: claims will be calculated from the day You returned to Your Home Country and based on the number of complete days of Your Trip You have not used, or by attending a hospital outside Your Home Country as an in-patient (and as part of a valid claim under Section B - Emergency Medical and Additional Expenses) for a period in excess of 48 hours. Claims will be calculated from the day the ill/injured person was admitted to hospital and based on the number of complete days for which You were hospitalised. Cover only applies to ill/injured persons.

Geographical Limits: The countries of the Area for which You have paid the appropriate

premium, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel, as specified on Your Policy Certificate. Please note:

- Cover is included whilst travelling directly from Your Home or business (whichever is the latest) to Your departure point and back again when You return, limited to a maximum of 24 hours in each direction.
- You will be covered when travelling by Public Transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private aircraft.

See the 'Geographical Areas' section for details of the countries which apply to Your policy.

Golf Equipment: Golf clubs, golf balls, golf bag, golf trolley, golf shoes and waterproof clothing.

Home: Your principal place of residence, used for domestic purposes, and including garage(s) and other outbuilding(s).

Home Country: The United Kingdom excluding the Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, Your Home Country means either the Channel Island on which You live or the Isle of Man.

Insured Person or You/Your: Each person named on the Policy Certificate and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 85 years of age. See the 'Your Policy' section for eligibility and age limits.

Limits of Cover: The maximum amount that We will pay per person or per policy for each insured incident, as shown on the Schedule of Benefits.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet.)

Manual Work: Work that is physical, including, but not limited to construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery).

Medical Condition: A disease, illness, sickness or injury including Psychological Conditions.

Medical Health Declaration: Medical information that needs to be declared to the Medical Screening Service before each Period of Insurance by any Insured Person who has suffered from a Pre-existing Medical Condition.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

Money: Sterling and foreign currency and travellers cheques.

Motorcycle: A motorcycle, moped or scooter.

Pair or Set: Similar items of Baggage which are complimentary to one another or used together.

Period of Insurance: The period shown on the Policy Certificate. Trips must commence and end in Your Home Country and a return ticket must have been booked prior to departure. Cover cannot be purchased after Your departure from Your Home. See 'Your Policy Certificate' for the maximum duration of Your Policy.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

Policy Certificate: The validation page or Post Office branch receipt issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the Period of Insurance, additional cover options and any other special conditions and terms.

Policy Excess: The amount shown in the Schedule of Benefits for the cover level You have purchased as shown on Your Policy Certificate, per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies. The Policy Excess is reduced to nil when

You have paid the premium for the excess waiver cover option, except where stated.

- Please note: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section B - Emergency Medical and Additional Expenses will be increased to £250 and application of excess waiver will not delete this increased excess.

Pre-existing Medical Condition: Any Medical Condition that within the last 2 years required any:

1. surgery, inpatient or outpatient treatment, referrals or investigations of any sort. This includes being on any waiting list, taking any prescription medication, tablets or required medical treatment (This will not apply to common colds, flu or contraceptive medication);
2. medical advice or treatment for any respiratory condition relating to the lungs or breathing;
3. medical advice or treatment for any heart, stroke or diabetic condition;
4. medical advice or treatment for anxiety or depression or any Psychological Condition.

Psychological Condition: A mental or addictive condition, including but not limited to, alcoholism, drug addiction or eating disorders.

Public Transport: any scheduled publicly licensed aircraft, sea vessel, train, coach or bus on which You are booked or had planned to travel.

Schedule of Benefits: The details of cover as outlined on pages 10 to 13 of this document.

Secure Luggage Area: Any of the following, as and where appropriate:

- The locked dashboard, boot or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
- The fixed storage units of a motorised or towed caravan.
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Sports and Activities: The activities listed under the Sports and Activities Section of this policy.

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driving licences and passports.

Trip: A journey within the countries of the Geographical Limits, during the Period of Insurance. **Please Note:** Trips must commence and end in Your Home Country. See 'Your Policy Certificate' for the maximum duration of Your Trip.

Unattended: When You cannot see and/or are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property or vehicle.


Valuables: Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software including notebooks, eReaders, laptops, tablet PCs, games consoles (PlayStation, Xbox, Nintendo, etc) accessories and games; personal organisers; satellite navigation systems; mobile telephones; smartphones; televisions; portable audio equipment (DVD, CD, Mini-Disc, MP3 players, iPods, etc) and all associated discs and accessories; spectacles; prescription sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: Collinson Insurance Services Limited, administering policies on behalf of the insurers Great Lakes Reinsurance (UK) SE and ERV (trading as ETI International Travel Protection).

Winter Sports: The activities listed under the Winter Sports Section of this policy.

You/Your and Insured Person: Each person named on the Policy Certificate and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 85 years of age. See the 'Your Policy' section for eligibility and age limits.

Your Policy

Your policy contains restrictions based on the type of policy You have purchased – these are explained below. Please contact the  Customer Care team on 0330 123 3690 if You need assistance.

Individual: A person who is stated on the Policy Certificate and who has paid the appropriate premium.

Young Person: A person under the age of 18 who is travelling without their parents, foster parents, grandparents or legal guardian and has paid the appropriate full adult premium.

Couple: A person and their husband, wife, civil partner or Common Law Partner who is residing with them stated on the Policy Certificate and who has paid the appropriate premium.

Family: A person and their husband, wife, civil partner or Common Law Partner and their dependent, adopted or fostered children or grandchildren who are aged under 18 and are either in full-time education or living with them. The appropriate premium must have been paid.

Single Parent Family: One person and their dependent, adopted or fostered children or grandchildren who are aged under 18 and are either in full-time education or living with them. The appropriate premium must have been paid.

Note for Family and Single Parent Family policies:

Single Trip: Children are only insured when travelling with one or both of the insured adults.

Annual Multi-trip: The Adult(s) and the children are also insured to travel on their own, however children must be accompanied by a responsible adult.

Group: Two or more individuals stated on the Policy Certificate who either travel together or independently of each other.

Maximum group size - 8 people. The appropriate premium must have been paid.

Single Trip Policies

The maximum number of days for which You have paid the appropriate premium which shall be a maximum of:

- 365 days for persons aged up to and including age 70 at the date of purchase of this policy (policies over 90 days only available to purchase from the Post Office website or the Customer Care team).
- 90 days for persons aged between 71 and 75 at the date of purchase of this policy. If You are aged 75 cover is only available to purchase from the Post Office website or the Customer Care team.

- 31 days for persons aged between 76 and 85 at the date of purchase of this policy (only available to purchase from the Post Office website or the Customer Care team).
- Cancellation cover starts when You purchase this insurance or when You book Your Trip, whichever is the latter.
- Cover for all other sections of Your policy will start from the start date shown on Your Policy Certificate or, if later, when You leave Your Home or usual place of business at the start of Your journey.

Annual Multi-Trip Policies

- Trips solely within Your Home Country are only insured if You have pre-booked at least two consecutive nights' paid accommodation.
- Cancellation cover starts on the start date shown on Your Policy Certificate or, if later, when You book Your Trip.
- Cover for all other sections of Your policy will start from the start date shown on Your Policy Certificate or, if later, when You leave Your Home or usual place of business at the start of Your journey.
- Irrespective of the number of individual Trips You undertake in each Period of Insurance, the maximum number of days You can spend abroad must not exceed 183.

When You have purchased **Super Economy, Economy or Standard Cover** as shown on Your Policy Certificate:

- The Period of Insurance is for 12 months during which You are covered for each Trip You book and undertake within that period subject to a maximum of 17 consecutive

days unless otherwise stated on Your Policy Certificate for persons aged up to 75 at the start date of this policy.

When You have purchased **Premier or Premier Plus Cover** as shown on Your Policy Certificate:

- The Period of Insurance is for 12 months during which You are covered for each Trip You book and undertake within that period subject to a maximum of 31 consecutive days unless otherwise stated on Your Policy Certificate for persons aged up to 75 years at the start date of this policy.

Backpacker Policies

(only available for **Super Economy** and **Economy** cover):

- The maximum number of days for which You have paid the appropriate premium which shall be a maximum of 18 Months unless otherwise stated on Your Policy Certificate for those persons aged up to 60 at the date of purchase of this policy.
- Cancellation cover starts when You purchase this insurance or when You book Your Trip, whichever is the latter.
- Cover for all other sections of Your policy will start from the start date shown on Your Policy Certificate or, if later, when You leave Your Home or usual place of business at the start of Your journey and ends when You return to Your Home.
- Home Visits: This policy enables You to return to Your Home on three occasions, for a maximum of 7 days on each occasion. There is no cover under any section of the policy from the time You enter Your Home Country to the time You leave Your Home Country departure point.

