Packed and ready to go
Your Travel Insurance Policy
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>The insurance contract</td>
<td>4</td>
</tr>
<tr>
<td>Your declaration</td>
<td>10</td>
</tr>
<tr>
<td>Changes in health</td>
<td>14</td>
</tr>
<tr>
<td>Words with special meanings</td>
<td>16</td>
</tr>
<tr>
<td>Geographical regions of travel</td>
<td>22</td>
</tr>
<tr>
<td>Claims conditions</td>
<td>24</td>
</tr>
<tr>
<td>Table of benefits</td>
<td>28</td>
</tr>
<tr>
<td>Section 1: Cancellation</td>
<td>34</td>
</tr>
<tr>
<td>Section 2: Curtailment and loss of holiday</td>
<td>37</td>
</tr>
<tr>
<td>Section 3: Pet care</td>
<td>40</td>
</tr>
<tr>
<td>Section 4: Emergency medical and repatriation expenses</td>
<td>42</td>
</tr>
<tr>
<td>Section 5: Personal accident</td>
<td>46</td>
</tr>
<tr>
<td>Section 6: Personal possessions</td>
<td>48</td>
</tr>
<tr>
<td>Section 7: Baggage delay on outward journey</td>
<td>51</td>
</tr>
<tr>
<td>Section 8: Personal money</td>
<td>52</td>
</tr>
<tr>
<td>Section 9: Passport and other documents</td>
<td>54</td>
</tr>
<tr>
<td>Section 10: Travel delay and abandonment</td>
<td>55</td>
</tr>
<tr>
<td>Section 11: Missed departure</td>
<td>57</td>
</tr>
<tr>
<td>Section 12: Personal liability</td>
<td>59</td>
</tr>
<tr>
<td>Section 13: Legal costs and expenses</td>
<td>62</td>
</tr>
<tr>
<td>Section 14: Financial failure</td>
<td>70</td>
</tr>
<tr>
<td>Section 15: Gadget (optional)</td>
<td>72</td>
</tr>
<tr>
<td>Section 16: Winter sports (optional)</td>
<td>74</td>
</tr>
<tr>
<td>Section 17: Cruise (optional)</td>
<td>79</td>
</tr>
<tr>
<td>Section 18: Golf (optional)</td>
<td>83</td>
</tr>
<tr>
<td>Appendix 1: Hazardous activities and sports</td>
<td>86</td>
</tr>
<tr>
<td>General policy exclusions</td>
<td>93</td>
</tr>
<tr>
<td>General policy conditions</td>
<td>98</td>
</tr>
<tr>
<td>Important information and data protection notice</td>
<td>100</td>
</tr>
<tr>
<td>Complaints procedure</td>
<td>102</td>
</tr>
</tbody>
</table>
Useful numbers

**Customer Helpline**
(to discuss your policy, cover options and declare your medical conditions)

Monday to Friday, 8am-8pm
Saturday, 9am - 5pm
Sunday, 10am - 5pm

+44 (0) 330 123 3690

**For Emergency Medical Assistance**
24 hours, 7 days a week

+44 (0) 1403 289 163
(from anywhere except the USA, Canada or Mexico)

+1-877-324-0460
(toll free from the USA or Canada)

+1-819-780-0644
(from Mexico)

**To make a claim (non-emergency claims)**
Monday to Friday, 9am-5.30pm

+44 (0) 1403 330 233
info@csal.co.uk
About Your insurance Policy
Throughout Your Policy, certain words have special meanings and these are listed and explained in the section Words with Special Meanings. These words are highlighted in bold wherever they appear.

To be eligible for cover under this Policy, You must be:

a. In the United Kingdom when the Policy is purchased (except when You renew an existing Annual multi-trip policy); and

b. Aged 85 or under at the start of the Policy Period for Single-trip policies; or

c. Aged 75 or under at the start of the Policy Period for Annual multi-trip policies; and

d. Resident in the United Kingdom, meaning that You:
   • Have an address in the United Kingdom; and
   • Have lived in the United Kingdom for at least 6 of the last 12 months; and
   • Are registered with a General Practitioner in the United Kingdom.

The maximum duration of cover available, unless otherwise shown on Your Policy Schedule, is:

• 63 days for Single-trip policies.
• 31 days per trip for Annual multi-trip policies.

If You have any queries about Your cover, You can call Our Customer Helpline on 0330 123 3690 and tell Us Your Policy number. We want You to get the most from Your Policy and to do this You should:

• Read Your Policy carefully and make sure You have the level of cover that meets Your needs.
• Make sure You have declared any Pre-existing Medical Conditions.
• Contact Us if there are any changes to Pre-existing Medical Conditions or new medical conditions; failure to do so may result in a claim being rejected or payment being reduced.
• Make sure that You understand the conditions and exclusions which apply to Your Policy because if You do not meet these conditions it may affect any claim that You make.

Remember, no policy covers everything. We do not cover certain things such as:

• Pre-existing Medical Conditions (unless the appropriate additional premium has been paid and We have agreed them in writing).

• Hazardous Activities and Sports.
Whether You are covered or not for a particular activity will depend on the cover option You have chosen, as shown on Your Policy Schedule.

• Children when travelling independently unless they travel with a responsible
adult aged 18 years or over who accompanies them for the duration of the trip.
• Uninsured losses e.g. the cost of obtaining a Police or medical report.

Each section of the Policy has a limit on the amount We will pay under that section, called the sum insured. Some sections also include inner limits e.g. for a single item or for Valuables in total. The sums insured and inner limits for each section are shown in the Table of Benefits.

Claims under most sections of the Policy will be subject to an Excess, which applies per claim per section for each Insured Person. Where We are making a claims payment to You, We will deduct the Excess from the payment amount. Where We are settling a claims invoice directly with a medical provider or other supplier, You will be responsible for paying Us the Excess. The amount of Excess per person for each section of cover is shown in the Table of Benefits.

The things which are not covered by Your Policy are stated in:
• The General Policy Exclusions
• What is not covered in each section of cover

About Your contract
Your Policy is a legal contract between You and Us. The two parts – Your Policy Wording and Your Policy Schedule – make one legal document and You must read them together.

The laws of the United Kingdom allow both parties to choose the law which will apply to this contract. However, the law which applies to this contract is the law which applies to the part of the United Kingdom where Your Home is, unless otherwise agreed by Us in writing. The only exception is if Your Home is in the Channel Islands or the Isle of Man, when the law of England and Wales will apply to this contract.

If there is any disagreement, We will use Your Policy over any other assurances or statements, unless they are confirmed in writing and form part of the Policy.

All communication between You and Us will be in English.

Your Policy is based on all the information You gave Us about You, the person(s) named on Your Policy Schedule, other person(s) on whom Your trip may depend, Your trip(s) and personal circumstances when You applied for the insurance. Every time We or You make a change to Your insurance We will send You a new Policy Schedule.

If You have purchased Annual multi-trip insurance, We will remind You of the details of Your insurance at least every 12 months. This will allow You to check that Your Policy still meets Your needs.

The Insurers
Legal costs and expenses section:
Insured by DAS Legal Expenses Insurance Company Limited, registered office DAS House, Quay Side, Temple Back, Bristol,
BSI 6NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202106).

Financial failure section:
Liberty Mutual Insurance Europe SE (LMIE) trading as Liberty Specialty Markets, a member of the Liberty Mutual Insurance Group. Registered office: 5-7 rue Leon Laval, L-3372, Leudelange, Grand Duchy of Luxembourg. Registered Number B232280 (Registre de Commerce et des Sociétés). LMIE is a European public limited liability company and is supervised by the Commissariat aux Assurances and licensed by the Luxembourg Minister of Finance as an insurance and reinsurance company. LMIE’s UK branch registered address is 20 Fenchurch Street, London, EC3M 3AW which is authorised by the Commissariat aux Assurances and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website.

This Policy is administered by ERV Services Ltd (ERV), registered in the UK, company number 11091555. ERV is authorised and regulated by the Financial Conduct Authority, register number 805870 and registered office at Plantation Place, 30 Fenchurch Street, London, EC3 3AJ.

Compensation Scheme
You are protected by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under their policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Our part of the contract is as follows
We provide the cover set out in Your Policy. Your Policy Schedule shows which sections of cover in the Policy Wording You have chosen to purchase, and the total premium.
This cover will only apply to the named Insured Person(s), during the Policy Period and within the geographical limits all shown on Your Policy Schedule.

Your part of the contract is as follows
You must pay the premium for each Policy Period. You can pay the premium with a debit or credit card or any other agreed method.

Start and end of cover
Single-trip policies:
Cover for the cancellation of Your Insured Journey starts on the issue date shown on Your Policy Schedule and ends when You leave Your Home to start Your Insured Journey. All other cover under this Policy starts when You leave Your Home to start Your Insured Journey and ends when You return to Your Home to end Your Insured Journey, provided this is within the Policy Period. In the event that You choose to extend Your trip beyond the end of the Policy Period, all cover will end at the end of the Policy Period, unless otherwise agreed by Us in writing.

Annual multi-trip policies:
Cover for the cancellation of Your Insured Journey starts on the date shown as the start date on Your Policy Schedule or from the date the Insured Journey is booked (whichever is later) and ends when You leave Your Home to start Your Insured Journey or at the end of the Policy Period (whichever is sooner). All other cover under this Policy starts when You leave Your Home to start Your Insured Journey and ends when You return to Your Home to end Your Insured Journey or at the end of the Policy Period (whichever is sooner).

Automatic extension of cover
In the event that You are forced to extend the duration of Your Insured Journey beyond the Policy Period as a result of an insured medical emergency or other insured cause, Your cover will be automatically extended until You are able to return to Your Home or to a medical or care facility in the United Kingdom (whichever is sooner).

In the event of a medical emergency abroad, Our Assistance Company, in consultation with the treating Medical Practitioner, will determine when You are medically fit to be repatriated. If You decline to return Home after this time, all cover will end.

When Your return is delayed by another insured cause, if You decline to return Home after such time as reasonable travel arrangements can be made, all cover will end.

Cancelling or amending Your Policy
Please tell Us immediately if Your Policy does not meet Your requirements. If You cancel within 14 days of the receipt of Your documentation and You have not started a trip or made or intend to make a claim, We will give You a full refund. Following this 14 day period, You continue to have the right to cancel Your Policy at any time by contacting Us.

If the notice of cancellation is received outside of the 14 day cooling-off period no premium will be refunded. However,
discretion may be exercised in exceptional circumstances such as bereavement or a change to Your Policy resulting in Us declining to cover Your medical conditions. We may cancel Your Policy by giving You 14 days’ notice in writing. If this happens We will refund the premium You have paid for the rest of the Policy Period.

Once Your Policy has been cancelled Your cover will end and You will not be able to make a claim.

Renewing Your Annual multi-trip Policy

Unless You have advised Us that You do not want Your Annual multi-trip Policy to be automatically renewed, or You no longer meet the eligibility criteria, We will send You a renewal invitation 28 days before Your renewal date. This will include Your premium for the next year based on Your latest declaration, including information provided to Us about Pre-existing Medical Conditions.

If You renew on a continuous payment method, We will automatically renew Your Policy each year using the payment details You have given Us. Please contact Us prior to Your renewal date if You wish to renew using a different payment method and/or if You need to update the information You have given Us about Your Pre-existing Medical Conditions or personal circumstances. If Your Pre-existing Medical Conditions or personal circumstances have changed You must tell Us. If You do not do so this may invalidate the cover provided.

Fraud

The contract between You and Us is based on mutual trust.

However, if anyone named on Your Policy Schedule or anyone acting for You provides false information or documentation or withholds important information to obtain cover under Your Policy for which You do not qualify, or to obtain cover at a reduced premium, then:

- Your Policy may be void; and
- We may be entitled to recover from You the amount of any claim already paid under Your Policy; and
- We will not return any premium paid; and
- We will inform the Police and criminal proceedings may follow.

In addition, in the event that anyone named on Your Policy Schedule or anyone acting for You:

1. Makes a claim knowing this to be false or fraudulently exaggerated in any respect or to any degree; or
2. Makes a statement in support of a claim knowing the statement to be false in any respect; or
3. Submits a document in support of a claim knowing the document to be forged, amended or false in any respect; or
4. Makes a claim in respect of any loss or damage caused by Your/their wilful act, knowledge or connivance; or
5. Acts in any other manner in order to gain a financial advantage to which You would not otherwise be entitled;
Then We:

• Will not pay any part of the claim; and
• Will, at Our option, cancel Your Policy; and
• Will not return any premium paid; and
• Will inform the Police and criminal proceedings may follow.

Conditions which apply to Your Policy

We would like to draw Your attention in particular to some of the conditions You must meet as Your part of the contract. Other conditions are shown in the General Policy conditions, in Claims conditions and within each section of cover as Additional conditions applying to this section. If You do not meet these conditions, We may not pay Your claim.

You must declare all medical conditions and other circumstances

To make sure Your Policy fully covers You for Your trip, it is important that You tell Us about any medical condition affecting the health of the people travelling or anyone else on whom Your trip may depend. We will assess the condition and confirm whether We can issue a policy to cover claims for that particular condition or any associated condition.
Your declaration: important questions relating to health, activities and the acceptance of your insurance.

Please consider and answer these questions carefully. If **you** answer “Yes” to any of these questions **you** will not be covered by this **Policy** unless **you** contact **Us** and **We** accept **you** for cover in writing.

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<tr>
<th>Step</th>
<th>Question</th>
<th>Answer</th>
<th>Reason</th>
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</table>
| 1.   | Is any **Insured Person** suffering from a medical condition for which he/she:  
   a. Should have sought medical advice?  
   b. Is under investigation?  
   c. Is on a waiting list to undergo investigation?  
   d. Is waiting for test results?  
   e. Has been given a terminal prognosis?  
   If No, please proceed to the next question...  
| Yes | **You** and **Your** travelling companions are not covered under this **Policy**. **You** may cancel **Your Policy** within the 14 day cooling off period and provided **you** have not made or intend to make a claim under this **Policy**, **We** will refund **Your** premium in full. Cancellation after this time is subject to an administration fee. |
| 2.   | Is any **Insured Person** suffering from a medical condition which he/she knows will require medical treatment during an **Insured Journey**?  
| Yes |                                         |
| 3.   | Is any **Insured Person** intending to travel to get medical treatment abroad?  
| Yes |                                         |
| 4.   | At any time during the last five years has any **Insured Person** been treated for drug addiction?  
<p>| Yes |                                         |</p>
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<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>5. Is any <strong>Insured Person</strong> suffering from a psychiatric or psychological condition? If No, please proceed to the next question...</td>
<td>Yes</td>
</tr>
<tr>
<td>6. Has any <strong>Insured Person</strong> ever suffered from:</td>
<td>Yes</td>
</tr>
<tr>
<td>a. A cardiovascular or heart-related condition such as a heart attack, angina, chest pain or hypertension?</td>
<td></td>
</tr>
<tr>
<td>b. A lung or respiratory-related condition (not including stable, well-controlled asthma if there is no other medical condition)?</td>
<td></td>
</tr>
<tr>
<td>c. Any form of cancer whether in remission or not?</td>
<td></td>
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<tr>
<td>d. A cerebro-vascular condition such as a stroke or T.I.A. (transient ischaemic attack)?</td>
<td></td>
</tr>
<tr>
<td>e. A renal condition or diabetes?</td>
<td></td>
</tr>
<tr>
<td>If No, please proceed to the next question...</td>
<td></td>
</tr>
<tr>
<td>7. In the 12 months before the purchase of this <strong>Policy</strong> and until the start of any <strong>Insured Journey</strong> has any <strong>Insured Person</strong> suffered from a medical condition for which he/she:</td>
<td>Yes</td>
</tr>
<tr>
<td>a. Is being prescribed regular medication?</td>
<td></td>
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<tr>
<td>b. Is receiving treatment of any kind?</td>
<td></td>
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<tr>
<td>c. Is on a waiting list for inpatient hospital treatment?</td>
<td></td>
</tr>
<tr>
<td>d. Has required an organ transplant or required dialysis?</td>
<td></td>
</tr>
<tr>
<td>If No, please proceed to the next question...</td>
<td></td>
</tr>
<tr>
<td>8. Is any <strong>Insured Person</strong>, or <strong>Relative</strong> or <strong>Colleague</strong> of an <strong>Insured Person</strong>, or someone with whom <strong>You</strong> are going to travel or stay, suffering from a medical condition which could reasonably be expected to give rise to a claim? If No, please proceed to the next question...</td>
<td>Yes</td>
</tr>
<tr>
<td>9. Are <strong>You</strong> or any other <strong>Insured Person</strong> currently aware of any other circumstances which are likely to lead to a claim being made under this <strong>Policy</strong>? If No, please proceed.</td>
<td>Yes</td>
</tr>
<tr>
<td>Thank you. <strong>You</strong> do not need to contact <strong>Us</strong> and are eligible for cover.</td>
<td></td>
</tr>
</tbody>
</table>

There is no cover for claims relating directly or indirectly to the **Pre-existing Medical Conditions** of any **Insured Person** or of others on whom **Your** trip may depend unless they are declared to **Us** and **We** accept them in writing. Please declare **Pre-existing Medical Conditions** by screening them by calling **Our** Medical Screening Helpline on +44 (0) 330 123 3690.

Please provide **Us** with full details by calling **Our** Customer Helpline on +44 (0) 330 123 3690.
Changes in health

If, after You purchase Your Policy or before booking any new trips, any of the following happens:

- You are diagnosed with a new medical condition; or
- You experience new or recurring symptoms or have an undiagnosed condition; or
- Your doctor or consultant adds to or changes Your prescribed medication; or
- You receive inpatient medical treatment; or
- You are placed on a waiting list for investigation or medical treatment.

You must call Our Customer Helpline on +44 (0) 330 123 3690. A member of the team will ask You specific questions about Your medical condition(s). This may result in You needing to pay an additional premium to allow cover to continue for Your Pre-existing Medical Condition(s) and associated conditions.

If Your health changes and We are unable to continue to provide cover or if You do not wish to pay the additional premium, You will be entitled to make a claim under the Cancellation section for Your costs, which cannot be recovered elsewhere, for trips booked before Your change in health.

Alternatively, You will be entitled to cancel Your Policy, in which case We will refund a proportion of Your premium.

Please note that Your general practitioner or consultant telling You that You are well enough to travel does not mean that You will be covered for Your Pre-existing Medical Condition(s). If You have any concerns regarding whether or not You will be covered please contact Our Customer Helpline on +44 (0) 330 123 3690.

