Thank you for taking out your policy with Staysure. We are looking forward to being with you during your holiday adventures and we hope you have a stress free and enjoyable trip.

If you do find that you need to make a claim you will find the important numbers below. The sooner you call, the quicker we can help. I would also like to remind you that it is important that you call us as soon as you need to make a change to your policy, to ensure you are accurately covered. We are open seven days a week to take your call.

Happy travelling

Lindsey Howsam
Lindsey Howsam, Operations Director.

If you have any questions or queries, please do not hesitate to contact our Customer Service team on the number below.

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

This policy document provides you with the terms, conditions and exclusions of the insurance cover. The policy contains different levels of cover, some of which are optional and do not apply unless you have selected them and paid the required additional premium.

Please read this document and your validation certificate very carefully to ensure that 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 travelled, made or intend to make a claim, the premium will be refunded in full less any transaction and postage fee.

For more information please see Cancellation Provisions on page 47 of this policy booklet.

Useful telephone numbers

24 Hour Emergency Medical Assistance  +44 1403 288 414
When calling from within the USA (Freephone)  +1 844 780 0639
When calling from within Canada (Freephone)  +1 819 780 0639

Customer Service  0800 088 4828 or 0800 033 4166
*when calling from outside of the UK

Claims (including cancellation)  01403 288 171
Sales  0800 033 4166

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.
Health Declaration

Your policy contains restrictions, conditions and exclusions that relate to your health and to the health of others on whom your trip might depend. You must read the following information and be satisfied that this policy meets your needs.

Pre-existing medical conditions will not be covered unless they have been declared, and accepted by us in writing. You must therefore ensure that you answer all questions about yourself and anyone else insured under your policy fully, honestly, and to the best of your knowledge as failure to answer our questions accurately may affect the cover we provide and our ability to pay your claim.

Regrettably we are unable to provide cover for any pre-existing medical condition(s) where you have an undiagnosed medical condition, or a condition where you are currently on a waiting list, undergoing treatment, or tests or, where you are awaiting the results of any tests.

Please see ‘Medical Declaration’ on page 9 and General Exclusions 1 and 2 for further information.

In order to be eligible for cover under this policy you must also be:

• a resident of the United Kingdom, Channel Islands, or Isle of Man for six of the last twelve months;
• registered with a doctor in the United Kingdom, Channel Islands, or Isle of Man;
• travelling from and returning to the United Kingdom, Channel Islands, or Isle of Man:

Should you have any doubts or concerns about what cover will be provided by this policy in respect of your existing medical conditions, please contact Staysure Customer Services.

Please note: this policy does not provide cover for procedures that can be carried out in your home country after repatriation, or for any medical expenses incurred in private facilities if a medically suitable state facility is available. It is therefore a condition of this insurance policy that if you are travelling to a European Union country you obtain a European Health Insurance Card (EHIC).

For emergencies abroad call us first
(It may save you having to pay the policy excess)

For medical emergencies: if you are taken to hospital as an emergency by ambulance or other emergency service, you will need to make sure that you or a travelling companion call us within 48 hours.

For non-urgent medical help: if you need to see a Doctor, or need to go to Accident & Emergency or a clinic, call us first. This way we may be able to help you locate the safest and most appropriate source of treatment.

In either case you may reverse the call charges, or ask to be called back.

Please note: This is a travel insurance policy and not private medical insurance.

If your outpatient treatment is likely to cost more than £350 or you are admitted into hospital abroad, someone must call Staysure Assistance as soon as possible. If you have to cut short your trip under section 2 (Curtailment and Trip Interruption) or section 3 (Emergency Medical and Repatriation) Staysure Assistance must authorise this in advance. Failure to contact Staysure Assistance may mean that we are not able to provide cover or we may reduce the amount we pay for your medical treatment, or additional travel expenses.

Where you have a valid claim and your medical expenses exceed £350 we will look to settle the bill directly with the medical provider where possible.

For non-medical emergencies: if something happens during your trip, and you need our help, please contact us. If we identify that the event causing the emergency is not covered by this policy, we will still try to assist you in resolving the problem, but it would be at your own cost.
Changes to your health after purchasing your policy  
(Annual Multi-trip policies only)

If before booking any new trips, any of the following happens:
- you are diagnosed with a new medical condition
- your doctor, or consultant changes your prescribed medication
- you receive inpatient medical treatment
- you are placed on a waiting list for investigation or medical treatment

then you must contact Staysure Customer Services. A member of the team will ask you specific questions about your medical condition(s).

This may result in an additional premium to allow cover to continue, to add additional Terms and Conditions to your policy or to exclude cover for the newly diagnosed condition or for the condition that has undergone significant change.

If we are unable to provide cover, or if you do not wish to pay the additional premium you will be entitled to make a claim under section 1 (Cancellation) for your costs which cannot be recovered elsewhere. Alternatively, you will be entitled to cancel your policy, in which case, we will refund a proportionate amount of your premium.