All Policies

- If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
- Trips must commence and end in Your Home Country and a return ticket must have been booked prior to departure.
- Any Trip that had already begun when You purchased this insurance will not be covered, except where You renew an existing Annual Multi-trip Policy which fell for renewal during the Trip.

Cover for any Trip ends on the earliest of:

- the end date shown on Your Policy Certificate; or
- the date You return to Your usual place of residence or business at the end of Your journey, which shall be no later than 24 hours after You have arrived at the international arrival point in Your Home Country; or
- the date when the maximum number of days cover shown in Your policy has been reached.

Note: legal advice continues to apply for up to 7 days after You return Home.

In the event that You are unable to return Home on Your scheduled return date due to an event insured under this policy, the policy is automatically extended until the earliest date that You are able to return Home.

Geographical Areas

There is no cover under this policy for travel to a country or region where the Foreign & Commonwealth Office has advised against travel. Please refer to their website for further information: www.gov.uk/foreigntravel-advice

The following geographical areas apply:

SINGLE TRIP:

UK: Great Britain, Northern Ireland, the Isle of Man, Jersey and Guernsey (including Alderney, Sark and Herm)

Europe 1: Those countries listed under **UK** and including: Albania, Andorra, Armenia, Austria, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, Former Yugoslav Republic of Macedonia, France (including Corsica), Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Latvia, Lichtenstein, Lithuania, Luxembourg, Madeira, Malta, Monaco, Moldova, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Islands), Poland, Portugal, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Ukraine and Vatican City

Europe 2: Those countries listed under Europe 1 and including: Cyprus, Spain (including Balearic Islands and Canary Islands) and Turkey

Australia and New Zealand: Australia and New Zealand

Worldwide 1: All countries worldwide excluding the United States, Canada, Bermuda, Greenland and the Caribbean

Worldwide 2: All countries worldwide

ANNUAL MULTI-TRIP:

UK: Great Britain, Northern Ireland, the Isle of Man, Jersey and Guernsey (including Alderney, Sark and Herm)

Europe: Albania, Andorra, Armenia, Austria, Azores, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, Former Yugoslav Republic of Macedonia, France (including Corsica), Germany, Gibraltar, Greece (including Greek Isles), Guernsey (including Alderney, Sark and Herm), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Monaco, Moldova, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal, Romania,

Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands and Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom and Vatican City

Worldwide 1: All countries worldwide excluding the United States, Canada, Bermuda, Greenland and the Caribbean

Worldwide 2: All countries worldwide

Sections of Cover

Section A – Cancellation or Curtailment

What is covered:

We will reimburse up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip (including pre-paid kennel and cattery fees up to £250 per policy). The maximum We will pay under this policy for pre-paid excursions is £150 per Insured Person.

We will only pay for financial loss You suffer on behalf of any travelling companion if they are insured and named on this policy. If Your travelling companion is not insured under this policy, You will need to claim against their travel insurance policy for any amounts that You have paid on their behalf.

Cancellation cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip, also see Section G - Delayed Departure.

Curtailment cover applies if You are forced to cut short a Trip You have commenced, and return to Your Home Country, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip. Curtailment claims will be calculated from the date of return to Your Home Country.

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following the cancellation of or a delay of more than 12 hours in the departure of Your outward international flight, sea-crossing, coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You either booked the Trip or purchased this policy, whichever is the latest), adverse weather

conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.

- You or any person with whom You plan to travel being called up for Jury Service or being subpoenaed as a witness in a court of law (other than in a professional or advisory capacity).
- If You are made redundant and You qualify for redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when the loss relating to Your Home is in excess of £1,500 and Your presence is required by the Police in connection with such events.
- Your compulsory quarantine.
- You or Your travelling companion having agreed leave subsequently cancelled by the emergency services or armed forces, for operational reasons. This cover does not apply to cancellation of leave due to war, invasion, acts of terrorism, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event.

Curtailment cover also applies for You attending a hospital outside Your Home Country as an in-patient (and as part of a valid claim under Section B - Emergency Medical and Additional Expenses). Claims will be calculated from the day the ill/injured person was admitted to hospital and based on the number of complete days for which You were hospitalised or quarantined. Cover only applies to ill/injured persons.

Special conditions relating to claims:

1. In the event of Curtailment of the Trip, You must contact Us first and allow Us to make all the necessary travel arrangements.
2. You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.
3. If, at the time of requesting Our assistance in the event of a Curtailment claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury

or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements at Your cost and arrange appropriate reimbursement as soon as the claim has been validated.

4. You must notify the Carrier or travel agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or travel agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
5. If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating Medical Practitioner stating that this prevented You from travelling.
6. If Your outward international flight, sea-crossing, coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.
7. If You cancel or curtail Your Trip because Your presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the police confirming that the loss or damage occurred during the Trip – otherwise no claim will be paid.

What is not covered:

- a) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under 'What is Covered';
- b) any claim under this section if You have chosen to remove Cancellation or Curtailment cover as shown on Your Policy Certificate;
- c) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You unless You have declared ALL Pre-existing Medical Conditions to the Medical Screening Service and We have written to You accepting them for insurance;
- d) any claim arising directly or indirectly from a Pre-existing Medical Condition affecting any Close Relative, travelling companion who is not insured under this policy, or person with whom You intend to stay whilst on Your Trip if their Medical Practitioner cannot confirm that at the time You bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary;
- e) any costs relating to unused travel and accommodation for any persons not insured under this policy;
- f) cancellation or Curtailment caused by pregnancy or childbirth unless the cancellation or Curtailment is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- g) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You either booked the Trip or purchased this policy, whichever is the latest;
- h) in the event of Curtailment, any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
- i) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
- j) failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise), unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved;
- k) change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current UK legislation;
- l) any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a court of law. This exclusion will not apply if You are called up for jury service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- m) any costs relating to airport taxes, air passenger duty and other surcharges levied by the airline (You may be able to obtain a refund from Your Carrier for such charges);
- n) any cancellation or Curtailment caused by work commitment or amendment of Your holiday entitlement by Your employer, with the exception of members of the emergency services or armed forces. This cover does not apply to cancellation of leave due to war, invasion, acts of terrorism, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event;
- o) any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
- p) prohibitive regulations by the government of any country, or delay or amendment of the booked Trip due to government action;

- q) any claim arising from volcanic eruption (including volcanic ash being carried by the wind), earthquake or tsunami;
- r) the Policy Excess except where You have paid the excess waiver cover option. If You are claiming only for loss of deposit then the excess is reduced to £20 per Insured Person per claim;
- s) the cost of this policy;
- t) anything mentioned in the General Exclusions.

Section B – Emergency Medical and Additional Expenses

What is covered:

1) Emergency Medical and Repatriation: We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside Your Home Country for the following;

- Medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised Medical Practitioner.
- Additional travelling costs to repatriate You Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary.

2) Emergency Dental Treatment: We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) for each Insured Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

3) Additional Accommodation and Travelling Costs: On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) for the following:

- If Our Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with You and accompanying You on the Trip Home.

- Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You Home.
- A return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace You in Your location outside Your Home Country following Your medical repatriation or death during a Trip.
- Additional travelling costs incurred in returning Home Your children under 18 years of age and insured under this policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children Home.

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad. Our liability to pay any further costs under this section after that date will be limited to what We would have paid if Your repatriation had taken place.

4) Funeral Expenses Abroad: We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) for the burial or cremation of a deceased Insured Person abroad or alternatively transportation costs of returning Home an Insured Person's body or ashes.

5) UK Prescriptions and Chiropractic Care: With Our prior authorisation, We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) for the additional costs incurred fulfilling UK prescriptions and utilising UK physiotherapy and chiropractic care resulting from a claim payable under point 1) Emergency Medical and Repatriation.