You must take all reasonable care to avoid or prevent Injury, Illness, loss, theft or damage

Everyone named on Your Policy Schedule must take all reasonable care to avoid or prevent Illness or Bodily Injury to everyone covered under Your Policy and to avoid or prevent loss, theft or damage to everything covered under Your Policy.

Failure to take reasonable steps to avoid or prevent Illness, Bodily Injury, loss, theft or damage will result in a deduction from any claim payment, or may result in Your claim not being paid.

Changes in health and other circumstances

You must tell Us as soon as reasonably possible if:

- Your address or email address has changed; or
- You or any person named on Your Policy Schedule are no longer a resident in the United Kingdom; or
• You require any additional cover to be added to Your Policy; or
• Your trip destination changes and is outside the geographical limits covered by Your Policy; or
• You wish to add another traveller to Your Policy; or
• There are any changes in Your health or the health of anyone on whom Your trip may depend.

We may reassess Your cover and premiums when We are told about changes in Your circumstances. If You do not tell Us about a change in Your circumstances, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances Your Policy might be invalid.

Reciprocal health agreements
If You are travelling to a European Union country or to Iceland, Liechtenstein, Norway or Switzerland You are strongly advised to obtain a European Health Insurance Card (EHIC). You can find full details and apply for the EHIC online at www.ehic.org.uk. The EHIC is free of charge and entitles You to benefit from the reciprocal health agreements that exist between the United Kingdom and these countries. If You require medical treatment in Australia or New Zealand, reciprocal arrangements may also apply. If You use Your EHIC to reduce a medical claim, no Excess will apply to that claim.
Words with special meanings

The following are defined terms which will have the same meaning and appear in bold wherever they appear in the Policy Wording:

**Accident/Accidental**
A sudden, unexpected, specific, violent, external, visible, chance event which occurs at a single identifiable place and time.

**Assistance Company**
An assistance provider, being a subsidiary in the ERV Group or a third-party emergency assistance company appointed by ERV, which meets ERV requirements of high-quality services and capabilities.

**Bodily Injury**
An injury caused solely by an Accident, asphyxia, gases or vapours, immersion or submersion, self-defence or unavoidable exposure to the elements.

**Business Trip**
A journey undertaken in relation to Your employment or usual occupation.

**Cash**
Valid coins, bank and currency notes.

**Catastrophe**
Avalanche, earthquake, explosion, fire, flood, hurricane, landslide, medical epidemic, tornado, tsunami or volcanic activity.

**Colleague**
Any person whose absence from the same business as You for one or more complete days at the same time as Your absence prevents the effective continuation of that business.

**Consent**

a. Your agreement on Your own behalf; and,
b. Where You are the legal parent or guardian of children under the age of 16 to be insured on the Policy, on their behalf; and
c. Your warranty that, Your spouse or partner and any other children aged 16 and above to be insured on the Policy have given their agreement; and
d. Your warranty that, where You are NOT the legal parent or guardian of children under the age of 16 to be insured on the Policy but Your spouse or partner is, that Your spouse or partner has given his/her agreement on their behalf.

**Couple**
You and Your spouse or civil partner, or the person with whom You are permanently cohabiting in a marriage-like relationship.
Curtailment
Returning to Your Home in the United Kingdom before the scheduled return date.

Cyber-attack
The use of disruptive activities such as hacking, worms, viruses, trojan horses, blended threats, ransomware and other malware, or the threat thereof, against computers and/or networks, with the intention to cause real-world harm or severe disruption of systems or infrastructure.

ERV/We/Our/Us
ERV Services Ltd on behalf of Great Lakes Insurance SE, except for the Legal costs and expenses section where We/Our/Us refers to DAS Legal Expenses Insurance Company Limited and the Financial failure section where We/Our/Us refers to International Passenger Protection Limited (IPP) on behalf of Liberty Mutual Insurance Europe SE.

Excess
The amount of money You will have to pay per person per claim per section towards the cost of a claim.

Excess Waiver
The reduction of the Excess to zero.

Family
You and Your spouse or civil partner, or the person with whom You are permanently cohabiting in a marriage-like relationship and unmarried dependent children (including adopted, foster and step-children) aged 17 or under living in the same household. Unmarried dependent children are only covered when travelling with You or Your spouse or partner or a responsible adult aged 18 or over who accompanies them for the duration of the trip.

Gadget
Any one of the following items owned by You and for which You are able to provide the relevant proof of purchase: Mobile/smart phones, tablet computers, laptops, computers, smart watches, satellite navigation systems (GPS), personal digital assistants (PDAs), drones, games consoles (including hand-held consoles), and all accessories for these items and wearable activity trackers.

Golf Equipment
Golf clubs, golf bag, non-motorised golf trolley and golf shoes.

Hazardous Activities and Sports
Any pursuit or activity where it is recognised that there is an increased risk of serious injury or where there is a reasonable expectation of aggravating any existing injury or condition. See Appendix 1.

Home
Your principal place of residence, which is used for domestic purposes, within the United Kingdom.

Illness
A sudden, acute and unexpected deterioration in health not caused by Bodily Injury.
**Insurance Event**
One occurrence, or all occurrences of a series, consequent on or attributable to one source or originating cause, giving rise to a claim.

**Insured Journey**
A pre-booked **Leisure Trip** from or within the **United Kingdom**, started and ended during the **Policy Period** and which includes a flight or pre-booked overnight accommodation away from **Your Home**. For an Annual multi-trip policy, a journey that is started within the **Policy Period** is only covered until the end of the **Policy Period** unless the **Policy** is renewed prior to expiry.

**Insured Person / You / Your**
Any person named on the **Policy Schedule** who is eligible to be insured and for whom the premium has been paid.

**Kidnap**
The unlawful holding of an **Insured Person** by a third party without the **Insured Person’s** consent and whose release is subject to the fulfilment of certain conditions.

**Leisure Trip**
A journey solely for holiday or leisure purposes.

**Manual Work**
Manual work involving the operation of plant or machinery, the use of power tools or any work above or below ground level (except for work at floor level in a fully-constructed multi-storey building).

**Medical Practitioner**
A qualified medical physician, not being an **Insured Person**, **Relative**, **Colleague** or any other person travelling with **You**.

**Mugging**
A violent physical attack on **You** which causes **Bodily Injury**, involving attempted or actual theft by a person or persons not previously known to **You**.

**Personal Money**
Credit, debit or charge cards, cheques, travellers cheques, **Cash**, bonds, money orders, negotiable instruments, pre-paid phone cards or other securities belonging to **You**.

**Personal Possessions**
Baggage, clothing and personal effects, backpacks, bags and other containers taken on, or acquired during, an **Insured Journey** by **You**, and which are owned by **You** including **Valuables** and gifts purchased outside of **Your** country of residence (but excluding **Personal Money** and **Gadgets**).

Please note there is limited cover for **Your** mobile/smart phones under the **Personal Possessions** section.

**Policy**
The contract of insurance consisting of the **Policy Wording** and **Your Policy Schedule**.

**Policy Period**
The period to which the insurance applies, between and inclusive of the dates shown as “Cover start date” and “Cover end date” on **Your Policy Schedule**.
Policy Schedule
The certificate of insurance as amended or endorsed from time to time.

Policy Wording
This document.

Pre-existing Medical Condition(s)
1. Any medical condition suffered by an Insured Person before this Policy was bought, or an Insured Journey was booked or started, whichever is later for which he/she:
   a. Should have sought medical advice; or
   b. Is under investigation; or
   c. Is on a waiting list to undergo investigation; or
   d. Is waiting for test results; or
   e. Has been given a terminal prognosis; or
   f. Knows will require medical treatment during an Insured Journey; or
   g. Is travelling to get medical treatment abroad.
2. In the last 5 years, the treatment of any Insured Person for drug addiction.
3. Any of the following medical conditions, suffered by an Insured Person before this Policy was bought, or an Insured Journey was booked or started, whichever is later:
   a. A psychiatric or psychological condition; or
   b. A cardiovascular or heart-related condition such as a heart attack, angina, chest pain or hypertension; or
   c. A lung or respiratory-related condition (not including stable, well-controlled asthma when there is no other medical condition); or
   d. Any form of cancer whether in remission or not; or
   e. A cerebro-vascular condition such as a stroke or T.I.A. (transient ischaemic attack); or
   f. A renal condition or diabetes.
4. Any medical condition suffered by an Insured Person in the 12 months before this Policy was bought and until the start of any Insured Journey, for which he/she:
   a. Is being prescribed regular medication; or
   b. Is receiving treatment of any kind; or
   c. Is on a waiting list for inpatient hospital treatment; or
   d. Has required an organ transplant or required dialysis.
5. Any medical condition suffered by an Insured Person, a Relative, Colleague, or someone with whom You are going to travel or stay which could reasonably be expected to give rise to a claim, that You or any Insured Person was aware of before this Policy was bought, or an Insured Journey was booked or started, whichever is later.

Private Accommodation
Within a permanent building, a securely lockable room or connected series of rooms including sleeping quarters for Your sole private use or the sole private use of Your travelling party.

Public Transport
Any publicly licensed train, tram, bus, coach, ferry service or airline flight operated according to a published timetable.
Relative
Your Family, mother, father, sister, brother, grandmother, grandfather, grandchild, in-law, fiancé(e), step-family or next of kin.

Single Item Limit
The maximum amount We will pay for any one item, pair or set of items belonging to You. A pair or set is any number of items that belong together or can be used together.

Sports Equipment
Those articles which are usually worn, carried or held in the course of participation in a recognised sport.

Strike or Industrial Action
Any form of industrial action taken by workers that is carried out with the intention of preventing, restricting, or otherwise interfering with the production of goods or the provision of services.

Terrorism/Terrorist Act
The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system or network, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following apply:
  a. The apparent intent or effect is to intimidate or coerce a government or business or to disrupt any segment of the economy; or
  b. The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments; or
  c. The reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

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

Valuables
Jewellery, antiques, articles made of gold, silver or other precious metals, precious or semi-precious stones, musical instruments, furs, watches and binoculars.

War and Civil Unrest
  a. Any sort of war (whether declared or not), hostility, invasion, revolution, act of foreign enemy, civil war or unrest, rebellion, insurrection, mutiny, uprising or military usurped power, martial law, state of siege or United Nations or NATO enforcement action; or
  b. The explosion of war weapon(s), utilisation of nuclear, chemical or biological weapons or the hostile act of an enemy foreign to the nationality of the Insured Person or of the country in which the act occurs.

Winter Sports Equipment
Skis, ski-boots, bindings, mono-skis, snowboards, split-boards, ski-helmets and ski-poles.
In order to charge a fair price for Our insurance, We divide the world into areas of higher and lower risk. These areas are defined below.

However, some countries or areas are considered too dangerous for travel and We will not cover You if You choose to travel there. We define these to be areas which are subject to War and Civil Unrest or where the Foreign and Commonwealth Office has issued “advice against all but essential travel” or “advice against all travel”. You can find this Foreign Travel Advice about any country You are planning to travel to at https://www.gov.uk/foreign-travel-advice

1. Single-trip policies

United Kingdom
England, Scotland, Wales, Northern Ireland, Jersey, Guernsey (including Alderney, Sark and Herm) and the Isle of Man.

Europe 1
Albania, Andorra, Armenia, Austria, Azerbaijan, the Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, the Czech Republic, Denmark, Estonia, the Faroe Islands, Finland (including Lapland), France, Georgia, Germany, Gibraltar, Greece (including the Greek Islands e.g. Corfu, Crete, Kefalonia, Mykonos, Rhodes, Santorini, Skiathos, Zante, Zakynthos, etc), Hungary, Iceland, Ireland (Republic), Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, the Netherlands, North Macedonia, Norway (including Svalbard & Jan Mayen Islands), Poland, Portugal, Romania, the Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Ukraine, the United Kingdom and the Vatican City.

Europe 2
All countries listed in Europe 1 plus Cyprus, Spain (including the Balearic Islands and the Canary Islands) and Turkey.

Worldwide excluding USA, Canada and the Caribbean
All countries of the world EXCEPT:

Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, Bonaire, St Eustatius and Saba, Canada, Caribbean Islands, Cayman Islands, Cuba, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Netherlands Antilles, Puerto Rico, St Barthelemy / St Barts, St Croix, St Kitts and Nevis, St Lucia, St Maarten/ St Martin, St Pierre and Miquelon, St Thomas, St Vincent and the
Grenadines, Trinidad and Tobago, Turks and Caicos Islands, the United States of America, Virgin Islands (UK), Virgin Islands (US).

**Worldwide including USA, Canada and the Caribbean**
All countries of the world.

2. **Annual multi-trip policies**

**Europe**
Albania, Andorra, Armenia, Austria, Azerbaijan, the Azores, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, the Faroe Islands, Finland (including Lapland), France, Georgia, Germany, Gibraltar, Greece (including the Greek Islands e.g. Corfu, Crete, Kefalonia, Mykonos, Rhodes, Santorini, Skiathos, Zante, Zakynthos, etc), Hungary, Iceland, Ireland (Republic), Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, the Netherlands, North Macedonia, Norway (including Svalbard & Jan Mayen Islands), Poland, Portugal, Romania, the Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain (including the Balearic Islands and the Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, the United Kingdom and the Vatican City.

**Worldwide excluding USA, Canada and the Caribbean**
All countries of the world EXCEPT:
Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, Bonaire, St Eustatius and Saba, Canada, Caribbean Islands, Cayman Islands, Cuba, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Netherlands Antilles, Puerto Rico, St Barthelemy / St Barts, St Croix, St Kitts and Nevis, St Lucia, St Maarten/ St Martin, St Pierre and Miquelon, St Thomas, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, the United States of America, Virgin Islands (UK), Virgin Islands (US).

**Worldwide including USA, Canada and the Caribbean**
All countries of the world.
Claims conditions

Fraud
If You make any misrepresentation or concealment or dishonest statement in obtaining the Policy or in support of any claim, the insurance will be void and all rights both in relation to that claim and otherwise under this Policy will be lost.

Making a claim
You must notify ERV Claims Service as soon as possible when something happens that will or might result in a claim.

Medical examination
You may be required to submit yourself to a medical examination and/or deliver or arrange delivery of a medical declaration or report issued by a Medical Practitioner.

For all claims
1. Check the Policy Schedule and Policy Wording to see whether the loss is covered.
2. Contact:
   
   ERV Claims Service, 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD.
   
   Email: info@csal.co.uk
   Tel: +44 (0) 1403 330 233
3. We can send You a claim form either by post or by email or You can download one from www.erv.co.uk/claims
4. For Legal costs and expenses claims and for Financial failure claims, please see below.
5. You must obtain, keep and produce at Your own expense all receipts, invoices, reports and other documentary evidence required by Us to support Your claim. Original documents (not photocopies) will be required.

For Personal possessions claims and for Baggage delay claims
1. If Your checked-in baggage is lost or damaged in transit or delayed, report to the airline, railway company, shipping line or their handling agent and obtain a written Property Irregularity Report from them before leaving the baggage reclaim area.
2. For all damage claims obtain an estimate for repairs.
3. You must report all theft or losses (except when checked-in baggage is lost by the carrier) to the Police within 24 hours of discovery and obtain a written Police report.
4. In the event of baggage delay, retain receipts for the purchase of essential replacement items.
For Medical emergency, medical related expenses, repatriation and evacuation claims
Please call Our Assistance Company at any time of the day or night:

Tel:  +44 (0) 1403 289 163
(if You are anywhere except the USA, Canada or Mexico)

Tel:  +1-877-324-0460
(toll free if You are in the USA or Canada)

Tel:  +1-819-780-0644
(if You are in Mexico)

1. Please call Our Assistance Company as soon as possible if You are admitted to a hospital or clinic for any reason or if You need a medical referral.

2. You must obtain authorisation from Our Assistance Company before incurring any costs or making any repatriation or evacuation arrangements. If You are too ill to do this yourself, someone else can do it for You.

3. If any costs are incurred before notification, We will only be liable for the costs We would have incurred had such a notification taken place, based on existing price agreements and provided the claim is valid.

4. If You are travelling in a European Union country, Iceland, Liechtenstein, Norway or Switzerland and carrying the European Health Insurance Card, You should use the Card to reduce Your medical claim. If You do so the Excess will not apply to Your medical claim.

5. If You are injured taking part in Winter Sports and are carrying a Safety on Snow Card, You should show this to rescue, transport or medical providers. In most cases in Europe such providers will charge Us directly and You will only need to pay the Excess at the time of treatment.

For Cancellation or Curtailment claims
1. Contact ERV Claims Service as soon as You know that there is a possibility of Your trip not going ahead or having to be cut short.

2. If You booked Your trip through a tour operator or travel agency, You must notify them of Your cancellation or Curtailment as soon as possible.

3. Get authorisation from ERV Claims Service or Our Assistance Company before incurring any expenses in curtailing Your trip.

4. If You cancel Your trip for medical reasons, Your GP should complete the Medical Certificate on the claim form.

5. If You curtail Your trip for medical reasons, the treating Medical Practitioner in the locality where the Illness or Bodily Injury occurred should complete the Preliminary Medical Certificate on the claim form.

For Travel delay and abandonment claims
1. You must obtain a letter from the airline, carrier or handling agent confirming the reason for the delay and detailing the scheduled and actual departure times.

2. You must apply in a timely manner
in the event of flight delay, to the airline or their handling agent for the compensation You are entitled to under EU Regulation No. 261/2004 Air Passengers Rights. If You fail to do so Your claim may be denied.

**For Legal costs and expenses claims**
Contact DAS Legal Expenses Insurance Company Limited. DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.
Email:  newclaims@das.co.uk
Tel:  +44 (0)117 934 0548

(Please see the Legal costs and expenses section for further details).

**For Financial failure claims**
Contact IPP Claims at Cunningham Lindsey, Oakleigh House, 14-15 Park Place, Cardiff CF10 3DQ.
Email:  Insolvency-claims@ipplondon.co.uk
Tel:  +44 (0) 345 266 1872
Please quote reference ESFI V1.19 if You have Prime or Elite cover.

**No interest**
No interest shall be added to any claims payments.

**Other insurance**
If You claim under this Policy for something which is also covered by another insurance policy, including credit card insurance, You must provide Us with full details of the other insurance policy. We will only pay Our proportionate share of any claim, apart from a valid personal accident claim, which We will pay in full.