Please note that your doctor, or consultant telling you that you are well enough to travel does not mean that you will be covered for your pre-existing medical condition(s). If you have any concerns regarding whether, or not you will be covered please contact Staysure Customer Services.

Reciprocal Health Agreements

EU, EEA or Switzerland

If you are travelling to countries within the European Union (EU), Iceland, Norway, Liechtenstein or Switzerland, it is a condition of this insurance policy that you obtain a European Health Insurance Card (EHIC). You can apply online at www.ehic.org.uk or by telephoning 0300 330 1350. This will entitle you to benefit from the reciprocal healthcare arrangements which exist between countries.

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 3 – Emergency Medical and Repatriation.

When you use your EHIC in a public medical facility your excess will not be deducted.

Australia and New Zealand

If you require medical treatment in;
- Australia - you must enrol with a local MEDICARE office.
- New Zealand - you must go to a state medical facility and present your passport at the time of treatment.

If you are admitted to hospital, contact must be made with Staysure Assistance as soon as possible.
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<th>Cover</th>
<th>Limits of cover Basics</th>
<th>Excess</th>
<th>Limits of cover Comprehensive</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancellation</td>
<td>£1,000 *(optional £3,000/£5,000)</td>
<td>£85***</td>
<td>£5,000</td>
<td>£65***</td>
</tr>
<tr>
<td>Emergency Medical &amp; Repatriation Expenses</td>
<td>£5,000,000</td>
<td>£100</td>
<td>£10,000,000</td>
<td>£65</td>
</tr>
<tr>
<td>Emergency Dental Treatment</td>
<td>£250</td>
<td>£85</td>
<td>£400</td>
<td>£65</td>
</tr>
<tr>
<td>Additional Accommodation &amp; Travelling Costs</td>
<td>£2,000 per trip</td>
<td>Nil</td>
<td>£2,000 per trip</td>
<td>Nil</td>
</tr>
<tr>
<td>Hospital Daily Benefit</td>
<td>No cover is available on Basics</td>
<td></td>
<td>£50 per each full 24 hour period up to £1,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Curtailment</td>
<td>£1,000 *(optional £3,000/£5,000)</td>
<td>£85</td>
<td>£5,000</td>
<td>£65</td>
</tr>
<tr>
<td>Trip Interruption</td>
<td>£1,000</td>
<td>£85</td>
<td>£1,500</td>
<td>£65</td>
</tr>
<tr>
<td>Pre-booked excursions limit</td>
<td>£300</td>
<td>Nil</td>
<td>£350</td>
<td>Nil</td>
</tr>
<tr>
<td>Missed Departure</td>
<td>£500</td>
<td>£85</td>
<td>£1,500</td>
<td>£65</td>
</tr>
<tr>
<td>Home Country Departure Assistance &amp; Missed Home Country Connection</td>
<td>No cover is available on Basics</td>
<td></td>
<td>£500</td>
<td>Nil</td>
</tr>
<tr>
<td>Travel Delay</td>
<td>£20 after the first 12 hours then £10 for each full 12 hours up to £300</td>
<td>Nil</td>
<td>£50 after the first full 12 hours then £10 for each full 12 hours, up to £1,500</td>
<td>Nil</td>
</tr>
<tr>
<td>Personal Baggage</td>
<td>£300</td>
<td>£85</td>
<td>£2,500</td>
<td>£65</td>
</tr>
<tr>
<td>Single article or Pair or set</td>
<td>£250</td>
<td></td>
<td>£400</td>
<td></td>
</tr>
<tr>
<td>Valuables</td>
<td>£250</td>
<td></td>
<td>£500</td>
<td></td>
</tr>
<tr>
<td>Baggage Delay</td>
<td>No cover is available on Basics</td>
<td></td>
<td>£50 for first 24 hours up to £150 after 48 hours</td>
<td>Nil</td>
</tr>
<tr>
<td>Personal Money &amp; Passport</td>
<td>£300</td>
<td>£85</td>
<td>£500</td>
<td>£65</td>
</tr>
<tr>
<td>- Cash limit (over 18 years)</td>
<td>£250</td>
<td>£85</td>
<td>£500</td>
<td>£65</td>
</tr>
<tr>
<td>- Cash limit (under 18 years)</td>
<td>£150</td>
<td>£85</td>
<td>£150</td>
<td>£65</td>
</tr>
<tr>
<td>- Passport</td>
<td>£300</td>
<td>£85</td>
<td>£500</td>
<td>£65</td>
</tr>
<tr>
<td>Personal Accident</td>
<td>No cover is available on Basics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Death</td>
<td>nil *(£2,000,000)</td>
<td>£85</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of Limb or Loss of Sight</td>
<td>nil *(£2,000,000)</td>
<td>£85</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Permanent Total Disability</td>
<td>nil *(£2,000,000)</td>
<td>£85</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Liability</td>
<td>nil *(£2,000,000)</td>
<td>£85</td>
<td>£2,000,000</td>
<td>£65</td>
</tr>
<tr>
<td>Legal Costs &amp; Expenses</td>
<td>No cover is available on Basics</td>
<td></td>
<td>£25,000 per person (maximum £50,000 per policy)</td>
<td>Nil</td>
</tr>
<tr>
<td>Hijack</td>
<td>No cover is available on Basics</td>
<td></td>
<td>£50 per full 24 hour period up to £5,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Personal Assistance Services</td>
<td>No cover is available on Basics</td>
<td></td>
<td>£250</td>
<td>Nil</td>
</tr>
<tr>
<td>Home Country Medical Transfer</td>
<td>£1,000</td>
<td>£85</td>
<td>£1,000</td>
<td>£65</td>
</tr>
<tr>
<td>Additional Accommodation Costs</td>
<td>£1,000</td>
<td>£85</td>
<td>£1,000</td>
<td>£65</td>
</tr>
<tr>
<td>Pet Care</td>
<td>No cover is available on Basics</td>
<td></td>
<td>£35 per 24 hour period up to £350</td>
<td>Nil</td>
</tr>
</tbody>
</table>
### Table of benefits – optional sections of cover

