

# Staysure™



Non-UK Resident Travel Insurance Policy

## **Introduction to your policy**

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

Please read this document and your certificate very carefully to ensure you understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets your requirements.

**Cooling-off-period:** you have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later and provided that you have not made or intend to make a claim, the premium will be refunded in full less any transaction and postage fee.

Please keep this document in a safe place and take it with you when you travel in case you need assistance or need to make a claim. If you have any questions or are in any doubt about the cover provided please call Customer Services on 0044 844 692 8418.

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## Useful telephone numbers

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If you have a medical emergency or non-medical emergency claim while you are outside the United Kingdom, please call ERV Assistance on 0044 207 902 7408.

### Travel Claims

If you have a medical or non-medical emergency claim please call **ERV Assistance** on 0044 207 902 7408 if you are within the **United Kingdom** or 0044 207 902 7408 if you are outside the **United Kingdom**. Emergency Assistance Lines are open 24 hours a day, 365 days a year.

If you need to make any kind of non-emergency claim, including claims for travel assistance please call **ERV Claims** on 0044 142 038 3013 if you are within the **United Kingdom** or 0044 1420 383 013 if you are outside the **United Kingdom**. Emergency Assistance Lines are open 24 hours a day, 365 days a year.

Claims contact information for Legal costs and expenses will be found in the separate policy "Your legal cover explained"

## General information

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Thank you for taking out travel insurance with Staysure.co.uk. **Your certificate** shows the sections of the **policy** you have chosen, the people who are covered and the terms and conditions that may apply.

It is important that you read this document before you travel and make sure you understand what is and is not covered and what to do if you need to make a claim.

### Policy information or advice

If you would like more information or if you feel the insurance may not meet your needs:

- call 0044 1604 210 845
- email [info@staysure.co.uk](mailto:info@staysure.co.uk)
- write to Staysure at McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD.

### Please Note:

Staysure.co.uk Limited is authorised and regulated by the Financial Conduct Authority (Registration no. 436804).

### Insurer

This insurance is underwritten by **ERV**, an Ergo Group Company registered in Germany as Europäische Reiseversicherung A.G. and trading in the **United Kingdom** as ETI International Travel Protection, Companies House Registration FC 25660 and Branch Registration BR 007939.

### ERV Regulator

**ERV** is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – [www.bafin.de](http://www.bafin.de)) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details of the extent of our regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from us on request. Our registration number is 220041.

You can visit the Financial Conduct Authority website, which includes a register of all regulated companies, at [www.fca.org.uk/register](http://www.fca.org.uk/register) or you can telephone them on 0800 111 6768 (freephone).

### Contract of Travel Insurance

This is a contract of insurance between you and **ERV** trading under the name of ETI International Travel Protection. It contains certain conditions and exclusions in each section and general conditions and exclusions that apply to all sections. You must meet these conditions or we may not accept your claim.

We will pay for any claim you make which is covered by this policy that occurs during the period of cover.

**Your policy** does not cover all possible events and expenses. This **policy** is only valid when **you** have a **certificate** attached.

### Health Agreements

If **you** are travelling to a European Union country **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](http://www.ehic.org.uk). This will entitle **you** to benefit from the reciprocal health agreements which exist between EU countries.

If **you** are travelling to Australia or New Zealand and **you** have to go to hospital, **you** must register for treatment under the national Medicare or equivalent scheme in that country. If **you** make use of any health agreement that exists between the **United Kingdom** and another country, or any other worldwide reciprocal health agreement and **your claim** under Section 2 is reduced, **you** will not have to pay an **excess**.

### Conditions, exclusions and warranties

Conditions, exclusions and warranties will apply to individual sections of the **policy** while general conditions, exclusions and warranties will apply to the whole of the **policy**.

### Claims for personal baggage

**We** will pay **claims** for baggage or personal possessions based on the value of the goods at the time **you** lost them and not on a new for old or replacement cost basis unless otherwise stated in the **policy**.

### Policy limits

Most sections of the **policy** contain limits to the amount **we** will pay under that section. Some sections also include other specific limits.

## Summary of cover

Cover	Limits of cover (per person unless otherwise shown) Basics	Excess	Limits of cover (per person unless otherwise shown) Comprehensive	Excess
Personal Assistance Services	N/A	N/A	€288	Nil
Medical Emergency & Repatriation	€5,750,000	€75	€11,500,000	€75
Emergency Dental Treatment	€230	€75	€230	€75
Additional Accommodation & Travelling Costs	€2,300 per trip	Nil	€2,300 per trip	Nil
Hospital Daily Benefit	N/A	N/A	€28 per 24 hour period up to a max of €896	Nil
Cancellation, Curtailment & Trip Interruption	Optional cover up to €5,750	€75	€5,750	€75
Travel Delay	N/A	N/A	€23 after the first full 12 hours, then €12 for each full 12 hours up to €345	Nil
Departure Assistance & Missed Connection	N/A	N/A	€575	Nil
Missed Departure	N/A	N/A	€575 (Europe) €1,150 (elsewhere)	Nil

Cover	Limits of cover (per person unless otherwise shown) Basics	Excess	Limits of cover (per person unless otherwise shown) Comprehensive	Excess
<b>Personal baggage</b>	€230	€75	€2300	€75
<b>Single article, or Pair or set of articles</b>	€115		€115 (optional upgrade available)	
<b>Valuables</b>	€115		€115 (Limited to €75 if <b>insured person</b> is under 16)	
Baggage Delay	N/A	N/A	€58 for first 24 hours or €116 after 48 hours	
<b>Money</b>	€230	€75	€575	€75
<b>Cash</b> (Limited to €58 if <b>insured person</b> is under 18)	€230		€230	
<b>Travel documents</b>	N/A	N/A	€575	Nil
Personal Liability	Optional cover up to €2,300,000 per <b>policy</b>	€75	€2,300,000	€75
Personal Accident				
Death	N/A	N/A	€23,000 (Limited to €1,150 if the <b>insured person</b> is under 18)	Nil
<b>Loss of limb or loss of sight</b>	N/A	N/A	€23,000	Nil
<b>Permanent total disablement</b>	N/A	N/A	€23,000 (If the <b>insured person</b> is under 18 or over 74)	Nil
Legal Costs (if applicable)	N/A	N/A	£25,000 per person max £50,000 per policy	Nil
Hi-jack	N/A	N/A	€58 per 24 hour period, max €5,750	Nil
Optional Winter sports cover				
<b>Ski equipment</b>	N/A	N/A	€575	€75
Ski pass	N/A	N/A	€288	€75
<b>Ski equipment delay</b>	N/A	N/A	€17 per 24 hours up to max €340	Nil

Cover	Limits of cover (per person unless otherwise shown) Basics	Excess	Limits of cover (per person unless otherwise shown) Comprehensive	Excess
Piste closure	N/A	N/A	€23 for each full day up to max €230	Nil
Avalanche or landslide	N/A	N/A	€17 for each full day up to max €175	Nil
<b>Optional Golf Cover</b>				
<b>Golf equipment</b>	N/A	N/A	€1,150	€75
<b>Single article limit</b>	N/A	N/A	€575	Nil
<b>Hiring golf equipment</b>	N/A	N/A	€350	Nil
Green Fees	N/A	N/A	€172	Nil
Hole-in-One Cover	N/A	N/A	€86	Nil
<b>Optional Wedding Cover</b>				
Wedding rings	N/A	N/A	€288	€75
<b>Wedding attire</b>	N/A	N/A	€1,725	€75
<b>Wedding gifts</b>	N/A	N/A	€1,150	€75
Photographs and Videos	N/A	N/A	€863	€75
<b>Special Sports &amp; Activities Cover</b>				
Search and rescue	N/A	N/A	€863	Nil
Sports gear and activity equipment	N/A	N/A	€863	€75
<b>Home country Cover</b>				
<b>Home country Medical Transfer</b>	€1,150	€75	€1,150	€75
Additional Accommodation Costs	€1,150	€75	€1,150	€75
<b>Optional Travel Disruption (Available subject to additional premium and shown on certificate)</b>				
Extended Cancellation or Curtailment	€1,150	€75	€1,150	€75
Extended Travel Delay	€1,150		€1,150	
Extended Missed Departure	€575		€575	
Catastrophe Cover	€1,150		€1,150	

## Important notes

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

- **Emergency medical expenses:** this policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.
- **Full and accurate disclosure:** this policy is a legal contract based on the information you supplied when you applied for this insurance. We rely on that information when we decide what cover to provide and how much you will pay. Therefore it is essential that all the information given to us is accurate and that you have answered our questions fully and accurately. Failure to do so may prejudice your entitlement to claim.
- **Health:** this policy contains restrictions regarding pre-existing medical conditions which unless declared and accepted by the insurers in writing prior to travel may invalidate any subsequent claim. If you are in any doubt as to whether you would be covered by the policy please call the Medical Screening Helpline on 0044 1604 210 845.
- **Changes in health or medication:** you must contact us and declare any changes in your health or your medication that occur between the date you take out this policy and the date you start any trip.
- **Cancellation, curtailment & trip interruption cover:** it is important to note that the policy contains conditions and exclusions in relation to your travelling companions whether they are insured by us or not, close relatives or persons with whom you intend to stay whilst on your trip, in the event of any need to cancel, curtail or interrupt a trip as a result of changes in their health. Please refer to the 'Important Limitations – Cancellation, Curtailment & Trip Interruption Cover' section for full details.
- **Special sports & activities:** this policy specifically excludes participating in or practising for certain sports and activities. Your policy can be extended to cover some of these sporting activities (as detailed under the Optional Special Sports & Activities cover section) when you have paid an appropriate additional premium. Your policy can be extended before departure from your home country. If you are going to take part in special sports and activities where there may be a high risk of injury or if you are in any doubt as to whether cover will apply, please call Customer Services on 0044 1604 210 845.
- **Age limit:** no section of this policy shall apply in respect of any person who has reached the age of 86 years at the commencement of the period of insurance for single trip policies, 81 years for annual multi-trip policies and 76 years for long stay policies. However, no cover is provided for winter sport under any policy for persons aged 71 years or above.
- **Trip limits:** this policy contains strict limits on the length of time you can spend travelling abroad on each trip. Please refer to the definition of the 'trip' in the Meanings of Words. If you travel for more than the number of days for which you have paid for cover, you will not be covered after the last day for which you have paid. Trips must commence and end in your home country and a return ticket must have been booked prior to departure.
- **Medical emergency:** in the event of a medical emergency you must contact us as soon as possible. You **MUST** contact us before incurring expenses in excess of €575, except in case of emergency. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours.
- **Pregnancy and childbirth:** cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 2 for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is **ONLY** given under Sections 2, 4, 5 and 6 of this policy for claims arising from complications of pregnancy and childbirth. Please make sure you read the definition of complications of pregnancy and childbirth given under the Meaning of Words below.



- **Third party liability:** if you use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter) sail or powered boat, or an airborne craft, no liability cover will apply under this policy and you must ensure that you have cover for third party injury or property damage in place.
- **Personal baggage:** while this policy provides cover for your personal baggage, if you are planning to take expensive items such as sophisticated photographic or electronic equipment, jewellery and other valuables with you then you should check that you have adequate personal possessions cover, under a home contents insurance. The maximum we will pay under this policy for valuables (as defined) owned by each insured person is limited to €115. Personal baggage claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation. Payment of any claims in respect of any single article or pair or set of articles will be limited to €58 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- **Policy limits:** most sections of your policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, for example: for any one item or for valuables in total. You are advised to check your policy.
- **Policy excess:** under most sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of the claim up to the excess value per insured person for each and every incident. A definition of policy excess is in the Meaning of Words.
- **Reasonable care:** you need to take all reasonable care to protect yourself and your property, as you would if you were not insured.
- **Automatic policy renewal payment:** by providing your credit/debit card details to Staysure and selecting the Direct Debit payment option, you confirm that Staysure has your full authority to debit the appropriate amount (the amount may vary annually) directly from your credit/debit card electronically each year at the renewal of your annual multi-trip policy.

A notification of renewal will be issued prior to the renewal of **your annual multi-trip** policy setting out the amount for that year and, in accordance with **our** cancellation provisions, **you** will have 14 days from **your** renewal date to cancel **your policy** if it does not meet with **your** requirements. It is **your** responsibility to advise Staysure if details/circumstances have changed on **your** bank account or **your** credit/debit card or if **your** credit/debit card expires. If the details **you** provide are incorrect **your annual multi-trip policy** will not renew automatically.

## Medical declaration

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**You** must comply with the following conditions in order to have full protection under this **policy**. If **you** do not comply we may cancel the **policy**, refuse to deal with **your claim** or reduce the amount of any **claim** payment.

This insurance operates on the following basis:

1. To be covered, **you** must be healthy, fit to travel and to undertake **your** planned **trip**;
2. The insurance will **NOT** cover **you** when you are travelling against the advice of a **medical practitioner** (or would be travelling against the advice of a **medical practitioner** had **you** sought his/her advice);
3. The insurance will **NOT** cover you when **you** are travelling with the intention of obtaining medical treatment or consultation abroad;
4. The insurance will **NOT** cover **you** if **you** have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which **you** are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).

**No claim arising directly or indirectly from a pre-existing medical condition affecting you will be covered unless:**

- You have declared ALL pre-existing medical conditions to us; and
- You have declared any changes to your health or prescribed medications; and
- We have accepted the condition(s) for insurance in writing.

Each **insured person** who has a **pre-existing medical condition** must make a **medical health declaration** before each **period of insurance** and, if there are any changes in **your** health or prescribed medication, prior to commencement of the **period of insurance**, before departing on any **trip** and throughout the life of **your policy**.