**Rights and responsibilities**
We will be entitled to take over and conduct in Your name (at Our expense) the defence or settlement of any claim or to prosecute in Your name to Our own benefit in respect of any claim for indemnity or damage or otherwise, and will have full discretion in the conduct of any proceedings or in settlement of any claim and You will give all such information and reasonable assistance as We require. This will include legal action to get compensation from anyone else and/or legal action to get back from anyone else any payments that have already been made. You may not settle, reject or negotiate any claim without written permission to do so from Us (or DAS in respect of Legal costs and expenses claims, or IPP in respect of Financial failure claims.)

In case of Illness or Bodily Injury, We may approach any doctor who may have treated You during the period of three years prior to the claim and We may, at Our own expense and upon reasonable notice to You or Your legal personal representative, arrange for You to be medically examined as often as required, or in the event of Your death, have a post mortem examination carried out on Your body. You will supply, at Your own expense, a certificate from a Medical Practitioner in the form required by Us in support of any medical-related claim under the Policy.
Helplines
For Emergency Medical Assistance
(24 hours, 7 days a week)

Tel: +44 (0) 1403 289 163
(if You are anywhere except the USA, Canada or Mexico)

Tel: +1-877-324-0460
(toll free if You are in the USA or Canada)

Tel: +1-819-780-0644
(if You are in Mexico)

To make a claim (non-emergency claims)
Claims forms and general claims enquiries,
Monday to Friday, 09:00 – 17:30
Tel: +44 (0) 1403 330 233

Claims Forms
Call the Claims Service or download the appropriate claim form(s) from: www.erv.co.uk/claims

(For Legal costs and expenses claim forms please contact DAS and for Financial failure claim forms please contact IPP).
<table>
<thead>
<tr>
<th>Section</th>
<th>Cover</th>
<th>Lite</th>
<th></th>
<th>Prime</th>
<th></th>
<th>Elite</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Cancellation</td>
<td>£1,000</td>
<td>£125</td>
<td>£3,000</td>
<td>£100</td>
<td>£5,000</td>
<td>£50</td>
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<tr>
<td>2</td>
<td>Curtailment and loss of holiday</td>
<td>£1,000</td>
<td>£125</td>
<td>£3,000</td>
<td>£100</td>
<td>£5,000</td>
<td>£50</td>
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<td>3</td>
<td>Pet care</td>
<td>£250</td>
<td>Nil</td>
<td>£250</td>
<td>Nil</td>
<td>£300</td>
<td>Nil</td>
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<tr>
<td>4</td>
<td>Emergency medical and repatriation expenses</td>
<td>£2,000,000</td>
<td>£125</td>
<td>£5,000,000</td>
<td>£100</td>
<td>£10,000,000</td>
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<tr>
<td>5</td>
<td>Personal accident</td>
<td>£10,000</td>
<td>Nil</td>
<td>£15,000</td>
<td>Nil</td>
<td>£20,000</td>
<td>Nil</td>
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<td>6</td>
<td>Personal possessions</td>
<td>£1,000</td>
<td>£125</td>
<td>£1,500</td>
<td>£100</td>
<td>£2,000</td>
<td>£50</td>
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<tr>
<td>7</td>
<td>Baggage delay on outward journey</td>
<td>Nil</td>
<td>Nil</td>
<td>£50 after each 12 hours of delay up to £200</td>
<td>Nil</td>
<td>£75 after each 12 hours of delay up to £300</td>
<td>Nil</td>
</tr>
<tr>
<td>8</td>
<td>Personal money</td>
<td>£250</td>
<td>£125</td>
<td>£250</td>
<td>£100</td>
<td>£350*</td>
<td>£50</td>
</tr>
<tr>
<td>9</td>
<td>Passport and other documents</td>
<td>£100</td>
<td>Nil</td>
<td>£200</td>
<td>Nil</td>
<td>£400</td>
<td>Nil</td>
</tr>
</tbody>
</table>

* Increased to £500 if you have purchased travel currency through the Post Office (including the Travel Money Card). Proof of purchase will be required in the event of a claim.
<table>
<thead>
<tr>
<th>Section</th>
<th>Cover</th>
<th>Sums insured</th>
<th>Excess</th>
<th>Sums insured</th>
<th>Excess</th>
<th>Sums insured</th>
<th>Excess</th>
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<tbody>
<tr>
<td>10</td>
<td>Travel delay and abandonment</td>
<td>Nil</td>
<td>£125</td>
<td>£20 per 12 hours up to £300</td>
<td>£100</td>
<td>£20 per 12 hours up to £400</td>
<td>£50</td>
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<tr>
<td></td>
<td>- Travel delay benefit</td>
<td>£1,000</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>- Abandonment after 24 hours delay</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>11</td>
<td>Missed departure</td>
<td>Nil</td>
<td>£750</td>
<td>£100</td>
<td>£1,000</td>
<td>£50</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Personal liability</td>
<td>£2,000,000</td>
<td>£125</td>
<td>£2,000,000</td>
<td>£100</td>
<td>£2,000,000</td>
<td>£50</td>
</tr>
<tr>
<td>13</td>
<td>Legal costs and expenses</td>
<td>£25,000</td>
<td>Nil</td>
<td>£25,000</td>
<td>Nil</td>
<td>£25,000</td>
<td>Nil</td>
</tr>
<tr>
<td>14</td>
<td>Financial failure</td>
<td>Nil</td>
<td>£3,000</td>
<td>£100</td>
<td>£1,000</td>
<td>£50</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Gadget (optional)</td>
<td>Nil</td>
<td>£1,000</td>
<td>£125</td>
<td>£1,000</td>
<td>£100</td>
<td>£1,000</td>
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<tr>
<td></td>
<td>- In total per policy</td>
<td>£1,000</td>
<td></td>
<td></td>
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<tr>
<td>16</td>
<td>Winter sports (optional)</td>
<td>£500</td>
<td>£125</td>
<td>£50</td>
<td>£100</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>A. Winter sports equipment - loss, theft or damage</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Single item limit (owned)</td>
<td>£250</td>
<td>£25</td>
<td>£50</td>
<td>£50</td>
<td>£50</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>- Single item limit (hired)</td>
<td>£250</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Winter sports equipment hire</td>
<td>£25 per day up to £250</td>
<td>Nil</td>
<td>£25 per day up to £250</td>
<td>Nil</td>
<td>£50 per day up to £500</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>C. Ski pack - illness or injury</td>
<td>£30 per day up to £300</td>
<td>Nil</td>
<td>£30 per day up to £300</td>
<td>Nil</td>
<td>£40 per day up to £400</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>D. Ski pack or alternative resort - piste closure</td>
<td>£25 per day up to £200</td>
<td>Nil</td>
<td>£25 per day up to £200</td>
<td>Nil</td>
<td>£50 per day up to £300</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>E. Travel disruption - avalanche or landslide</td>
<td>£150</td>
<td>Nil</td>
<td>£250</td>
<td>£25</td>
<td>£50</td>
<td>£50</td>
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<tr>
<td>17</td>
<td>Cruise (optional)</td>
<td>£1,000</td>
<td>£1,000</td>
<td>£1,000</td>
<td>£1,000</td>
<td>£1,000</td>
<td>£1,000</td>
</tr>
<tr>
<td></td>
<td>A. Missed port departure</td>
<td>£1,000</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>B. Cruise interruption</td>
<td>£1,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>C. Missed port</td>
<td>£100 per Port up to £300</td>
<td>£125</td>
<td>£100 per Port up to £300</td>
<td>£100</td>
<td>£100 per Port up to £500</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>D. Cabin confinement</td>
<td>£50 per day up to £500</td>
<td>£125</td>
<td>£50 per day up to £500</td>
<td>£100</td>
<td>£50 per day up to £500</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>E. Unused pre-booked excursions</td>
<td>£500</td>
<td>£125</td>
<td>£500</td>
<td>£100</td>
<td>£500</td>
<td>£50</td>
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<tr>
<td></td>
<td>F. Increased sums insured for personal possessions</td>
<td>£1,500</td>
<td>£125</td>
<td>£2,000</td>
<td>£100</td>
<td>£2,500</td>
<td>£100</td>
</tr>
<tr>
<td></td>
<td>- Single item limit</td>
<td>£300</td>
<td>£125</td>
<td>£300</td>
<td>£100</td>
<td>£500</td>
<td>£100</td>
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<tr>
<td></td>
<td>- Valuables</td>
<td>£300</td>
<td>£125</td>
<td>£300</td>
<td>£100</td>
<td>£500</td>
<td>£100</td>
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<tr>
<td></td>
<td>G. Evening wear</td>
<td>£75</td>
<td>Nil</td>
<td>£75</td>
<td>Nil</td>
<td>£100</td>
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<tr>
<td>Section</td>
<td>Cover</td>
<td>Lite (Sums insured)</td>
<td>Excess</td>
<td>Prime (Sums insured)</td>
<td>Excess</td>
<td>Elite (Sums insured)</td>
<td>Excess</td>
</tr>
<tr>
<td>---------</td>
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<td>----------------------</td>
<td>--------</td>
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<td>--------</td>
</tr>
<tr>
<td>18</td>
<td><strong>Golf (optional)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>A. Golf equipment - loss, theft or damage</td>
<td>Nil</td>
<td>Nil</td>
<td>£1,000</td>
<td>£100</td>
<td>£1,000</td>
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</tr>
<tr>
<td></td>
<td>- Replacement or repair</td>
<td>Nil</td>
<td>Nil</td>
<td>£400</td>
<td>Nil</td>
<td>£500</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>- Single item limit</td>
<td>Nil</td>
<td>Nil</td>
<td>£50 per day up to £350</td>
<td>Nil</td>
<td>£50 per day up to £350</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>B. Hire of replacement equipment</td>
<td>Nil</td>
<td>Nil</td>
<td>£50 per day up to £400</td>
<td>Nil</td>
<td>£50 per day up to £400</td>
<td>Nil</td>
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<tr>
<td></td>
<td>C. Green fees</td>
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<td><strong>Optional Hazardous Activities and Sports – See Appendix 1</strong></td>
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<td>Available</td>
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Section 1: Cancellation

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the Table of Benefits, following necessary and unavoidable cancellation of a trip as a result of:

1. The death, Bodily Injury or Illness, as certified by a Medical Practitioner, of You, Your Relative, Colleague or travelling companion or of a friend with whom You had arranged to stay; or
2. Your attendance at a court of law as a witness (except as an expert witness) or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office; or
3. You or Your travelling companion being a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and Your or their authorised leave being cancelled due to an unexpected emergency or a posting overseas at the time of Your trip; or
4. You or Your travelling companion being instructed to stay at Home (within 7 days of Your departure date) by a relevant authority due to severe damage to Your or their Home or place of business in the United Kingdom caused by serious fire, explosion, storm, flood, subsidence or burglary; or
5. The Foreign & Commonwealth Office (FCO) declaring:
   a. Your compulsory quarantine preventing You from travelling; or
   b. That Your destination is unsafe to visit and advising against all travel or all but essential travel; or
6. Your involuntary redundancy or that of Your travelling companion or Your spouse, civil partner or cohabiting partner, notified after the purchase of this Policy or after the trip was booked, whichever is later.

What is covered

1. The cost of:
   a. Your unused non-refundable pre-booked travel and accommodation which You have paid or are contracted to pay; and
   b. Your unused non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which You have paid or are contracted to pay; and
   c. Your unused non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which You have paid.
What is not covered

1. The Excess as shown in the Table of Benefits, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any claim as a result of Your decision to cancel the trip for reasons other than those listed within this section.
3. Any claim arising from circumstances that could reasonably have been anticipated at the time the trip was booked or the Policy was purchased, whichever is later.
4. Cancellation arising from pregnancy or childbirth if:
   a. The expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the trip; or
   b. The cancellation is not certified by a Medical Practitioner as necessary due to the complications of pregnancy or childbirth.
5. Any additional expenses resulting from You not cancelling Your trip as soon as reasonably possible after You become aware of the need to cancel.
6. Any claim as a result of a failure to have the required passport, visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission.
7. Any claim where the carrier has refused to allow You to travel.
8. Any claim as a result of the failure in provision of any service connected with Your trip including error, omission, financial failure, or default of, or by the provider of any service, travel agent, tour operator or organiser through whom the trip was booked.
9. Any claim as a result of the death or illness of any pet or animal.
10. Any claim as a result of You not wanting to travel or due to Your personal or financial circumstances (other than as set out under this section).
11. Any claim caused by work commitment or amendment of Your holiday entitlement by Your employer (other than as set out under this section).
12. Any loss in respect of Air Passenger Duty (this can be reclaimed by You through Your travel agent or airline).
13. Any claim as a result of Your late arrival at the airport, port or station after the check-in or booking-in time.
14. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
15. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.
16. Any claim for costs paid by You on behalf of other persons not insured under this Policy.
17. Any claim as a result of You refusing medical treatment or not taking Your prescribed medication in accordance with the advice of a Medical Practitioner.
18. Any claim as a result of importation or transportation restrictions on any medication that You or a travelling companion would need to take on a trip.
19. Any claim as a result of You accepting a hospital appointment, when You
were already on a waiting list for such an appointment before the Policy was issued or the trip was booked, whichever is later.

20. Any claim arising from redundancy caused by or resulting from misconduct leading to dismissal or from resignation or from voluntary redundancy.

21. Any charges in respect of the trip for which there is no contractual liability or which are recoverable elsewhere.

22. Any claim arising from volcanic eruption and/or volcanic ash.

23. Anything mentioned in the General Policy Exclusions.

**Additional conditions applying to this section**

1. If You fail to notify the tour operator, travel agent or transport or accommodation provider as soon as You become aware of the need to cancel Your trip, Our liability will be restricted to the cancellation charges that would have applied had such a failure not occurred.

2. If You cancel Your trip for medical reasons, You must provide Us with a medical certificate from a Medical Practitioner stating that this necessarily and reasonably prevented You from travelling.

3. If Your claim is for any other insured reason, You will be required to provide Us with appropriate documentary evidence.
Section 2: Curtailment and loss of holiday

Words with special meanings specific to this section

Loss of Holiday
The number of complete days that You are confined to a hospital, hotel room or cabin on the orders of Your treating Medical Practitioner during the period of Your Insured Journey, due to Your Bodily Injury or Illness.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the Table of Benefits, following necessary and unavoidable Curtailment of, or Loss of Holiday on, an Insured Journey as a result of:

1. The death, Bodily Injury or Illness, as certified by a Medical Practitioner, of You, Your Relative, Colleague or travelling companion or of a friend with whom You had arranged to stay; or
2. Your attendance at a court of law as a witness (except as an expert witness) or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office; or
3. You or Your travelling companion being a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and Your or their authorised leave being cancelled due to an unexpected emergency or a posting overseas at the time of Your trip; or
4. You or Your travelling companion being recalled Home by a relevant authority due to severe damage to Your or their Home or place of business in the United Kingdom caused by serious fire, explosion, storm, flood, subsidence or burglary; or
5. The Foreign & Commonwealth Office (FCO) declaring that the country or area in which You are travelling is unsafe and recommending evacuation; or
6. Your involuntary redundancy or that of Your travelling companion or Your spouse, civil partner or cohabiting partner, notified after the start of the trip.

What is covered
1. Your reasonable additional travel and accommodation expenses which You incur in the Curtailment of Your Insured Journey; and
2. A pro-rata amount corresponding to the cost of the unused proportion of:
   a. Your non-refundable pre-booked travel and accommodation expenses which You have paid or are contracted to pay; and
b. Your non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which You have paid or are contracted to pay; and

c. Your non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which You have paid.

What is not covered

1. The Excess as shown in the Table of Benefits, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.

2. Any claim as a result of Your decision to curtail the trip for reasons other than those listed within this section.

3. Any claim for Loss of Holiday not resulting from Your own Bodily Injury or Illness.

4. Any claim arising from circumstances that could reasonably have been anticipated at the time the trip started.

5. Curtailment or Loss of Holiday arising from pregnancy or childbirth if:
   a. The expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the trip; or
   b. The Curtailment or Loss of Holiday is not certified by a Medical Practitioner as necessary due to the complications of pregnancy or childbirth.

6. Any claim as a result of a failure to have the required passport, visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission.

7. Any claim where the carrier has refused to allow You to travel or to continue Your trip or where the accommodation or other service provider has refused to allow You to use, or continue to use, the accommodation or service.

8. Any claim as a result of the failure in provision of any service connected with Your trip including error, omission, financial failure, or default of, or by the provider of any service, travel agent, tour operator or organiser through whom the trip was booked.

9. Any claim as a result of the death or illness of any pet or animal.

10. Any claim as a result of You not wanting to travel or to continue Your trip or due to personal or financial circumstances (other than as set out under this section).

11. Any claim caused by work commitment or amendment of Your holiday entitlement by Your employer (other than as set out under this section).

12. Any loss in respect of Air Passenger Duty (this can be reclaimed by You through Your travel agent or airline).

13. Any claim as a result of Your late arrival at the airport, port or station after the check-in or booking-in time.

14. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
15. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.

16. Any claim for costs paid by You on behalf of other persons not insured under this Policy.

17. Any claim as a result of You refusing medical treatment or not taking Your prescribed medication in accordance with the advice of a Medical Practitioner.

18. Any claim as a result of importation or transportation restrictions on any medication that You or a travelling companion would need to take on a trip.

19. Any claim as a result of You accepting a hospital appointment, when You were already on a waiting list for such an appointment before the trip started.

20. Any claim arising from redundancy caused by or resulting from misconduct leading to dismissal or from resignation or from voluntary redundancy.

21. Any charges in respect of the trip for which there is no contractual liability or which are recoverable elsewhere.

22. Any claim arising from volcanic eruption and/or volcanic ash.

23. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to this section

1. You must advise Us or Our Assistance Company immediately of the need to curtail Your trip, obtain Our prior approval before incurring any expenses and allow Us to make the necessary travel arrangements to bring You Home.

2. We will only pay for economy class tickets, where available, unless the medical advisor of Our Assistance Company in consultation with the treating Medical Practitioner considers that there is a medically necessity for other arrangements to be made.

3. If You fail to notify the tour operator, travel agent or transport or accommodation provider immediately when You become aware of the need to curtail Your trip, Our liability will be restricted to the Curtailment charges that would have applied had such a failure not occurred.

4. If You curtail Your trip for medical reasons, You must provide Us with a medical certificate from a Medical Practitioner stating that this necessarily and reasonably prevented You from continuing Your trip.