<table>
<thead>
<tr>
<th>Cover</th>
<th>Limits of cover Basics</th>
<th>Excess</th>
<th>Limits of cover Comprehensive</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>OPTIONAL – Travel Disruption Extension Cover</strong> (available subject to additional premium and if shown on your Validation Certificate)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extended Cancellation or Curtailment</td>
<td>£1,000</td>
<td>£85</td>
<td>£1,000</td>
<td>£65</td>
</tr>
<tr>
<td>Extended Travel Delay</td>
<td>£1,000</td>
<td>Nil</td>
<td>£1,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Subsistence Costs</td>
<td>£20 for the first full 12 hours delay and £10 for each full 12 hours delay afterward up to a maximum of £100</td>
<td>Nil</td>
<td>£20 for the first full 12 hours delay and £10 for each full 12 hours delay afterward up to a maximum of £100</td>
<td>Nil</td>
</tr>
<tr>
<td>Additional Accommodation &amp; Travel Costs</td>
<td>£1,000</td>
<td>£85</td>
<td>£1,000</td>
<td>£65</td>
</tr>
<tr>
<td>Extended Missed Departure</td>
<td>£500</td>
<td>£85</td>
<td>£500</td>
<td>£65</td>
</tr>
<tr>
<td>Catastrophe Cover</td>
<td>£1,000</td>
<td>£85</td>
<td>£1,000</td>
<td>£65</td>
</tr>
<tr>
<td><strong>OPTIONAL – Insolvency Cover</strong> (available subject to additional premium and if shown on your Validation Certificate)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insolvency Cover</td>
<td>£3,000</td>
<td>Nil</td>
<td>£3,000</td>
<td>Nil</td>
</tr>
</tbody>
</table>

Please note: limits of cover are per **Insured person** unless otherwise shown.

**OPTIONAL – Wedding Cover** (available subject to additional premium and if shown on your Validation Certificate)

<table>
<thead>
<tr>
<th>Wedding Rings</th>
<th>No cover is available on Basics</th>
<th>£250</th>
<th>£65</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wedding Attire</td>
<td></td>
<td>£1,500</td>
<td>£65</td>
</tr>
<tr>
<td>Wedding Gifts</td>
<td></td>
<td>£1,000</td>
<td>£65</td>
</tr>
<tr>
<td>Photographs and Videos</td>
<td></td>
<td>£750</td>
<td>£65</td>
</tr>
</tbody>
</table>

**OPTIONAL Cover** (available subject to additional premium and if shown on your Validation Certificate)

<table>
<thead>
<tr>
<th>Excess Waiver</th>
<th>You must pay an additional premium and this must be requested at the time you purchase your policy. This cannot be added retrospectively.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased Single Article Limit****</td>
<td><strong>Only available subject to an additional premium being paid, and if shown on the Validation Certificate.</strong></td>
</tr>
</tbody>
</table>

In order for the optional sections of cover to apply, you must have requested the additional cover and paid the required additional premium at the time you purchased your policy.