**Failure to declare ALL pre-existing medical conditions that are relevant to the insurance may invalidate the policy.**

**We** may require **you** to obtain a medical report from **your** General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred from obtaining this medical report shall be borne by **you**. Based on **our** assessment of the medical information supplied to **us**, **we** will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional **premium**. If **we** offer cover, and, if the cover is subject to the payment of an additional **premium**, cover will not commence until full payment has been received by **us** and written confirmation has been provided by **us**.

To declare a **pre-existing medical condition** or a change in **your** state of health or prescribed medication, **you** should contact the Medical Screening Helpline during office hours on 0044 1604 210 845. An additional **premium** may be required when adding **medical conditions** to **your policy** or by changing the current medical declaration.

**You** should also refer to the General Exclusions.

The following medical conditions are covered without additional charge and subject to the normal terms and conditions of this insurance, provided that:

- a) the **insured** is not awaiting surgery for the condition; and
- b) the **insured** has been fully discharged from any post-operative follow-up.

## \*Waived Conditions

Achilles Tendon Injury	Deviated Nasal Septum	Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue and no hospital admissions)
Allergic Rhinitis	Ear Infections (resolved, must be all clear prior to travel if flying)	Nasal Polyp(s)
Appendectomy	Enlarged Prostate (Benign Prostatic Enlargement)	Perforated Eardrum
Baker's Cyst	Eye Infection (fully resolved with no hospital admissions or consultations)	Psoriasis
Bell's Palsy	Fibroids Uterine or Womb	Prolapsed Womb
Benign Cyst	Fibromyalgia	Prolapsed Bladder
Bladder Infection (no on-going treatment, or hospital admissions)	Gastroenteritis (resolved)	Prostate Gland Infection (Prostatitis)
Blindness	Glaucoma	Salivary Duct Stone
Bowel Incontinence	Goitre	Sebaceous Cyst
Breast Infection (Mastitis)	Gout	Shingles
Breast Reduction (with no further follow up)	Haemorrhoids	Skin Ringworm
Bunions	HRT (Hormone Replacement Therapy)	Stress Urinary Incontinence
Bursitis (fully resolved)	Irritable Bowel Syndrome (IBS) (provided definite diagnosis made and no on-going investigations)	Tendon Injury
Carpel Tunnel Syndrome	Knee Replacement (no subsequent Arthritis and never any dislocation of a joint replacement)	Thyroid (Underactive)
Cartilage injury	Labrynthitis	Tinnitus
Cataracts	Lipoma	Tonsillitis
Cervicitis	Migraine	Trigeminal Neuralgia
Conjunctivitis		Twisted Testicle (Testicular Torsion)
Corneal Graft		Urethritis
Deafness		Uterine Polyp(s)
Dermatitis (no hospital admissions or consultations)		Varicocele
		Vitiligo

## Important limitations

### Cancellation, curtailment & trip interruption cover

This **policy** will NOT cover any **claims** under Section 6 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any **pre-existing medical condition** known to **you** prior to the commencement of the **period of insurance** affecting any **close relative** or **travelling companion** whether **insured** under this **policy** or not, or person with whom **you** intend to stay whilst on **your trip** if:

- A terminal diagnosis had been received prior to the commencement of the period of insurance; or
- If they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the period of insurance; or if during the 90 days immediately prior to the commencement of the period of insurance they had:
- Required surgery, inpatient treatment or hospital consultations; or
- Required any form of treatment or prescribed medication.

**You should also refer to the General Exclusions.**

## 24 hour emergency and repatriation service

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Contact the Emergency Assistance Service on:

Tel: 0044 207 902 7408

Ref: Staysure.co.uk

**You** can use this service outside the **United Kingdom** during **your** journey. If **you** have a medical emergency please contact **ERV Assistance** as soon as possible.

**ERV Assistance** doctors and nurses and other technical support staff are on call 24 hours a day throughout the year. **You** may reverse the call charges when using this service. Please give **ERV Assistance** **your** age and **your** **certificate** number. The service is available if medically necessary and when **you** have a valid **certificate**. It includes a guarantee to pay hospital or **doctors'** fees;

- a translation service;
- repatriation arrangements to send you home by land, sea or air (accompanied by a nurse or doctor if necessary);
- necessary travel arrangements for your next-of-kin or the person with whom you are travelling (if covered under this policy); and
- an ambulance service to a hospital or nursing home or your home when you arrive in the United Kingdom (if necessary).

### Outpatient treatment

For simple out-patient costs **you** should settle the clinic bill directly and **claim** this back upon **your** return.

### Reciprocal Health Agreements

#### EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC). **You** can apply online at [www.ehic.org.uk](http://www.ehic.org.uk) or by telephoning 0044 300 330 1350. This will entitle **you** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland. In the **event** of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card **we** will not apply the deduction of **excess** under Section 2 – Emergency Medical and Repatriation.

#### Australia and New Zealand

If **you** require medical treatment in Australia or New Zealand **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and outpatient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health Advice for Travellers booklet available from **your** local Post Office. Alternatively please call **ERV's Assistance** for guidance.

If **you** are admitted to hospital contact must be made with **ERV's** Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE. **Contact the ERV Assistance Service on telephone number 0044 207 902 7408.**

### Travel Assistance

**You** can use this service outside the **United Kingdom** during **your** journey. If **you** have an emergency please contact **ERV Assistance** as soon as possible. When dialling from outside the **United Kingdom** phone 0044 207 902 7408. **You** may reverse the call charges when using this service. Please give **ERV Assistance** **your** age and **your** **certificate** number.

The service includes:

- medical advice abroad related to your claim;
- assistance in locating suitable doctors, hospitals, clinics and dentists when consultation or minor treatment is required;
- assistance with arrangements for a doctor to call and if necessary hospitalisation;

- continued medical monitoring of the patient's condition;
- help to obtain special drugs if unobtainable locally, and dispatching of them to the patient;
- arranging for a translation service when necessary, where the provider of an assistance service does not speak English (is under legal expenses).

**ERV Assistance** will only help arrange these services. **You** or a relative or friend in the **United Kingdom** must pay for the tickets, **travel documents**, medication, drugs, emergency funds or any extra costs, or **we** can arrange for **your** card to be debited which **ERV Assistance** will discuss with **you** at the time **you** call.

## Meaning of words

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

**Accidental bodily injury** – An unexpected event which results in **your bodily injury**, that is due to a violent, sudden and external cause which occurs during a **trip**. This must occur at an identifiable time and place which solely and independently of any cause results within 12 months, in the death, **loss of limb**, **loss of sight** or the **permanent total disablement** of an **insured person**.

The following are also defined as **accident(s)** under the terms of this **policy**:

- Asphyxia or injuries caused by gases or vapours, immersion or submersion, or from the consumption of liquid or solid matter other than foodstuffs.
- Infections resulting from an accident covered by the policy.
- Injuries which are a direct result of surgical operations or medical treatments undertaken as a result of an accident covered by the policy.
- Injuries sustained as a result of self-defence.

### Active Participation:

- a) the act of any 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 any 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: [www.fco.gov.uk](http://www.fco.gov.uk)

**Bodily injury** – An identifiable physical injury sustained by **you** caused by sudden, unexpected, external and visible means. Injury as a result of **your** unavoidable exposure to the elements shall be deemed to be **bodily injury**.

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

**Cancellation period** – The 14 days following receipt of the **policy** documents for new business or the 14 days from the renewal date.

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

**Certificate** – The validation page issued in respect of this **policy** which sets out the names of the **insured persons**, the **geographical limits**, the **period of insurance** and any other special conditions and terms.

**Close business associate(s)** – any person whose absence from **your** normal place of business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

**Close relative(s)** – for the purpose of this **policy**, **close relatives** are considered to be the following persons only:

- the person that you live with, in a relationship, at the same address, whether married or cohabiting (as if husband and wife) regardless of gender;
- your children (including fostered or adopted children);
- your grandchildren;
- your parents;
- your grandparents;
- your brothers and sisters;
- your parents-in-law;
- your sons-in-law and daughters-in-law;
- your brothers-in-law and sisters-in-law.

**You** may be required to demonstrate the existence of the relationship.

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

**Contamination:** Contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of nuclear, chemical, biological and/or radioactive substances.

**Couple** – **You** and **your** wife, husband, civil partner or partner who lives with **you** in a domestic relationship at the same address as **you** for more than 6 months. On an **annual multi-trip policy insured** persons can travel independently.

**Curtailment/curtail/curtailed** – either:

- a) cutting short the **trip** by immediate direct early return to **your home area**, in which case **claims** will be calculated from the day **you** returned to **your home area** and based on the number of complete days of **your trip** you have not used, or
- b) being a hospital in-patient outside **your home area** for a period in **excess** of 48 hours.

**Claim(s)** – Any event which leads to a **claim** being made by **you** under the terms of this **policy**. A series of **claims** arising out of one event shall constitute one **claim**.

**Cyber-terrorism** - The use of disruptive activities, or the threat thereof, against computers and/or networks, with the intention to cause real-world harm or severe disruption of infrastructure.

**Damages** – Compensation or indemnity for loss suffered owing to the deterioration or destruction of **your** property, **you** suffering **bodily injury** and injuries caused to animals.

**Dangerous activity** – Any professional sporting activity, any kind of racing except racing on foot, **winter sports** over 17 days, or any sporting or physical activity except those listed in the Sports and Activities section or those accepted by **us** in writing.

**Destination** – The geographic area to which **you** travel during **your trip**.

**Doctor** – A registered practising member of the medical profession who is not related to **you** or anyone **you** are travelling with.

**Excess** – Under most sections of this **policy** **you** have to pay the first part of any **claim**. This is called an **excess**. The **excess** will apply to each person claiming, and to each incident and to each section of the **policy** **you claim** under. The **excess** amount is shown in the table of benefits on pages 3-5 under each section.

**Family cover** –**You** and **your** husband/wife or civil partner, partner (who have co-habited for at least 6 months), **your** unmarried, dependent children (including adopted, fostered and step-children) under the age of 18 years (or under the age of 21 if in full-time education), living in the same household (except children when attending full-time education). On an **annual multi-trip policy**, adults and children can travel independently but children must always be accompanied by a responsible adult aged over 18 years.

**Geographical limits** –The countries of the **zone** for which **you** have paid the appropriate **premium** as specified on the **certificate**, except for those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within **your** country of departure once **you** commence **your trip**, and during **your** return journey to **your home**. **You** will be covered when travelling by recognised **public transport** between countries, but not if **you** are being paid to crew a private motor or sailing vessel or are travelling by private plane.

### **Single trip –**

Zone 1 – The **United Kingdom**

Zone 2 – Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Morocco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Republic of Ireland, Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, **United Kingdom** and Vatican City.

Zone 3 – All countries Worldwide, excluding the United States, Canada, Mexico, Bermuda and the Caribbean.

Zone 4 – All countries Worldwide.

### **Annual multi-trip –**

Zone 1 – Europe excluding Spain, Turkey, Cyprus, Malta and Greece.

Zone 2 – Europe including Spain, Turkey, Cyprus, Malta and Greece.

Zone 3 – Worldwide excluding the USA, Canada, Caribbean, Mexico and Thailand.

Zone 4 – Worldwide including the USA, Canada, Caribbean, Mexico and Thailand.

**Golf equipment** – Golf clubs, golf balls, golf bag, golf shoes and non-motorised golf trolleys.

**Hijack** – The unlawful seizure or wrongful exercise of control of an aircraft or conveyance that **you** are travelling in as a passenger.

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

**Home area or home country** – **Your** country of residence.

**Illness/illnesses** – Any condition, disease, set of symptoms or sickness leading to a change in **your** health and as diagnosed and confirmed by a **doctor** during the **period of insurance** and which is not a **pre-existing medical condition** unless the **pre-existing medical condition** has been disclosed to **us** and accepted in writing by **us**.

**Incidental** – Happening on a casual or occasional basis.

**Insured couple** – With specific regard to optional wedding cover, the Bride and Bridegroom, being **insured persons**.

**Insured person/you/your/yourself** – Each person named on the **certificate** and for whom the appropriate

**premium** has been paid, and at the commencement of the **period of insurance** being not more than 85 years of age if **you** have purchased a **single trip policy**, or 80 years of age if **you** have purchased an **annual multi-trip policy** or 75 years of age if **you** have purchased a **long stay policy** or 70 years of age if **you** have purchased a **winter sports policy**.

**Insurer/ERV/we/our/us:** **ERV** trading as ETI International Travel Protection. (Some sections of cover may be underwritten by another insurer. This will be made clear at the start of those sections and **Insurer/we/our/us** will then refer to the other insurer.)

**Limits of cover** – Unless stated to the contrary, **our** maximum liability in any one **period of insurance** is limited to the amount stated in each section, per **insured person**.

**Loss of limb** – Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm (or both arms) at or above the wrist joint(s), or a leg (or both legs) at or above the ankle joint(s).

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

**Manual work** – Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry). Cover for **manual work** will be provided where such work is solely in a voluntary capacity, for a charity registered under the charity commission in England and Wales, the Scottish Charity Regulator or the department for social development in Northern Ireland and where there is no financial gain. In such circumstances, there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 meters above the ground, or for working below the ground and cover for personal **accident** and personal liability is excluded.

In the event of an injury occurring as a result of voluntary labour, the **policy excess** under Section 2 (Medical Emergency & Repatriation) will be increased to €288 and application of **excess** waiver will not delete this increased **excess**. Cover excludes interaction with wild animals of any kind.

**Medical condition** – Any medical or psychological disease, sickness, condition, **illness** or injury that has affected **you** or any **close relative, close business associate, travelling companion** or person with whom **you** intend to stay whilst on **your trip**.

**Medical health declaration** – Medical information that needs to be declared to **us** before each **period of insurance** by any **insured person** who has suffered from a **pre-existing medical condition**.

**Medical officer** – An appropriately licensed and qualified medical professional employed or contracted by **us** or by **ERV Assistance**, experienced in the assessment of the requirements of medical treatment abroad and repatriation.