What is not covered:

- a) costs in excess of £500 which have not been authorised by Us in advance;
- b) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared ALL Pre-existing Medical Conditions to the Medical Screening Service and We have written to You accepting them for insurance;
- c) any pre-planned or pre-known or expected medical/dental treatment or diagnostic procedure;
- d) treatment which, in the opinion of Our Medical Officer, can be delayed until Your return to the country of departure;
- e) any medical or dental treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury; or to alleviate distress in eating;

- f) normal wear and tear of dental or orthodontic appliances;
- g) any damage to dentures, other than whilst being worn by You and any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- h) dental treatment involving the provision of dentures or the use of precious metals;
- i) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- j) any air travel costs in excess of a return economy/tourist class ticket, this exclusion applies to item 3, Additional Accommodation and Travelling Costs only;
- k) accommodation costs other than the cost of the room, this exclusion applies to item 3, Additional Accommodation and Travelling Costs only;
- l) for each child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket;
- m) medical/dental treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer;
- n) the cost of private dental/medical expenses when You receive treatment in a state run practice or clinic and You have a right to state provided emergency treatment;
- o) treatment for cosmetic purposes unless the Medical Officer at the medical emergency service agrees that such treatment is necessary as the result of an accident covered under this policy;
- p) expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- q) any costs incurred in Your Home Country other than in connection with transportation of You or Your remains to Home from abroad, or a valid claim under point 5) UK Prescriptions and Chiropractic Care;
- r) the cost of any medical/dental expenses incurred in private facilities if a medically suitable state facility is available;
- s) any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- t) any costs where the transportation Home has not been arranged by Us;
- u) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- v) any search and rescue costs charged to You where an emergency service such as the coastguard or

- army have been called out to find You. This does not include the cost of emergency medical evacuation by the most appropriate transport or mountain rescue services;
- w) the Policy Excess except where You have paid the excess waiver cover option, or;
 - You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- x) medication and/or treatment which at the time of departure is known to be required or to be continued outside Your Home Country;
- y) any costs incurred when engaging in Sports and Activities listed under Section J – Optional Sports and Activities unless You have paid the appropriate additional premium;
- z) any costs incurred by You when You are engaging in Winter Sports unless You have selected the Winter Sports cover option and the appropriate premium paid;
- aa) anything mentioned in the General Exclusions.

In an Emergency

 Please contact Us on +44 (0)20 8865 3074, giving Your name, Policy Certificate number, and as much information as possible.

Please provide a telephone, fax or email address where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You MUST contact Us as soon as possible. You MUST obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must telephone within 48 hours.

 For assistance outside UK dial +44 (0)20 8865 3074.

If travelling alone, We recommend that You should carry Your insurance documents with You at all times.

Section C – Hospital Benefit

What is covered:

In the event of a valid claim under Section B – Emergency Medical and Additional Expenses, We will pay You up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) for every complete 24 hours You have to stay in hospital as an in-patient.

What is not covered:

- a) any claim arising in connection with a Trip solely within Your Home Country;
- b) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- c) anything mentioned in the General Exclusions.

Section D – Personal Accident

What is covered:

We will pay one of the benefits shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of Your death or Loss of Limb, Loss of Sight or Permanent Total Disablement.

What is not covered:

- a) injury not caused solely by outward, violent and visible means;
- b) Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- c) disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- d) any more than one payment for one item under this section;
- e) any payment in excess of £2,000 arising from death of Insured Persons under 18 years of age or over 65 years of age;
- f) any payment in excess of £1,000 arising from the Permanent Total Disablement of Insured Persons over 65 years of age;
- g) an Insured Person engaging in any Sports and Activities or Winter Sports where this policy specifically states that personal accident cover is excluded (regardless of whether the Sports and Activities or Winter Sports cover option has been selected and the appropriate additional premium paid);
- h) anything mentioned in the General Exclusions.

Section E – Baggage

What is covered:

1) Lost/stolen or damaged Baggage: We will pay You up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate). If, in the course of a Trip, Your Baggage is damaged, stolen, destroyed or lost (and not recovered).

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

- any one article, or for any one Pair or Set of articles, as shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate). If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of £50. Evidence of replacement value is not sufficient.
- £250 for all articles lost, damaged or stolen in any one incident if You cannot provide satisfactory proof of ownership and value.
- limited to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) for the total of all Valuables owned by each Insured Person.
- £100 per Insured Person for all Baggage or Valuables lost, damaged or stolen from a beach or pool-side.
- the maximum We will pay for all mobile telephones or smartphones is limited to £100 per Insured Person.
- £50 in total under this policy for any cigarettes/tobacco and/or alcohol lost, damaged or stolen.

2) Emergency replacement of Baggage: If Your Baggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period in excess of 24 hours then You can claim up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) for the purchase of essential items.

Note: Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under part 1) Lost/stolen or damaged Baggage.

Special conditions relating to claims:

1. We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.
2. Claims are paid based on the value of the goods at the time of original purchase and a deduction is then made for wear, tear, and loss of value, bearing in mind the age of the items. Claims are not settled on a 'new for old basis' or replacement cost basis.

3. You must take suitable precautions to secure the safety of Your Baggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.
4. If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.
5. Within 48 hours of discovery of the incident, You must report loss of Baggage to the local Police or to the Carrier, as appropriate (damage to Baggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the tour operator representative.
6. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip – otherwise no claim will be paid.
7. For claims for essential items, in the event that Your Baggage is lost or misplaced on the outward journey of a Trip for a period in excess of 24 hours by the Carrier, You must provide receipts and a report from the Carrier confirming the length of the delay – otherwise no payment will be made.

What is not covered:

- a) any item loaned, hired or entrusted to You;
- b) any claim under this section if You have chosen to remove Baggage cover as shown on Your Policy Certificate;
- c) any claim relating to Baggage delayed at any other time during Your Trip or on Your return journey to Your Home Country;
- d) any claim for Baggage delay for a Trip solely within Your Home Country;
- e) any loss, theft of, or damage to Baggage left in an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Luggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available.
- f) theft of Valuables from an Unattended motor vehicle;
- g) loss, theft of, or damage to Valuables from checked-in luggage left in the custody of a Carrier and/or Valuables packed in luggage left in the baggage hold or storage area of a Carrier;

- h) electrical or mechanical breakdown or manufacturing fault of the article insured;
- i) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- j) confiscation or detention by Customs or other lawful officials and authorities;
- k) loss, theft or damage to dentures; bonds; securities; stamps or documents of any kind, Travel Documents, including driving licences, passports, theme park/ excursion tickets; musical instruments; glass; china; antiques; pictures; pedal cycles and accessories; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession; unused mobile telephone rental charges or pre-payments;
- l) loss, theft of or damage to vehicle keys;
- m) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- n) liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- o) sports equipment whilst in use;
- p) loss or theft of or damage to Money (please see Section F – Personal Money and Passport);
- q) the Policy Excess except where You have paid the excess waiver cover option;
- r) anything mentioned in the General Exclusions.

Section F – Personal Money and Passport

What is covered:

1) If during a Trip, the Money You are carrying on Your person or You have left in a locked safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will cover You up to an overall maximum shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate).

The maximum We will pay for the following items is:

- For bank notes, currency notes and coins, shown under the cash limit in the Schedule of Benefits.
 - For bank notes, currency notes and coins if You are under the age of 18, shown under the cash limit in the Schedule of Benefits.
- 2) If Your passport is lost or stolen outside Your Home Country during a Trip, We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate):

- Reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement or temporary passport.
- The cost of an emergency replacement or temporary passport, to enable You to continue Your Trip as planned.

Special conditions relating to claims:

1. Within 48 hours of discovery of the incident You must report loss of Money or Your passport to the local Police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the tour operator representative.
2. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.
3. You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

There is no cover under this policy for pre-paid currency cards, and We advise that You contact the card issuer. If You have a Post Office Travel Money Card Plus, You will need to telephone card services on + 44 (0)20 7600 7797. Card services will immediately block the card and arrange for a replacement to be sent to you. A courier fee will apply if the card is sent overseas.

What is not covered:

- a) shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- b) travellers cheques and/or Travel Documents that can be replaced by the issuer;
- c) the Policy Excess except where You have paid the excess waiver cover option;
- d) any pre-paid currency cards;
- e) anything mentioned in the General Exclusions.

Section G – Delayed Departure

This section does not apply to trips within Your Home Country (except for trips between the United Kingdom and the Channel Islands or Isle of Man).

What is covered:

If the departure of Your first outward or final inward international flight, sea crossing, coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:

- for more than 12 hours beyond the intended departure time: We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) for each full 12 hours Your departure is delayed OR; for more than 12 hours beyond the intended departure time, You can choose instead to abandon Your Trip and submit a cancellation claim under Section A – Cancellation or Curtailment.

Special conditions relating to claims:

Please Note:

For residents of Northern Ireland, this section also applies to an international departure point within the Republic of Ireland.

For residents of The Channel Islands or the Isle of Man, this section also applies to Your international departure point within the UK.