Please note: limits of cover are per **Insured person** unless otherwise shown.
### Table of benefits – optional sections of cover

<table>
<thead>
<tr>
<th>Cover</th>
<th>Basics</th>
<th>Comprehensive</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>OPTIONAL – Winter Sports Cover (available subject to additional premium and if shown on your Validation Certificate)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own Winter Sports Equipment</td>
<td>No cover is available on Basics</td>
<td>Up to £500</td>
<td>£65</td>
</tr>
<tr>
<td>Single article or</td>
<td></td>
<td>£300</td>
<td></td>
</tr>
<tr>
<td>Pair or set of articles</td>
<td></td>
<td>£250</td>
<td>£65</td>
</tr>
<tr>
<td>Ski Pass</td>
<td></td>
<td>£20 for each full day up to £300</td>
<td>Nil</td>
</tr>
<tr>
<td>Winter Sports Equipment Hire</td>
<td></td>
<td>Up to £250</td>
<td>Nil</td>
</tr>
<tr>
<td>Ski Pack</td>
<td></td>
<td>£20 for each full day up to £300</td>
<td>Nil</td>
</tr>
<tr>
<td>Winter Sports Equipment Delay</td>
<td></td>
<td>£20 for each full day up to £200</td>
<td>Nil</td>
</tr>
<tr>
<td>Piste Closure</td>
<td></td>
<td>£20 for each full day up to £160</td>
<td>Nil</td>
</tr>
<tr>
<td>Avalanche or Landslide</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>OPTIONAL – Golf Cover (available subject to additional premium and if shown on your Validation Certificate)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own Golf Equipment</td>
<td></td>
<td>£1,000</td>
<td>£65</td>
</tr>
<tr>
<td>- Single article limit</td>
<td></td>
<td>£500</td>
<td></td>
</tr>
<tr>
<td>Golf Equipment Hire</td>
<td></td>
<td>£300</td>
<td>Nil</td>
</tr>
<tr>
<td>Non-Refundable Green Fees</td>
<td></td>
<td>£150</td>
<td>Nil</td>
</tr>
<tr>
<td>Hole-in-One</td>
<td></td>
<td>£75</td>
<td>Nil</td>
</tr>
</tbody>
</table>
Medical Declaration

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 your claim or reduce the amount of any claim payment.

This insurance operates on the following basis:

To be covered, you must be fit and able to undertake your planned trip;

The insurance will NOT cover you when you are travelling against the advice of a doctor (or would be travelling against the advice of a doctor had you sought his/her advice);

The insurance will NOT cover you when you are travelling with the intention of obtaining medical treatment, tests or consultation abroad;

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).

The insurance will NOT cover you if you are travelling with a terminal prognosis.

We would not cover you for any claim arising directly or indirectly from a pre-existing medical condition unless:

you have declared (when we ask) ALL pre-existing medical conditions to us; and

you have declared (when we ask) any changes to your health or prescribed medications; and

we have accepted the medical 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 cover and, if there are any changes in their health or prescribed medication, prior to commencement of the period of cover, before departing on any trip and throughout the life of your policy. We will ask you specific questions which you must answer accurately and to the best of your knowledge. Failure to do so may invalidate your cover.

We may require you to obtain a Medical Report from your doctor, or consultant in order for us to assess whether cover applies. Obtaining this medical report shall be at your own expense. Based on our assessment of the medical information supplied to us, we will decide whether or not we can insure you, if certain exclusions or restrictions should be applied, or if cover can be offered subject to the payment of an additional premium. If an additional premium is due, 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 call our Customer Services on 0800 088 4828 or 01604 210845.

You should also refer to the General Exclusions.

Sports and activities

This policy will cover you when participating in any of the following activities on a non-professional, non-competitive basis;

Accepted activities

Aerobics, Archery*, Badminton, Banana boat rides, Baseball, Basketball, Beach cricket, BMX (only if wearing a helmet), Bowls (including competitions), Boxing Training*, Camel/elephant riding/trekking*, Canoeing/kayaking* (only if wearing a life-jacket and helmet and only on inland and coastal waters – not white water), Cricket, Croquet, Curling, Cycling (only if wearing a helmet, not mountain biking), Dinghy sailing* (only if wearing a life-jacket and only inside territorial waters), Fell walking (no climbing), Field hockey*, Fishing*, Football*, Gaelic Football*, Glacier Walking (with a guide), Golf, Go-Karting (only if wearing a helmet)*, Hiking (under 2,500 metres altitude), Horse riding* (only if wearing a riding hat and no cover for polo, hunting or jumping), Jet skiing*, Jogging, Motor cycling as a passenger or rider* (only if wearing a helmet, the motorcycle is under 125cc and the rider holds a valid motorcycle licence), Mountain biking* (only if wearing a helmet), Netball, Orienteering (no climbing), Parascending* (over water), Rambling (under 2,500 metres altitude), Ringos, Roller blading/line skating, Roller hockey/street hockey* (only if wearing pads and a helmet), Rounders, Running (not long distance), Safari (organised in the UK), Scuba diving** (conditions apply, please see Scuba diving conditions), Skate boarding, Snorkelling, Softball, Squash, Surfing, Swimming, Table-tennis, Tennis, Ten pin bowling, Trekking (under 2,500 metres altitude), Volleyball, Walking, Wake boarding*, Water polo, Water skiing*, White/black water rafting Grades 1 to 4* (only if wearing a life-jacket and helmet), Windsurfing, Yachting/crewling* (only if wearing a life-jacket and only inside territorial waters), Yoga, Zorbing/ hydrozorbing*.