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

**Money – Cash**, travellers' and other cheques and **your** personal credit/debit or charge cards.

**Pair or set** – A number of items of **personal baggage** considered as being similar or complementary to one another or used together.

**Period of insurance** – The period shown on the **certificate**. Subject to:

**Long stay policies** – Cancellation cover (where applicable) starts when **you** purchase this insurance or when **you** book **your trip**, whichever is the later. Cover for all other sections applies for the duration of **your trip** as stated on **your certificate** provided it does not exceed;



- 1) If **you** are aged 65 or under, a maximum of 366 consecutive days;
- 2) If **you** are aged between 66 and 70 inclusive, a maximum of 366 days if travelling within zones 1 and 2, a maximum of 276 days if travelling within **zone** 3 and a maximum of 184 days if travelling within **zone** 4;
- 3) If **you** are aged between 71 and 75 inclusive, a maximum of 366 days if travelling within zones 1 and 2, a maximum of 184 days if travelling within **zone** 3 and a maximum of 123 days if travelling within **zone** 4;

**Single trip policies** – The period of the **trip** terminating upon the **trips** completion, but not in any case exceeding the period shown on the **certificate**. Under single **trip** policies, Section 6 – Cancellation cover shall start from the time **you** pay the **premium** and evidence of insurance is issued or when **you** book **your trip**, whichever is the later and will stop at the departure of **your trip**. In the event of **you** making a cancellation **claim** all remaining cover will immediately cease for that **trip**. For all other sections of the **policy** the insurance commences when **you** leave **your home** to start the **trip** and stops at the time of **your** return to **your home** on completion of the **trip**.

Cancellation cover (where applicable) starts when **you** purchase this insurance. Cover for all other sections applies for the duration of **your trip** as stated on **your certificate** provided it does not exceed;

- 1) If **you** are aged between 76 and 85 inclusive, the maximum duration of **trip** cover available is 31 days.

**Annual multi-trip policies** – Excepting cancellation cover which commences on the start date of your policy cover applies as for **single trip policies**. The **period of insurance** is for 12 months during which **you** are covered for each **trip you** book and undertake within that period, on condition that each **trip** does not exceed a maximum of:

- 1) If **you** are aged 65 or under, a maximum of 50 consecutive days (100 days where the extra **premium** has been paid and this is shown on **your certificate**).
- 2) If **you** are aged between 66 and 80 inclusive, a maximum of 35 days:
  - irrespective of the number of individual trips you take in each period of insurance, the maximum number of days you can spend abroad must not exceed 183.
  - trips solely within your home country are only insured if you have pre-booked at least two consecutive nights paid accommodation.

Please note:

- Any trip that had already begun when you purchased this insurance will not be covered, except where you renew an existing annual multi-trip policy prior to its expiry, which fell due for renewal during the trip.
- The period of insurance is automatically extended for the period of the delay in the event that your return to your home area is unavoidably delayed due to an event insured by this policy.
- If you travel for more than the number of days for which you have paid for cover you will not be covered after the last day for which you have paid.

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

**Personal baggage** – Luggage, clothing, personal effects (excluding **golf equipment, ski equipment and valuables**) and other articles which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during a **trip**.

- Note 1: Items hired to you, and all items loaned or entrusted to you are excluded (other than ski equipment where the appropriate winter sports premium has been paid).
- Note 2: This travel insurance is not intended to cover expensive items for which you should take out full 'personal possessions' insurance under your home contents policy.

**Policy** – This contract of insurance, the **certificate** and any endorsements or appendices to it.

**Premium** – The sum that **you** must pay **us** for this **policy**, including any surcharges and taxes legally applicable. Except where otherwise stated, all amounts shall be expressed in Euros and the € symbol may be used.

**Pre-existing medical condition** –

- 1) Any past or current **medical condition** that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the commencement of cover under this **policy** and/or prior to any **trip**: and
- 2) Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this **policy** and/or prior to any **trip**.

**Public transport** – Any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

**Secure luggage area** – Any of the following, as and where appropriate:

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

**Single article** – Any one article or **pair or set** of articles (including golf clubs) or collection which is used or worn together, except when the optional golf cover section is purchased and shown in the **certificate** then the **single article** limit applies to each individual golf club and not the set as a whole.

**Single parent family**: One adult and all of his/her unmarried dependent children (including adopted, fostered and step-children) under the age of 18 years (or under the age of 21 if in full-time education), living in the same household (except children when attending full-time education). For **annual multi-trip cover**, the adult can travel independently, however, all **insured** children must travel with a responsible adult over the age of 18 years.

**Ski equipment** – Skis, mono-ski or snowboard, ski boots, ski bindings and ski sticks.

**Special sports and activities** – The activities listed under the optional special sports & activities cover section of this **policy**.

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

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

**Theft** – The dishonest appropriation of property by another person with the intention of permanently depriving **you** of it.

**Third party** – Any natural person or legal entity other than:

- You;
- Your close relative(s);
- Your partners, directors, employees and other close business associates.

**Travelling companion** – Means a person(s) with whom **you** have booked to travel on the same travel itinerary and without whom **your** travel plans would be impossible.

**Travel documents** – Travel tickets, accommodation and other redeemable travel vouchers, Green Cards, driving licences and passports.

**Trip(s)** – A holiday or journey for leisure or business purposes that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home**, or to a hospital or nursing **home** in the **United Kingdom**, whichever is earlier. For **single trip cover**, any other holiday or **trip** which begins after **you** get back **home** is not covered.

**Unattended** – When **you** cannot see and/or are not close enough to **your** property or vehicle to prevent unauthorised interference or **theft of your** property or vehicle.

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

**Valuables** - Jewellery, antiques, articles made of gold or silver or other precious metals, precious or semi-precious stones, musical instruments, furs or leather clothing, watches, binoculars, telescopes, photographic equipment, electronic audio or digital media, games consoles, laptops, tablets and other computer equipment and hand-held electronic devices including but not limited to MP3 players, MP4 players, smart phones, Blackberries, iPods, iPads, Kindles and the like and associated software.

**War and civil unrest** - War or warlike operations (whether war is declared or not), civil war, invasion, acts of foreign enemies, hostilities, mutiny, uprising, rebellion, revolution, riot, insurrection, civil commotion, conspiracy, military or usurped power, martial law or state of siege.

**Weapons of mass destruction** - The use of atomic, biological or chemical weapons or **contamination**.

**Wedding attire** – Bride's dress with accessories and bridegroom's suit with accessories.

**Wedding gifts** – Gifts for the bride and bridegroom presented for the purpose of celebrating the wedding.

**Winter sports** – Ice-skating (outdoor), guided cross country skiing (Nordic skiing), on piste skiing, on piste snowboarding, on piste mono skiing, glacier skiing, off piste skiing or off piste snowboarding on recognised and authorised areas only (both) and tobogganing.

## Upgrades

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This **policy** contains different levels of cover, some of which do not apply unless **you** have paid the appropriate additional **premium**. Any extra benefit **you** have purchased is shown on **your certificate**. Please read the **policy** carefully and ensure the cover reflects **your** requirements.

Upon the payment of an additional **premium**, **you** may upgrade **your** travel insurance coverage by purchasing any of the following upgrades prior to commencement of **your trip**:

- **Optional winter sports cover – single trip policies**  
Available to comprehensive policyholders only who are under 71 years of age: your single trip policy can be extended, subject to certain limitations, to cover winter sports. Please refer to the Optional winter sports cover section in this policy for full details. If you have purchased an annual multi-trip policy (and you are under 71 years of age), you are covered when taking part in winter sports for one trip of up to 17 consecutive days during the period of insurance. This can be extended for up to 31 days in total when extra premium has been paid and this is shown on your certificate.
- **Optional golf cover**  
Available to comprehensive policyholders only: your policy can be extended, subject to certain limitations, to cover golf. Please refer to the optional golf cover section in this policy for full details.
- **Optional wedding cover**  
Available to comprehensive policyholders only: your policy can be extended, subject to certain limitations for wedding cover. Please refer to the optional wedding cover section in this policy for full details.

- Optional special sports & activities cover  
Available to comprehensive policyholders only: your policy is automatically extended to provide cover for search and rescue costs and sports gear and equipment where you are participating in any activity that is specified as covered under this policy.
- Optional travel disruption extension cover  
Your policy can be extended, subject to certain limitations, to provide for certain costs arising from travel disruption before or during your trip.

## Section 1 **Personal assistance services**

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**This section of cover applies to comprehensive policyholders only.**

**What is covered:**

**We** will pay the administrative and delivery costs, up to a maximum of €288 per **trip**, in providing the following services in respect of a **trip**:

### a) **Information about your destination**

**We** can provide information on: –

- Current visa and entry permit requirements for any country. However, if you hold a passport from a country other than Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, we may need to refer you to the British Embassy or Consulate of that country;
- Current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organisation warnings;
- Arranging relevant inoculations and vaccinations before the commencement of a trip abroad. **We** will not pay the cost of these inoculations or vaccinations;
- Climate;
- Local languages;
- Time differences;
- Main bank opening hours, including whether or not a Bank Holiday falls within your intended trip;
- Motoring restrictions, regulations, Green Cards and other insurance issues.

### b) **Transfer of emergency funds**

**We** will transfer emergency funds to **you** in case of urgent need, up to a maximum under this **policy**, per **trip**, of €575.

This service will apply when access to **your** normal financial/banking arrangements is not available locally, and is intended to cover **your** immediate emergency needs.

**You** must authorise **us** to debit **your** credit or charge card with the amount of the transfer, or **you** must make alternative arrangements to deposit the funds in **our** account in the **United Kingdom**.

### c) **Message relay**

**We** will transmit two urgent messages following **illness**, **accident** or travel delay problems.

### d) **Drug replacement**

**We** will assist **you** in replacing lost drugs or other essential medication, or lost or broken prescription glasses or contact lenses, which are unobtainable overseas. **We** can source and deliver to **you** compatible blood supplies.

**What is not covered:**

The cost of any items or of blood (unless **insured** under another section of this **policy**), and the costs of supplying any medication inadvertently not carried by the **insured person** on the **trip**.

#### e) Tracing lost luggage

If **your** luggage is lost or misdirected in transit, and the **carrier** has failed to resolve the problem, **we** will help with tracing and re-delivering the luggage. **You** will need to have **your** luggage tag number available.

#### f) Replacement travel documents

**We** will help **you** replace lost or stolen tickets and **travel documents** and refer **you** to suitable travel offices.

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

The cost of any items **insured** under another section of this **policy**.

#### g) Homecall referral

If **your home** suffers damage during **your trip**, **we** can arrange for a repairer from **our** list of approved tradesmen to contact **you** to carry out emergency repairs to the domestic plumbing or drainage system, the domestic gas or electricity supply, the roofing, external locks, doors or windows, or the fixed heating system.

**You** can call **us** for help up to 7 days after **you** have returned **home** from a **trip**.

**You** will be responsible for the payment of all charges associated with carrying out the repair, including any callout fee, and **you** should make arrangements to pay the repairer or **us** at the time the work is carried out.

## Section 2 **Medical emergency & repatriation**

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### **What is covered:**

**We** will pay the following costs, up to €5,575,000 Basics/€11,500,000 Comprehensive, for each **insured person** who suffers sudden and unforeseen **bodily injury** or **illness**, or who dies during a **trip** outside **your home country**:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are medical practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised medical practitioner.
- Burial or cremation of a deceased insured person abroad up to €1,725; or alternatively transportation costs of returning home an insured person's body or ashes.
- Additional travelling costs to repatriate you home when recommended by our medical officer. We will pay for the cost of a medical escort if considered necessary.
- Up to €173 in total for your excursions that have been paid for before your trip began and that cannot be recovered from anywhere else, if you get written advice from a doctor that you cannot go on them, because of an injury or illness during your trip. We reserve the right to limit payment to what our medical officer deems to be reasonable.

If **our medical officer** advises a date when it is feasible and practical to repatriate **you**, but **you** choose instead to remain abroad, **our** liability to pay any further costs under this section after that date will be limited to what **we** would have paid if **your** repatriation had taken place.

## What is not covered:

- a) costs in **excess** of €575 which have not been authorised by **us** in advance (see Important Notes);
- b) any **claims** arising directly or indirectly as a result of any **pre-existing medical conditions**, unless **you** have declared all **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance;
- c) any pre-planned or pre-known or expected medical treatment or diagnostic procedure;
- d) treatment which, in the opinion of **our medical officer**, can reasonably be delayed until **you** return to the country of departure;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen **illness** or injury;
- f) any **claims** for costs related to pregnancy or childbirth unless the **claim** is certified by a **medical practitioner** as necessary due to **complications of pregnancy and childbirth**;
- g) treatment or services provided by a private clinic or hospital, health spa, convalescent **home** or any rehabilitation centre unless confirmed as medically necessary by **our medical officer**;
- h) treatment for cosmetic purposes unless **our medical officer** agrees that such treatment is necessary as the result of an **accident** covered under this **policy**;
- i) expenses incurred as a result of a tropical disease when **you** have not had the recommended inoculations and/or taken the recommended medication;
- j) any costs incurred in **your home country** other than in connection with transportation of **you** or **your** remains to **home** from abroad;
- k) any costs incurred in Australia or New Zealand which would have been covered by Medicare had **you** enrolled, and **you** failed to enrol in Medicare;
- l) any costs where the transportation **home** has not been arranged by **us**;
- m) any costs in respect of unused pre-paid travel costs when **we** have paid to repatriate **you**;
- n) air-sea rescue and transfer costs;
- o) the **policy excess** except where **you** have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and **you** have used a European Health Insurance Card (EHIC) to effectively reduce the cost of **your** treatment or medicines;
- p) any costs incurred by **you** as a result of **you** participating in **winter sports** unless **you** have paid the **winter sports premium**;
- q) anything mentioned in the General Exclusions.