1. If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip or purchased this policy, whichever is the latter;
- b) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- c) any claim arising from a volcanic eruption (including volcanic ash being carried by the wind), earthquake or tsunami;
- d) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- e) anything mentioned in the General Exclusions.

Section H – Missed Departure

Cover under this section applies to where:

- Your outward Trip from the UK to Your destination begins;
- Any connecting or other pre-booked flights or other transport begins if Your Trip has more than one destination or connection; or
- Your return Trip back to the UK begins (including any connecting transport You take later on).

Please Note:

For residents of Northern Ireland, this section also

applies to an international departure point within the Republic of Ireland.

What is covered:

We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) for travelling and accommodation expenses necessarily incurred to reach the booked destination or the UK by the most direct alternative route, if during a Trip You arrive at the airport, port, train, coach or ferry terminal too late to commence Your booked journey as a result of:

- Your transportation being delayed or cancelled due to unforeseen Strike and Industrial Action; or
- Your transportation being delayed or cancelled due to adverse weather conditions; or
- Mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel You were due to travel on; or
- The vehicle You are travelling in being involved in an accident, breaking down or being delayed by a major accident causing a traffic jam or road closure.

We will provide assistance by liaising with the Carrier and/or tour operator to advise of Your late arrival and, as necessary, We will make arrangements for overnight hotel accommodation and alternative international travel.

Special conditions relating to claims:

1. For claims under Missed departure, You must leave enough time and make every reasonable attempt to arrive at Your departure point at or before the recommended time;
2. You must obtain written confirmation from the Carrier stating the period and reason for delay;
3. You must supply evidence of any delay caused by an unexpected traffic jam or road closures from the police or motoring authorities and also confirm that there was no alternative route possible;
4. You must supply evidence that a recovery or repair was made by a recognised garage or vehicle recovery organisation if the vehicle you are travelling in breaks down or is involved in an accident;
5. You must provide evidence of the cost of the additional accommodation or transport.

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at either the time You booked the Trip or purchased this policy, whichever is the latest;
- b) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim

to the transport operator involved;

- c) any claim arising from a volcanic eruption (including volcanic ash being carried by the wind), earthquake or tsunami;
- d) any costs where the Public Transport operator or your tour operator has offered compensation;
- e) claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges;
- f) claims under this section in addition to claims under Section G – Delayed Departure;
- g) claims due to You allowing insufficient time to complete Your journey to the departure point at or before the check-in time specified by the transport providers or agent;
- h) claims where You do not obtain confirmation from the police or motoring authorities to confirm a major accident causing delays or road closure;
- i) claims where there is less than 3 hours between the scheduled arrival of Your flight or other transport and the departure time of any connecting flight or other transport;
- j) anything mentioned in the General Exclusions.

Section I – Personal Liability

What is covered:

If in the course of a Trip You become legally liable for Accidental Bodily Injury to, or the death of, any person and/or accidental loss of or damage to their property, then on condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your legal personal representatives) against:

- all sums which You shall become legally liable to pay as compensation; and
- all law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to a maximum, including costs, of the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate). This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered:

- a) injury to, or the death of, any member of Your Family or household, or any person in Your service;
- b) property belonging to, or held in trust by You or Your Family, household or employee;
- c) loss of or damage to property which is the legal responsibility of You or Your Family, household or

employee. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);

- d) any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- e) claims for injury, loss or damage arising directly or indirectly from:
 - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
 - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
 - the ownership or occupation of any land or building;
 - wilful or malicious acts.
- f) liability or material damage for which cover is provided under any other insurance;
- g) accidental injury or loss not caused through Your negligence;
- h) any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus however caused;
- i) an Insured Person engaging in any Sports and Activities or Winter Sports where this policy specifically states that Personal Liability cover is excluded (regardless of whether the Sports and Activities or Winter Sports cover option has been selected and the appropriate additional premium paid);
- j) any claim arising in connection with a Trip solely within Your Home Country;
- k) the Policy Excess except where You have paid the excess waiver cover option;
- l) anything mentioned in the General Exclusions.

Sports and Activities

This Policy will cover You when engaging in the Sports and Activities listed in the table below. Cover is provided whilst participating in the following Sports and Activities on a recreational, non-competitive and non-professional basis:

- Abseiling (within organiser's guidelines)
- Aerial Safaris (in chartered aircraft and an organised excursion)
- Aerobics
- Angling


- Assault Course
- Banana Boating
- Baseball
- Badminton
- Basketball
- Battle Re-enactment
- Beach Games
- Billiards/Snooker/Pool
- Body Boarding (Boogie Boarding)
- Bowls
- Canoeing/Rafting/White Water Rafting/Kayaking – up to grade 3
- Climbing (on a climbing wall only)
- Croquet
- Cross Country Running
- Curling
- Dancing (including under instruction)
- Deep Sea Fishing
- Falconry
- Fell Running (up to 2,500 metres above sea level)
- Fell Walking (up to 4,000 metres above sea level)
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Fishing
- Football (not a major competition, tournament or main purpose of the Trip)
- Frisbee/Ultimate Frisbee
- Glass Bottom Boats/Bubbles
- Gliding (not piloting and subject to flying with a qualified pilot)
- Golf
- Gorilla Trekking (organised tours only)
- Gymnastics
- Horse Riding (wearing a helmet and excluding competitions, racing, jumping, hunting and less than 7 days)
- Hot Air Ballooning (licensed and organised pleasure rides only)
- Indoor climbing (on a climbing wall)
- Jogging
- Korfbal
- Land Skiing
- Marathon Running
- Netball
- Octopush

- Orienteering (up to 4,500 metres above sea level)
- Parascending (over water, only when attached to a speed boat and one only)
- Pedalos
- Pony Trekking (wearing a helmet and excluding competitions, racing, jumping, hunting and less than 7 days)
- Rambling (up to 4,500 metres above sea level)
- Roller Skating/Blading/In-line (incidental, wearing pads, helmets and no stunts)
- Rounders
- Safari Trekking/Tracking in the bush (must be organised tour)
- Scuba diving up to depth of 30 metres (if qualified or accompanied by qualified instructor and not diving alone or involved in cave diving)
- Shark diving in a cage under water (professionally supervised)
- Skateboarding (wearing pads and helmets and no stunts)
- Skin Diving (diving to a depth of 30 metres if qualified or accompanied by a qualified instructor and not diving alone or involved in cave diving)
- Sledding
- Snorkelling
- Softball
- Surfing
- Swimming
- Swimming with Dolphins
- Sydney Harbour Bridge (organised and walking across clipped onto a safety line)
- Table Tennis
- Ten Pin Bowling
- Tennis
- Tree Canopy Walking
- Trekking/Hiking/Walking (up to 4,000 metres above sea level)
- Tug of War
- Volleyball
- Wake Boarding
- Water Polo
- Water Skiing (no jumping or stunts)
- Whale Watching
- Wicker Basket Tobogganing
- Wind Surfing/Sailboarding
- Wind Tunnel Flying (pads and helmets to be worn)

- Zip Lining/Trekking/Flying Fox (safety harness must be worn)
- Zorbing/Hydro Zorbing/Sphering (organised events)

The following Sports and Activities will also be covered but **no cover will apply in respect of any Personal Accident or Personal Liability claims:**

- Archery
- Camel Riding
- Clay Pigeon Shooting (organised events)
- Cycling (wearing a helmet and no racing)
- Elephant Riding/Trekking
- Fencing
- Fives
- Go Karting (up to 120cc, wearing a helmet)
- Handball
- Jet Boating/Power Boating
- Jet Skiing
- Jousting
- Paint Balling/War Games (wearing eye protection)
- Racket Ball
- Riding Motorcycles (up to 1500cc only) for which You have a valid, full UK motorcycle licence, wear a helmet and on recognised roads only. There is **No Cover** for Quad biking, racing, motor rallies, competitions, time trials, endurance events or any sort of riding off road.
- Rowing (within European waters only)
- Sailing/Yachting (if qualified or accompanied by a qualified person – within European waters only)
- Sandboarding/Sand Surfing/Sand Skiing
- Sand Yachting
- Shooting/Small Bore Target/Rifle Range Shooting (within organiser's guidelines)
- Squash
- Swimming/Bathing with Elephants
- Tall Ship Crewing (no racing)

There is no cover for any sport or activity not listed under this section, unless authorised by Us in writing. If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call the  Customer Care team on 0330 123 3690.