Activities above that are marked with a single * will exclude all cover under the Personal Accident and Personal Liability sections of this policy.
This policy specifically excludes participating in, or practising any of the following activities; **Excluded Activities**
Abseiling, American football, Animal conservation/game reserve work, Base jumping, Big game hunting, BMX stunt riding, Bouldering, Boxing, Bungee jumping, Canoeing/kayaking (white water), Canyoning, Caving/pot holing, Coasteering, Cross-channel swimming, Cycle racing and time-trialling, Free/high diving, Gliding, Hang gliding, Hiking (above 2,500 metres altitude), Horse jumping/hunting, Judo/karate/martial arts, Kite surfing, Lacrosse, Micro-lighting, Motor cycling as a passenger or rider (unless wearing a helmet, the motorcycle is under 125cc and the rider holds a valid motorcycle licence), Mountaineering, Organised competitive team sports, Parachuting, Paragliding, Parascending (over land), Polo, Professional sport, Quad biking, Rock climbing, Rugby, Sailing (outside territorial waters), Scuba diving (to a depth below 30 metres), Shark feeding/cage diving, Sky diving, Street hockey, Tombstoning, Track days using motorised vehicles (except Go-karting), Trekking (above 2,500 metres altitude), Water ski jumping, Weightlifting, White/black water rafting (Grade 5 to 6), Wrestling, Yachting (crewing) – outside territorial waters. If you are undertaking a sport, or activity which is not listed, or are in any doubt as to whether cover will apply, please call Customer Services.

**Scuba diving conditions**
Qualified divers, diving with a qualified dive-buddy and in accordance with the guidelines of the relevant diving organisation with which you are qualified will be covered as follows:

<table>
<thead>
<tr>
<th>Qualification</th>
<th>Maximum depth</th>
</tr>
</thead>
<tbody>
<tr>
<td>PADI Open Water</td>
<td>18 metres</td>
</tr>
<tr>
<td>BSAC Ocean Diver</td>
<td>20 metres</td>
</tr>
<tr>
<td>BSAC Sports Diver, BSAC Dive Leader &amp; PADI Advanced Open Water</td>
<td>30 metres</td>
</tr>
</tbody>
</table>

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 hours of participating in scuba diving.

**Important information**

**Insurer**
Most sections of this insurance are 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. Certain sections are underwritten by other insurers, as detailed in those sections.

**ERV Regulator**
ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – 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 Firm Reference 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 or you can telephone them on 0800 111 6768 (freephone).

**Residents of the Channel Islands and Isle of Man**
Please note that sales of ERV’s insurance products in the Channel Islands and Isle of Man do not fall within the jurisdiction of the Financial Conduct Authority, the Financial Ombudsman Service or the Financial Services Compensation Scheme. Local regulations apply.

**Contract of Travel Insurance**
This policy, together with the Validation Certificate forms 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 General Exclusions that apply to all sections. You must meet these conditions or we may not accept your claim.

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.

Your policy is a legal contract based on the information you supplied when applying for this
insurance. We rely on that information when we decide if we can provide cover and what premium you will pay. Therefore it is essential that all the information given to us is correct and that you have answered our questions fully and accurately. Failure to do so may prejudice your entitlement to claim.

**Age limits**

For cover to apply you must be;

a) 85 years of age or under at the time you buy your policy if you have purchased annual multi-trip cover, or

b) 75 years of age or under, if you have purchased a long stay policy, or

c) 70 years of age or under at the time you buy your policy if you have purchased winter sports cover.

There is no upper age limit if you have purchased single trip cover except for travel to the United States of America, Canada, the islands of the Caribbean, Bermuda, Mexico, Thailand, China and Hong Kong where you must be 85 years of age or under at the time you buy your policy.

**Maximum trip durations**

**Single trip policies** –

Cover applies for the duration of your trip as stated on your Validation Certificate provided it does not exceed a maximum of 104 days.

**Long stay policies** –

Cover applies for the duration of your trip as stated on your Validation Certificate provided it does not exceed a maximum of:

1. if you are aged 65 or under, 550 consecutive days;
2. if you are aged between 66 and 70 (inclusive), 366 days if travelling within region 1, a maximum of 276 days if travelling within region 2 and a maximum of 184 days if travelling within region 3;
3. if you are aged between 71 and 75 (inclusive), 366 days if travelling within region 1, a maximum of 184 days if travelling within region 2 and a maximum of 123 days if travelling within region 3;

**Annual multi-trip policies** –

1) if you are aged 65 or under, 50 consecutive days (100 days where the required additional premium has been paid and this is shown on your Validation Certificate);

2) if you are aged between 66 and 85 (inclusive), 35 consecutive days.