## In an emergency

**You** should first check that the circumstances are covered by **your policy**. Having done this please contact the number shown below, giving **your** name, **certificate** number, and as much information as possible. Please give **us** a telephone, fax or telex number where **we** can contact **you** or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance **you** must contact **us** as soon as possible. **You** MUST obtain **our** prior authorisation before incurring any expenses over €575, except in case of emergency. In case of emergency, if **you** are physically prevented from contacting **us** immediately, **you** or someone designated by **you** must contact **us** within 48 hours.

For assistance outside the **United Kingdom** call 0044 207 902 7408.

If travelling alone, **we** recommend that **you** carry **your** insurance documents with **you** at all times.

## Section 3 **Emergency dental treatment**

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### **What is covered:**

**We** will pay up to €230 for each **insured person** for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

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

- a) the costs of any subsequent permanent or routine treatment;
- b) any pre-planned or pre-known dental treatment or diagnostic procedure;
- c) treatment which, in the opinion of **our medical officer**, can reasonably be delayed until **your return home**;
- d) any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- e) normal wear and tear;
- f) any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- g) any damage to dentures, other than whilst being worn by **you**;
- h) dental treatment involving the provision of dentures or the use of precious metals;
- i) any costs incurred in **your home country**;
- j) the **policy excess** except where **you** have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and **you** have used a European Health Insurance Card (EHIC) to effectively reduce the cost of **your** treatment or medicines;
- k) any costs incurred by **you** as a result of **you** participating in **winter sports** unless **you** have paid the **winter sports premium**;
- l) anything mentioned in the General Exclusions.

## Section 4 **Additional accommodation & travelling costs**

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### **What is covered:**

On condition that **you** contact **us** first and **we** make all the travel arrangements, in the event of a valid **claim** for repatriation under Section 2 (Emergency Medical & Repatriation), **we** will pay up to an overall limit of €2,300 per **trip** for the following:

- If our medical officer confirms that it is medically necessary for you to be accompanied on the trip home, and the return journey cannot take place on the original scheduled date, we will pay for either:
  - a) the additional travelling costs and accommodation costs incurred by one person staying with you and accompanying **you** on the **trip home**; or
  - b) Additional travelling and accommodation costs arranged by **us** for one person required, on medical advice, to fly out to **you** and accompany **you home**.
- A return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace you in your location outside your home country following your medical repatriation or death during a trip.
- Additional travelling costs incurred in returning home your children under 18 years of age and insured under this policy if you are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children home.

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

- a) any air travel costs in excess of a return economy/tourist class ticket;

- b) accommodation costs other than the cost of the room;
- c) for each child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket;
- d) any **claims** for costs related to pregnancy or childbirth unless the **claim** is certified by a **medical practitioner** as necessary due to **complications of pregnancy and childbirth**;
- e) anything mentioned in the General Exclusions.

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## Section 5 **Hospital daily benefit**

**This section of cover applies to comprehensive policyholders only.**

### **What is covered:**

In the event of a valid **claim** under Section 2 (Emergency Medical & Repatriation) or Section 3 (Emergency Dental Treatment), when **you** are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours, **we** will pay **you** a benefit of €28 per complete 24 hour period of in-patient treatment up to a maximum under this **policy** of €896 per **insured person**.

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

- a) any **claim** arising in connection with a **trip** solely within **your home country**;
- b) any **claims** for costs related to pregnancy or childbirth unless the **claim** is certified by a **medical practitioner** as necessary due to **complications of pregnancy and childbirth**;
- c) anything mentioned in the General Exclusions.

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## Section 6 **Cancellation, curtailment & trip interruption**

**This section of cover applies to comprehensive policyholders and to basics policyholders who have bought the optional cover.**

### **Cancellation & curtailment**

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

**We** will reimburse up to a maximum of €5,750 per **insured person** in total under this **policy** for financial loss **you** suffer, being non-refundable deposits and amounts **you** have paid (or have contracted to pay), for travel and accommodation **you** do not use because of **your** inability to commence travel or complete the **trip** due to an insured cause listed below.

**Cancellation** cover applies if **you** have booked a **trip** to take place within the **period of insurance**, but **you** are forced to cancel **your** travel plans because of one of the following changes in circumstances, which is beyond **your** control, and of which **you** were unaware at the time **you** booked the **trip**. (Please see also the travel delay cover – Section 7).

**Curtailment** cover applies if **you** are forced to cut short a **trip** **you** have commenced, and return to **your home country**, because of one of the following changes in circumstances which is beyond **your** control, and of which **you** were unaware at the time **you** booked the **trip**:

- Unforeseen illness, injury or death of you, a close relative, travelling companion or any person with whom you have arranged to stay during the trip.
- You abandoning your trip following the cancellation of or a delay of more than 12 hours in the departure of your outward international flight, sea-crossing, coach or train journey, forming part of the booked trip's itinerary, as a result of strike or industrial action (of which you were unaware at the time you booked the trip), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- You or any person with whom you plan to travel being called up for Jury Service or being summoned as a witness in a Court of Law (other than in a professional or advisory capacity).



- If you are made redundant and you qualify for a redundancy payment under current United Kingdom legislation.
- Accidental damage, burglary, flooding or fire affecting your home, occurring during the trip or within 48 hours before you depart, when the loss relating to your home is in excess of €1,750 and your presence is required by the Police in connection with such events.
- The Foreign and Commonwealth Office issue a directive advising against travel to your trip destination because of an earthquake, fire, flood, or hurricane.

## Trip interruption

### What is covered:

On condition that **you** contact **us** first, and that **we** make all the travel arrangements, **we** will pay necessary additional travelling costs incurred in returning **you home** in the event **you** have a valid **curtailment claim**. If the situation permits, and the period of **your** original booked **trip** has not expired, **we** will also pay necessary additional travel costs in transporting **you** back to the location abroad.

Travel by air will be limited to one economy/tourist class ticket for each **insured person**.

**Trip interruption** cover applies when **you** need to make an unscheduled return journey to **your home country** during a **trip** because of:

- The death, imminent demise, or hospitalisation due to serious accident or illness, of a close relative;
- Accidental damage, burglary, flooding or fire affecting your home during your trip, when the loss relating to your home is in excess of €1,750 and your presence is required by the Police in connection with such events.

If **you** cannot recoup the cost of any pre-paid accommodation, **you** may be able to submit a pro-rata **curtailment claim** under this section for such costs. The maximum amount **we** will pay under Section 6 in total for cancellation, **curtailment** and **trip** interruption **claims** is €5,750 per **insured person**.

### Special conditions relating to claims

**You** must obtain a medical certificate from the **medical practitioner** in attendance and **our** prior approval to confirm the necessity to return **home** prior to the scheduled return date of the **trip** in the event of unforeseen **illness** or injury.

In the event of **curtailment** or interruption of the **trip**, **you** must contact **us** first and allow **us** to make all the necessary travel arrangements.

If, at the time of requesting **our** assistance in the event of a **curtailment** or **trip** interruption **claim**, satisfactory medical evidence is not supplied in order to substantiate that the **claim** is due to an unforeseen **illness**, injury or death of **you**, a **close relative**, **travelling companion** or person with whom **you** have arranged to stay whilst on **your trip**, **we** will make all necessary arrangements at **your cost** and arrange appropriate reimbursement as soon as the **claim** has been validated.

**You** must notify the **carrier** or travel agent immediately **you** know the **trip** is to be cancelled or **curtailed**, to minimise **your** loss as far as possible. If **you** fail to notify the **carrier** or travel agent immediately it is found necessary to cancel the **trip**, **our** liability shall be restricted to the cancellation charges that would have applied had such a failure not occurred.

If **you** cancel the **trip** due to unforeseen **illness** or injury **you** must provide a medical certificate from the treating General Practitioner stating that this prevented **you** from travelling.

If **you** cancel, **curtail** or interrupt **your trip** because **your** presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting **your home** during **your trip**, **you** must produce to **us** written documentation from the police confirming that the loss or damage occurred during the **trip** – otherwise no **claim** will be paid.

**Curtailment claims** will be calculated from the date of return to **your home country** or the date **you** are hospitalised as an in-patient, for the rest of **your** journey.

**What is not covered:**

- a) any disinclination to travel or continue travelling, unless **your** change of travel plans is caused by one of the circumstances listed under 'what is covered';
- b) any **claim** arising directly or indirectly from a known **pre-existing medical condition** affecting **you** unless **you** have declared all **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance;
- c) any **claim** arising directly or indirectly from a **pre-existing medical condition**, known to **you** prior to the commencement of the **period of insurance**, affecting any **close relative, travelling companion** whether insured under this **policy** or not or any person with whom **you** intend to stay whilst on **your trip** if:
  - A terminal diagnosis has been received prior to the commencement of the period of insurance;
  - They were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the period of insurance;

Or during the 90 days immediately prior to the commencement of the **period of insurance** they had;

- Required surgery, inpatient treatment or hospital consultations; or
  - Required any form of treatment or prescribed medication;
- d) cancellation caused by pregnancy or childbirth unless the cancellation is certified by a **medical practitioner** as necessary due to **complications of pregnancy and childbirth**;
  - e) **claims** arising from actual or planned **strike or industrial action** which was common knowledge at the time **you** booked the **trip**;
  - f) any costs in respect of any unused pre-paid travel costs when **we** have paid to repatriate **you**;
  - g) withdrawal from service of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any **claim** in this case to the transport operator involved;
  - h) failure by the provider of any part of the booked **trip** to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise), unless the event is specifically covered by this **policy**. **You** should direct any **claim** in this case to the provider involved;
  - i) bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
  - j) anything for which the company providing **your** transport or accommodation, their agents, or any person acting for **you** is responsible;
  - k) **your** vehicle being stolen, broken into or vandalised or breaking down;
  - l) change of plans due to **your** financial circumstances except if **you** are made redundant and qualify for redundancy payment under current **United Kingdom** legislation;
  - m) any **claim** arising as a result of attendance of an **insured person**, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if **you** are called up for Jury Service or are summoned as a witness (other than in any professional or advisory capacity);
  - n) any costs relating to airport taxes or air passenger duty. **You** should obtain a refund from **your carrier** for such charges;
  - o) any cancellation, **curtailment** or **trip** interruption caused by work commitment or amendment of **your** holiday entitlement by **your** employer;
  - p) any **claim** resulting from **your** inability to travel due to an **insured person's** failure to hold, obtain or produce a valid passport or any required visa in time for the booked **trip**;

- q) prohibitive regulations by the Government of any country, or delay or amendment of the booked **trip** due to Government action;
- r) the death or **illness** of any pet or animal;
- s) the **policy excess**. If **you** are claiming only for loss of deposit then the **excess** is reduced to €12 per **insured person per claim**;
- t) the cost of this **policy**;
- u) anything mentioned in the General Exclusions.

## Section 7 **Travel delay**

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**This section of cover applies to comprehensive policyholders only.**

### **What is covered:**

If the departure of **your** first outward or final inward international flight, sea crossing or coach or train journey forming part of a booked **trip** and specified on **your** ticket, is delayed as a direct result of strike, industrial action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:

- For more than 12 hours beyond the intended departure time: we will pay the sum of €23 per insured person for the first 12 hours your departure is delayed and a further €12 per insured person for each subsequent full 12 hours delay, up to a maximum of €345 in all per insured person per trip; or
- For more than 12 hours beyond the intended departure time: you can choose instead to abandon your trip and submit a Cancellation claim under Section 6.
- Special conditions relating to claims

If **you** suffer delays **you** must obtain written confirmation from the **carrier** stating the period and reason for delay.

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

- claims arising from actual or planned strike or industrial action which was common knowledge at the time you made travel arrangements for the trip or purchased, renewed or extended this insurance;
- withdrawal from service of the aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- claims where you have not obtained written confirmation from the carrier stating the period and reason for delay;
- any claim that results from volcanic ash unless you have paid the appropriate premium for cover and claim under Section 31;
- anything mentioned in the General Exclusions.

## Section 8 **Home country departure assistance & missed home country connection**

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**This section of cover applies to comprehensive policyholders only.**

### **What is covered:**

**We** will pay up to a maximum of €575 per **insured person** to meet the additional costs incurred should **you** be delayed or miss **your** connection as follows:

#### **On your outward journey:**

If after leaving **your home you** are delayed during **your** internal/connecting journey to the airport, port, coach or rail terminal, which is the departure point from **your home country**, as a result of disruption, cancellation, delay, suspension, failure or alteration of **public transport**, or breakdown or **accident** immobilising the private vehicle in which **you** are travelling:

- We will provide assistance to enable you to continue your journey to the international departure point from your home country;
- Where necessary we will provide alternative transport or emergency local help, including the towing of your vehicle to the nearest garage.

### **On your return to your home country:**

If **you** main international air, sea, coach or rail **carrier** is delayed and **you** miss **your** pre-booked and pre-paid internal travel connection by scheduled **public transport** we will:

- Assist you to reach home from the point where you transfer from the main international air, sea, coach or rail carrier;
- Liaise with the onward transport provider to advise of your late arrival and will, if necessary, make alternative travel arrangements to enable you to get home within a reasonable time.

Should **you** arrive at **your home country** transfer point on time but **you** are unable to continue **home** as planned due to the disruption, cancellation, delay, suspension, failure or alteration of **your** planned internal travel connection by scheduled **public transport**; or the immobilisation or loss of the private vehicle, left in the country of departure or at the transfer point, and in which **you** proposed to travel **we** will:

- Provide necessary alternative transport, local emergency assistance, recovery of the private vehicle and the passengers to home or overnight accommodation whilst awaiting repairs to the private vehicle.

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

If **you** suffer delays **you** must obtain written confirmation from the **carrier** stating the period and reason for delay.

If the private vehicle in which **you** are travelling or intending to travel is immobilised by breakdown or **accident**, then **you** will be responsible for authorising repairs and for meeting any costs other than for 1 hour's roadside assistance and towing charges to the nearest garage.