5. If Your claim is for any other insured reason, You will be required to provide Us with appropriate documentary evidence.

6. We will calculate claims for Curtailment or Loss of Holiday proportionately, taking into account the number of complete days of Your planned trip that You have not used while You are:
   a. Hospitalised abroad; or
   b. Confined to You accommodation abroad for medical reasons; or
   c. Being repatriated to the United Kingdom; or
   d. In the United Kingdom following repatriation.
Section 3: Pet care

Words with special meanings specific to this section

**Pet**
A domesticated cat or dog owned by You.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sums insured shown in the Table of Benefits as a result of:

A. The cancellation or abandonment of Your trip, subject to a valid cancellation or abandonment claim under the relevant sections of this Policy.

What is covered
1. Your unused non-refundable pre-booked kennel and/or cattery fees which You have paid or are contracted to pay.

B. Your unavoidable delay in returning to Your Home due to:
   1. Your death, Bodily Injury or Illness; or
   2. A delay to the Public Transport system on Your return journey.

What is not covered applying to sub-sections A. and B.
1. Any claim following Your death, Bodily Injury or Illness, or following the cancellation or abandonment of Your trip, unless this results in an insured claim under another section of this Policy.
2. Any claim following a delay to Public Transport on which You were scheduled to travel, unless You obtain and provide Us with written confirmation from the transport provider of the reason for the delay, the scheduled departure time and the actual departure time.
3. Any claim for costs when Your Pet is housed by a relative or friend during the period in which Your return Home is delayed.
4. Anything mentioned in the General Policy Exclusions

Additional conditions applying to this section
1. If a Pet is jointly owned, We will only reimburse kennel or cattery fees or pay additional kennel or cattery costs for the same Insurance Event once.
2. If Your Pet was being housed by a relative or friend for the scheduled duration of Your trip but has to be moved to a kennel or cattery during the period in which Your return Home.
is delayed, **You** will be eligible to claim for additional costs, subject to the other terms and conditions of this section.

3. **You** will be required to provide **Us** with receipts or bills for any kennel or cattery costs incurred.
Section 4: Emergency medical and repatriation expenses

This section provides insurance for emergency medical expenses not covered under a reciprocal health agreement between the United Kingdom and the country in which You are travelling, such as costs covered by the European Health Insurance Card (EHIC) or Medicare in Australia. It may impact Your claim if You are not registered for these schemes where they are relevant.

This is not Private Medical Insurance.

This section of the Policy sets out the cover We provide to each Insured Person in total, up to the sums insured shown in the Table of Benefits, in the event of a medical emergency during an Insured Journey as a result of Your unforeseen:

1. Illness; or
2. Bodily Injury; or
3. Death.

What is covered

1. Emergency medical and repatriation expenses:
   a. Reasonable and necessary medical and hospital expenses, including the cost of ambulance transport where medically necessary to take You to hospital; and
   b. Returning You to the United Kingdom provided this is medically safe and authorised by Us or Our Assistance Company; and
   c. The cost of a medical escort where this is deemed necessary by Us or Our Assistance Company, in the event of Your emergency repatriation to the United Kingdom; and
   d. The cost of the repatriation of Your remains or of Your ashes, in the event of Your death; and
   e. Taxi fares for Your travel to and from hospital, relating to Your admission, discharge or attendance for out-patient treatment or appointments or for the collection of medication prescribed for You by the hospital treating You and forming part of a valid claim under this Policy; and
   f. The cost of necessary calls by You to Us or Our Assistance Company or costs incurred by You when You receive calls on Your mobile phone from Us or Our Assistance Company for all of which You can provide a receipt, itemised bill or other evidence to show the cost of the call and the number dialled.

2. Hospital confinement benefit: a benefit for each complete 24 hour period that You are in hospital or confined to Your trip accommodation for medical reasons.
3. **Mugging** hospitalisation benefit: an additional benefit for each complete 24 hour period that *You* are in hospital as a direct consequence of **Mugging**.

4. Emergency dental treatment for the immediate relief of pain or for the emergency repair of dentures or orthodontic appliances to alleviate distress in eating.

5. Reasonable additional travel and accommodation expenses (room only) for:
   a. *You* to extend *Your* stay until *You* are medically fit to return to the United Kingdom; and
   b. A travelling companion to extend his or her stay to remain with *You* and return to the United Kingdom with *You*; or
   c. A **Relative** or friend to travel from the United Kingdom to stay with *You* and return to the United Kingdom with *You*; and
   d. *Your* children under the age of 18, who are travelling with *You* and are **Insured Persons** on this Policy, to return to the United Kingdom if *You* are incapacitated and there is no other responsible adult to supervise them. If no one is available a competent person will be provided to accompany them.

6. *Your* funeral expenses abroad or *Your* cremation expenses abroad, in the event of *Your* death.

7. *Your* United Kingdom prescription costs, solely in relation to *Your* continuing medical condition(s) the onset of which during an **Insured Journey** resulted in a valid claim under this section of *Your Policy*.

8. *Your* costs for United Kingdom Physiotherapy and Chiropractic Care, solely in relation to *Your* continuing medical condition(s) the onset of which during an **Insured Journey** resulted in a valid claim under this section of *Your Policy*.

**What is not covered**

1. The **Excess** as shown in the Table of Benefits, unless the additional premium for **Excess Waiver** has been paid and is shown on *Your Policy Schedule* or if the medical expense costs have been reduced by using an EHIC, Medicare in Australia, a reciprocal health agreement or private health insurance.

2. Any claim arising directly or indirectly from a **Pre-existing Medical Condition** unless accepted by *Us* in writing.

3. Any costs arising from *Your* pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the trip.

4. The cost of any medication which *You* knew *You* would need at the start of *Your* trip.

5. The cost of any treatment, surgery, investigations or tests which are not directly related to the **Illness** or **Bodily Injury** for which *You* went into a hospital or clinic abroad.

6. Any claim arising from *Your* participation in:
   a. **Hazardous Activities and Sports** excluded or not listed as covered under this Policy unless the appropriate additional premium
has been paid and the specific activity or sport is shown on Your Policy Schedule; or

b. Winter Sports activities, unless the appropriate additional premium for Winter Sports cover has been paid and is shown on Your Policy Schedule.

7. Any additional costs as a result of You arranging or accepting single or private room accommodation at a hospital, clinic or nursing home, except where this is necessary for Your treatment and approved by Us or Our Assistance Company in advance.

8. Any provision of dentures, prosthetic limbs, hearing aids, contact or corneal lenses or prescription spectacles.

9. Any medical or repatriation expenses in excess of £500 which have not been authorised by Us or Our Assistance Company in advance.

10. The cost of any treatment, surgery, investigations or tests which, in the opinion of the Medical Practitioner treating You or of Our Assistance Company can reasonably be delayed until You return home.

11. Any taxi fares other than those set out as covered in this section. We will not pay taxi fares for You to visit another person in hospital.

12. The cost of any phone calls other than those set out as covered in this section.

13. The cost of any food, drinks or toiletries.

14. Any expenses that arise after We or Our Assistance Company have instructed You to return home if Our medical advisers and the Medical Practitioner treating You decide You are fit to travel.

15. Any expenses incurred on an Insured Journey within the United Kingdom.

16. Any expenses incurred (except as set out in What is covered 7 and 8) following Your repatriation to the United Kingdom, once You are admitted to hospital or another rehabilitation facility or return Home, whichever is sooner.

17. Any expenses that arise more than 12 months after the first occurrence of Your Illness or Bodily Injury resulting in the claim.

18. Any costs which are covered under a reciprocal health agreement between the United Kingdom and the country in which You are travelling such as costs covered by the European Health Insurance Card (EHIC) or Medicare in Australia or by private medical insurance.

19. Any costs as a result of Your failure to:

a. Obtain any recommended vaccinations, inoculations or preventative medications in a timely manner before an Insured Journey; and

b. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a General Practitioner or Consultant, prior to or during an Insured Journey; and

b. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a treating
Medical Practitioner abroad.

20. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to this section

1. For medical treatment to be covered under this section it must be prescribed or recommended by a Medical Practitioner.

2. If You know that You require admission as an in-patient in a hospital/clinic You must notify Our Assistance Company prior to admission whenever possible and in any case immediately following admission and prior to incurring any medical costs. If costs are incurred without notification, then We are only liable for such costs as We would have incurred had such a notification taken place based on existing price agreements and provided the claim is valid.

3. If You suffer Illness or Bodily Injury during Your trip, and Our medical advisers and the Medical Practitioner treating You decide You are fit to travel, Our Assistance Company may:
   a. Arrange to move You from one hospital to another; and/or
   b. Arrange for You to return to the United Kingdom at any time.

If You choose not to move or be repatriated, Our liability will end on the date it was deemed safe for You to be moved or repatriated to the United Kingdom.

4. If You are repatriated and You do not hold a valid return ticket, We will deduct from Your claim an amount equal to Your original carrier’s one-way airfare, for the same class of ticket as Your outward travel, for the route used for Your return to the United Kingdom.

5. Any additional travel and accommodation expenses must be approved in advance by Us or Our Assistance Company. We will only pay for economy class travel where this is medically safe and available and for accommodation to a similar standard as the original booking.

6. You must obtain Our prior approval before incurring costs for United Kingdom Physiotherapy and Chiropractic Care.

We will not pay unreasonable or unnecessary medical and hospital expenses. For travel to the United States of America, reasonable and necessary medical and hospital expenses means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.
Section 5: Personal accident

This section does not apply to Insured Journeys solely within the United Kingdom.

Words with special meanings specific to this section

Disablement
1. Loss of Limb; or
2. Loss of Sight; or
3. Permanent Total Disablement.

Loss of Limb
Permanent loss by physical severance or permanent and total loss of use of a limb or limbs at or above the wrist or ankle (meaning one or more entire hand, arm, foot or leg).

Loss of Sight
Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining is 3/60 or less on the Snellen Scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen Scale a person can see at 3 metres something that a person with normal vision would see at 60 metres.)

Permanent Total Disablement
Physical impairment which, in the opinion of an independent specialist Medical Practitioner, is beyond any prospect of recovery or improvement and which entirely prevents You from engaging in or giving attention to any work or occupation.

This section of the Policy sets out the cover We provide to each Insured Person in total, up to the sums insured shown in the Table of Benefits, following an Accident during an Insured Journey outside of the United Kingdom which solely and independently of any other cause, within 12 months of the date of the Accident results in Your:
1. Death; or
2. Disablement

What is covered
1. A fixed sum, dependent on Your age, in compensation.

What is not covered
1. Any claim arising from death or Disablement occurring more than 12 months after the date of the Accident.
2. Any claim as a result of an Accident occurring on a trip solely within the United Kingdom.
3. Death or Disablement caused by mental or psychological trauma, nervous shock, sickness, disease, or any naturally occurring condition or degenerative disease or the ingestion of any substance.
4. Any claim arising from an Accident
occurring while You are engaging in Hazardous Activities and Sports which are:
   a. Specifically excluded; or
   b. Not listed as covered unless otherwise agreed by Us in writing; or
   c. Listed as covered but with Personal Accident cover excluded.
5. Any claim arising from an Accident occurring while You are motorcycling as a rider or a passenger.
6. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to this section
1. In the event of a valid claim, compensation for:
   a. Your Disablement will be paid to You.
   b. Your death will be paid to Your legal personal representative.
2. In the event of an Accident leading to valid claims for Your Disablement and subsequent death, We will only be liable for the higher of the sums insured for Disablement or death.
3. In the event that You suffer more than one form of Disablement, You will not be entitled to more than the sum insured for Disablement in total.
4. Disablement is assessed as soon as the final consequences of the Accident can be medically determined although not later than 12 months after the date of the Accident.
5. We will not pay any benefits solely because You are unable to take part in sports or pastimes.
6. If You disappear but no death certificate has been issued, We will wait for a suitable period of time during which We will consider all available evidence and if We have no reason to suppose other than that Your death has occurred as a result of an Accident, We will pay the sum insured to Your legal personal representative. If the belief is subsequently found to be wrong, such amount shall be refunded to Us.
7. A pre-existing physical impairment does not entitle You to any higher assessment of compensation than if such a physical impairment had not previously existed.
8. You, or in the case of Your death, Your legal personal representative, must provide Us with satisfactory medical and other information or allow Us access to full medical records and/or death certificates as required.
9. Reduced sums insured apply to persons aged 17 and under or aged 66 and over on the date the Accident occurs. See the Table of Benefits.
Section 6: Personal possessions

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the Table of Benefits, following loss or theft of, or damage to, Your Personal Possessions during an Insured Journey.

What is covered
1. The cost of the replacement, reinstatement or repair of Your Personal Possessions subject to wear and tear and depreciation.
2. The maximum We will pay for all mobile telephones or smart phones is limited to £100 per Insured Person unless You have purchased Optional Gadget cover when the limits under that section will apply.

What is not covered
1. The Excess as shown in the Table of Benefits, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any amount over the Single Item Limit as shown in the Table of Benefits for any one item, pair or set of items that belong together or can be used together.
3. Any amount over the total Valuables limit as shown in the Table of Benefits.
4. Any loss or theft of Your Personal Possessions which are subsequently recovered.
5. Any claim if Your Personal Possessions are confiscated or detained by Customs, the Police or other authorities.
6. Any damage to Your Personal Possessions due to:
   a. Scratching or denting unless the item has become unusable as a result of this; or
   b. Mechanical or electrical breakdown; or
   c. Leaking powder or fluid carried within Your baggage; or
   d. Normal wear and tear, gradual deterioration, depreciation, decay, moth, vermin, atmospheric or climatic conditions; or
   e. Any process of cleaning, dyeing, repairing or restoring.
7. Any loss or theft of, or damage to, Your Personal Possessions:
   a. That You do not report to the Police within 24 hours of discovery or as soon as possible after that and for which You do not get a written Police report; or
   b. Whilst in the custody of an airline or other carrier unless You report it immediately on discovery to the carrier and get a written report. In the case of an airline You will need a Property Irregularity Report (PIR); or
   c. Whilst being shipped as freight or under a bill of lading; or
d. Left out of sight or out of Your personal control in a public place where You are not in a position to prevent unauthorised interference with Your property e.g. station, airport, restaurant, beach, etc; or
e. From an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible entry and Valuables from an unattended vehicle at any time; or
f. From a roof or boot luggage rack at any time; or
g. Left in the custody of a person who does not have official responsibility for the safekeeping of the property.

8. Any loss or theft of, or damage to:
   a. Winter Sports Equipment; or
   b. Golf Equipment

9. Any loss or theft of, or damage to:
   a. Fragile articles, business goods or samples; or
   b. Sports Equipment whilst in use; or
   c. Spectacles, contact lenses, hearing aids or prosthetic limbs; or
   d. Valuables unless they are at all times attended by You, or left in hotel security, a safety deposit box, safe or similar locked fixed receptacle; or
   e. Valuables which are not carried in Your hand luggage or on Your person while You are travelling on Public Transport or on an aircraft; or
f. Valuables (other than wedding rings) when worn by You while swimming; or
g. Gadgets, Passports and Personal Money including Cash (claims for such losses should be made under the appropriate section of the Policy); or
h. Items which are borrowed, rented or otherwise not owned by You.

10. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to this section

1. Claims will be considered on a new for old basis provided the item is less than 1 year old at the date of the incident. All other items will be subject to a suitable deduction for wear and tear and depreciation or We may, at Our option, replace, reinstate or repair the lost, stolen or damaged item(s).

2. We may not pay Your claim if You are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). You must retain all damaged items for inspection, if required by Us.

3. You must obtain a written estimate for the repair of damaged items or a report confirming that they are beyond economic repair from an appropriate official repairer.

4. If an airline fails to return Your checked-in baggage, We will wait for the 60 days required by them to declare Your baggage permanently lost, before considering a claim under this section.
5. If We have paid a claim under the Baggage Delay section of this Policy and Your baggage subsequently proves to be permanently lost, any payments made for baggage delay will be deducted from any payments We make for a claim for lost baggage under this Personal Possessions section of the Policy.

6. If We pay a claim for loss or theft under this section and Your Personal Possessions are subsequently recovered, You will repay to Us any compensation You received within 14 days of the recovery.
Section 7: Baggage delay on outward journey

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the Table of Benefits as a result of:

1. The delayed arrival of Your baggage by at least 12 hours, and for each subsequent 12 hours, after Your actual arrival time on Your outward journey.

What is covered

1. The reasonable cost of buying essential clothing, toiletries and similar items.

What is not covered

1. Any claim for delayed baggage on Your return journey.
2. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to this section

1. If Your baggage is delayed whilst in the care of a carrier, transport company, authority or hotel, You must report to them details of the delay or eventual loss and obtain written confirmation from them.
2. If Your baggage is delayed whilst in the care of an airline You must:
   a. Report Your missing baggage to them before leaving the baggage reclaim area and obtain a Property Irregularity Report.
   b. Retain all travel tickets and baggage tags.
3. If Your baggage eventually arrives, You must obtain written confirmation of the length of the delay.
4. If Your baggage proves to be permanently lost, any payments made for a delayed baggage claim will be deducted from any payments We make for a claim for lost baggage under the Personal Possessions section of this Policy.
Section 8: Personal money

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the Table of Benefits, following loss or theft of Your Personal Money during an Insured Journey.

What is covered
1. Reimbursement of Your Personal Money.

What is not covered
1. The Excess as shown in the Table of Benefits, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any amount over the Cash limit shown in the Table of Benefits. No cover is provided for Cash if You are under the age of 18.
3. Any loss or theft of Your Personal Money which is subsequently recovered.
4. Any claim if Your Personal Money is confiscated or detailed by Customs, the Police or other authorities.
5. Any loss or theft of Your Personal Money that You do not report to the Police within 24 hours of discovery or as soon as possible after that and for which You do not get a written Police report.
6. Any loss or theft of Your Personal Money that is not:
   a. Carried on Your person or in Your hand luggage which You have with You and within Your control such that You are able to prevent unauthorised interference with it at all times; or
   b. Deposited in a safe or fixed safety deposit box, or similar locked fixed receptacle in Your locked Private Accommodation.
7. Any depreciation in value, currency changes or shortage caused by any error or omission.
8. Any loss recoverable from another source such as a bank, credit card provider or issuer of travellers’ cheques.
9. Any loss or theft due to fraud or due to You deliberately or inadvertently revealing security information such as a password or PIN-code.
10. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to this section
1. You must take reasonable care in protecting Your Personal Money against loss or theft at all times.
2. You must notify the Police of any loss or theft within 24 hours of discovery or as soon as possible after that and obtained a written report from them and enclose this with Your claim form.
3. **You** must provide **Us** with documentary proof of ownership of any lost or stolen **Personal Money**, such as currency exchange receipts, bank statements, cash withdrawal slips and pre-paid credit card statements.