• irrespective of the number of individual trips you take in each period of cover, you must not exceed 183 days abroad.

• trips solely within your home country are only insured if you have pre-booked at least two consecutive nights paid accommodation.

Please note:

• if you are under 71 years of age and have purchased a Comprehensive annual multi-trip policy, you are covered when taking part in one winter sports trip of up to 21 consecutive days during the period of cover.

• any trip that had already begun when you purchased this insurance will not be covered, except where you renew an existing Staysure annual multi-trip policy prior to its expiry, which fell due for renewal during the trip.

• Your policy is automatically extended until your return home to the United Kingdom due to an insured event.

• 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, unless agreed by us in writing.

For annual multi-trip cover, an insured adult can travel independently, however, an insured child must travel with a responsible adult over the age of 18 years for the duration of the trip.

**Geographical Areas**

**Single trip and long stay policies:**

**Region 1** – England, Scotland, Wales and Northern Ireland, Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Islands), Hungary, Iceland, Isle of Man, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonina, Malta, Moldova, Monaco, Morocco, Netherlands, Norway (including Jan Mayen, Svalbard Islands), 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, and Vatican City.

**Region 2** – Worldwide excluding the United States of America, Canada, the islands of the Caribbean, Bermuda, Mexico, Thailand, China, Hong Kong and Singapore.

**Region 3** – All countries of the world.
Annual multi trip:
Region 1 – Europe including Spain, Turkey, Cyprus, Malta, Greece, Morocco, Tunisia and Egypt.
Region 2 – Worldwide excluding the United States of America, Canada, the islands of the Caribbean, Bermuda, Mexico, Thailand, China and Hong Kong.
Region 3 – All countries of the world.
We do not provide cover to those countries or parts of countries where the Foreign & Commonwealth Office (FCO), or World Health Organisation (WHO) have advised against travel.

For cover to apply you must have paid the required premium for the country, or countries you plan to travel, and this is shown on your Validation Certificate.

Policy limits
Most sections of your policy have limits on the amount we 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.

Period of cover
Cover under Section 1 (Cancellation) starts at the time you book the trip or pay the insurance premium, whichever is later. If you have purchased an annual multi-trip policy, cover under section 1 (Cancellation) starts at the time that you book the trip or the first day of the period of cover as shown on your Validation Certificate, whichever is later. In every case cover under section 1 (Cancellation) ends as soon as you start your trip.

Cover under all other sections starts when you leave your home address in the United Kingdom (but not earlier than 24 hours before the booked departure time) or from the first day of the period of cover as shown on your Validation Certificate, whichever is the later.

Cover ends when you return to your home in the United Kingdom (but not later than 24 hours after your return to the United Kingdom) or at the end of the period of cover as shown on your Validation Certificate, whichever is earlier.

Cover cannot start after you have left the United Kingdom. Each trip must begin and end in the United Kingdom and a return ticket must have been booked prior to departure.

Renewing your Annual Policy
Unless you have advised us that you do not want your annual multi-trip policy to be automatically renewed, or you no longer meet the eligibility criteria, Staysure will send you your renewal invitation 21 days before your renewal date which will include your premium for the next year based on your latest medical declaration.

If you renew on a continuous payment method, we will automatically renew your policy each year using the payment details you have given us. Please contact us prior to your renewal date if you wish to renew using a different payment method and/ or if you need to update your medical conditions or personal circumstances.

Failure to notify us of any change in your medical conditions, or personal circumstances may invalidate the cover provided.

Residency
You and all other insured persons must have your main home in either England, Scotland, Wales or Northern Ireland, and reside there for more than 6 months of each calendar year. You must also have a valid European Health Insurance Card (EHIC) and be registered with a doctor in either England, Scotland, Wales or Northern Ireland at the time you buy or renew this policy.

If you are a resident of the Channel Islands or Isle of Man, you must have your main home there, and reside there for more than 6 months of each calendar year and be registered with a local doctor.

Law
The policy will be governed by the Law of England and Wales unless:
You and the Insurer agree otherwise; or
At the commencement of the policy your home is in Scotland, Northern Ireland, the Channel Islands or the Isle of Man in which case the law of that country will apply.

Language
The Terms and Conditions of this policy will only be available in English and all communication relating to this policy will be in English.

Travel delays – EC Regulations
This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under EC Regulation No. 261/2004, if you have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of your flight) the airline must offer you meals, refreshments and hotel accommodation.

If the delay is more than 5 hours, the airline must offer to refund your ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the
EU using an EU carrier.

If your flight is delayed or cancelled, you must in the first instance approach your airline and clarify with them what costs they will pay under the Regulation.

If you would like to know more about your rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website (www.caa.co.uk).

**Claims for Personal Baggage**

We will pay claims for personal baggage based on the value of the goods at the time you lost them, and not on a new for old or replacement cost basis.