**You** must take every reasonable step to commence and complete the journey to the international departure point from **your home country** on time.

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

- claims arising from strike or industrial action which had started, or for which a starting date had been announced, before you made any travel arrangements for your trip or purchased, renewed or extended this insurance;
- claims due to you allowing insufficient time to complete your journey to the departure point;
- withdrawal from service (temporary or otherwise) of the aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- breakdown of the private vehicle in which you are travelling if it does not have a valid MOT certificate (where required by law) or if it has not been regularly serviced;
- immobilisation or loss of any vehicle you have taken abroad on your trip;
- anything mentioned in the General Exclusions.

## **Section 9 Missed departure**

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**This section of cover applies to comprehensive policyholders only.**

### **What is covered:**

**We** will pay for reasonable additional travelling and accommodation expenses necessarily incurred to reach your overseas **destination** or return to the United Kingdom by the most direct alternative route, up to a maximum under this **policy** of:

- €575 per insured person in respect of travel to a European destination; or
- €1,150 per insured person in respect of travel outside Europe.

If **you** arrive at the airport, port or international coach or rail terminal to depart too late to commence the outward international journey abroad of **your** booked **trip**, as a result of:

- breakdown of or accident involving the vehicle in which you are travelling; or
- cancellation or curtailment of scheduled public transport due to adverse weather conditions, strike or industrial action or mechanical breakdown, derangement or accident.

**We** will provide assistance by liaising with the **carrier** and/or Tour Operator to advise of **your** late arrival and, as necessary, **we** will make arrangements for overnight hotel accommodation and alternative international travel.

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

**You** must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time.

**You** must obtain written confirmation from the **carrier** stating the period and reason for delay.

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

- claims arising from actual or planned strike or industrial action which was common knowledge at the time you booked the trip or purchased, renewed or extended this insurance;
- withdrawal from service of the aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- breakdown of the private vehicle in which you are travelling if it does not have a valid MOT certificate (where required by law) or if it has not been regularly serviced;
- claims for additional mechanical wear and tear or depreciation of your vehicle or for mileage charges other than additional fuel and oil;
- claims under this section in addition to claims under Section 7 (Travel Delay);
- claims due to you allowing insufficient time to complete your journey to the departure point;
- any claim that results from volcanic ash unless you have paid the appropriate premium for cover and claim under Section 33;
- anything mentioned in the General Exclusions.

## **Section 10 Personal baggage**

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### **What is covered:**

If, in the course of a **trip**, **your personal baggage** is damaged, stolen, destroyed or lost (and not recovered), **we** will cover **you** up to an overall maximum of €230 Basics/€2,300 Comprehensive per **insured person** in total (€2,300 in total when the extra possessions cover **premium** has been paid)

Within this amount the following sub-limits apply:

- The maximum we will pay for any single article, or for any one pair or set of articles, is €300 (or the amount shown in your certificate - up to €1,150 in total - when the extra possessions cover premium has been paid) - where you are able to provide the original receipt, valuation or proof of ownership.

- If you cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of you wearing the article) and value to support the claim, payment for any single article, or for any one pair or set of articles, will be limited to a maximum of €58. Evidence of replacement value is not sufficient.
- The maximum we will pay for all articles lost, damaged or stolen in any one incident is limited to €288 if you cannot provide satisfactory proof of ownership and value.
- The maximum we will pay under this policy for all valuables owned by each insured person is limited to €115 in total if you are aged 18 or over or €75 if you are under 18 (€345 in total if you are aged 18 or over and the extra possessions cover premium has been paid) whether jointly owned or not.
- The maximum we will pay for sunglasses or prescription glasses of any kind is limited to €115 in total per insured person. The maximum we will pay for mobile telephones, smart phones or any other hand-held communication device is limited to €115 per insured person (€173 in total when the extra possessions cover premium has been paid)
- The maximum we will pay for personal baggage or valuables lost, damaged or stolen from a beach or pool-side is limited to €115 per insured person.
- The maximum we will pay for any cigarettes or alcohol lost, damaged or stolen is limited to €58 in total under this policy.

### Special conditions relating to claims

We have the option to either pay **you** for the loss, or replace, reinstate or repair the items concerned.

**Claims** are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation, bearing in mind the age of the items.

**You** must take suitable precautions to secure the safety of **your personal baggage**, and must not leave it unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access. If claiming for **your** goods that were stolen or lost **you** should produce proof of purchase of the original goods by way of receipts, credit card or bank statements – otherwise no **claim** will be paid.

Within 24 hours of discovery of the incident, **you** must report loss of **personal baggage** to the local Police or to the **carrier**, as appropriate. Damage to **personal baggage** in transit must be reported to the **carrier** before **you** leave the baggage hall and a Property Irregularity Report (PIR) must be obtained, or to **your** hotel or accommodation management, or to the Tour Operator representative. **You** must produce to **us** written documentation from one of the parties listed above confirming that the loss or **theft** occurred during the **trip** – otherwise no **claim** will be paid.

### What is not covered:

- any item loaned, hired or entrusted to you;
- any loss, theft of, or damage to personal baggage left in an unattended motor vehicle if:
  - the items concerned have not been locked out of sight in a **secure luggage area**;
  - no forcible and violent means have been used by an unauthorised person to gain entry into the vehicle; and
  - no evidence of such entry is available.
- theft of valuables from an unattended motor vehicle;
- loss, theft of, or damage to, valuables from checked-in luggage left in the custody of a carrier and/or valuables packed in luggage left in the baggage hold or storage area of a carrier;
- electrical or mechanical breakdown or derangement of the article insured;
- wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- confiscation or detention by Customs or other lawful officials and authorities;

- dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments;
- damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- liability in respect of a pair or set of articles where we shall be liable only for the value of that part of the pair or set which is lost or damaged;
- sports' gear whilst in use;
- equipment used in connection with any winter sports or special sports and activities unless you have paid the appropriate additional premium to extend your policy;
- loss or theft of or damage to money (please see Section 12);
- losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this section);
- the policy excess;
- anything mentioned in the General Exclusions.

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## Section 11 **Luggage delay on your outward journey**

**This section of cover applies to comprehensive policyholders only.**

### **What is covered:**

- If your luggage is certified by the carrier to have been lost or misplaced on the outward journey of a trip for a period in excess of 12 hours but less than 48 hours, then you can claim an amount of up to €58 (or over 48 hours up to €115) per insured person for the purchase of essential items.

Such sums will be refundable to **us** if the luggage or any part of it proves to be permanently lost and/or a **claim** is made under the **personal baggage** section.

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

**You** must provide receipts and a report from the **carrier** confirming the length of the delay – otherwise no payment will be made.

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

- any claim arising in connection with a trip solely within your home country;
- anything mentioned in the General Exclusions.

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## Section 12 **Money & passport**

### **What is covered:**

- If during a trip, the money you are carrying on your person or you have left in a safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, we will cover you up to an overall maximum under this policy of €230 Basics/€575 Comprehensive per insured person in total.
- The maximum we will pay for cash is €230 per insured person. The maximum we will pay for cash belonging to an insured person aged under 18 is €58.
- If you have bought Comprehensive cover and your passport is lost or stolen outside the country of departure during a trip, we will pay up to €575 per insured person in respect of reasonable additional travel and accommodation expenses you incur abroad to obtain a replacement passport. We do not cover the replacement cost of the passport itself.

### Special conditions relating to claims

Within 24 hours of discovery of the incident **you** must report loss of **money** or **your** passport to the local Police or to the **carrier**, as appropriate, or to **your** hotel or accommodation management, or to the Tour Operator representative.

**You** must produce to **us** written documentation from one of the parties listed above confirming that the loss or **theft** occurred during the **trip** – otherwise no **claim** will be paid.

**You** must produce to **us** evidence of the withdrawal of **cash** – otherwise no payment will be made.

#### What is not covered:

- shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- anything that can be replaced by the issuer;
- the policy excess;
- anything mentioned in the General Exclusions.

## Section 13 **Personal liability**

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**This section of cover applies to comprehensive policyholders and to basics policyholders who have bought the optional cover.**

#### What is covered:

If in the course of a **trip you** become legally liable for **accidental bodily injury** to, or the death of, any person and/or accidental loss of or damage to their property, then:

On condition that there is no other insurance in force covering the loss, the material damage or **your** liability, **we** will cover **you** (or in the event of **your** death, **your** legal personal representatives) against:

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

**We** will pay up to a maximum, including costs, of €2,300,000 under this **policy**. This limit applies to any and all claimants in any one **period of insurance** affected by any and all occurrences with any one original cause.

#### What is not covered:

- injury to, or the death of, any member of your family or household, or any person in your service;
- property belonging to, or held in trust by you or your family, household or servant;
- loss of or damage to property which is the legal responsibility of you or your family, household or servant. (This exclusion will not apply to temporary hotel and similar accommodation which you occupy and for which you assume contractual responsibility during your trip);
- any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- claims for injury, loss or damage arising directly or indirectly from:
  - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boats (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
  - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by **you**;
  - the ownership or occupation of any land or building;
  - wilful or malicious acts.
- liability or material damage for which cover is provided under any other insurance;
- accidental injury or loss not caused through your negligence;



- any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus however caused;
- an insured person engaging in any special sports and activities or winter sports where this policy specifically states that Personal Liability cover is excluded (regardless of whether the special sports and activities or winter sports premium has been paid);
- any claim arising in connection with a trip solely within your home country;
- the policy excess;
- anything mentioned in the General Exclusions.

## Section 14 **Personal accident**

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**This section of cover applies to comprehensive policyholders only.**

### **What is covered:**

If **you** suffer **accidental bodily injury** during the **trip**, which within 12 months is the sole and direct cause of death or disablement, **we** will pay to **you** or **your** legal personal representatives the following benefits:

Cover	Benefit per insured person	
	Aged 18-65	Aged under 18
<b>Death</b>	€23,000	€1,150
<b>Loss of limb, or loss of sight</b>	€23,000	€1,150
<b>Permanent total disablement</b>	€23,000	€1,150

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

- injury not caused solely by outward, violent and visible means;
- your disablement caused by mental or psychological trauma not involving your bodily injury;
- disease or any physical defect, infirmity or illness which existed prior to the commencement of the trip;
- any payment per insured person in excess of €23,000;
- any payment in excess of €1,150 arising from the death, loss of limb, loss of sight or permanent total disablement of insured persons under 18 years of age;
- an insured person engaging in any special sports and activities or winter sports where this policy specifically states that personal accident cover is excluded (regardless of whether the special sports and activities or winter sports premium has been paid);
- anything mentioned in the General Exclusions.

## Section 15 **Hijack**

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**This section of cover applies to comprehensive policyholders only.**

### **What is covered:**

**We** will pay **you** the sum of €58 per complete 24 hours up to a maximum of €5,750 per each **insured person** if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours on the original, pre-booked, outward journey or return journey.

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

- any claim resulting from you acting in a way which could cause a claim under this section;
- you must give us a written statement from an appropriate authority confirming the hijack and how long it lasted;
- anything mentioned in the General Exclusions.

## Section 16 **Optional winter sports cover**

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This **policy** specifically excludes participating in certain **winter sports** and activities.

If **you** are under 71 years of age and have bought a Comprehensive **policy**, **your policy** may be extended if **you** wish to cover **your** participation in some **winter sports**. Cover is only provided if **you** have paid the additional **winter sports premium** and the cover is shown on **your certificate**. **Your policy** can only be extended before departure from **your home country**.

### **When are you covered for winter sports?**

If **you** are under 71 years of age and have purchased a **single trip policy**, **you** are covered when taking part in **winter sports** if **you** have paid the appropriate additional **premium** for the **period of insurance**.

If **you** are under 71 years of age and have purchased an **annual multi-trip policy**, **you** are covered when taking part in **winter sports** for one **trip** of up to 17 consecutive days during the **period of insurance**. This can be extended for up to 31 days in total when extra **premium** has been paid and this is shown on **your certificate**.

If **you** are over 70 years of age no cover will be provided for **winter sports**. If **you** have paid for **winter sports cover**, **you** should call Customer Services on 0044 1604 210 845 immediately for a premium refund.

This **policy** will cover **you** when **you** are engaging in the following sports and activities on a non-competitive and non-professional basis during **your trip** when **you** have paid the additional **winter sports premium**:

- Ice-skating (outdoor);
- Snowboarding (off-piste but on recognised and authorised areas only);
- Skiing (off-piste but on recognised and authorised areas only);
- Snowboarding (on-piste);
- Skiing (on-piste / glacier);
- Tobogganing.

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

- Ice sailing/ice windsurfing;
- Snow mobiling;
- Skidoo.

**You** will not be covered for any **claims** arising directly or indirectly when engaging in the following sports and activities:

- Bobsleigh;
- Ski jumping;
- Heli-skiing;
- Ski racing;
- Ice hockey;
- Ski stunting or free-style skiing;
- Luge;
- Skiing off-piste outside recognised and authorised areas;
- Para-skiing;
- Snowboarding off-piste outside recognised and authorised areas;
- Skeleton.

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

If **you** are undertaking a pursuit or activity which is not listed in this **policy** or are in any doubt as to whether cover will apply, please call Customer Services on 0044 1604 210 845.

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

Benefits under the sections of cover already described are extended to cover **winter sports** as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections in respect of **winter sports**. **You** must read these extensions in conjunction with Sections 1-16 and refer back to them when appropriate for full cover details.

#### **Cancellation or curtailment**

##### **What is covered in addition to Section 6:**

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

## **Section 17 Ski equipment & ski pass**

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#### **What is covered in addition to Section 10:**

- We will pay up to €575 per insured person if ski equipment belonging to or hired by you is damaged, stolen, destroyed or lost (and not recovered) in the course of a trip. There is also a single article limit of €345, whether jointly owned or not.
- We will pay up to €288 per insured person if your ski pass, which you are carrying on your person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a trip.
- Ski equipment is covered against damage or loss whilst in use.
- Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

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

**You** must take sufficient precautions to secure the safety of **your ski equipment** and ski pass and must not leave them **unattended** at any time in a place to which the public has access.