4. If **You** have purchased **Your** foreign currency through a Post Office, or through the Post Office Travel Money Card, and this is subsequently lost or stolen during an **Insured Journey**, a higher level of sum insured will apply for Elite customers only. Proof of purchase will be required in the event of **You** needing to make a claim.
Section 9: Passport and other documents

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the Table of Benefits, following loss or theft of Your passport, driving licence or travel documents during an Insured Journey.

What is covered
1. The cost of a temporary replacement passport abroad; and
2. The proportionate replacement cost of the unexpired part of Your passport when You are back in the United Kingdom; and
3. The proportionate replacement cost of the unexpired part of Your driving licence; and
4. The cost of the replacement or reinstatement of travel documents; and
5. Necessary additional travel and accommodation expenses (room only) which You incur abroad to obtain a replacement passport, driving licence or travel documents.

What is not covered
1. The Excess as shown in the Table of Benefits, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any claim if Your passport, driving licence or travel documents are retained by Customs, the Police or other authorities.
3. Any loss or theft of Your passport, driving licence or travel documents that You do not report to the Police within 24 hours of discovery or as soon as possible after that and for which You do not get a written Police report.
4. Any loss or theft of Your travel documents that can be replaced free of charge by the issuer.
5. Any loss or theft of Your passport, driving licence or travel documents that are not:
   a. Carried on Your person or in Your hand luggage which You have with You and within Your control such that You are able to prevent unauthorised interference with them at all times; or
   b. Deposited in a safe or fixed safety deposit box, or similar locked fixed receptacle in Your locked Private Accommodation.
6. Anything mentioned in the General Policy Exclusions.
Section 10: Travel delay and abandonment

If You are a resident of Northern Ireland, cover under this section is extended to include international departure points within the Republic of Ireland.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sums insured shown in the Table of Benefits, in the event of Your unavoidable delay in departure of at least 12 hours from Your original scheduled departure time from Your first departure point on Your outward journey or Your last departure point on Your return journey as a result of:

1. Adverse weather conditions (but not those defined as a Catastrophe).
2. Strike or Industrial Action.
3. Mechanical breakdown of the Public Transport on which You are booked to travel.
4. Cancellation by the transport provider of Your scheduled pre-booked international flight, ferry, train or coach.

What is covered

1. Travel delay benefit:
   a. For each complete 12 hours of delay; or
   b. In the event of 4. (cancellation by the transport provider), corresponding to the delay in departure that You would have experienced had You waited for the earliest replacement travel arrangements offered by Your original transport provider, in the event that You choose to make earlier alternative travel arrangements.

2. In the event that You decide to abandon Your outward trip after a delay of a minimum of 24 hours, the cost of:
   a. Your unused non-refundable pre-booked travel and accommodation expenses which You have paid or are contracted to pay; and
   b. Your unused non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which You have paid or are contracted to pay; and
   c. Your unused non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which You have paid.

What is not covered

1. The Excess as shown in the Table of Benefits, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any claim unless You have written confirmation from the carrier or their handling agents detailing the reason for the delay, the scheduled departure time and the actual departure time.
3. Any claim under 1. b) above unless You have written confirmation from Your original transport provider of the cancellation and of the earliest replacement travel arrangements offered by them.

4. Any claim where the carrier or their handling agents provide alternative transport which departs within 12 hours of the original scheduled departure time.

5. Any claim as a result of Your failure to check-in at Your departure point by the time shown on Your travel itinerary.

6. Any loss in respect of Air Passenger Duty (this can be reclaimed by You through Your travel agent or airline.

7. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.

8. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.

9. Any charges in respect of the trip for which there is no contractual liability or which are recoverable elsewhere.

10. Any claim arising as a result of a Catastrophe.

11. Any claim arising as a result of the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation or instruction of the Civil Aviation Authority or a Port Authority or any such regulatory body.


Additional conditions applying to this section

1. Travel delay benefit is intended to provide compensation if You are delayed at Your point of departure and is only applicable if You have travelled there and checked-in. If You have not travelled to Your departure point You will not be covered even if You have checked-in online.
Section 11: Missed departure

If You are a resident of Northern Ireland, cover under this section is extended to include missed departure from international departure points within the Republic of Ireland.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the Table of Benefits, in the event that You arrive too late (as shown on Your ticket) to board Your pre-booked scheduled Public Transport at Your last departure point on Your outward journey or Your last departure point on Your return journey as a result of:

1. Scheduled Public Transport services failing to get You to Your last departure point due to Strike or Industrial Action, adverse weather conditions (but not those defined as a Catastrophe), mechanical failure or Your direct involvement in an accident; or
2. The private motor vehicle in which You are travelling being directly involved in an accident or breaking down; or
3. A delay involving the vehicle in which You are travelling due to unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association website, Highways Agency website, on television, news bulletins or in the press.

What is covered

1. Your reasonable and necessary additional travel and accommodation expenses (room only) of a similar standard to the original booking, to allow You to reach Your trip destination or catch up on Your scheduled itinerary (for missed departure on Your outward journey) or to return Home (for missed departure from Your last departure point on Your homeward journey).

What is not covered

1. The Excess as shown in the Table of Benefits, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any claim as a result of heavy traffic or road closures where You have not obtained confirmation that the delays were sufficiently severe to warrant reporting on a recognised motoring association website, Highways Agency website, on television, news bulletins or in the press.
3. Any claim as a result of Your failure to allow sufficient time for the Public Transport to arrive on schedule and deliver You to Your departure point by the check-in time shown on Your travel itinerary.
4. Any claim as a result of the private motor vehicle in which You are travelling not having been properly
serviced and maintained, in the event of vehicle breakdown.

5. Any claim as a result of the failure in provision of any service connected with Your trip including error, omission, financial failure, or default of, or by the provider of any service, travel agent, tour operator or organiser through whom the trip was booked.

6. Any claim arising as a result of a Catastrophe.

7. Any claim as a result of Your missed departure for reasons other than those listed within this section

8. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to this section

1. You must allow sufficient time to reach any airport, station, port or terminus with reasonable expectation of meeting the scheduled check-in time.

2. You will be required to provide Us with documentary evidence of the reason for any delay leading to a missed departure.

3. You will be required to provide Us with documentary evidence of Your additional travel and accommodation expenses.
Section 12: Personal liability

This section does not apply to Insured Journeys solely within the United Kingdom.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the Table of Benefits, as a result of an Insurance Event in which, by Your act or omission, You cause:
1. Death or Bodily Injury to another person; or
2. Loss of or damage to the tangible, material property of another person.

What is covered
1. Material damages and compensation for which You are legally liable; and
2. Legal costs and expenses incurred in defending an action against You or in negotiating the settlement of such an action; and
3. Your costs and expenses incurred in the event that Your attendance or participation is required by Us in the defence of such an action.

What is not covered
1. The Excess as shown in the Table of Benefits, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any liability directly or indirectly arising from an Insured Journey solely within the United Kingdom.
3. Any liability directly or indirectly arising from Your participation in Hazardous Activities and Sports which are:
   a. Specifically excluded; or
   b. Not listed as covered unless otherwise agreed by Us in writing; or
   c. Listed as covered but with Personal Liability cover excluded.
4. Any liability for intangible or non-material damage, such as to reputation, image or to intellectual property rights.
5. Any liability directly or indirectly arising from:
   a. Loss of or damage to material property, buildings or land owned by, or in the care, custody or control of You, a Relative, a member of Your household, a person You employ, a travelling companion or person with whom You have arranged to stay, except in relation to temporary hotel and similar accommodation which You occupy and for which You assume contractual responsibility during an Insured Journey; or
   b. Death or Bodily Injury to Your Relative, a member of Your household, a person You employ, Your travelling companion or a person with whom You have
arranged to stay; or

c. The ownership, care, custody or control of any animal by You, a Relative, a member of Your household or a person You employ, Your travelling companion or a person with whom You have arranged to stay; or

d. Your ownership, possession or use of horse-drawn, motorised, electrically or mechanically-propelled or towed vehicles or lifts, aircraft, watercraft (other than rowing boats, punts or canoes), firearms or explosive devices; or

e. Any form of racing; or

f. Your trade, profession or business; or

g. A contract, unless such liability would exist in any event in the absence of the contract; or

h. You acting formally or informally as the leader of a group taking part in an activity; or

i. You having transmitted disease to another person via infection or otherwise; or

j. Your deliberate, unlawful, malicious or wilful act or omission; or

k. Your fraudulent, dishonest or criminal act or that of any person authorised by You; or

l. A matter which is subject to criminal proceedings against You.

6. Any liability directly or indirectly arising where cover is provided under any other insurance or guarantee.

7. Any liability directly or indirectly arising through action not brought under the jurisdiction of the courts of the country in which the Insurance Event giving rise to the claim occurred unless otherwise agreed by Us.

8. Punitive or exemplary damages.

9. Any claim where You have failed to notify Us of the Insurance Event within a reasonable time of it occurring and where this failure adversely affects Our ability to defend the claim or to limit Our liability.

10. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to this section

1. If You know of any Insurance Event which may result in a claim under this section You must:

a. Inform Us in writing without delay; and

b. Send all correspondence and legal documents to Us unanswered without delay; and

c. Not discuss liability with any third party.

2. You must make no admission of liability, or offer, promise, or make payment or indemnity without Our prior written agreement.

3. We are entitled to take over the defence and settlement of any claim against You in Your name and have full discretion in the conduct of any proceedings and the settlement of any claim.

4. We may, at Our own expense, take proceedings in Your name with full
discretion to recover compensation or indemnity from any third party in respect of any loss, damage or expense.

5. In the event that Your attendance or participation is required by Us in the defence or negotiation of an action against You, We will pay Your reasonable and necessary transport and accommodation costs and expenses, provided that these are agreed by Us in advance, in writing.

6. In the event of Your death, Your personal legal representative will receive the benefit of cover provided by this section.

7. Where more than one Insured Person is involved in the same Insurance Event, the maximum We will pay in total is £2,000,000. If this limit is reached, this amount will be allocated in proportion to each Insured Person.
Section 13: Legal costs and expenses

Important - cover under this section is underwritten and administered by DAS Legal Expenses Insurance Company Limited (DAS). The legal advice service is provided by DAS Law Limited and or a Preferred law firm on behalf of DAS.

DAS LEGAL EXPENSES INSURANCE COMPANY & DAS LAW
DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH, Registered in England and Wales, Company Number 103274, Website: www.das.co.uk
DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority, (registered number 423113), DAS Law Limited Head and Registered Office, North Quay, Temple Back, Bristol BS1 6FL, Registered in England and Wales, Company Number 5417859, Website: www.daslaw.co.uk

DAS agrees to provide the insurance described in this section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this section, provided that:

1. Reasonable Prospects exist for the duration of the claim
2. the Date of Occurrence of the Insured Incident is during the Policy Period
3. any legal proceedings will be dealt with by a court, or other body which DAS agree to, within the Countries Covered and
4. the Insured Incident happens within the Countries Covered.

What DAS will pay
DAS will pay an Appointed Representative, on the Insured Persons behalf, Costs and Expenses incurred following an Insured Incident, provided that:

a. the most DAS will pay for all claims resulting from one or more events arising at the same time or from the same originating cause is £25,000
b. the most DAS will pay in Costs and Expenses is no more than the amount DAS would have paid to a Preferred Law Firm. The amount DAS will pay a law firm (where acting as an appointed representative) is currently £100 per hour. This amount may vary from time to time.

c. in respect of an appeal or the defence of an appeal, the Insured Person must tell DAS within the time limits allowed that the
**Insured Person** wants to appeal. Before **DAS** pay the **Costs and Expenses** for appeals, **DAS** must agree that **Reasonable Prospects** exist.

d. for an enforcement of judgment to recover money and interest due to the **Insured Person** after a successful claim under this section, **DAS** must agree that **Reasonable Prospects** exist, and

e. where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **DAS** will pay in **Costs and Expenses** is the value of the likely award.

### What **DAS** will not pay

In the event of a claim, if the **Insured Person** decides not to use the services of a **Preferred Law Firm**, the **Insured Person** will be responsible for any costs that fall outside the **DAS Standard Terms of Appointment** and these will not be paid by **DAS**.

### Definitions applicable to this section

The following words have these meanings wherever they appear in this section in **bold**:

**Appointed Representative**

The **Preferred Law Firm** or law firm **DAS** will appoint to act on behalf of the **Insured Person**.

**Costs and Expenses**

a. All reasonable and necessary costs chargeable by the **Appointed Representative** and agreed by **DAS** in accordance with the **DAS Standard Terms of Appointment**.

b. The costs incurred by opponents in civil cases if the **Insured Person** has been ordered to pay them, or the **Insured Person** pays them with **DAS**’ agreement.

**Countries Covered**

Worldwide

**DAS Standard Terms of Appointment**

The terms and conditions (including the amount **DAS** will pay to an **Appointed Representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an **Appointed Representative** the amount is currently £100 per hour. This amount may vary from time to time.

**Date of Occurrence**

The date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the **Date of Occurrence** is the date of the first of these events. (This is the date the event happened, which may be before the date the **Insured Person** first became aware of it.)

**Insured Person**

The person stated on the **Policy Schedule** as being insured.
Preferred Law Firm
A law firm or barristers’ chambers DAS choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with the Insured Person’s claim and must comply with DAS’ agreed service standard levels, which DAS audit regularly. They are appointed according to the DAS Standard Terms of Appointment.

Reasonable Prospects
The prospects that the Insured Person will recover losses or damages (or obtain any other legal remedy that DAS have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. DAS, or a Preferred Law Firm on DAS’ behalf, will assess whether there are Reasonable Prospects.

DAS
DAS Legal Expenses Insurance Company Limited.

Insured Incident
A specific or sudden accident that causes death or Bodily Injury to the Insured Person.

Exclusions applying to this section - Also see General policy exclusions

What is not covered
DAS will not pay for the following:
1. Any claim relating to any Illness or Bodily Injury that happens gradually or is not caused by a specific or sudden accident.
2. Any claim relating to psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical Bodily Injury to an Insured Person.
3. Defending an Insured Person’s legal rights, but DAS will cover defending a counter-claim.
4. Any claim relating to clinical negligence.
5. A claim where an Insured Person has failed to notify DAS of the Insured Incident within a reasonable time of it happening and where this failure adversely affects the Reasonable Prospects of a claim or DAS consider their position has been prejudiced.
6. An incident or matter arising before the start of this cover.
7. Costs and Expenses incurred before DAS’ written acceptance of a claim.
8. Fines, penalties, compensation or damages that a court or other authority orders an Insured Person to pay.
9. Any legal action an Insured Person takes that DAS or the Appointed Representative have not agreed to, or where an Insured Person does anything that hinders DAS or the Appointed Representative.
10. A dispute with DAS not otherwise dealt with under section condition 7.
11. Costs and Expenses arising from or relating to judicial review, coroner’s inquest or fatal accident inquiry.
12. Any Costs and Expenses that are incurred where the Appointed Representative handles the claim.
under a contingency fee arrangement.

13. Any claim against DAS, IPP, Great Lakes Insurance SE, ERV or their agents.

14. Any claim where You are not represented by a law firm or barrister.

**Conditions applying to this section**

1. a. On receiving a claim, if legal representation is necessary, DAS will appoint a Preferred Law Firm as the Insured Person’s Appointed Representative to deal with the Insured Person’s claim. They will try to settle an Insured Person’s claim by negotiation without having to go to court.

   b. If the appointed Preferred Law Firm cannot negotiate settlement of the Insured Person’s claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then the Insured Person may choose a law firm to act as the Appointed Representative.

   c. If the Insured Person chooses a law firm as their Appointed Representative which is not a Preferred Law Firm, DAS will give the Insured Person’s choice of law firm the opportunity to act on the same terms as a Preferred Law Firm. However if they refuse to act on this basis, the most DAS will pay is the amount DAS would have paid if they had agreed to the DAS Standard Terms of Appointment. The amount DAS will pay a law firm (where acting as the Appointed Representative) is currently £100 per hour. This amount may vary from time to time.

   d. The Appointed Representative must co-operate with DAS at all times and must keep DAS up to date with the progress of the claim.

2. a. An Insured Person must co-operate fully with DAS and the Appointed Representative.

   b. An Insured Person must give the Appointed Representative any instructions that DAS ask an Insured Person to give.

3. a. An Insured Person must tell DAS if anyone offers to settle a claim. An Insured Person must not negotiate or agree to a settlement without DAS’ written consent.

   b. If an Insured Person does not accept a reasonable offer to settle a claim, DAS may refuse to pay further Costs and Expenses.

   c. DAS may decide to pay an Insured Person the reasonable value of the Insured Person’s claim, instead of starting or continuing legal action. In these circumstances an Insured Person must allow DAS to take over and pursue or settle any claim. An Insured Person must also allow DAS to pursue at their own expense and for their own benefit, any claim for compensation against any other person and an Insured Person must give DAS all the information and help DAS need to do so.
4. a. An **Insured Person** must instruct the **Appointed Representative** to have **Costs and Expenses** taxed, assessed or audited if DAS ask for this.

   b. An **Insured Person** must take every step to recover **Costs and Expenses** and court attendance expenses that DAS have to pay and must pay DAS any amounts that are recovered.

5. If the **Appointed Representative** refuses to continue acting for an **Insured Person** with good reason, or if an **Insured Person** dismisses the **Appointed Representative** without good reason, the cover DAS provide will end immediately, unless DAS agree to appoint another **Appointed Representative**.

6. If an **Insured Person** settles or withdraws a claim without DAS’ agreement, or does not give suitable instructions to the **Appointed Representative**, DAS can withdraw cover and will be entitled to reclaim from an **Insured Person** any **Costs and Expenses** DAS has paid.

7. If there is a disagreement between the **Insured Person** and DAS about the handling of a claim and it is not resolved through DAS’ internal complaints procedure the **Insured Person** can contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible consumers, small businesses, charities and trusts. (Details available from www.financial-ombudsman.org.uk). If the dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process. The arbitrator will be a barrister, solicitor or other suitably qualified person chosen jointly by the **Insured Person** and DAS. If there is a disagreement over the choice of arbitrator, DAS will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the **Insured Person** and DAS or may be paid by either you or DAS.