Section J – Optional Sports and Activities

Participation in the following Sports and Activities is covered only if You have selected Optional Sports and Activities and paid the appropriate additional premium. Cover is provided whilst participating in the following Sports and Activities on a recreational, non-competitive and non-professional basis under all sections of the policy:

- Amateur Athletics (track and field)
- Bungee Jumping (one jump only)
- Cricket
- Dry Slope Skiing
- Endurance Activities (up to 2,500 metres above sea level)
- Gymkhana (professionally organised tours)
- High Diving (pool only)
- Mountain Biking (wearing a helmet)
- Scuba Diving (to a depth of 30 to 50 metres if qualified and a BSAC, PADI, SSI or SAA member qualified to this depth and diving with a dive buddy)
- Sea Kayaking (no racing and within European waters only)
- Team Building
- Trampolineing

Please note that **no cover will apply in respect of any Personal Accident or Personal Liability claims** for the following activities:

- Canoeing/Rafting/White Water Rafting/Kayaking (grades 4 and 5 only)
- Kite Boarding (no cover for kite damage)
- Kite Surfing (no cover for kite damage)
- Squash
- Hockey/Shinty (field only)
- Kite Buggyng (no cover for kite damage)
- Lacrosse

There is no cover for any sport or activity not listed under this section, unless authorised by Us in writing.

If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call the ☎ Customer Care team on 0330 123 3690.

Section K – Winter Sports

This policy specifically excludes participating in or practising for certain Winter Sports. If You are under 70 years of age, Your policy can be extended to cover some of these sporting activities when You have paid the additional Winter Sports cover option. Your policy can only be extended before departure from Your Home Country.

When are You covered for Winter Sports?

If You have purchased a Single Trip policy, You are covered when taking part in Winter Sports if You have paid the appropriate additional premium for the Period of Insurance. If You have purchased an Annual Multi-trip policy, You are covered when taking part in Winter Sports for up to 17 days during the Period of Insurance when You have paid the appropriate additional premium.

This policy will cover You when You are engaging in the following Winter Sports on a non-competitive and non-professional basis during Your Trip when You have paid the additional Winter Sports cover option:

- Air Boarding
- Big Foot Skiing
- Cross-country Skiing (with a guide on recognised paths)
- Downhill Skiing
- Glacier Skiing/Walking (as part of an organised tour and no overnight stays)
- Husky Dog Sledding (organised and with an experienced local driver)
- Ice Skating
- Lapland Trips – husky dog sledge and reindeer sledge (all as a passenger only)
- Mogul Skiing
- Passenger Sledge
- Ski Blading
- Skiing (off piste on recognised paths and within resort boundaries)
- Skiing (on piste)
- Ski Run Walking
- Snow Boarding (off piste on recognised paths and within resort boundaries)
- Snow Boarding (on piste)
- Snow Shoe Walking (recognised paths)
- Snow Speed Skating
- Snow Tubing (organised event)

Your policy can be extended to cover the following Winter Sports for an additional premium, but **no cover will apply in respect of any Personal Accident or Personal Liability claims:**

- Skidooring
- Snow Mobiling

You are not covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

There is no cover for any sport or activity not listed under this section, unless authorised by Us in writing:

If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether

cover will apply, please call the ☎ Customer Care team on 0330 123 3690

What is covered:

The following benefits are subject to the Winter Sport being covered by this policy as shown in the tables above and when You have paid for the Winter Sports cover option as shown on Your Policy Certificate.

Benefits for the cover level You have purchased (as shown on Your Policy Certificate), under the sections of cover already described are extended to cover Winter Sports as follows. Please note that all terms, conditions and exclusions (except where these are amended under this cover option) continue to apply for all sections in respect of Winter Sports. You must read these extensions in conjunction with Sections A-I and refer back to them when appropriate for full cover details.

Section K1 – Ski Equipment

What is covered in addition to Section E (Baggage):

- We will pay up to the amount shown in the Schedule of Benefits if skis and ski equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip.
- We will pay up to the amount shown in the Schedule of Benefits if Your ski pass which You are carrying on Your person or have left in a locked safety deposit box, is lost, stolen, damaged or destroyed in the course of a Trip.

Skis and ski equipment are covered against damage or loss whilst in use.

Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

Special conditions relating to claims:

1. Claims are paid based on the value of the goods at the time of original purchase and a deduction is then made for wear, tear, and loss of value, bearing in mind the age of the items. Claims are not paid on a 'new for old basis' or replacement cost basis.
2. You must take sufficient precautions to secure the safety of Your skis, ski equipment and ski pass and must not leave them Unattended at any time in a place to which the public has access.

What is not covered:

- a) the Policy Excess except where You have paid the excess waiver cover option;
- b) anything mentioned in the General Exclusions.

Section K2 – Ski Pack

What is covered in addition to Section A – Cancellation or Curtailment up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate):

- Financial loss You suffer in connection with deposits You cannot recover, or for payments You have made (or have contracted to pay) for unused ski pass or ski school fees.
- If You are certified by a Medical Practitioner at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, We will pay You a proportionate refund in respect of charges for unused ski-pack.

What is not covered:

- a) the Policy Excess except where You have paid the excess waiver cover option;
- b) anything mentioned in the General Exclusions.

Section K3 – Ski Hire

What is covered:

If Your Baggage is certified by the Carrier to have been misplaced on the outward journey of a Trip for in excess of 12 hours, then You can claim up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate), for hire of replacement skis and ski equipment. You must provide Us with receipts and written confirmation from the Carrier confirming the delay.

What is not covered:

- a) anything mentioned in the General Exclusions.

Section K4 – Piste Closure

What is covered:

If during a Trip You are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will reimburse up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate):

- for all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to ski; or
- as a cash benefit payable if no suitable alternative skiing is available.

What is not covered:

- a) claims arising from closure of the resort lift system due to avalanches or dangerous high winds;

- b) Trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- c) Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- d) anything mentioned in the General Exclusions.

Section K5 – Avalanche

What is covered:

If, following avalanches or landslides, access to and from the ski resort is blocked or Public Transport services are cancelled or curtailed We will pay up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate) for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

What is not covered:

- a) anything mentioned in the General Exclusions.

Section L – Business Cover

When You have paid for the Business cover option as shown on Your Policy Certificate, cover under sections L1 to L4 will apply, up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate). Your policy can only be extended before departure from Your Home Country.

Section L1 – Business Equipment

What is covered:

Up to the amount shown in the Schedule of Benefits for:

- Accidental loss, theft or damage to Your Business Equipment;
- Emergency courier expenses You have incurred, in obtaining any Business Equipment which is essential to Your intended business itinerary, due to the loss, theft or damage to Your original Business Equipment
- The purchase of essential items, if Your Business Equipment is delayed or lost in transit on Your outward journey for more than 12 hours.

The maximum We will pay is;

- Up to the amount shown in the Schedule of Benefits for any one article or samples;
- Up to the amount shown in the Schedule of Benefits for computer equipment;
- £50 per single item, up to a maximum of £250 in total for any one claim if You are unable to provide the original receipt, proof of purchase; or an insurance valuation which was obtained prior to the loss.

What is not covered:

- a) You engaging in Manual Work in conjunction with any profession, business or trade during the Trip;

- b) the Policy Excess except where You have paid the excess waiver cover option, except where You were engaged in Manual Work where the excess will be £250 and the excess waiver cover option will not remove this increased excess;
- c) wear tear or depreciation;
- d) any claim for loss or theft of Your Business Equipment if You have not notified the police within 48 hours of its discovery and obtained a written report which includes the crime reference number;
- e) any claim, if the loss or theft of Your Business Equipment occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and You have not obtained an official report or a Property Irregularity Report (PIR);
- f) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- g) damage caused by the leakage of powder or liquid carried with Your Business Equipment;
- h) any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which You are being carried;
- i) claims for loss, theft or damage to anything being shipped as freight or under a bill of lading;
- j) damage to, loss or theft of Your Business Equipment, if it has been left Unattended in a place to which the public have access; or left in an Unattended motor vehicle, unless it has been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- k) any claim for Business Equipment delay, if You cannot supply receipts for the essential items purchased and written confirmation from the Carrier as to the length of the delay;
- l) anything mentioned in the General Exclusions.

Section L2 – Business Equipment Hire

What is covered:

If Your Business Equipment is lost, stolen, damaged, misdirected or delayed in transit by more than 12 hours We will pay You up to the maximum shown in the Schedule of Benefits for the cost of hiring the necessary Business Equipment for each 24 hour period You are without Your Business Equipment.