## **Section 18 Ski equipment delay**

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

If **your ski equipment** is certified by the **carrier** to have been misplaced on the outward journey of a **trip** in excess of 12 hours, then **you** can **claim** up to €18 per day, with a maximum under this **policy** of €345 per **insured person**, for hire of replacement **ski equipment**. **You** must provide **us** with receipts and written confirmation from the **carrier** confirming the delay.

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

Anything mentioned in the General Exclusions.

## **Section 19 Piste closure**

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

If during a **trip you** are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), **we** will reimburse up to €23 per day to a maximum of €230 per

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**insured person:**

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

**What is not covered:**

- claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- anything mentioned in the General Exclusions.

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**Section 20 Avalanche or landslide**

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**What is covered:**

If, following avalanches or landslides, access to and from the ski resort is blocked or scheduled **public transport** services are cancelled or **curtailed** we will pay up to €17 per day to a maximum of €170 per **insured person** for reasonable extra accommodation and travel expenses.

**Special conditions relating to claims**

**You** will be required to provide **us** with written evidence of limited access from an appropriate authority

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**Optional golf cover**

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**What is covered:**

This section of cover applies if **you** have purchased a Comprehensive **policy**, paid the appropriate additional **premium** for golf cover and golf cover is shown on **your certificate**.

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**Section 21 Golf equipment**

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**What is covered:**

**We** will pay **you** up to a maximum of €1,150 per each **insured person**, for accidental loss, **theft** of or damage to **golf equipment** which **you** own.

**Within this amount the following sub-limits apply:**

- The maximum we will pay you for any one club or one piece of golf equipment, is €575. If you cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any single article, or for any one pair or set of articles, will be limited to a maximum of €69. Evidence of replacement value is not sufficient.
- The maximum we will pay you, in total, for all articles lost, damaged or stolen in any one insured incident is limited to €575 if you cannot provide satisfactory proof of ownership and value.

**Special conditions relating to claims**

**We** have the option to either pay **you** for the loss, or replace, reinstate or repair the items concerned.

**Claims** are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

**You** must take suitable precautions to secure the safety of **your golf equipment**, and must not leave it unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access. If claiming for **your** goods that were stolen or lost **you** should produce proof of purchase of the original goods by way of receipts, credit card or bank statements – otherwise no **claim** will be paid.

Within 24 hours of the incident, **you** must report loss of **personal baggage** to the local Police or to the **carrier**, as appropriate, (damage to **golf equipment** in transit must be reported to the **carrier** before **you** leave the **baggage** hall and a Property Irregularity Report (PIR) must be obtained), or if the incident occurs elsewhere to **your** hotel or accommodation management, or to the Tour Operator representative.

**You** must produce to **us** written documentation from one of the parties listed above confirming that the loss or **theft** occurred during the **trip** – otherwise no **claim** will be paid.

**What is not covered:**

- the policy excess;
- more than €575 per single club or single article of golf equipment;
- golf equipment which is over five years old;
- any claim for loss or theft of golf equipment if you have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- loss, theft of, or damage to, golf equipment from checked-in luggage left in the custody of a carrier and/or packed in luggage left in the baggage hold or storage area of a carrier;
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims for loss, theft or damage to anything being shipped as freight or under a bill of lading;
- damage to, loss or theft of golf equipment, which is being carried on a vehicle roof rack;
- damage to, loss or theft of golf equipment, if it has been left:
  - **unattended** in a place to which the public have access; or
  - in an **unattended** motor vehicle; or
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- any claim for damage to golf equipment whilst in use;
- anything mentioned in the General Exclusions.

## Section 22 **Golf equipment hire**

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**What is covered:**

If **your** own **golf equipment** is certified by the **carrier** to have been lost or misplaced on the outward journey of a **trip** for a period in excess of 12 hours, then **we** will pay **you** the sum of €35 per complete 24 hours, up to a maximum of €345 per each **insured person**, for hire or replacement **golf equipment**.

**Special conditions relating to claims**

**You** must provide receipts and a report from the **carrier** confirming the length of the delay – otherwise no payment will be made.

**What is not covered:**

- any claim arising in connection with a trip solely within your home country;
- anything mentioned in the General Exclusions.

## Section 23 **Green fees**

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**What is covered:**

**We** will pay **you** the sum of €87 per complete 24 hours up to a maximum of €173 per each **insured person** for the proportionate value of any non-refundable;

- pre-paid green fees; or
- golf equipment hire fees; or
- tuition fees.

which are not used due to **you** being involved in an **accident** or **your illness** making you unable to play or due to adverse weather conditions causing the closure of the golf course.

**What is not covered:**

- any claims arising directly or indirectly as a result of any pre-existing medical conditions unless you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance;
- claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming your inability to play golf;
- anything mentioned in the General Exclusions.

## Section 24 **Hole in one cover**

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**What is covered:**

We will pay **you** €87 per **insured person** in the event of **you** scoring a hole-in-one (gross) during **your trip**.

**Special conditions relating to claims**

1. **You** must obtain a written report from the golf club secretary confirming the competition details countersigned by **you** playing partner together with a certified copy of **your** score card.
2. Receipts from the golf club for expenditure incurred immediately following **your** hole-in-one must be retained as these will help **you** to substantiate **your claim**.

**What is not covered:**

- if you are not a member of a recognised golf club affiliated to a National Golfing Union and hold an official National Golfing Union Handicap;
- if you do not have your scorecard signed by your playing partner(s) who must be members of a National Golfing Union;
- if the golf course at which the hole-in-one is scored is not affiliated to the Golfing Union of the country in which it is located;
- if your scorecard is not countersigned by the secretary/ manager of the club at which the hole-in-one has been scored;
- if temporary greens and/or tee boxes are in use;
- anything mentioned in the General Exclusions.

## Section 25 **Optional wedding cover**

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This section of cover applies if **you** have purchased a Comprehensive **policy**, paid the appropriate additional **premium** for wedding cover and wedding cover is shown on **your certificate**.

**Period of insurance**

The **period of insurance** under Section C (Photographs and Videos) commences on **your** wedding day and shall terminate on **your** return to **your** normal place of residence or business in **your home country** on completion of **your** holiday. Cover under all other sections shall commence at the time of leaving **your home** or business (whichever is later) in **your home country** and shall terminate on the return of the **trip** as specified in the itinerary but shall not exceed the period stated in **your certificate**. In any event cover will commence no more than 24 hours prior to the booked departure time from **your home country** and will terminate no more than 24 hours after the booked return to **your home country**. Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within **your** country of departure once **you** commence **your trip**, and during **your** return journey to **your home**.

## Section A – Wedding rings

### What is covered:

We will pay **you** up to a maximum of €280 per ring for any loss, **theft** or damage to the Bride's or Bridegroom's wedding rings, occurring within the **period of insurance**. We will pay for the repair, replacement or reinstatement of the lost, stolen or damaged ring(s) at **our** option.

## Section B – Wedding attire & wedding gifts

### What is covered:

We will pay **you** up to a maximum of €1,725 per **insured couple** in the event of permanent loss, theft or damage to **your wedding attire** and up to a maximum of €1,150 per **insured couple** in the event of permanent loss, theft or damage to **your wedding gifts** during the **period of insurance**, for the repair, replacement or reinstatement of the lost, stolen or damaged **wedding attire** or **wedding gifts**.

### Special conditions relating to claims (applies to Sections A and B)

We have the option to either pay **you** for the loss or replace, reinstate or repair the items concerned. Payment will be on the basis of the current value of the items concerned, after a deduction for normal wear and tear and bearing in mind the age of the items.

**You** must take all normal precautions to secure the safety of **your** wedding rings, **wedding attire** and **wedding gifts**, and must not leave them unsecured or outside **your** reach or **unattended** at any time in a place to which the public have access.

If **you** are claiming for stolen or lost items **you** must produce a receipt for the purchase of the original items wherever possible, which will simplify **our** assessment of the **claim** and speed up payment. Within 24 hours of the incident **you** must report loss of **your** wedding rings, **wedding attire** and/or **wedding gifts** to the local police or to the **carrier**, as appropriate, (damage to **your** wedding rings, **wedding attire** and/or **wedding gifts** in transit must be reported to the **carrier**).

If **you** are unable to obtain a report from the Police, then **you** must report the loss to **your** hotel or accommodation management, or to **your** Tour Operator representative.

**You** must produce to **us** written documentation from one of these listed parties confirming that the loss or **theft** occurred during the **trip** – otherwise no **claim** will be paid.

### What is not covered (applies to Sections A and B):

- any item loaned, hired or entrusted to you.
- any loss of from an unattended motor vehicle if:
  - the items concerned have not been locked out of sight in a **secure luggage area**.
  - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
  - no evidence of such entry is available.
- theft of valuables from an unattended motor vehicle, luggage in transit, or from luggage left in the custody of the hotel.
- wear and tear, damage caused by moth or vermin, denting or scratching, atmospheric or climatic conditions, deterioration, depreciation or any process of dyeing or cleaning.
- confiscation or detention by Customs or other lawful officials and authorities.
- bonds, securities, stamps or documents of any kind, musical instruments, glass, china, antiques, pictures, coupons, personal organisers, electronic audio or digital media, games consoles, laptops, tablets and other computer equipment and hand-held electronic devices including but not limited to MP3 players, MP4 players, smart phones, Blackberries, iPods, iPads, Kindles and the like and associated software, vehicles or accessories, boats and/or ancillary equipment, samples or merchandise or business goods or specialised equipment relating to a trade or profession.
- damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle.

- losses from a roof or boot luggage rack.
- the policy excess;
- anything mentioned in the General Exclusions.

## Section C – Photographs and videos

### What is covered:

We will pay **you** up to a maximum of €863 per **insured couple** for:

- Reasonable additional costs incurred by the insured couple if the pre-booked professional photographer cannot appear at your wedding at the specified time and date due to illness, injury or transport problems, and
- Reasonable additional costs incurred by the insured couple to re-print or re-take the professionally taken photographs or video(s) of the wedding if the original photographs and video(s) are permanently lost or damaged up to 14 days after the wedding.

### Special conditions relating to claims

If the professional photographer cannot appear, **you** should obtain written confirmation of the reason he or she could not appear. In the event of loss or damage to photographs, negatives or videos of **your** wedding whilst in the custody of the photographer, **you** should obtain a written report confirming the nature and extent of the damage.

Receipts for any additional costs incurred must be retained if a **claim** is to be made under this section of the **policy**.

### What is not covered:

- additional costs arising from any change to the specified time and date of your wedding of which you are aware prior to the commencement of your holiday.
- the cost of reprinting photographs or video(s) not owned or ordered by you;
- the policy excess;
- anything mentioned in the General Exclusions.

## Section 26 **Optional special sports & activities cover**

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This **policy** specifically excludes participating in certain sports and activities. This **policy** will cover **you** when **you** are engaging in the following sports and activities on a non-competitive and non-professional basis during **your trip**:

Athletics	Orienteering
Badminton	Rambling
Banana boating	Roller blading (line skating / skate boarding)
Baseball	Rounders
Basketball	Running, sprint / long distance
BMX cycling	Safari (organised – no guns)
Bowls (including competitions)	Scuba diving* (conditions apply – see below)
Cricket	Skate boarding
Cross country running	Snorkelling
Curling	Squash
Cycling	Surfing
Fell running/walking	Swimming
Glacier walking	Tennis
Golf	Trekking (under 2,000 metres altitude)
Heptathlon	Triathlon
Hiking (under 2,000 metres altitude)	Volleyball



Jogging	Walking
Netball	Water polo
Orienteering	Windsurfing
Ringos	Yachting (crewing) – inside territorial waters

**\*Scuba diving**

Qualified divers, diving with a dive-buddy and in accordance with the guidelines of the relevant diving organisation will be covered as follows:

<b>Qualification</b>	<b>Maximum depth</b>
PADI Open Water	18 metres
PADI Advanced Open Water	30 metres
BSAC Ocean Diver	20 metres
BSAC Sports Diver	30 metres
BSAC Dive Leader	30 metres

Other qualifications may be accepted but must be declared to **us** prior to travel.

If **you** do not hold a diving qualification, **we** will only cover **you** to dive to a maximum depth of 18 metres when accompanied by and under the direction of a qualified diving instructor as part of an accredited course.

**You** will not be covered under this **policy** if **you** travel by air within 24 hrs after participating in a scuba dive.

The following sports and activities will also be covered but no cover will apply in respect of any personal **accident** or personal liability **claims**:

Archery	Horse riding (no polo, hunting, jumping)
Boxing training (no contact)	Jet skiing
Camel/elephant riding / trekking	Marathon running
Canoeing/kayaking (inland/coastal)	Mountain biking
Field hockey	Parascending (over water)
Fishing (fresh water and deep sea)	Roller hockey/street hockey
Flying as a passenger (private/small aircraft)	Wake boarding
Football	Water skiing
Gaelic football (non-competitive)	White/black water rafting (Grade 1 to 4)
Go karting (recreational use)	Zorbing/hydrozorbing

**You** will not be covered for any **claims** arising directly or indirectly when engaging in the following sports and activities:

Abseiling	Mountaineering
American football	Mountain boarding
Animal conservation/game reserve work	Paintballing
Bungee jump	Parachuting
Boxing	Paragliding/parapenting
Canoeing/kayaking (white water)	Parasailing
Canyoning	Parascending (over land)
Caving / cave diving	Point-to-point
Clay pigeon shooting	Polo
Cross channel swimming	Potholing
Dry skiing	Professional sports
Fencing	Quad biking
Flying as a pilot	Rock climbing
Gliding	Rock scrambling

Gymnastics	Rowing (inland/coastal)
Handball	Rugby
Hang gliding	Sailboarding/sandboarding
High diving	Sand yachting
Horse jumping	Scuba diving (unqualified** – see above)
Horse racing	Scuba diving (over 30 metres qualified)
Hot air ballooning	Shark feeding/cage diving
Hunting / shooting	Sky diving
Hunting-on-horseback	Steeplechasing
Hurling	Team sports played in competitive contests
Kite surfing/landboarding/buggying	War games (non-armed forces)
Lacrosse	Water skiing
Martial arts	Weight-lifting
Microlighting	White/black water rafting (Grade 5 to 6)
Motorcycling	Wrestling
Motor racing (all types)	Yachting (crewing) – outside territorial waters

If **you** are undertaking a pursuit or activity which is not listed in this **policy** or are in any doubt as to whether cover will apply, please call Customer Services on 0044 1604 210 845.