8. DAS may require an **Insured Person** to get, at the **Insured Person’s** expense, an opinion from an expert that DAS considers appropriate on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by DAS and the cost agreed in writing between the **Insured Person** and DAS. Subject to this, DAS will pay the cost of getting the opinion if the expert’s opinion indicates that it is more likely than not that the **Insured Person** will recover damages (or obtain any other legal remedy that DAS have agreed to) or make a successful defence.

9. An **Insured Person** must:
   a. keep to the terms and conditions of this section
   b. take reasonable steps to avoid and prevent claims
   c. take reasonable steps to avoid incurring unnecessary costs
   d. send everything DAS asks for, in writing, and
   e. report to DAS full and factual details of any claim as soon
as possible and give DAS any information DAS need.

10. DAS will, at DAS’ discretion, void this section (make it invalid) from the date of claim, or alleged claim, and/or DAS will not pay the claim if:
   a. a claim an Insured Person has made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
   b. a false declaration or statement is made in support of a claim.

11. Apart from DAS, an Insured Person is the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.

12. If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, DAS will only pay their share of the claim even if the other insurer refuses the claim.

13. This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where the Insured Person normally lives. Otherwise, the law of England and Wales applies. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

Eurolaw Legal Advice
DAS will give an Insured Person confidential legal advice over the phone on any personal legal problem under the laws of any European Union Country, Isle of Man, the Channel Islands, Switzerland and Norway.

An Insured Person can contact DAS’ UK-based call centre 24 hours a day, seven days a week. However, DAS may need to arrange to call the Insured Person back depending on the Insured Person’s enquiry. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If an Insured Person calls outside these times, a message will be taken and a return call arranged within the operating hours.

To help check and improve service standards, DAS may record all inbound and outbound calls.

To contact the above service, phone DAS on +44 (0) 117 934 0548. When phoning, please quote the policy number.

DAS will not accept responsibility if the Helpline Service is unavailable for reasons DAS cannot control.

Data Protection
To comply with data protection regulations DAS are committed to processing personal information fairly and transparently. This section is designed to provide a brief understanding of how DAS collect and use this information. DAS may collect personal details including name, address, date of birth, email address and, on
occasion, dependent on the type of cover in place, sensitive information such as medical records. This is for the purpose of managing the products and services in place and this may include underwriting, claims handling and providing legal advice. DAS will only obtain personal information either directly from the Insured Person, the third party dealing with Your claim or from the authorised partner who sold this Policy.

Who DAS are

DAS is part of DAS Legal Expenses Insurance Company Limited which is part of DAS UK Holdings Limited (DAS UK Group). The uses of personal data by DAS and members of the DAS UK Group are covered by DAS’ individual company registrations with the Information Commissioner’s Office. DAS has a Data Protection Officer who can be contacted at dataprotection@das.co.uk

How DAS will use Your information

DAS may need to send personal information to other parties, such as lawyers or other experts, the court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies or other members of the DAS UK Group, so they may contact You for Your feedback. If the Policy includes legal advice DAS may have to send the personal information outside of the European Economic Area (EEA) in order to give legal advice on non-European Union law. Dependent on the type of cover in place, the personal information may also be sent outside the EEA so the service provider can administer the claim.

DAS will take all steps reasonably necessary to ensure the personal data is treated securely and in accordance with this Privacy Notice. Any transfer outside of the EEA will be encrypted using SSL technology.

DAS will not disclose the personal data to any other person or organisation unless We are required to by Our legal and regulatory obligations. For example, DAS may use and share the personal data with other organisations and public bodies, including the police and anti-fraud organisations, for the prevention and detection of crime, including fraud and financial sanctions. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to, or telephoning DAS. A copy is also accessible and can be downloaded via DAS’ website.

What is DAS’ legal basis for processing Your information?

It is necessary for DAS to use the personal information to perform Our obligations in accordance with any contract that DAS may have with the person taking out this Policy. It is also in DAS’ legitimate interest to use the personal information for the provision of services in relation to any contract that DAS may have with the person taking out this Policy.
How long will Your information be held for?
DAS will retain personal data for 7 years. DAS will only retain and use the personal data thereafter as necessary to comply with DAS’ legal obligations, resolve disputes, and enforce DAS’ agreements. If You no longer want DAS to use the personal data, please contact DAS at dataprotection@das.co.uk

What are Your rights?
The following rights are available in relation to the handling of personal data:

• the right to access personal data held
• the right to have inaccuracies corrected for personal data held
• the right to have personal data held erased
• the right to object to direct marketing being conducted based upon personal data held
• the right to restrict the processing for personal data held, including automated decision-making
• the right to data portability for personal data held

Any requests, questions or objections should be made in writing to the Data Protection Officer:

Data Protection Officer, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

Or via Email: dataprotection@das.co.uk

How to make a complaint
If there is any dissatisfaction with the way in which personal data has been processed, the Data Protection Officer can be contacted in the first instance using the details above.

If You remain dissatisfied, the Information Commissioner’s Office can be approached directly for a decision. The Information Commissioner can be contacted at:

Information Commissioner’s Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF www.ico.org.uk
Section 14: Financial Failure

Important - cover under this section is insured by Liberty Mutual Insurance Europe SE and administered by International Passenger Protection Limited (IPP).

**Words with special meanings specific to this section**

**End Supplier**
The company that owns and operates the following services: hotel, train operator including Eurostar, car ferries, villas abroad and cottages in the UK, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.

**Financial Failure**
The scheduled airline or End Supplier becoming insolvent or having an administrator appointed and being unable to provide agreed services.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the Table of Benefits, as a result of:

A. Scheduled airline failure.

**What is covered**
1. **Financial Failure of Your** scheduled airline before departure:
   a. Irrecoverable sums paid prior to the Financial Failure of the scheduled airline You are booked with; or
2. **Financial Failure of Your** scheduled airline after departure:
   a. Additional costs incurred by You in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements; or
   b. If Curtailment of the trip is unavoidable - the cost of return flights to the UK, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements.

B. End Supplier failure.

**What is covered**
1. **Financial Failure of Your End Supplier** before departure:
   a. Irrecoverable sums paid prior to the Financial Failure of the End Supplier of the travel arrangement not forming part of an inclusive holiday prior to departure; or
2. **Financial Failure of Your End Supplier** after departure:
   a. Additional pro rata costs incurred
by You in replacing that part of the travel arrangements to a similar standard as enjoyed prior to the Curtailment of the travel arrangements; or

b. If Curtailment of the trip is unavoidable - the cost of return transportation to the UK, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements.

What is not covered applying to sub-sections A. and B.

1. Scheduled flights, travel or accommodation not booked within the UK, Channel Islands, Isle of Man or Ireland prior to departure.

2. Any costs resulting from the Financial Failure of:
   a. Any scheduled airline or End Supplier for which any prospect of Financial Failure is known by You or widely known publicly at the date You bought this Policy or purchased the trip, whichever is later.
   b. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.

3. The Financial Failure of any travel agent, tour organiser, booking agent or consolidator with whom You have booked a scheduled flight, travel or accommodation.

4. Any losses which are not directly associated with the incident that caused You to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the Financial Failure of an airline.
This section only applies if the appropriate additional premium has been paid and Gadget cover is shown on Your Policy Schedule.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the Table of Benefits, following loss or theft of, or damage to, Your Gadget(s) during an Insured Journey.

Please note that cover for this section is per policy and is in addition to the cover provided for certain Gadgets under the Personal Possessions section of this Policy. The most We will pay for all claims resulting from one or more events arising at the same time or from the same originating cause is £1,000.

What is covered
1. The cost of the replacement, reinstatement or repair of Your Gadget(s) subject to wear and tear and depreciation.

What is not covered
1. The Excess as shown in the Table of Benefits, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any loss or theft of Your Gadget(s) which are subsequently recovered.
3. Any claim if Your Gadget(s) are confiscated or detained by Customs, the Police or other authorities.
4. Any damage to Your Gadget(s) due to:
   a. Scratching or denting; or
   b. Mechanical, electrical breakdown or manufacturing fault of the article insured; or
   c. Leaking powder or fluid carried within Your baggage; or
   d. Normal wear and tear, gradual deterioration, depreciation, decay, domestic dispute, moth, vermin, atmospheric or climatic conditions; or
   e. Any process of cleaning, dyeing, repairing or restoring.
5. Any loss or theft of, or damage to, Your Gadget(s):
   a. Left in the custody of a person who does not have official responsibility for the safekeeping of the property; or
   b. Unless they are at all times attended by You, or left in hotel security, a safety deposit box, safe or similar locked fixed receptacle; or
   c. Which are not carried in Your hand luggage or on Your person while You are travelling on public transport or on an aircraft; or
   d. Left behind following You disembarking Your coach, train,
bus, flight, ferry or any other mode of transport; or
e. When worn or carried by You while swimming; or
f. Which are borrowed, rented or otherwise not owned by You.
6. The cost of replacing any of the downloaded content stored on Your device and any contracted or pay as you go charges.
7. Any claim as a result of unauthorised use of Your Gadget(s), including unauthorised calls, messages and downloads.
8. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to this section
1. Claims will be subject to a suitable deduction for wear and tear and depreciation or We may, at Our option, replace, reinstate or repair the lost, stolen or damaged item(s).
2. We may not pay Your claim if You are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). You must retain all damaged items for inspection, if required by Us.
3. You must notify the Police of any loss or theft within 24 hours of discovery or as soon as possible after that and obtained a written report from them and enclose this with Your claim form.
4. For claims relating to mobile/smart phones or tablets, You must produce proof that You have contacted Your service provider as soon as possible and requested that they discontinue the service for Your device(s).
5. You must obtain a written estimate for the repair of damaged items or a report confirming that they are beyond economic repair from an appropriate official repairer.
6. If We pay a claim for loss or theft under this section and Your Gadget(s) are subsequently recovered, You will repay to Us any compensation You received within 14 days of the recovery.
7. We will only pay claims for mobile telephones or smart phones under this section or under the Personal Possessions section but not both.
Section 16: Winter sports (optional)

Important notes
You will only be covered under this section and elsewhere under this Policy while participating in Winter Sports if You are aged 65 or under when the Policy was bought.

This Policy will only cover You if You are an Amateur.

For Annual multi-trip policies this section provides cover up to a maximum of 17 days in total during the Policy Period.

This section only applies if the appropriate additional premium has been paid and Winter Sports cover is shown on Your Policy Schedule.

The Policy will NOT automatically cover You when You take part in all Winter Sports. See Appendix 1 for a list of covered Winter Sports.

Words with special meanings specific to this section

Amateur
We will consider You to be an Amateur if:

You are:
• Under 16 years of age; or
• 16 years of age or above and in full-time employment outside of the Winter Sports industry; or
• 16 years of age or above and employed in the Winter Sports industry as an instructor, guide or similar (but not as a competitive athlete) and, on average, work for a minimum of 25 hours per week during the Winter Sports season; and
• You do not:
  • Receive funding or support to participate in Winter Sports, in cash, goods, equipment, travel and accommodation expenses or similar, from any sports association, council, governing body or commercial organisation (sponsorship), the value of which exceeds £1,000 in the previous or current calendar year; and
• You have not:
  • Received prizes as a result of taking part in Winter Sports competitions, in cash or non-cash items, the value of which exceeds £1,000 in the previous or current calendar year.

On-piste
Any designated and prepared marked piste, trail or run within the area of a ski-resort but excluding any Terrain-park.

Off-piste
Any area outside of a designated and
prepared marked piste, trail or run. This includes unmarked areas between runs which are inside the resort boundary and areas located outside of the resort boundaries in the backcountry.

**Ski-pack**

*Your* non-refundable hired *Winter Sports Equipment*, ski-pass, ski-school instruction or ski-guide services which *You* have paid or are liable to pay.

**Terrain-park**

A designated and prepared area within a resort containing jibs (rails, boxes, table-tops, trees, park benches, picnic tables, mail boxes, wall rides, barrels, rainbows, kinks, jams and other types of rideable fixture), jumps (table-tops, step-downs, step-ups, gaps, channel gaps, hips and spines) and verticals (quarter-pipes, half-pipes and super-pipes) and any other feature designed or designated for the performance of tricks, jumps or aerials.

This section of the *Policy* sets out the cover *We* provide to each *Insured Person* in total per *Insured Journey*, up to the sums insured shown in the Table of Benefits as a result of:

**A. The loss or theft of, or damage to Your hired or owned Winter Sports Equipment.**

**What is covered**

1. The cost of the replacement, reinstatement or repair of *Your* hired or owned *Winter Sports Equipment* subject to wear and tear and depreciation; and

2. The delay on *Your* outward journey of *Your Winter Sports Equipment* by more than 12 hours after *Your actual arrival time in resort.*

**What is not covered applying to sub-sections A. and B.**

1. The *Excess* as shown in the *Table of Benefits*, unless the additional premium for *Excess Waiver* has been paid and is shown on *Your Policy Schedule*.
2. Any amount over the *Winter Sports Equipment* Single Item Limit shown in the Table of Benefits for any one item, pair or set of items that belong together or can be used together.
3. Any loss or theft of *Your Winter Sports Equipment* which is subsequently recovered.
4. Any claim if *Your Winter Sports Equipment* is confiscated or detained by Customs, the Police, the resort or other authorities.
5. Any damage to *Your Winter Sports Equipment* due to:
   a. Scratching or denting unless the item has become unusable as a result of this; or
   b. Leaking powder or fluid carried within *Your* baggage; or
   c. Normal wear and tear, gradual deterioration, depreciation, decay, moth, vermin, atmospheric or climatic conditions; or
   d. Any process of cleaning, dyeing
repairing or restoring.

6. Any loss or theft of, or damage to, Your Winter Sports Equipment:
   a. That You do not report to the Police within 24 hours of discovery or as soon as possible after that and for which You do not get a written Police report; or
   b. Whilst in the custody of an airline or other carrier unless You report it immediately on discovery to the carrier and get a written report. In the case of an airline You will need a Property Irregularity Report (PIR); or
   c. Whilst being shipped as freight or under a bill of lading; or
   d. Left out of sight or out of Your personal control in a public place where You are not in a position to prevent unauthorised interference with Your property e.g. station, airport, restaurant; or
   e. From an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible entry; or
   f. From a roof or boot luggage rack at any time; or
   g. Left in the custody of a person who does not have official responsibility for the safekeeping of the property.

7. Any damage to Winter Sports Equipment whilst in use.

8. Any claim for hired Winter Sports Equipment where the hire agreement includes insurance for the Winter Sports Equipment hired.


Additional conditions applying to sub-sections A. and B.

1. Claims for Winter Sports Equipment will be considered on a new for old basis provided the item is less than 1 year old at the date of the incident. All other items will be subject to a suitable deduction for wear and tear and depreciation or We may at Our option replace, reinstate or repair the lost, stolen or damaged item(s).

2. We may not pay Your claim if You are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). You must retain all damaged items for inspection, if required by Us.

3. You must obtain a written estimate for the repair of damaged items or a report confirming that they are beyond economic repair from an appropriate official repairer.

4. If an airline fails to return Your checked-in Winter Sports Equipment, We will wait for the 60 days required by them to declare Your Winter Sports Equipment permanently lost, before considering a claim under this section.

5. If We pay a claim for loss or theft under this section and Your Winter Sports Equipment is subsequently recovered, You will repay to Us any compensation You received from Us within 14 days of the recovery.
C. You being prevented from taking part in Winter Sports as a result of Your Bodily Injury or Illness sustained during Your Insured Journey.

What is covered
1. The cost of the proportion of Your Ski-pack, for which You have paid or are contracted to pay, corresponding to the period in which You are prevented from taking part in Winter Sports during Your Insured Journey in resort.

What is not covered
1. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to sub-section C.
1. Your claim will be based on the number of complete days of Your trip in resort that You are unable to participate in Winter Sports.
2. You must get written confirmation from the treating Medical Practitioner in the resort of the nature of Your Illness or Bodily Injury and the period in which You were unable to participate in Winter Sports.
3. You must provide Us with documentary evidence showing the nature, dates and costs of Your pre-paid Ski-pack.

D. You being prevented from taking part in Winter Sports at Your resort for a period in excess of 12 hours as a result of:
1. Not enough snow; or
2. Too much snow; or
3. Adverse weather; or
4. Avalanche or landslide.

What is covered
1. A daily amount to cover the cost of transporting You to an alternative resort where there are adequate snow conditions; or
2. The cost of the proportion of Your Ski-pack, for which You have paid or are contracted to pay, corresponding to the period in which You are prevented from taking part in Winter Sports during the scheduled period of Your Insured Journey in resort.

What is not covered
1. Any claim as a result of You being prevented from taking part in Winter Sports at a resort:
   a. Less than 1,000m above sea level; or
   b. In the Northern Hemisphere, outside of the period starting on 15th December and ending on 15th April; or
   c. In the Southern Hemisphere, outside of the period starting on 15th June and ending on 15th October.
2. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to sub-section D.
1. You must obtain and provide Us with written evidence from the resort authorities showing the reason for and dates of the closure.
2. If You claim for Your unused Ski-pack, You must provide Us with documentary evidence showing the nature, dates and costs of Your pre-paid Ski-pack.

E. You being prevented from arriving at, or departing from, Your pre-booked resort for a period in excess of 12 hours later than scheduled as a result of an avalanche or landslide.

What is covered
1. Your reasonable and necessary additional travel and accommodation expenses (room only) of a similar standard to the original booking, to allow You to reach Your resort on the outward journey or to catch up on Your scheduled itinerary or to return Home on Your homeward journey.

What is not covered
1. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to sub-section E.
1. You will be required to provide Us with documentary evidence of:
   a. The reason for and length of the delay; and
   b. Your additional travel and accommodation expenses.
Section 17: Cruise (optional)

This section only applies if the appropriate addition premium has been paid and Cruise cover is shown on Your Policy Schedule.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sums insured shown in the Table of Benefits as a result of:

A. Missed port departure

You reaching the next overseas port destination due to the private motor vehicle in which You are travelling to Your overseas cruise departure point becomes undrivable due to mechanical failure or being involved in an accident or Your Public Transport is delayed, preventing You from being able to check-in on time for Your outward departure, or Your connecting flight.

What is covered
1. The reasonable additional travel expenses incurred to reach the next overseas port destination.