What is not covered:

- a) any claim for loss or theft of Business Equipment if You have not notified the police within 48 hours of its discovery and obtained a written report which includes the crime reference number;

- b) any claim, if the loss or theft of Your own Business Equipment occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- c) claims arising from Your own Business Equipment being delayed, detained, seized or confiscated by Customs or other officials;
- d) claims for loss, theft or damage to anything being shipped as freight or under a bill of lading;
- e) damage to, loss or theft of Your own Business Equipment, which is being carried on a vehicle roof rack;
- f) damage to, loss or theft of Your own Business Equipment, if it has been left Unattended in a place to which the public have access; or left in an Unattended motor vehicle, unless it has been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- g) anything mentioned in the General Exclusions.
- b) any claim for loss or theft of Business Money if You have not notified the police or relevant authority within 48 hours of its discovery and obtained a written report which includes the crime reference number;
- c) any loss if You have not taken reasonable steps to prevent a loss happening;
- d) loss or theft of Business Money that is not on Your person; or not deposited in a locked safe or a locked safety deposit box;
- e) loss or theft of Business Money that does not belong to Your employer; or You, if You are self-employed;
- f) loss or theft of travellers cheques, if the issuer provides a replacement service;
- g) depreciation in value, currency changes or shortage caused by any error or omission;
- h) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- i) anything that can be replaced by the issuer;
- j) any pre-paid currency card;
- k) anything mentioned in the General Exclusions.

Section L4 – Replacement Employee

What is covered:

Up to the amount shown in the Schedule of Benefits for necessary additional travel and accommodation expenses incurred for an employee to replace You due to:

- Your temporary total disablement which lasts for a continuous period of at least 72 hours, as certified by a Medical Practitioner; or
- Your death or Your hospitalisation; or
- the death, injury or illness (occurring in Your Home Country during the period of the Trip) of Your Close Relative or close business associate.

What is not covered:

- a) the Policy Excess except where You have paid the excess waiver cover option;
- b) anything mentioned in the General Exclusions.

Section L3 – Business Money

What is covered:

If during a Trip, the Business Money You are carrying on Your person or You have left in a locked safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will cover You up to an overall maximum shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate).

Special conditions relating to claims:

1. Within 48 hours of discovery of the incident You must report loss of Business Money to the local police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the tour operator representative.
2. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.
3. You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

- a) the Policy Excess except where You have paid the excess waiver cover option;

Section M – Golf Cover

When You have paid for the Golf cover option as shown on Your Policy Certificate, cover under sections M1 to M4 will apply, up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate). Your policy can only be extended before departure from Your Home Country.

Section M1 – Golf Equipment

What is covered:

We will pay up to the amount shown on the Schedule of Benefits, for accidental loss, theft of or damage to Golf Equipment which You own.

The maximum We will pay is:

- The amount shown in the Schedule of Benefits for any one club or one piece of Golf Equipment. If you cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of £50. Evidence of replacement value is not sufficient.
- £250 for all articles lost, damaged or stolen in any one incident if You cannot provide satisfactory proof of ownership and value.

What is not covered:

- a) the Policy Excess except where You have paid the excess waiver cover option;
- b) Golf Equipment which is over three years old;
- c) any claim for loss or theft of Golf Equipment if You have not notified the police within 48 hours of its discovery and obtained a written report which includes the crime reference number;
- d) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and You have not obtained an official report or a Property Irregularity Report (PIR);
- e) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- f) claims for loss, theft or damage to anything being shipped as freight or under a bill of lading;
- g) damage to, loss or theft of Golf Equipment, which is carried or left on a vehicle roof rack;
- h) damage to, loss or theft of Golf Equipment, if it has been left:
 - Unattended in a place to which the public have access; or
 - left in an Unattended motor vehicle; or

- in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- i) any claim for damage to Golf Equipment whilst in use;
 - j) anything mentioned in the General Exclusions.

Section M2 – Golf Equipment Hire

What is covered:

If Your own Golf Equipment is lost, stolen, damaged, misdirected or delayed in transit by more than 48 hours We will pay You up to the amount shown in the Schedule of Benefits for the cost of hiring the necessary Golf Equipment for each 24 hour period You are without Your own Golf Equipment.

What is not covered:

- a) any claim for loss or theft of Golf Equipment if You have not notified the police within 48 hours of its discovery and obtained a written report which includes the crime reference number;
- b) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent and You have not obtained an official report or a Property Irregularity Report (PIR);
- c) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- d) claims for loss, theft or damage to anything being shipped as freight or under a bill of lading;
- e) damage to, loss or theft of Golf Equipment, which is carried or left on a vehicle roof rack;
- f) damage to, loss or theft of Golf Equipment, if it has been left Unattended in a place to which the public have access; or left in an Unattended motor vehicle; or in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- g) anything mentioned in the General Exclusions.

Section M3 – Non-Refundable Golfing Fees

What is covered:

We will pay You up to the amount shown in the Schedule of Benefits per day for the proportionate value of any non-refundable;

- Pre-paid green fees; or
- Golf Equipment hire fees; or
- Tuition hire fees

Which are not used due to:

- a) You being involved in an accident; or

- b) Your sickness; or
- c) Adverse weather conditions which causes the closure of the golf course.

What is not covered:

- a) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared these to Us and We have written to You accepting them for insurance;
- b) claims arising directly from a Medical Condition which is not substantiated by a report from the treating doctor confirming Your inability to play golf;
- c) anything mentioned in the General Exclusions.

Section M4 – Hole In One

What is covered:

We will pay You up to the amount shown in the Schedule of Benefits if you complete a hole in one during any organised game on any full size golf course.

What is not covered:

- a) any claim If you do not produce written confirmation from the secretary of the golf course, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed;
- b) more than one payment per game;
- c) anything mentioned in the General Exclusions.

Section N – Cruise Cover

When You have paid for the Cruise Cover option as shown on Your Policy Certificate, cover under sections N1 to N3 will apply, up to the amount shown in the Schedule of Benefits (for the cover level as shown on Your Policy Certificate). Your policy can only be extended before departure from Your Home Country.

Section N1 – Missed Departure, Missed Port

In addition to Section H - Missed Departure

What is covered:

If during a Trip You arrive at the port too late to commence Your pre-booked Cruise or fail to re-join Your cruise ship before the final departure to either Your Home Country or Your final international departure point to Your Home Country, We will pay up to the amount shown in the Schedule of Benefits for the extra costs of travel and accommodation (room only) to continue Your Trip due to:

- Mechanical Breakdown of or road traffic accident involving the vehicle in which You are travelling; or

- Cancellation or Curtailment of Public Transport due to adverse weather conditions, Strike or Industrial Action, mechanical breakdown, or road traffic accident; or
- An accident or breakdown on a motorway or dual carriageway that You are travelling on which causes an unexpected delay.

This section does not apply for Trips in Your Home Country.

Special conditions relating to claims:

1. You must leave enough time to arrive at Your departure point at or before the recommended time;
2. You must get confirmation of the period and reason for the delay from the appropriate authority;
3. In the event that Your vehicle suffers a breakdown You must supply evidence that any recovery or repair was made by a recognised garage or vehicle recovery organisation.

What is not covered:

- a) Claims arising from actual or planned Strike or Industrial Action which was common knowledge at either the time You booked the Trip or purchased this policy, whichever is the latter;
- b) an accident to or breakdown of the vehicle in which You are travelling for which a professional repairer's report is not provided;
- c) breakdown of any vehicle in which You are travelling if the vehicle is owned by You and has not been serviced properly and maintained in accordance with manufacturer's instructions;
- d) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which You are travelling. You should direct any claim to the transport operator involved;
- e) additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements;
- f) any claim that results from volcanic eruption (including volcanic ash being carried by the wind), earthquake or tsunami;
- g) the Policy Excess except where You have paid the excess waiver cover option;
- h) anything mentioned in the General Exclusions.

Section N2 – Cruise Interruption

What is covered:

We will pay up to the amount shown in the Schedule of Benefits for additional travel and accommodation expenses incurred to reach the next port in order to re-join the Cruise, following:

- Your temporary illness requiring hospital treatment on dry land in the event that You have a valid claim under Section B – Emergency Medical and Additional Expenses.
- Your passport being lost after Your international departure but before embarkation of Your planned Cruise or during dis-embarkation ashore on one of the scheduled stops as a result of loss or theft.

Special conditions relating to claims:

1. Prior to arranging any additional travel, contact Us so that We can approve and assist with any travel arrangements. Failure to do so can result in Your claim being declined.
2. You must also obtain a medical certificate from the Medical Practitioner in attendance to confirm the details of Your unforeseen illness or injury.
3. You must report the loss or theft of the passport to the police or relevant authority within 24 hours of discovering it, and get a written report.