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

Benefits under the sections of cover already described under Sections 1-16 are extended to cover **special sports and activities** as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections. **You** must read these extensions in conjunction with all sections to which they relate and refer back to them when appropriate for full cover details.

## Section 27 **Special sports & activities**

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#### **What is covered in addition to Section 10:**

- we will pay up to €863 per insured person if your sports gear and/or activity equipment is damaged, destroyed, lost or stolen during the trip. Your sports gear and/or activity equipment will be covered whilst in use.

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

**You** must take sufficient precautions to ensure the safety of **your** sports gear and activity equipment and must not leave it unsecured or outside **your** reach or **unattended** at any time in a place to which the public have access.

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

- the policy excess;
- anything mentioned in the General Exclusions.

## Section 28 **Special sports & activities**

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**What is covered in addition to Section 2** (Emergency Medical & Repatriation) and Section 3 (Emergency Dental Treatment):

- we will pay the necessary fees you are charged by specialist local rescue organisations for search, rescue and emergency transfer to hospital, up to €863 per insured person per trip.

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

- participation as a professional sports person receiving payment for each appearance (other than sponsorship only);
- any sport or activity specifically shown as excluded under this policy;
- participation in organised competitions involving any special sports and activities;
- any obligation upon us to organise any search and rescue operation;
- anything mentioned in the General Exclusions.

## Section 29 **Home country cover**

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This **policy** will cover **you** for each **trip you** undertake solely within **your home country** provided **you** have pre-booked and paid for a minimum of 2 consecutive nights in paid accommodation away from **home**.

All conditions and exclusions (except where these are amended below) continue to apply to the sections mentioned.

### **Home Country Medical Transfer**

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

Medical Transfer if **you** are hospitalised 50 miles or more from **home**, either through sudden **illness** or **accident**, in the course of a **trip** within **your home country**. **We** will arrange and pay for **your** transfer to a suitable hospital near **your home** when it becomes medically feasible.

As necessary **we** will also arrange and pay for a medical escort to accompany **you**.

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

- claims when we have not been contacted at the time you are hospitalised or when we have not given you our prior authorisation that we will pay the costs;
- you being hospitalised less than 50 miles from home;
- any claims arising directly or indirectly as a result of any pre-existing medical conditions, unless you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance;
- anything mentioned in the General Exclusions.

## Section 30 **Additional accommodation costs**

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

In the event of a valid **claim** under Section 29 **Home Country** Medical Transfer, **you** are covered for additional accommodation and travelling costs as described in Section 4 Additional Accommodation & Travelling Costs.

## Section 31 **Optional travel disruption extension**

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This section of cover applies if **you** have paid the appropriate additional **premium** for the optional travel disruption extension and optional travel disruption extension is shown on **your certificate**.

This extension to the **policy** provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

### **Extended Cancellation or Curtailment cover**

### What is covered:

Cancellation or **curtailment** charges are extended to include the following cover.

**We** will pay **you** up to €1,150 for any irrecoverable unused travel and accommodation costs (and other prepaid charges) which **you** have paid or are contracted to pay plus any reasonable additional travel expenses incurred if **you** were not able to travel and use **your** booked accommodations or the **trip** was **curtailed** before completion as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive:

- a) prohibiting all travel or all but essential travel to; or
- b) recommending evacuation from;

the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased, renewed or extended this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment** after **you** had left the **United Kingdom** to commence the **trip**.

### Extended Travel Delay cover

#### What is covered:

Travel Delay is extended to include the following cover.

**We** will pay **you** one of the following amounts:

1. If the scheduled **public transport** on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting **public transport** in the **United Kingdom** or to **your** overseas **destination** or on the return journey to **your home we** will pay **you**
  - a) €23 for the first completed 12 hours delay and €12 for each full 12 hours delay after that, up to a maximum of €115 (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue the **trip**.
2. Up to €1,150 for either:
  - a) any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:
    - i) the scheduled **public transport** on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours or
    - ii) **you** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours and **you** choose to cancel **your trip** because the alternative transport to **your** overseas **destination** offered by the **public transport** operator was not reasonable; or
  - b) suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas **destination** and/or in returning to the **United Kingdom** as a result of:
    - i) the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 24 hours, diverted or re-directed after take-off or
    - ii) **you** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours

and **you** choose to make other travel arrangements for **your trip** because the alternative transport offered by the scheduled **public transport** operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

**You** can only **claim** under subsections i) or ii) for the same event, not both.

If the same costs, charges or expenses are also covered under any other section of this **policy you** can only **claim** for these under one section for the same event.

## Extended Missed Departure cover

### What is covered:

Missed departure cover is extended to include the following cover.

1. **We** will pay **you** up to €575 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas **destination** or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board any onward connecting public transport on which **you** are booked to travel, following completion of the initial international journey, including connections within the **United Kingdom** on the return journey to **your home**

as a result of:

- a) the failure of other scheduled **public transport**; or
- b) strike, industrial action, adverse weather conditions or disruption due to a volcanic eruption;
- c) **you** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.

If the same expenses are also covered under any other section of this **policy you** can only **claim** for these under one section for the same event.

## Catastrophe cover

### What is covered:

**We** will pay **you** up to €1,150 for either:

1. any irrecoverable unused accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation or;
2. reasonable additional accommodation and transport costs incurred:
  - i) up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation; or
  - ii) with the prior authorisation of **ERV Assistance** to repatriate **you** to **your home** if it becomes necessary to **curtail** the **trip**

as a result of, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, snow, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation or resort.

**You** can only **claim** under one of subsections 1 or 2 for the same event, not both.

If the same costs and charges are also covered under any other section of this **policy you** can only **claim** for these under one section for the same event.

## Special conditions relating to claims (applicable to all extended sections of cover)

1. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
2. **You** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. For **curtailment claims** only: **You** must tell **ERV Assistance** as soon as possible of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.
4. **You** must check in, according to the itinerary supplied to **you** unless **your** tour operator or airline has requested **you** not to travel to the airport.
5. **You** must get (at **your** own expense) written confirmation from the scheduled **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.

6. **You** must comply with the terms of contract of the scheduled **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.
7. **You** must get (at **your** own expense) written confirmation from the scheduled **public transport** operator/accommodation provider that reimbursement has not been and will not be provided.

**What is not covered** (applicable to all extended sections of cover):

1. The first €75 of each and every **claim**, per incident claimed for, under this section by each **insured person** (except **claims** under subsection 1 a) under the Extended Travel Delay cover above).
2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. **Claims** arising directly or indirectly from:
  - a) **Strike or industrial action**, cancellation of **public transport** or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased, renewed or extended this insurance or at the time of booking any **trip**.
  - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
  - c) Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
6. Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. Any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
9. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
10. Any circumstance existing or being publicly announced on or before the date **you** purchased this insurance or at the time of booking any **trip**, whichever is later.
11. Anything mentioned in the General Exclusions applicable to all sections of the **policy**.

### **Claims evidence**

**We** will require (at **your** own expense) the following evidence where relevant:

1. A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which **you** are travelling or were planning to travel.
2. Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
3. In the case of **curtailment claims**, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
4. **Your** unused travel tickets.

5. A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.
6. Written confirmation from the scheduled **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
7. Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
8. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
9. Any other relevant information relating to **your claim** under this section that **we** may ask **you** for.

**To make a claim under this Section please call ERV Assistance on 0044 207 902 7408 for all other non-emergency claims call 0044 142 038 3013.**

## Section 32 **Legal cover**

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Your policy will only provide for legal costs and expenses when this is detailed on **your certificate** of insurance. The details of this will be provided to **you** in separate document - '**Your** legal cover explained'. This document will clearly explain the cover levels, claims procedure and important contact details for assistance, claims and complaints.

## **General conditions – applying to all sections**

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1. No cover will come into force, or continue in force, under sections 2, 3, 4, 5 and 6, unless each **insured person**, who by reason of the Important Health Requirements must make a **medical health declaration** in respect of the period for which insurance is required, has declared ALL **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance.
2. Any medical information supplied in a **medical health declaration** will be treated in the strictest confidence, will be used solely for **our** own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the **medical health declaration**. **We** shall not refuse cover unless, in **our** opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a **medical health declaration** shall be borne by **you**.
3. During each **period of insurance** and before **you** depart on each **trip you** must declare to the Medical Screening Helpline any change in **your** health or medical status. This change must be accepted in writing by **us** before cover will be continued. If in doubt as to whether any change is important, **you** should contact the Medical Screening Helpline.
4. This **policy** is a legal contract based on the information **you** supplied when **you** applied for this insurance. **We** rely on that information when **we** decide what cover to provide and how much **you** will pay. Therefore it is essential that all the information given to **us** is accurate and that **you** have answered **our** questions fully and accurately. Failure to provide full and accurate disclosure may prejudice entitlement to **claim**.
5. **You** must exercise reasonable care for the supervision and safety of both **you** and **your** property. **You** must take all reasonable steps to avoid or minimise any **claim**. **You** must act as if **you** are not **insured**.
6. **You** must avoid needless self-exposure to peril unless **you** are attempting to save human life.
7. **We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
8. **You** must comply in full with the terms and conditions of this **policy** before a **claim** will be paid. Please read this **policy** carefully, and if unsure as to what is covered or excluded, contact Customer Services on 0044 1604 210 845.

9. In the event of an emergency or any occurrence that may give rise to a **claim** for more than €575 under this insurance, **you** must contact **us** or **ERV Assistance** as soon as possible. **You** must make no admission of liability, offer, promise or payment without **our** prior consent. Please telephone **us** first.
10. **We** are entitled to take over **your** rights in the defence or settlement of a **claim**, or to take proceedings in **your** name for **our** own benefit against another party and **we** shall have full discretion in such matters. This is to enable **us** to recover any costs **we** have incurred from any **third party** who may have liability for the costs.
11. **We** may, at any time, pay to **you our** full liability under this **policy** after which no further liability shall attach to **us** in any respect or as a consequence of such action.
12. Where it is possible for **us** to recover sums that **we** have paid out under the terms of the **policy**, **you** will co-operate fully with **us** in any recovery attempt **we** make and **we** will pay all costs associated with the recovery of **our** outlay. **You** agree not to take any action that may prejudice **our** recovery rights and will advise **us** if **you** instigate proceedings to recover compensation arising from any incident which has led to a successful **claim** against this **policy**. The sums **we** have paid out under the terms of the **policy** will be reimbursed from any recovery made.
13. **You** must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). **We** may at any time and at **our** expense take such action as **we** deem fit to recover the property lost or stated to be lost.
14. In the event of a valid **claim you** shall allow **us** the use of any relevant **travel documents you** are not able to use because of the **claim**.
15. **You** must notify **us** in writing of any event which may lead to a **claim**, within 28 days of **your** return home. As often as **we** require **you** shall submit to medical examination at **our** expense. In the event of the death of an **insured person we** shall be entitled to have a post mortem examination carried out at **our** expense. **You** must supply **us** with a written statement substantiating **your claim**, together with (at **your** own expense) all **certificates**, information, evidence and receipts that **we** reasonably require.
16. If any fraudulent **claim** is made or if any fraudulent means or devices are used to obtain or attempt to obtain any benefit under the insurance, this **policy** shall become void and the **premium** paid shall be forfeited. Any benefits so claimed and received must be repaid to **us**.
17. **We** may give 7 days' notice of cancellation of this **policy** by recorded delivery to **you** at **your** last known address. In this case **we** shall refund to **you** the unexpired pro-rata portion of the **premium you** have paid, subject to there having been no known **claims** or **losses**.
18. If any dispute arises as to the **policy** interpretation, or as to any rights or obligations under this **policy**, **we** offer **you** the option of resolving this by using the arbitration procedure **we** have arranged. Please see the details shown under the Complaints Section. Using this service will not affect **your** legal rights. If **you** are unsure of **your** legal rights, **you** should contact the Citizens' Advice Bureau.
19. **You** will be required to repay to **us**, within one month of **our** request to **you**, any costs or expenses **we** have paid on **your** behalf which are not covered under the terms and conditions of this **policy**.
20. This **policy** is subject to the Laws of England and Wales unless **we** agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.
21. **You** must pay the appropriate **premium** for the full number of days comprising **your** planned **trip**. If **you** travel for more than the number of days for which **you** have paid for cover, **you** will not be covered after the last day for which **you** have paid.
22. When engaging in any sport or holiday activity (not excluded under General Exclusion 15) **you** must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and **you** must use all appropriate precautions, equipment and protection.
23. **Winter sports** are covered only if **you** have paid the appropriate additional **premium** required before departure from **your home country**.
24. Although **we** are prepared to cover **you** when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that **we** consider such sports and activities as safe. At all times **you** must satisfy **yourself** that **you** are capable of safely undertaking the planned sport or activity and **you** must take care to avoid injury, **accident** or loss to **yourself** and to others.