What is not covered
1. Any claim as a result of Your failure to allow sufficient time for the Public Transport to arrive on schedule and deliver You to Your departure point by the check-in time shown on Your travel itinerary.
2. Any claim as a result of the private motor vehicle in which You are travelling not having been properly serviced and maintained, in the event of vehicle breakdown.
3. Any claim as a result of the failure in provision of any service connected with Your trip including error, omission, financial failure, or default of, or by the provider of any service, travel agent, tour operator or organiser through whom the trip was booked.
4. Any claim arising as a result of a Catastrophe.
5. Any claim as a result of Your missed departure for reasons other than those listed within this section.
6. Claims where You have not been offered alternative transport, or compensation from Your tour operator, transport provider, travel agent or cruise provider.
7. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to sub-section A.
1. You must allow sufficient time to reach any airport, station, port or terminus with reasonable expectation of meeting the scheduled check-in time.
2. You will be required to provide Us
with documentary evidence of the reason for any delay leading to a missed departure.

3. **You** will be required to provide **Us** with documentary evidence of **Your** additional travel and accommodation expenses.

**B. Cruise interruption**

Re-joining **Your** cruise, following:

1. **Your** temporary illness requiring hospital treatment on dry land in the event that **You** have a valid claim under the Emergency Medical and Repatriation Expenses section of this **Policy**; or

2. **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.

**What is covered**

1. The additional travel and accommodation expenses incurred to reach the next port in order to re-join **Your** cruise.

**What is not covered**

1. Claims where less than 25% of the duration of the duration of the cruise remains.

2. Any loss or theft of **Your** passport that **You** do not report to the Police within 24 hours of discovery or as soon as possible after that and for which **You** do not get a written Police report.

3. Any claim if **Your** passport is retained by Customs, the Police or other authorities.

4. Any loss or theft of **Your** passport that is not:

   a. Carried on **Your** person or in **Your** hand luggage which **You** have with **You** and within **Your** control such that **You** are able to prevent unauthorised interference with them at all times; or

   b. Deposited in a safe or fixed safety deposit box, or similar locked fixed receptacle in **Your** locked cabin or locked Private Accommodation.

5. Anything mentioned in the **General Policy Exclusions**.

**Additional conditions applying to sub-section B.**

1. Prior to arranging any additional travel, contact **Our Assistance Company** 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 notify the Police of any loss or theft within 24 hours of discovery or as soon as possible after that and obtained a written report from them and enclose this with **Your** claim form.

**C. Missed port**

**Your** cruise ship being unable to make a scheduled port stop due to:
1. Bad weather; or
2. Time-table restrictions.

**What is covered**
1. A missed port benefit for each scheduled port at which Your cruise ship failed to stop.

**What is not covered**
1. Any claim if Your cruise ship stopped at an alternative unscheduled port or if You were offered financial compensation, including on-board credit.
2. Any claim if Your cruise ship’s scheduled tender service was unable to transport You ashore.
3. Anything mentioned in the General Policy Exclusions.

**D. Cabin confinement**

You being confined to Your cabin by the ship’s medical officer due to Your Bodily Injury or Illness.

**What is covered**
1. A cabin confinement benefit for each 24 hours that You are confined to Your cabin.

**What is not covered**
1. Cabin confinement benefit if You also claim for Hospital confinement benefit within the Emergency medical and repatriation expenses section of this Policy.
2. Anything mentioned in the General Policy Exclusions.

**E. Unused pre-booked excursions**

You being unable to participate in any pre-booked, pre paid excursions as a result of Your confinement to Your cabin by the ship’s medical officer due to Your Bodily Injury or Illness.

**What is covered**
1. The cost of the excursion(s) in which You were unable to participate.

**What is not covered**
1. The Excess as shown in the Table of Benefits, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Anything mentioned in the General Policy Exclusions.

**F. Increased sums insured for personal possessions**

Personal Possessions claims under the Personal Possessions section of this Policy.

**What is covered**
1. An increase in the sums insured for Personal Possessions claims up to the amounts shown for Cruise cover in the Table of Benefits. (Note that these amounts are not in addition to the amounts shown under the Personal Possessions section but are the new higher limits for the cover provided under that section.)

**What is not covered**
1. The Excess as shown in the Table of Benefits, unless the additional premium
for Excess Waiver has been paid and is shown on Your Policy Schedule.

2. Anything mentioned under the heading “What is not covered” within the Personal Possessions section of this Policy.

3. Anything mentioned in the General Policy Exclusions.

G. Evening Wear

The loss or theft of, or damage to, Your formal evening wear during Your Insured Journey.

What is covered

The reasonable additional costs of
1. Hiring replacement formal evening wear; or
2. Cleaning and/or repairing Your own formal evening wear.

What is not covered

1. Any claim if the loss, theft or damage is not covered under the Personal Possessions section of this Policy.
2. Any claim if You are in possession of alternative undamaged formal evening wear.
3. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to sub-section G.

1. You must provide Us with receipts for the replacement hire, repair or cleaning costs.
Section 18: Golf (optional)

This section only applies if the appropriate additional premium has been paid and Golf cover is shown on Your Policy Schedule.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sums insured shown in the Table of Benefits as a result of:

A. The loss or theft of, or damage to Your Golf Equipment.

What is covered
1. The cost of the replacement, reinstatement or repair of Your Golf Equipment subject to wear and tear and depreciation; and
2. The daily cost of hiring replacement Golf Equipment for the remainder of Your Insured Journey in resort.

B. The delay on Your outward journey of Your Golf Equipment by more than 12 hours after Your actual arrival time in resort.

What is covered
1. The daily cost of hiring replacement Golf Equipment until Your Golf Equipment arrives.

What is not covered applying to sub-sections A. and B.
1. The Excess as shown in the Table of Benefits, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any loss or theft of Your Golf Equipment which is subsequently recovered.
3. Any claim if Your Golf Equipment is confiscated or detained by Customs, the Police, the resort or other authorities.
4. Any damage to Your Golf Equipment due to:
   a. Scratching or denting unless the item has become unusable as a result of this; or
   b. Leaking powder or fluid carried within Your baggage; or
   c. Normal wear and tear, gradual deterioration, depreciation, decay, moth, vermin, atmospheric or climatic conditions; or
   d. Any process of cleaning, dyeing, repairing or restoring.
5. Any loss or theft of, or damage to, Your Golf Equipment:
   a. That You do not report to the Police within 24 hours of discovery or as soon as possible after that and for which You do not get a written Police report; or
   b. Whilst in the custody of an airline
or other carrier unless You report it immediately on discovery to the carrier and get a written report. In the case of an airline You will need a Property Irregularity Report (PIR); or

c. Whilst being shipped as freight or under a bill of lading; or

d. Left out of sight and out of Your personal control in a public place where You are not in a position to prevent unauthorised interference with Your property e.g. station, airport, restaurant; or

e. From an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot or covered luggage area and following physical evidence of forcible entry; or

f. From a roof or boot luggage rack at any time; or

g. Left in the custody of a person who does not have official responsibility for the safekeeping of the property.

6. Any damage to Golf Equipment whilst in use.

7. Any claim for items which are borrowed, rented or otherwise not owned by You.

8. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to sub-sections A. and B.

1. Claims for Golf Equipment will be considered on a new for old basis provided the item is less than 1 year old at the date of the incident. All other items will be subject to a suitable deduction for wear and tear and depreciation or We may at Our option replace, reinstate or repair the lost, stolen or damaged item(s).

2. We may not pay Your claim if You are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). You must retain all damaged items for inspection, if required.

3. You must obtain a written estimate for the repair of damaged items or a report confirming that they are beyond economic repair from an appropriate official repairer.

4. If an airline fails to return Your checked-in Golf Equipment, We will wait for the 60 days required by them to declare Your Golf Equipment permanently lost, before considering a claim under this section.

5. If We pay a claim for loss or theft under this section and Your Golf Equipment is subsequently recovered, You will repay to Us any compensation You received from Us within 14 days of the recovery.

C. You being prevented from playing golf during Your Insured Journey as a result of:

1. Your Bodily Injury or Illness sustained during Your Insured Journey; or

2. Your pre-booked golf course(s) at Your trip destination becoming unplayable due to adverse weather conditions.
What is covered
1. The cost of the pre-booked and non-refundable green fees, which You have paid or are contracted to pay, and are unable to use.

What is not covered
1. Anything mentioned in the General Policy Exclusions.

Additional conditions applying to sub-section C.
1. You must get written confirmation from the treating Medical Practitioner in the resort of the nature of Your Illness or Bodily Injury and the period in which You were unable to play golf; or
2. You must get written confirmation from each golf club secretary or golf course administrator that the golf course was unplayable due to adverse weather conditions on Your pre-booked dates; and in both cases
3. You must provide Us with documentary evidence showing the dates and costs of Your pre-paid unrecoverable green fees.
4. We will not compensate You in the event that a golf course is open and playable but using “Winter Greens”.

D. You completing a Hole-in one (gross score) during any organised game on a full size 18-hole golf course.

What is covered
1. A fixed sum shown in the Table of Benefits.
### Appendix 1: Hazardous Activities and Sports

Below are lists of activities that can or cannot be covered by this Policy. Please telephone Our Customer Helpline on +44 (0) 330 123 3690 if You are unsure whether Your intended activity is covered by Your Policy. For all Hazardous Activities and Sports, participation in competition is excluded.

**The following activities are covered under this Policy**

<table>
<thead>
<tr>
<th>Activity</th>
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<tbody>
<tr>
<td>Abseiling (within organiser guidelines)</td>
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<tr>
<td>Aerial safaris (in chartered aircraft and an organised excursion)</td>
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<tr>
<td>Aerobics</td>
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<tr>
<td>Angling</td>
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<td>Assault course</td>
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<td>Badminton</td>
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<tr>
<td>Banana boating</td>
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<tr>
<td>Baseball</td>
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<tr>
<td>Basketball</td>
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<tr>
<td>Battle re-enactment</td>
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<tr>
<td>Beach games</td>
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<tr>
<td>Billiards / Snooker / Pool</td>
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<tr>
<td>Body boarding (boogie boarding)</td>
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<tr>
<td>Bowls</td>
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<tr>
<td>Canoeing / Rafting / White water rafting / Kayaking - up to grade 3</td>
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<tr>
<td>Climbing (on a climbing wall only)</td>
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<td>Cricket</td>
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<td>Croquet</td>
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<td>Cross country running</td>
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<tr>
<td>Curling</td>
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<tr>
<td>Dancing (including under instruction)</td>
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<td>Activity</td>
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<td>Deep sea fishing</td>
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<td>Falconry</td>
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<td>Fell running</td>
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<td>Fell walking</td>
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<tr>
<td>Fishing</td>
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<tr>
<td>Flying as a fare paying passenger in a fully licenced passenger carrying aircraft</td>
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<tr>
<td>Football (not a major competition, tournament or main purpose of the trip)</td>
</tr>
<tr>
<td>Frisbee/Ultimate frisbee</td>
</tr>
<tr>
<td>Glass bottom boats / Bubbles</td>
</tr>
<tr>
<td>Gliding (not piloting and subject to flying with a qualified pilot)</td>
</tr>
<tr>
<td>Golf</td>
</tr>
<tr>
<td>Gorilla trekking</td>
</tr>
<tr>
<td>Gymnastics</td>
</tr>
<tr>
<td>Horse riding (wearing a helmet and excluding competitions, racing, jumping, hunting and less than 7 days)</td>
</tr>
<tr>
<td>Hot air ballooning (licensed and organised pleasure rides only)</td>
</tr>
<tr>
<td>Ice skating</td>
</tr>
<tr>
<td>Indoor climbing (on a climbing wall)</td>
</tr>
<tr>
<td>Jogging</td>
</tr>
<tr>
<td>Korfball</td>
</tr>
<tr>
<td>Land skiing</td>
</tr>
<tr>
<td>Marathon running</td>
</tr>
<tr>
<td>Netball</td>
</tr>
<tr>
<td>Octopush</td>
</tr>
<tr>
<td>Orienteering</td>
</tr>
<tr>
<td>Parascending (over water, only when attached to a speedboat. One only)</td>
</tr>
<tr>
<td>Pedalos</td>
</tr>
<tr>
<td>Pony trekking (wearing a helmet and excluding competitions, racing, jumping, hunting and less than 7 days)</td>
</tr>
<tr>
<td>Rambling</td>
</tr>
<tr>
<td>Roller skating / Blading / In-line (incidental, wearing pads, helmets and no stunts)</td>
</tr>
<tr>
<td>Rounders</td>
</tr>
<tr>
<td>Safari trekking / Tracking in the bush (must be organised tour)</td>
</tr>
<tr>
<td>Activity</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Scuba diving up to depth of 30 metres (if qualified or accompanied by qualified instructor and not diving alone or involved in cave diving)</td>
</tr>
<tr>
<td>Shark diving in a cage under water (professionally supervised)</td>
</tr>
<tr>
<td>Skin diving (diving to depth of 30 metres if qualified or accompanied by a qualified instructor and not diving alone or involved in cave diving)</td>
</tr>
<tr>
<td>Sledding / Sledging</td>
</tr>
<tr>
<td>Snorkelling</td>
</tr>
<tr>
<td>Softball</td>
</tr>
<tr>
<td>Surfing</td>
</tr>
<tr>
<td>Swimming</td>
</tr>
<tr>
<td>Swimming with dolphins</td>
</tr>
<tr>
<td>Sydney harbour bridge (organised and walking across clipped onto safety line)</td>
</tr>
<tr>
<td>Table tennis</td>
</tr>
<tr>
<td>Ten pin bowling</td>
</tr>
<tr>
<td>Tennis</td>
</tr>
<tr>
<td>Tree canopy walking</td>
</tr>
<tr>
<td>Trekking / Hiking / Walking (up to 2,500m above sea level)</td>
</tr>
<tr>
<td>Tug of war</td>
</tr>
<tr>
<td>Volleyball</td>
</tr>
<tr>
<td>Wake boarding</td>
</tr>
<tr>
<td>Water polo</td>
</tr>
<tr>
<td>Water skiing (no jumping or stunts)</td>
</tr>
<tr>
<td>Whale watching</td>
</tr>
<tr>
<td>Wicker basket tobogganing</td>
</tr>
<tr>
<td>Wind tunnel flying (pads and helmets to be worn)</td>
</tr>
<tr>
<td>Windsurfing / Sailboarding</td>
</tr>
<tr>
<td>Zip lining / Trekking / Flying fox (safety harness must be worn)</td>
</tr>
<tr>
<td>Zorbing / Hydro zorbing / Sphering (organised events)</td>
</tr>
</tbody>
</table>
The following activities are covered under this Policy. However, no cover is provided for Personal accident or for Personal liability.

<table>
<thead>
<tr>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Archery</td>
</tr>
<tr>
<td>Camel riding</td>
</tr>
<tr>
<td>Clay pigeon shooting (organised events)</td>
</tr>
<tr>
<td>Cycling (wearing a helmet and no racing)</td>
</tr>
<tr>
<td>Elephant riding / Trekking</td>
</tr>
<tr>
<td>Fencing</td>
</tr>
<tr>
<td>Fives</td>
</tr>
<tr>
<td>Go karting (up to 120cc, wearing a helmet)</td>
</tr>
<tr>
<td>Handball</td>
</tr>
<tr>
<td>Jet boating / Power boating</td>
</tr>
<tr>
<td>Jet skiing</td>
</tr>
<tr>
<td>Jousting</td>
</tr>
<tr>
<td>Paintballing / War games (wearing eye protection)</td>
</tr>
<tr>
<td>Racket ball</td>
</tr>
<tr>
<td>Riding motorcycles (up to 125cc only) for which <strong>You</strong> 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</td>
</tr>
<tr>
<td>Rowing (within European waters only)</td>
</tr>
<tr>
<td>Sailing / Yachting (if qualified or accompanied by a qualified person - within European waters only)</td>
</tr>
<tr>
<td>Sand yachting</td>
</tr>
<tr>
<td>Sandboarding / Sand surfing / Sand skiing</td>
</tr>
<tr>
<td>Shooting / Small bore target / Rifle range shooting (within organiser guidelines)</td>
</tr>
<tr>
<td>Squash</td>
</tr>
<tr>
<td>Swimming / bathing with elephants</td>
</tr>
<tr>
<td>Tall ship crewing (no racing)</td>
</tr>
</tbody>
</table>
The following activities will only be covered if You pay the appropriate addition premium and the activity is shown as covered on Your Policy Schedule.

<table>
<thead>
<tr>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amateur athletics (track and field)</td>
</tr>
<tr>
<td>Bungee jumping (one jump only)</td>
</tr>
<tr>
<td>Dry slope skiing</td>
</tr>
<tr>
<td>Endurance activities (up to 2,500m above sea level)</td>
</tr>
<tr>
<td>Gymkhana (professionally organised tours)</td>
</tr>
<tr>
<td>High diving (pool only)</td>
</tr>
<tr>
<td>Mountain biking (wearing a helmet)</td>
</tr>
<tr>
<td>Scuba diving (to a depth of 30-50 metres if qualified and a BSAC, PADI, SSI or SAA member qualified to this depth and diving with a dive buddy)</td>
</tr>
<tr>
<td>Sea kayaking (no racing and within European waters only)</td>
</tr>
<tr>
<td>Team building</td>
</tr>
<tr>
<td>Trampolining</td>
</tr>
</tbody>
</table>

The following activities will only be covered if You pay the appropriate addition premium and the activity is shown as covered on Your Policy Schedule. However, no cover is provided for Personal accident or for Personal liability.

<table>
<thead>
<tr>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canoeing / Rafting / White water rafting / Kayaking (grades 4 and 5 only)</td>
</tr>
<tr>
<td>Hockey / Shinty (field only)</td>
</tr>
<tr>
<td>Kite boarding (no cover for kite damage)</td>
</tr>
<tr>
<td>Kite buggying (no cover for kite damage)</td>
</tr>
<tr>
<td>Kite surfing (no cover for kite damage)</td>
</tr>
<tr>
<td>Lacrosse</td>
</tr>
</tbody>
</table>
**Winter Sports activities**

The following Winter Sports activities are only covered if **You** have paid the appropriate addition premium and Winter Sports cover is shown on **Your Policy Schedule**.