If your personal baggage is delayed, lost, stolen or damaged whilst in the care of your airline, you must in the first instance approach your airline and clarify with them what compensation they will pay.

If you would like to know more about claiming directly from your airline, additional useful information can be found on the Civil Aviation Authority website (www.caa.co.uk).

**Personal liability**

If you use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped, scooter or jet ski) sail-powered boat or board 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.

**Reasonable care**

You must take all reasonable care to protect yourself and your belongings, and generally act as if you were uninsured.

**Upgrading your cover**

You may extend your travel insurance cover prior to commencement of your trip by paying an additional premium to purchase any of the optional sections of cover as shown in the table of benefits.

**Definition of words**

Wherever the following words and phrases appear in this policy in bold they will always have the meanings shown under them. Please also see sections 7, 9, 15, 17 and 18.

**Accident(s)/Accidental** – An unexpected event which results in your bodily injury, which is due to a violent sudden and external cause occurring during a trip. This must occur at an identifiable time and place.

The following are also defined as accidents 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 sustained as a result of self-defence.
- Injuries sustained as a result of unavoidable exposure to the elements.

**Bodily injury** – An identifiable physical injury sustained by you caused by violent, sudden, unexpected, external and visible means.

**Cancellation period** – The 14 days following receipt of the policy documents for new business or the 14 days after payment of the renewal premium.

**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.

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

**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.

**Close relative(s)** – The following persons only:
- the person that you live with, in a relationship for at least 6 months at the same address, whether married or cohabiting (as if husband and wife) regardless of gender;
- your children (including fostered or adopted children), grandchildren, parents, grandparents, brothers, sisters, parents-in-law, sons/daughters-in-law and brothers/sisters-in-law.

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

**Complications of pregnancy and childbirth** – The following conditions only:
- toxaemia, 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 relationship for at least 6 months at the same address as you, regardless of gender. On an annual multi-trip policy insured adults can travel independently.

**Curtailment/curtail/curtailed** – Either:

a) cutting short the trip by immediate direct early return to your home country, in which case claims will be calculated from the day you returned to your home country and based on the number of complete days of your trip you have not used, or

b) being a hospital in-patient outside your home country for a period in excess of 48 hours.

**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.

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

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

**Doctor** – A legally licensed member of the medical profession, or medical practitioner 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.

**ERV/we/our/us:** ERV trading as ETI International Travel Protection.

**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 under each section in the table of benefits on pages 6 to 8 under each section.

**Family** – You and your wife, husband, civil partner or partner who lives with you in a relationship for at least 6 months at the same address as you, regardless of gender, 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).

**Hijack** – The unlawful seizure or wrongful exercise of control of an aircraft, train or sea vessel that you are travelling in as a fare paying passenger.

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

**Home country** – Your country of residence within the United Kingdom.

**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 cover, 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, and not the primary reason for, or primary or regular activity to be participated in during a trip.

**Insured person/you/your/yourself** – Each person named on the Validation Certificate, and for whom the required premium has been paid.

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

**Manual work** – Work involving physical labour (not including office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve working at heights or the use of machinery).

**Medical condition** – Any medical or psychological disease, sickness, conditions (whether diagnosed, undiagnosed or a set of symptoms), 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** – The complete, true and accurate answers to our questions regarding medical information that needs to be declared to us before each period of cover 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 Staysure Assistance, experienced in the assessment of the requirements
of medical treatment abroad and repatriation.

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

**Period of cover** – The period shown on the Validation Certificate. Subject to the maximum trip durations shown on page 11.

**Personal baggage** – Baggage, clothing, personal effects (excluding golf equipment, Winter sports equipment, ski pass, 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, excluding any vehicle, caravan or trailer.

*Please note:* This travel insurance policy is not intended to cover expensive items for which you should take out full ‘personal possessions’ insurance under your home contents policy.

**Personal Money** – Cash, travellers’ and other cheques, travel tickets, event and entertainment tickets and your personal credit/debit or charge cards.

**Policy** – This contract of insurance, including the Validation 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 Pound Sterling and the £ symbol will be used.

**Pre-existing medical condition** –
- 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
- 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.

**Private accommodation** – Within a permanent building a securely lockable room or connected series of rooms including sleeping quarters for your sole private use or the sole private use of your travelling party.

**Public transport** – Any publicly licenced aircraft, sea vessel, train or coach on which you are booked to travel, operating according to a published timetable.

**Secure baggage area** – Any of the following, as and where appropriate:
- the locked dashboard, boot or locked baggage compartment of a hatchback vehicle fitted with a lid closing off the baggage 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 baggage 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 Validation 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).

**Sports and activities** – The activities listed under Sport and Activities on pages 9 and 10.

**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 business partners, directors and employees.

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

**Trip(s)** – A holiday or journey for leisure purposes that takes place during the period of cover which begins when you leave home, and ends when you return 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 with, or theft of, your property or vehicle.