## General exclusions – applying to all sections

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### No section of this policy shall apply in respect of:

1. Any person who has reached the age of 86 years at the commencement of the period of insurance for single trip policies, 81 years for annual multi-trip policies and 76 for long stay policies.
2. Any person participating in **winter sports** who has reached the age of 71 years prior to the commencement of the period of **insurance**.
3. **Claims** following **your** failure to provide **us** with full and accurate information in response to **our** questions, or **your** failure to meet any terms and conditions of the **policy**.
4. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this **policy**, be covered by any other existing guarantee, insurance, compensation scheme or any motoring organisation's service. If **you** have any other policy in force, which may cover the event for which **you** are claiming, **you** must tell **us**. This exclusion shall not apply to personal accident cover under Section 14.
5. Costs which would have been payable if the event being the subject of a **claim** had not occurred (for example, the cost of meals which **you** would have paid for in any case).
6. **We** will not pay for any losses which are not directly covered by the terms and conditions of this **policy**. Examples of losses **we** will not pay for include loss of earnings due to being unable to return to work following injury or **illness** happening while on a **trip** and replacing locks if **you** lose **your** keys.
7. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an **insured person's illness** or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by **us** or part of a valid **claim** under Section 2 (Medical Emergency & Repatriation), Section 4 (Additional Accommodation & Travelling Costs), Section 6 (Cancellation, Curtailment & Trip Interruption) or Section 12 (Money & Passport).
8. Any deliberately careless or deliberately negligent act or omission by **you**.
9. Any **claim** arising or resulting from **your** own illegal or criminal act.
10. Needless self-exposure to peril except in an endeavour to save human life.
11. Any **claim** arising directly or indirectly from **your** drug addiction or solvent abuse, alcohol intake, or **you** being under the influence of drug(s).
12. Any **claim** arising or resulting directly or indirectly from **your** suicide, attempted suicide, or intentional self-injury.
13. **You** engaging in **manual work** in conjunction with any profession, business or trade during the **trip**.
14. **You** engaging in any **special sports and activities** or **winter sports** unless the appropriate special sports & activities or **winter sports** extension **premium** required has been paid.
15. **You** engaging in or practising for the following sports and activities: bobsleigh, boxing, canyoning, caving / cave diving, flying as a pilot, heli-skiing, horse jumping, horse racing, hunting/shooting, hunting-on-horseback, hurling, ice hockey, luge, martial arts (competition), microlighting, motor racing (all types), mountaineering, parasailing, paraskiing, point-to-point, polo, potholing, professional sports, quad biking, rock climbing, rock scrambling, shark feeding/cage diving, skeleton, ski jumping, ski racing, ski stunting and ski free-styling, skiing off-piste outside recognised and authorised areas, snowboarding off-piste outside recognised and authorised areas, steeplechasing, team sports played in competitive contests, wrestling, yachting (racing) or any other activities not mentioned under this **policy** unless **you** have referred these to **us** and **we** have written to **you** accepting them for insurance. If **you** are undertaking a pursuit or activity which is not listed in this **policy** or are in any doubt as to whether cover will apply, please call Customer Services on 0044 1604 210 845.
16. Participation in any organised competition involving any **special sports and activities** or **winter sports**.

17. **You** fighting except in self-defence.
18. Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence in the loss:
  - a) **Active participation**
  - b) **War and civil unrest** including any action taken in controlling, preventing, suppressing or in any way relating to **war and civil unrest**, unless **you** are in an area subject to **war and civil unrest** at the outbreak of hostilities, in which case **you** will be covered for a maximum period of 72 hours from the outbreak of hostilities provided that **you** take the first reasonable opportunity to leave the area. If **you** fail to take such an opportunity all cover under this **policy** will end.
  - c) **Nuclear energy**, including nuclear reactions, radiation and **contamination**.
  - d) **Weapons of Mass Destruction**
  - e) **Cyber-terrorism**
19. Any **claim** when **you** have not paid the appropriate **premium** for the number of days comprising **your** planned **trip**. If **you** travel for more than the number of days for which **you** have paid for cover, **you** will not be covered after the last day for which **you** have paid.
20. Loss of any kind arising from the provision of, or any delay in providing, the services to which this **policy** relates, unless negligence on **our** part can be demonstrated.
21. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this **policy** relates, whether provided by **us** or by anybody else (whether or not recommended by **us** and/or acting on **our** behalf) unless negligence on **our** part can be demonstrated.

## Making a claim

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If **you** have an emergency during **your trip** and require medical treatment while outside the **United Kingdom**, or if **you** have to cut **your** journey short, or **you** are in any of the circumstances listed in Sections 1 and 2 **you** must phone **ERV Assistance** as soon as possible, and quote **your certificate** number:

**If you have a medical or non-medical emergency, call 0044 207 902 7408. These lines are open 24 hours a day.**

For all other **claims** (such as cancellations, missed departure, departure delay, personal **accident**, **personal baggage** and **money**) please phone 0044 142 038 3013. Lines are open 9am – 5pm Monday to Friday (except for Public Holidays). Please have **your** insurance **certificate** number to hand, and have ready any documents **you** may have that could be relevant to **your claim** for cover as detailed under Sections 1 to 34 (for example medical certificates, travel tickets, boarding passes, letters from authorities/ **public transport** providers/airlines, depending on which section of cover **you** are claiming for).

If **you** do not have any documents with **you**, **your claim** might be delayed, please ask the operator for assistance. **You** may need to get additional information about **your claim** while **you** are away. **You** may also be asked to send **us** additional information and documentation (**we** will give **you** advice if this becomes necessary). The nature of the documentation **we** need may include hotel bills, hospital bills, pharmacy receipts and/or taxi receipts and will depend on **your** individual circumstances and the type of **claim you** are making. Please read the General Conditions of this **policy** document and the relevant sections of **your policy** for more information. All information, evidence, details of household insurance and medical certificates as required by **us** must be sent at **your** own expense. **We** reserve the right to require **you** to undergo an independent medical examination at **our** expense. **We** may also request and will pay for a post-mortem examination in the event of **your** death. **You** must retain any property which is damaged, and, if requested, send it to **us** at **your** own expense. If **we** pay a **claim** for the full value of the property and it is subsequently recovered or there is any salvage then it will become **our** property. **We** may also pursue any **claim** to recover any amount due from a **third party** in the name of anyone claiming cover under this **policy**. **We** may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills.

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## Subrogation

We are entitled to take over any rights in the defence or settlement of any **claim** and to take proceedings in **your** name for **our** benefit against any other party.

## Fraud

**You** must not act in a fraudulent manner. If **you** or anyone acting for **you**:

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or;
- Make a statement in support of a claim knowing the statement to be false in any respect or;
- Submit a document in support of a claim knowing the document to be forged or false in any respect or;
- Make a claim in respect of any loss or damage caused by your wilful act or with your connivance.

Then:

- We shall not pay the claim.
- We shall not pay any other claim which has been or will be made under the policy.
- We may at our option declare the policy void.
- We shall be entitled to recover from you the amount of any claim already paid under the policy.
- We shall not make any return of premium.
- We may inform the Police of the circumstances.

## Disclosure of Information

In the unfortunate event that **you** need to make a **claim** then **we** will need to disclose information to any other party involved in the **claim**. This may include:

- Third parties involved with the claim, their Insurer, solicitor or representative.
- Medical teams, the Police or other investigators.
- Our claims handlers or other agents involved in dealing with your claim.

## Please Note

Should there be any contradiction between the General Conditions and the Specific **Policy** Conditions relating to each Section of Insurance, the Specific **Policy** Conditions shall take precedence over the General Conditions. The following General Conditions set out the circumstances for which **you** can make a **claim** and the benefits **you** can expect if **you** make a **claim**. Any breach of the General Conditions may mean that **your claim** is invalidated.

## Important notice

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Under the new European Union (EU) travel regulations, **you** are entitled to **claim** compensation from **your carrier** if any of the following happen:

### 1. Denied boarding and cancelled flights

If **you** check in on time but **you** are denied boarding because there are not enough seats available or if **your** flight is cancelled, the **carrier** must offer **you** financial compensation.

### 2. Long delays

If **your** flight is delayed for more than five hours, the airline must offer to refund **your** ticket.

### 3. Luggage

If **your** checked-in luggage is damaged or lost by an EU airline, **you** must **claim** compensation from the **carrier** within seven days. If **your** checked-in luggage is delayed, **you** must **claim** compensation from the **carrier** within 21 days of its return.

## Complaints

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We will do everything possible to ensure that **you** receive a high standard of service. If **you** are not satisfied with the service received please follow the procedure below:

When **you** contact **us**:

- Please give us your name and contact telephone number.
- Please quote your policy and/or claim number and the type of policy you hold.

### Step One:

Does **your** complaint relate to:

a) **Your policy?**

b) A **claim** on **your policy?**

If a), please forward details of **your** complaint to:

Customer Service Manager  
Staysure.co.uk Limited  
McGowan House  
Waterside, The Lakes  
Bedford Road  
Northampton NN4 7XD

If b), then for all Sections except 32 – please forward details of **your** complaint to:

The Managing Director  
ERV / ETI International Travel Protection  
Albany House, 14 Bishopric,  
Horsham,  
West Sussex RH12 1QN, England  
email: [contact@erv.co.uk](mailto:contact@erv.co.uk)  
[www.erv.co.uk](http://www.erv.co.uk)

If you wish to complain under policy section 32 please refer to “**Your** legal cover explained”

Please ensure **your policy** number is quoted in all correspondence to assist a quick and efficient response.

### Step Two – the Financial Ombudsman Service:

If **you** are still not satisfied with the way in which **we** have handled the complaint then **you** may refer the matter to the Financial Ombudsman Service:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9ST  
Tel: 0845 080 1800

If **you** refer a complaint to the Financial Ombudsman Service, **you** are not bound by their decision and **your** legal rights to take subsequent action against **us** are not affected.

## Cancellation provisions

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### Your right to cancel the policy

**You** have the right to cancel any **policy** of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. If **you** do, provided that **you** have not made or intend to make a **claim**, **we** will refund to **you** any **premium you** have paid, less any fees and charges. If **you** have made, or intend to make a claim, no premium refund will be due.

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## **Date of effect of cancellation by the insured person**

If **you** give notice in writing or by telephone to **us** to cancel this **policy** such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day cooling-off period, provided that **you** have not made or intend to make a **claim**, the **premium** will be refunded in full less any transaction and postage fees. If the notice of cancellation is received outside 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 the **policy** resulting in **us** declining to cover **your** medical conditions.

## **Cancellation by us**

**We** may give 7 days' notice of cancellation of this **policy** by Recorded Delivery letter to **you** at **your** last known address.

**Premium position upon cancellation by us** (or in respect of an **annual multi-trip policy** following the death of the **insured person**; (except when the subject of a **claim** occurring in the course of a **trip**):

If **premium** has been paid for any period beyond the expiry date of this insurance, the relevant pro-rata portion of this **premium** will be refunded to **you** or **your** estate. If however an incident has arisen during the **period of insurance** which has or will give rise to a **claim**, then no refund will be made.

## **Effective time of expiry**

This **policy** shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the **period of insurance** for which **premium** has been paid.

## **Financial Services Compensation Scheme (FSCS)**

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**We** are covered by the Financial Services Compensation Scheme (FSCS) and **you** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. Further information about compensation scheme arrangements is available from the FSCS.

## **Data Protection Act 1998 Notice**

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

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

Under the terms of the act **you** have the right to ask for a copy of any information **we** hold on **you** and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether **we** hold **your** information on paper or in electronic form.

Enquiries in relation to data held by the medical screening helpline should be directed to: The Compliance Manager, Staysure.co.uk Limited, McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD

Those in relation to data held by **ERV** should be directed to **ERV**, Albany House, 14 Bishopric, Horsham, West Sussex RH12 1QN, England

email: [contact@erv.co.uk](mailto:contact@erv.co.uk)

[www.erv.co.uk](http://www.erv.co.uk)

## Travel checklist

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Before **you** travel, **you** should ask **yourself** the following:

Do **you** know of any **pre-existing medical condition** that **you** need to tell **us** about?

If **you** have answered 'Yes' to the above question, **you** should telephone the medical screening helpline.

If **you** have purchased an **annual multi-trip policy**, will the duration of any **trip** exceed the maximum number of consecutive days for **your** age group?

Do **you** intend to engage in any **winter sports** whilst on **your trip**?

Do **you** intend to engage in any special sports or activities whilst on **your trip**?

If **you** have answered 'Yes' to any of these questions, or want to check anything before **you** travel, **you** should contact Customer Services on 0044 1604 210 845.

## Requesting assistance

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In an emergency, first check that the circumstances are covered by this policy. Having done this telephone Staysure Claims stating your name and policy number.

Helpline	Number
Customer Services (UK only)*	0844 692 8418
Customer Services (Outside of UK)**	+ 44 1604 210 845
Sales	+ 44 844 692 8444
Medical Screening Helpline	+ 44 844 692 8418
Staysure Assistance	+ 44 207 902 7408
Staysure Claims	+ 44 142 038 3013

\*When calling from inside the UK first dial zero.

\*\*When calling from outside the UK first dial the UK code + 44

To ensure we are consistent in providing our customers with quality service, we may record your telephone call.

## Compensation Scheme

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Staysure.co.uk Limited, ERV and Ageas Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

## Do you have the right cover?

- Year round annual multi-trip
- Single trip up to 104 days
- Long stay up to 18 months

## Travel Insurance important numbers

24 hours Emergency Medical Assistance

+ 44 207 902 7408

Claims

+ 44 142 038 3013

Renewals 0844 692 8444

Email [info@staysure.co.uk](mailto:info@staysure.co.uk)

### **Staysure.co.uk Limited**

McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton NN4 7XD

Authorised and regulated by the Financial Conduct Authority (FCA).

Registration No: 436804

Registered in England and Wales Company No: 05142148

[staysure.co.uk](http://staysure.co.uk)

# Staysure™