All other Winter Sports are excluded unless **We** agree, in writing, to cover them.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Air boarding</td>
<td></td>
</tr>
<tr>
<td>Big foot skiing / Cross-country skiing (with a guide on recognised paths)</td>
<td></td>
</tr>
<tr>
<td>Downhill skiing</td>
<td></td>
</tr>
<tr>
<td>Glacier skiing / Walking (as part of an organised tour and no overnight stays)</td>
<td></td>
</tr>
<tr>
<td>Husky dog sledding (organised and with an experienced local driver)</td>
<td></td>
</tr>
<tr>
<td>Lapland trips - husky dog sledge and reindeer sledge (all as a passenger only)</td>
<td></td>
</tr>
<tr>
<td>Mogul skating</td>
<td></td>
</tr>
<tr>
<td>Mono skiing</td>
<td></td>
</tr>
<tr>
<td>Passenger sledge</td>
<td></td>
</tr>
<tr>
<td>Ski blading</td>
<td></td>
</tr>
<tr>
<td>Ski run walking</td>
<td></td>
</tr>
<tr>
<td>Skidooing *</td>
<td></td>
</tr>
<tr>
<td>Skiing (Off-piste) on recognised paths and within resort boundaries but excluding <strong>Terrain Parks</strong></td>
<td></td>
</tr>
<tr>
<td>Skiing (On-piste)</td>
<td></td>
</tr>
<tr>
<td>Snow boarding (Off-piste) on recognised paths and within resort boundaries but excluding <strong>Terrain Parks</strong></td>
<td></td>
</tr>
<tr>
<td>Snow boarding (On-piste)</td>
<td></td>
</tr>
<tr>
<td>Snow mobiling *</td>
<td></td>
</tr>
<tr>
<td>Snow shoe walking (recognised paths)</td>
<td></td>
</tr>
<tr>
<td>Snow speed skating</td>
<td></td>
</tr>
<tr>
<td>Snow tubing (organised event)</td>
<td></td>
</tr>
</tbody>
</table>

* No cover is provided for Personal accident or for Personal liability.
## Excluded Hazardous Activities and Sports

- Base jumping
- Big game hunting
- BMX stunt riding
- Bouldering
- Boxing
- Canyoning
- Caving / Pot holing
- Coasterring
- Cycle racing
- Hang gliding
- Judo / Karate / Martial arts
- Micro lighting
- Mountaineering
- Parachuting
- Paragliding
- Polo
- Professional / Semi professional sports
- Quad biking
- Rock climbing
- Sailing outside territorial waters
- Shark diving
- Tombstoning
- Track days using motorised vehicles
- Water ski jumping
- Weightlifting
- Winter sports (unless listed above)
- Wrestling

If an activity is NOT listed above it is NOT covered unless **You** contact **Us** and **We** agree, in writing, to cover the activity. Please telephone **Our** Customer Helpline if **You** are unsure as to whether **Your** intended activity is covered by **Your Policy**.
General policy exclusions

These exclusions apply to all sections of Your Policy. In addition, individual sections of cover may have specific exclusions which apply only to those sections.

A. This Policy does not provide cover:
   1. Unless You are:
      a. In the United Kingdom when the Policy is purchased (except when You renew an existing Annual multi-trip policy)
      b. Aged 85 or under at the start of the Policy Period for Single-trip policies;
      c. Aged 75 or under at the start of the Policy Period for Annual multi-trip policies;
      d. Resident in the United Kingdom, meaning that You:
         • Have an address in the United Kingdom; and
         • Have lived in the United Kingdom for at least 6 of the last 12 months; and
         • Are registered with a General Practitioner in the United Kingdom
   2. For trips of duration longer than:
      a. 63 days for Single-trip policies; and
      b. 31 days for Annual multi-trip policies; unless agreed by Us in writing.

B. We will not pay for any losses that are not directly associated with the Insurance Event causing the claim, for example loss of earnings if You are unable to work or the cost of replacing locks if You lose keys.

C. We will not pay for any losses recoverable from any other source. Where another insurance policy covers the same risk, We will only pay Our proportionate share of a valid claim.

D. We will not pay for any loss, damage, cost or expense directly or indirectly caused by:
   1. Active Participation:
      a. The act of an Insured Person, whether a combatant or non-combatant, supplying, transporting, or otherwise handling facilities, equipment, devices, vehicles, weapons, or other materials intended for use in War and Civil Unrest or Terrorism.
      b. The act of an Insured Person voluntarily entering an area known at the time to be subject to War and Civil Unrest or against the advice of the Foreign and Commonwealth Office. See: https://www.gov.uk/foreign-travel-advice

93
2. **Aviation**
Flying or aerial activity of any kind other than as a fare-paying passenger in a fully licensed commercial passenger-carrying aircraft, unless otherwise shown as covered in Appendix 1: Hazardous Activities and Sports.

3. **Business travel**
Any Business Trip.

4. **Civil authorities**
The confiscation, retention, impounding or destruction of property by any Customs authority, Government or other civil authority.

5. **Climbing and jumping**
You climbing on top of, or jumping from a vehicle, or jumping from a building or balcony; or climbing or moving from any external part of any building to another (apart from on an external fire-escape or stairs) regardless of the height, unless Your life is in danger or You are attempting to save human life.

6. **Cruises**
Any trip on sea-going Cruise-ships unless the appropriate additional premium has been paid and Cruise cover is shown on Your Policy Schedule.

7. **Cyber-attack**
Cyber-attack including but not limited to the delay or cancellation of flights due to the failure of critical systems.

8. **Decompression**
Any medical consequences of flying less than 24 hours after a scuba dive.

9. **Default**
The negligence, error or omission of:
   a. An Insured Person; or
   b. Any provider of transport or accommodation; or
   c. Any agent or online booking service through which travel arrangements were made; or
   d. Any Colleague; or
   e. Any Relative.

10. **Depreciation**
Depreciation, wear and tear and currency exchange losses.

11. **Disinclination**
Your unwillingness or refusal to travel.

12. **Epidemic**
Any epidemic or pandemic as declared by the World Health Organisation

13. **Excluded Hazardous Activities and Sports**
Your participation in Hazardous Activities and Sports which are excluded or not shown as covered in Appendix 1.

14. **Foreseeable circumstances**
Any circumstances, such as Strike or Industrial Action, that were known or could reasonably have been anticipated at the time an Insured Journey was booked or the Policy was purchased, whichever is later.
15. **Manual work**
   Manual work involving the operation of plant or machinery, the use of power tools or any work above or below ground level (except for work at floor level in a fully-constructed multi-storey building).

16. **Failure to take medical precautions, advice and treatment**
   Your failure to:
   a. Obtain any recommended vaccinations, inoculations or preventative medications in a timely manner before an Insured Journey; and
   b. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a General Practitioner or Consultant, prior to or during an Insured Journey; and
   c. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a treating Medical Practitioner abroad.

17. **Mental Illness**
   Your psychological or psychiatric disorder or You suffering from any condition of anxiety, stress or depression diagnosed before the start of an Insured Journey unless accepted by Us in writing.

18. **Failure to wear a motorcycle helmet**
   Bodily Injury or death occurring as a consequence of You not wearing a recognised motorcycle helmet while on a motorcycle, moped, motor-scooter, quadbike or similar.

19. **Nuclear, biological and chemical hazards**
   a. Ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any nuclear machinery or parts.
   b. The use of nuclear, biological or chemical weapons, or contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of nuclear, chemical, biological and/or radioactive substances.

20. **Pre-existing Medical Condition(s)**
   Any Pre-existing Medical Condition(s) unless the appropriate additional premium has been paid and they have been accepted by Us in writing.

21. **Pressure waves**
   The transmission of an energy pulse through the atmosphere caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

22. **Safety equipment and instructions**
   Bodily Injury or death occurring as a consequence of You participating in Hazardous Activities and Sports arising from Your failure to:
   a. Correctly wear or use any safety
equipment customarily worn, such as a helmet, harness, safety line or lifejacket; or
b. Follow the safety instructions and guidance provided by activity organisers, instructors and guides, where applicable.

23. **Search and rescue**
Any search and rescue (however, **We** will cover medical evacuation when this is medically necessary and agreed in advance by **Our Assistance Company**).

24. **Failure to wear a seatbelt**
**Bodily Injury** or death occurring as a consequence of **You** not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.

25. **Self-Injury**
   a. **Your** wilfully, self-inflicted **Bodily Injury** or **Illness**, suicide or attempted suicide; or
   b. **Your** self-exposure to needless peril, except in an attempt to save human life; or
   c. Any form of alcohol abuse including alcohol withdrawal or **You** drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of **Your** faculties and/or judgement resulting in a claim. (**We** do not expect **You** to avoid alcohol on **Your** trip but **We** will not cover any claim arising because **You** have drunk so much alcohol that **Your** judgement is seriously affected); or
   d. **Your** use of any drugs, including solvents and so-called legal highs, other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner** but not for the treatment of drug or alcohol addiction.

26. **Swimming pool**
**Your** unauthorised use of a swimming pool outside of the specified opening times.

27. **Terrorism/Terrorist Act** (see **Words with special meanings**)
This exclusion will not apply to the following sections of cover:
   a. Emergency medical and repatriation expenses
   b. Personal accident

28. **Unlawful acts**
   a. Any unlawful act deliberately or intentionally committed by an **Insured Person**; or
   b. The operation of law or the order of any court; or
   c. Civil or criminal proceedings against anyone on whom **Your** **Insured Journey** depends.

29. **Volcanic Ash**
The delay or cancellation of flights on the order or recommendation of any civil authority, or at the initiative of the airline, due to atmospheric volcanic ash.
30. **War and Civil Unrest** (see Words with special meanings)  
Your presence in an area which is subject to War and Civil Unrest unless:  
a. The unscheduled transit or stopover of the aircraft or sea vessel in which You were travelling; or  
b. Your involuntary diversion, transit or stopover as a result of hijack, Kidnap or other occurrence beyond Your control; or  
c. The sudden, unexpected occurrence of War and Civil Unrest in an area previously in a state of peace at the time You entered the area;  
and in such cases You will be covered for a maximum period of 72 hours from Your involuntary arrival in such an area or, where You are already present in an area previously in a state of peace, from the time when War and Civil Unrest first occurs, provided that:  
a. You make all reasonable efforts to leave the affected area at the first opportunity; and  
b. You are not involved in Active Participation.

31. **Winter sports**  
Your participation in Winter sports unless:  
a. You were 65 years of age or under at the start of the Policy Period; and  
b. The appropriate additional premium has been paid and Winter sports cover is shown on Your Policy Schedule.

32. **Wild animals**  
Any claim arising from You deliberately entering or reaching into a cage or enclosure containing animals normally found in the wild, including juveniles and hand-reared orphans, even if You are advised that such contact is safe.
These are the general conditions applying to all of Your Policy. Certain sections of cover have additional conditions specific to the section.

1. **We** promise to act in good faith in all Our dealings with You.

2. **We** may not pay Your claim if You do not:
   a. Take all possible care to safeguard against accident, injury, loss, damage or theft; and
   b. Avoid any action or inaction which may increase the loss or liability that might arise from such a claim or which may result in any unreasonable or unnecessary expense; and
   c. Give Us full details of any incident which may result in a claim under Your Policy as soon as is reasonably possible; and
   d. Pass on to Us every claim form, summons, legal process, legal document or other communication in connection with the claim; and
   e. Provide all information and assistance that We may reasonably require at Your expense (including, where necessary, medical certification and details of Your household insurance).

3. **You** must not admit liability for any event, or offer to make any payment, without Our prior written consent.

4. The terms of Your Policy can only be changed if We agree. We may require You to pay an additional premium before making a change to Your Policy.

5. **You** must start each Insured Journey from Your Home in the United Kingdom and return to Your Home in the United Kingdom at the end of each trip, within the permitted trip duration, unless otherwise agreed by Us.

6. **You** agree that We can:
   a. Make Your Policy void where any claim is found to be fraudulent; and
   b. Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information You supply on a claim, together with information You supplied when You bought Your Policy and other information relating to a claim, may be provided to the register participants; and
   c. Take over and act in Your name in the defence or settlement of any claim made under Your Policy;
and
d. Take proceedings in Your name but at Our expense to recover for Our benefit the amount of any payment made under Your Policy; and
e. Obtain information from Your medical records (with Your permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without Your prior approval.

7. We will not pay You more than the amounts shown in the Table of Benefits.

8. You agree that We only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. You must give Us details of such other insurance. This condition will not apply to valid Personal Accident claims, which We will pay in full.

9. We shall not be liable to pay damages to You for the late payment of a claim under this insurance contract, unless We fail deliberately or recklessly to pay the claim within a reasonable time.

10. When booking Your trip or purchasing this Policy, whichever is later, You and Your travelling companion(s) must be fit to travel and participate in any activities and excursions that You have planned during Your trip.

11. We will only provide cover for domestic travel (within the United Kingdom) which includes a flight or pre-booked overnight accommodation away from Your normal place of residence.

12. Family members are only insured under this Policy if they are eligible to be covered, are named on the Policy Schedule and the appropriate premium has been paid. Unmarried, dependent children (aged 17 or under living in the same household) are only covered when travelling with You or Your spouse or partner or a responsible adult aged 18 or over who accompanies them for the duration of the trip.

13. A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available from that Act.

14. You cannot transfer Your interest in this Policy to anyone else.
Important information - please read

We strongly recommend that You keep a record of all information given to Us, including telephone calls, copies of all letters, emails and the application and claim forms You completed whether in hard copy or on-line. A copy of the Policy is available on request.

Your declaration and changes
It is essential that all the information given to Us is accurate and that You have answered Our questions fully and accurately. Please see Your declaration: important questions relating to health, activities and the acceptance of Your insurance. You must tell Us immediately if there are any relevant changes in Your circumstances or to the information already given. Accurate information about Pre-Existing Medical Conditions relating to the health of the people travelling and others upon whose health Your trip may depend is particularly important as the Policy contains specific conditions and exclusions. If You are not sure whether something is important, please tell Us anyway as failure to do so may invalidate Your insurance.

Data protection notice
Consent
We will only use Your personal data when the law allows Us to. Most commonly We will use Your personal data under the following two circumstances:

1. When You gave explicit Consent for Your personal data, and that of others insured under Your Policy, to be collected and processed by Us in accordance with this Data Protection Notice.
2. Where We need to perform the contract which We are about to enter into, or have entered into with You.

How We use Your Personal Data
We use Your personal data for the purposes of providing You with insurance, handling claims and providing other services under Your Policy and any other related purposes (this may include underwriting decisions made via automated means). We also use Your personal data to offer renewal of Your Policy, for research or statistical purposes and to provide You with information, products or services that You request from Us. We will also use Your personal data to safeguard against fraud and money laundering and to meet Our general legal or regulatory obligations.

We collect and process Your personal data in line with the General Data Protection Regulation and all other applicable Data Protection legislation. ERV and Post Office Limited are the Data Controllers for their own data independently. ERV and Post Office Limited are the Data Processors for their own data independently.
Special Categories of Personal Data

Some of the personal data You provide to Us may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health or criminal convictions, and may be required by Us for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for Us to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

Sharing Your Personal Data

We will keep any information You have provided to Us confidential. However, You agree that We may share this information with other companies within the ERV and Post Office Groups and with third parties who perform services on Our behalf in administering Your Policy, handling claims and in providing other services under Your Policy. Please see Our Privacy Policy for more details about how We will use Your information.

For more information about what Post Office does with Your data, please go to www.postoffice.co.uk/privacy

We will also share Your information if We are required to do so by law, if We are authorised to do so by You, where We need to share this information to prevent fraud.

We may transfer Your personal data outside of the European Economic Area (“EEA”). Where We transfer Your personal data outside of the EEA, We will ensure that it is treated securely and in accordance with all applicable Data Protection legislation.

Your Rights

You have the right to ask Us not to process Your personal data for marketing purposes, to see a copy of the personal information We hold about You, to have Your personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask Us to provide a copy of Your personal data to any controller and to lodge a complaint with the local data protection authority.

The above rights apply whether We hold Your personal data on paper or in electronic form.

Your personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or Our business relationship with You, unless We are required to retain the data for a longer period due to business, legal or regulatory requirements.

Further Information

Any queries relating to how We process Your personal data or requests relating to Your Personal Data Rights should be directed to:

Data Protection Officer, ERV, Afon House, Worthing Road, Horsham, RH12 1TL, United Kingdom

Email: Dataprotectionofficer@ervuk.com
Phone: +44 (0) 1403 788 510
We aim to provide the highest service standards at all times. However, We recognise that We do sometimes get things wrong. Accordingly, We have set up a complaints procedure to allow You to tell Us about any aspect of Our service that You are dissatisfied with and to allow Us to review Our processes and any decisions We might have made. Our objectives are to ensure that Your concerns are dealt with promptly and fairly.

If You contact Us to complain, please quote Your name, as shown on Your Policy Schedule and Your Policy number.

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
Email: travelinsurancefeedback@postoffice.co.uk

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

If Your complaint is about a claim, please quote the claim number in all correspondence and telephone calls. In the first instance, We would encourage You to write to Us and ask for Your complaint to be investigated:

The Managing Director
ERV, Afon House, Worthing Road, Horsham, West Sussex RH12 1TL, England

Email: contact@ervuk.com
Web: www.erv.co.uk

The Legal costs and expenses section of Your Policy is insured by DAS Legal Expenses Insurance Company Limited. If You wish to complain in relation to this particular section, please forward details of Your complaint to:

The Managing Director
DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

The Financial failure section of Your Policy is insured by Liberty Mutual Insurance Europe SE and administered by International Passenger Protection Limited (IPP). If You wish to complain in relation to this particular section, please forward details of Your complaint to:

The Customer Services Manager
IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.
If We (or DAS or IPP or Post Office) cannot resolve Your complaint to Your satisfaction You should contact:

The Financial Ombudsman Service,
Exchange Tower, London, E14 9SR.

Email: complaint.info@financial-ombudsman.org.uk
Tel: 0800 023 4567

Full details of their impartial complaints procedure can be found on their website:

www.financial-ombudsman.org.uk

The Financial Ombudsman Service can only deal with Your complaint after You have followed Our full complaints procedure. If You use Our complaints procedure or complain to the Financial Services Ombudsman, Your right to take legal action against Us is not affected.

If You have purchased Your Policy online, the European Commission has set up an online platform where consumers can register a complaint. You can find this platform at: http://ec.europa.eu/odr. It will ensure You can complain to the right Alternative Dispute Resolution Body. In the UK this is the Financial Ombudsman Service (FOS).