What is not covered:

- a) the Policy Excess except where You have paid the excess waiver cover option;
- b) claims where less than 25% of the Trip duration remains;
- c) any known Pre-existing Medical Condition affecting You unless You have declared all Pre-existing Medical Conditions to Us and We have accepted them in writing;
- d) any loss of Your passport not reported to the police or other authority within 48 hours of discovery and for which You do not get a written report;
- e) any passport that is legally detained or held by any customs or any other officials;
- f) any passport that You do not carry with You on Your person (unless they are held in a locked safety deposit box);
- g) any passport that You lose or is stolen while it is not in Your control or while it is in the control of any person other than an airline or Carrier;
- h) anything mentioned in the General Exclusions.

Section N3 – Evening Dress Hire

What is covered:

We will pay up to the amount shown in the Schedule of Benefits for any evening dress/attire that is lost, stolen or damaged during the Trip. We will cover the additional costs to hire replacement evening wear or the cleaning costs that are necessarily incurred.

Special conditions relating to claims:

1. You must provide written confirmation of the loss or damage.
2. You must provide the receipt(s) showing the cost of the hire or cleaning costs.
3. You must report the loss or theft to the police or relevant authority within 48 hours of discovering it, and get a written report.

What is not covered:

- a) property that You leave Unattended in a public place;
- b) any claim for lost or stolen items that have not been reported to the police or relevant authority within 48 hours of discovery and for which You do not get a written report;
- c) any claim for damage not reported at the time of the incident and a report obtained;
- d) anything mentioned in the General Exclusions.

Section O – Legal Protection

What is covered:

We will provide telephone advice, guidance and assistance on any legal problem, which arises in connection with a Trip or in connection with Your Home. This service is available when You start Your Trip until 7 days after You return Home.

If You suffer death, illness or personal injury during the Trip, or if Your Home suffers damage during the Trip, then in the event that You or Your personal representatives decide to take legal proceedings in pursuit of compensation, and We consider that You are likely to obtain a reasonable settlement:

We will advance on Your behalf:

- Up to £25,000 in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings.
- Additional travel expenses in the event that a court outside Your Home Country requires You to attend in connection with an event giving rise to an action under this section, up to a maximum per Insured Person of £250.

When We have begun proceedings on Your behalf and You receive no compensation, or only limited

compensation, We will cover You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, up to £25,000 in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

Special conditions relating to claims:

1. We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us.
2. Lawyers must be qualified to practice in the courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this section is resident.
3. If You are unable to agree with Us on a suitable lawyer We will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.
4. If an award of compensation is made and payment is received by You, or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.
5. We can opt to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.
6. We will not begin legal proceedings in more than one country in respect of the same occurrence.
7. You must notify Us as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

What is not covered:

- a) costs or expenses incurred without prior authorisation by Us;
- b) any incident, which may give rise to a claim, not notified to Us within 90 days;
- c) the pursuit of a claim against Us, Our agent or an Insurer underwriting any section of this policy, or a travel agent, tour operator or Carrier;
- d) actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
- e) any advice or any claim arising in connection with a Trip solely within Your Home Country;
- f) anything mentioned in the General Exclusions.

Section P – End Supplier Failure

The cover under this section is provided by International Passenger Protection Limited, IPP House,

22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Certain Underwriters at Lloyd's (The Insurer).

What is covered:

The Insurer will pay up to the amount shown on the Schedule of Benefits in total for each person-insured named on the Policy Certificate for:

1. Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline, hotel, train operator including Eurostar, car ferries; villas abroad and cottages in the UK; coach operator, car hire company, caravan sites, campsites, mobile home, camper rental, safaris; excursions; Eurotunnel; theme parks such as Disneyland Paris all known as the end supplier of the travel arrangements not forming part of an inclusive holiday prior to departure; or
2. In the event of insolvency after departure:
 - a) additional pro rata costs incurred by the Insured Person in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - b) if Curtailment of the holiday is unavoidable – the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard as that of the curtailed travel arrangements.

Provided that in the case of 2(a) and (b) above where practicable the Insured Person shall have obtained the approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set under 'Making a Claim' on page 49.

What is not covered:

1. Travel or accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure;
2. The financial failure of:
 - a) any travel or accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of the Policy Certificate;
 - b) any travel or accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
 - c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation;
3. Any loss for which a third party is liable or which can be recovered by other legal means;
4. Any losses that are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach Your pre-booked hotel following the financial failure of an airline.

General Conditions Applying To Your Policy

1. No cover will come into force, or continue in force, under sections A, B or C unless each Insured Person, who must make a Medical Health Declaration in respect of the period for which insurance is required, has declared ALL Pre-existing Medical Conditions to the Medical Screening Service and they have been formally accepted by Us in writing.
2. To be covered under this insurance, You must be healthy, fit to travel and able to undertake Your planned Trip.
3. Any medical information supplied in a Medical Health Declaration will be treated in the strictest confidence, will be used solely for Our own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the Medical Health Declaration. We shall not refuse cover unless, in Our opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a Medical Health Declaration shall be borne by You.
4. If Your health or medical status changes before You depart on a Trip or at any time during the Period of Insurance, You must declare this change to the Medical Screening Service. This change must be accepted in writing before cover will be continued. (Please see the 'Medical Health Declaration' section for further details.)
5. You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes. If You do not tell Us, Your policy may be cancelled and any claim You make may not be paid.
6. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
7. You must avoid needless self-exposure to peril unless You are attempting to save human life.
8. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
9. In the event of an emergency or any occurrence that may give rise to a claim for more than £500 under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without Our prior consent. Please telephone Us first.
10. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
11. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
12. If, at the time of making a claim there is any other policy covering the same risk We are entitled to contact that insurer for a contribution. This insurance policy does not cover any claim which, but for the existence of this insurance, would be covered under any other insurance policy. This includes any amounts recovered by You from private health insurance, EHC payments, any reciprocal health agreements, airlines, hotels, home contents insurers or any other recovery by You which is the basis of this claim.
13. You must assist Us to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work and Pensions) by providing all details required and completing the necessary forms.
14. You must take all practical steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
15. In the event of a valid claim You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.
16. You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.
17. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.

18. If You fail to satisfy the terms of Your Policy, We may choose to cancel Your Policy during the Period of Insurance:

- 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 include You not paying a premium when due and 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.

19. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should contact the Citizens Advice Bureau.

20. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.

21. This policy is subject to the Laws of England and Wales unless We agree

otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.

22. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

23. When engaging in any sport or holiday activity listed on this policy, You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and protection.

24. Although We are prepared to cover You when undertaking certain Sports and Activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such Sports and Activities as safe. At all times You must satisfy yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to yourself and to others.

General Exclusions Applying To Your Policy

No section of this policy shall apply in respect of:

1. Any person practising in Winter Sports who has reached the age of 71 years prior to the commencement of the Period of Insurance.
2. Any person who is travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had they sought his/her advice).
3. Any person who is travelling with the intention of obtaining medical treatment or consultation abroad.
4. Any person who has undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which they are awaiting investigations/ consultations, or awaiting results of investigations where the underlying cause has not been established).
5. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation's service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Section D - Personal Accident.

6. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
7. Any losses which are not directly covered by the terms and conditions of this policy. Examples of losses We will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a Trip and replacing locks if You lose Your keys.
8. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under Section B - Emergency Medical and Additional Expenses, Section A - Cancellation or Curtailment or Section F - Personal Money and Passport).
9. Any deliberately careless or deliberately negligent act or omission by You.

10. Any claim caused by You climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
11. Any claim arising or resulting from Your own illegal or criminal act.
12. Needless self-exposure to peril except in an endeavour to save human life.
13. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of drug(s).
14. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
15. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
16. You engaging in any Sports and Activities or Winter Sports unless the appropriate Sports and Activities or Winter Sports cover option has been selected and the appropriate additional premium paid.
17. You participating in any Winter Sports or Sports and Activities not listed under this policy unless specifically agreed by Us.
18. Participation in any organised competition involving any Sports and Activities or Winter Sports.
19. You fighting except in self-defence.
20. Any claim from an Insured Person employed in the occupations listed below while on any Trip undertaken for business purposes:

- Airline personnel and aircrew
- Member of a ship's crew
- Regular armed forces personnel
- Professional sports person.

21. Any claim arising as a result of:

a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;

i. this exclusion will not apply to Section B - Emergency Medical and Additional Expenses, Section C - Hospital Benefit, or Section D - Personal Accident provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities.

b. any act of terrorism not involving the use or release of, or threat thereof, any nuclear weapon or any chemical or biological agents:

i. this exclusion will not apply to Section B - Emergency Medical and Additional Expenses, Section C - Hospital Benefit or Section D - Personal Accident provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities.

ii. provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act

of terrorism or series of acts of terrorism occurring within a 72 hour period is £2,500,000 in the aggregate.

c. any act of terrorism involving the use or release of, or threat thereof, any nuclear weapon or any chemical or biological agents:

An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;

d. any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a), b) or c) above; You are responsible for proving why this exclusion, in whole or in part, should not be applied. If any portion of this exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect.

22. Any claim arising from You travelling to a country or specific area or event to which the Foreign and Commonwealth Office (www.gov.uk/foreign-travel-advice) or the World Health Organisation (www.who.int) has advised the public not to travel.

23. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.

24. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date – except under Section B – Emergency Medical and Additional Expenses, and Section D – Personal Accident.

25. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus – except under Section B – Emergency Medical and Additional Expenses, and Section D – Personal Accident. Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.

26. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
27. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.
28. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on Our behalf) unless negligence on Our part can be demonstrated.
29. Any claims relating to a Cruise holiday unless You have either purchased Premier or Premier Plus cover and are:
- under 75 and do not have ANY Pre-existing Medical Conditions
- Please Note:** Although You will be covered to go on a Cruise, You will not be covered for Section N – Cruise Cover unless You have paid the appropriate Additional Premium and this is shown on Your Policy Certificate; or
- 75 years of age or older OR have ANY Pre-existing Medical Conditions UNLESS:
 - You have purchased Section N – Cruise Cover and this is shown on Your Policy Certificate;
- AND
- You have told us about ANY Pre-existing Medical Conditions and We have agreed to cover it/ them in writing.
30. Any claim which arises directly or indirectly from You not being allowed to board a flight, train, sea vessel, coach or bus for any reason.
31. Any claim arising from air travel within 24 hours of scuba diving.
32. Any costs recoverable from another source.
33. Any costs incurred by, or on behalf of, any person who is not insured under this policy.
34. Any claim arising from Your failure to obtain the required passport or visa.

Making a Claim

First, check Your Policy Certificate and the appropriate section of Your policy to make sure that what You are claiming for is covered.

For Claims Relating to Sections A - N Only

Telephone the ☎ Claims Helpline on 0333 333 9702 to obtain a claim form, giving Your name and Policy Certificate number, and brief details of Your claim.

All claims must be notified within 28 days of Your return on a policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant section of Your policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form. We recommend You use registered post.

In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account. Provided that payment is remitted to the bank account designated by You, We shall have no further liability or responsibility in respect

of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

For Claims Relating to Section O - Legal Protection Only

Telephone the Legal Helpline on 0333 333 9703

For Claims Relating to Section P - End Supplier Failure Only

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

IPP Claims Office, IPP House,
22-26 Station Road, West Wickham,
Kent BR4 0PR, United Kingdom

☎ Telephone: +44 (0)20 8776 3752

📠 Facsimile: +44 (0)20 8776 3751

✉ Email: info@ipplondon.co.uk

🌐 Website: www.ipplondon.co.uk

IPP will only accept claims submitted up to 6 months after the failure. Any claims submitted after the 6 month period will NOT be processed.

Important notice: Under the new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if any of the following happen:

1. Denied boarding and cancelled flights: If You check in on time but You are denied boarding because there are not enough seats available or if Your flight is cancelled, the Carrier must offer You financial compensation.
2. Long delays: If Your flight is delayed for more than 5 hours, the airline must offer to refund Your ticket.
3. Luggage: If Your checked-in luggage is damaged or lost by an EU airline, You must claim compensation from the Carrier within 7 days. If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return.

You can download full details from http://ec.europa.eu/transport/passengers/air/air_en.htm

Complaints Procedure

If your complaint relates to the sales literature, the way in which your policy was sold to You, the Medical Screening Service or regarding information about Your policy, please contact:

Post Office Travel Insurance, City Park,
368 Alexandra Parade, Glasgow G31 3AU

☎ Telephone: 0330 123 1382

Any written correspondence should be headed 'COMPLAINT' and You should include copies of supporting material.

If Your complaint relates to a claim, or assistance You received whilst travelling, please contact:

Quality Department, Intana, Sussex House,
Perrymount Road, Haywards Heath,
West Sussex RH16 1DN

☎ Call: 0333 333 9702

✉ Email: quality@intana-assist.com

If Your complaint relates to Section P, End Supplier failure only, please contact:

The Customer Services Manager
International Passenger Protection Limited,
IPP House, 22-26 Station Road,
West Wickham, Kent BR4 0PR

☎ Fax: (020) 8776 3751

✉ Email: info@ipplondon.co.uk

Our promise of service: We will aim to provide You with a full response within 4 weeks of the date We receive Your complaint and Our response will be Our final decision based on the evidence presented. If for any reason there is a delay in completing Our investigations, We will explain why and tell You when We hope to reach a decision.

In any event, should You remain dissatisfied or fail to receive a final answer within 8 weeks of Us receiving Your complaint, You may have the right to refer Your complaint to an independent authority for consideration. That authority is a Financial Ombudsman Service (FOS) at:

Exchange Tower, Harbour Exchange Square,
London E14 9SR

☎ Telephone: 0800 0234 567 or 0300 1239 123

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the above Procedure before the FOS will consider Your case.

Your legal rights are not affected.

Cancellation of Your Policy

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.

Cancellation by Us: If You fail to satisfy the terms of Your Policy, We may choose to cancel Your Policy during the Period of Insurance:

- 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.

Data Protection Act

We collect and maintain personal information in order to underwrite and administer the policies of insurance that We issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this policy.

Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether We hold Your information on paper or in electronic form.

Please note – We may access Your personal data from outside of the European Economic Area for the purposes of providing the services described in Your policy documents, such as dealing with Your claim.

Enquiries in relation to data held by Us should be directed to the Customer Contact

Centre Manager, Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE, ERV and Collinson Insurance Services Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the www.fscs.org.uk website.

Great tips for a hassle-free trip

There are so many things to think about before you head off on holiday, so we've compiled a handy checklist to make sure nothing gets left behind:

Before you fly...

- **Passport.** Remember, it needs to be valid, in good condition and contain necessary visas. Many countries require passports to be valid for at least 6 months from the date of travel.
 - **Travel Insurance and EHIC.** Pack a copy of your Post Office policy, along with your policy number and useful emergency numbers. It's also a good idea to take a European Health Insurance Card (EHIC): visit www.gov.uk/european-health-insurance-card for more details.
 - **Foreign Currency.** Avoid paying high prices for your travel money at the airport by organising this well in advance. Take a mixture of currency with you, including cash, a pre-paid currency card and/or travellers cheques. You can buy travel money at Post Office, either in branch, over the phone or online.
 - **Baggage.** Many airlines have very strict restrictions on baggage, particularly hand luggage, with many limiting the maximum size. Liquids, gels and aerosols packed in cabin bags are also limited. These regulations do change from time to time so always check with your airline, or by visiting the Department for Transport at www.gov.uk/browse/abroad
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While you're abroad...

- **Mobile Smartphones.** Don't forget to deactivate your data roaming once you arrive at your destination to avoid large charges while abroad. Always check your network's international call tariffs and find local wifi hot-spots to access the internet.
 - **Health.** Remember to stay well-hydrated on holiday, drinking bottled water where possible. Protect yourself and any children from the sun by regularly applying sun lotion with a high SPF.
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Don't forget your other travel essentials

Check out all these other great holiday services and products available from Post Office®.

Travel Money

Great exchange rates and 0% commission on a wide range of foreign currencies.

MoneyGram® service

Send or receive cash abroad quickly and securely.

Passport Check & Send

For a small fee, we'll check your passport application is filled in correctly and send it by Special Delivery™.

E Top-up

If you're on Pay As You Go, you can still call home from abroad – just remember to top-up your mobile phone before you leave.

To find out more

Ask us at the counter
Visit us postoffice.co.uk/travel

Post Office is able to supply customers with this booklet, free of charge, in an alternative format for people who are visually impaired. To obtain a copy call our helpline on ☎ **03457 22 33 44** or textphone ☎ **03457 22 33 55** quoting **PL2158**.

☎ Calls to 03 numbers will cost no more than calling a standard geographic number starting with 01 or 02 from your fixed line or mobile and may be included in your call package dependent on your service provider.

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Branch Code