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

**Validation Certificate** – The validation document issued in respect of, and which forms an integral part of this policy. It sets out the names of the insured persons, the geographical limits, the period of cover and any other special conditions and terms.

**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.

**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.

**Winter sports equipment** – Skis, mono-ski or snowboard, ski boots, ski bindings and ski poles.

### Important limitations

**Cancellation, Curtailment & Trip Interruption cover**

This policy will NOT cover any claims under Section 1 (Cancellation) or Section 2 (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 cover affecting you or 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 cover; or
- 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 cover; or if during the 90 days immediately prior to the commencement of the period of cover 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.

### Section 1 Cancellation

**Cancellation** applies for booked trips taking place within the period of cover that you are forced to cancel because of one of the following, which are beyond your control, and of which you were unaware at the time you booked your trip or purchased the cover (if later).

**What is covered:**

We will pay up to a maximum of £1,000 for Basics cover (unless you have purchased the optional £3,000/£5,000 additional cover option) or £5,000 for Comprehensive cover per insured person for your non-refundable deposits and amounts you have paid (or you are contracted to pay), for your travel and accommodation (including pre-paid excursions up to £300 for Basics cover and £350 for Comprehensive cover) which you do not use because of the following:

a) you, a close relative, travelling companion or any person with whom you have arranged to stay during the trip suffers unforeseen illness, injury or, death.

b) you abandon your trip following a delay of more than 12 hours to the departure of your outward
trip that is covered within section 5 travel delay.
c) you or any person with whom you plan to travel being called for Jury Service or being summoned as a witness in a Court of Law (other than in a professional or advisory capacity).
d) you being made redundant, provided you qualify for a redundancy payment under current United Kingdom legislation.
e) your presence is required by the Police because of accidental damage, burglary, flooding or fire which has affected your home, and has occurred within 48 hours before the start of your trip, when the damage is in excess of £1,500.
f) the Foreign and Commonwealth Office issue a directive advising against travel to your trip destination because of an earthquake, fire, flood, or hurricane.

Section 2 Curtailment & Trip Interruption

Curtailment & Trip Interruption 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, which are beyond your control, and of which you were unaware at the time you booked your trip or purchased the cover (if later):

a) Curtailment

What is covered:
We will pay up to £1,000 for Basic cover (unless you have purchased the optional £3,000/£5,000 add on) or £5,000 for Comprehensive cover for your non-refundable deposits and amounts you have paid (or you have contracted to pay), for your travel and accommodation (including pre-paid excursions up to £300 for Basics cover and £350 for Comprehensive cover) which you do not use because of your inability to complete the trip due to:

a) an 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.
b) 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).
c) accidental damage, burglary, flooding or fire affecting your home, occurring during your trip,
when the loss relating to your home is in excess of £1,500 or your presence is required by the Police in connection with such events.

b) Trip interruption

What is covered:
We will pay up to £1,000 for Basics cover and £1,500 for Comprehensive cover if you need to return unscheduled to your home country during a trip because of:

a) the death, imminent demise, or hospitalisation due to serious accident or illness, of a close relative;
b) accidental damage, burglary, flooding or fire affecting your home during your trip, when the loss relating to your home is in excess of £1,500 or your presence is required by the Police in connection with such events.

Note:
We will pay necessary additional travelling costs incurred in returning your home on condition that you contact us first, and you have a valid claim.
We will also pay necessary additional travel costs in transporting you back to the location abroad if the situation permits, assuming the period of your original booked trip has not expired.

Flights will be limited to one economy class ticket for each insured person.
We will compensate you for the proportionate cost of any non-refundable unused pre-paid accommodation.

The maximum amount we will pay under Section 2 in total for curtailment and trip interruption claims is £5,000 per insured person.

Special conditions relating to claims under sections 1 and 2

1) You must obtain a Medical Certificate specifying the unforeseen illness or injury from the doctor in attendance and our prior approval to confirm the necessity to cancel your trip, or return home.

2) In the event of curtailment or trip interruption you must contact us first and allow us to make all the necessary travel arrangements to bring you home.

3) If you do not provide a Medical Certificate, we will make all necessary repatriation arrangements at your cost and arrange
appropriate reimbursement as soon as the claim has been validated.

4) You must notify the carrier or travel agent immediately that 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, our liability shall be restricted to the cancellation charges that would have applied had such a failure not occurred.

5) If your claim is because your presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting your home in the 48 hours before, or 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.

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

What is not covered: under sections 1 and 2

1) the policy excess per insured person per claim;

2) disinclination to travel, or continue travelling, unless your change of travel plans is caused by one of the circumstances listed under ‘what is covered’;

3) any claim arising directly or indirectly from a known pre-existing medical condition unless you have declared all pre-existing medical conditions to us and we have written to you accepting them;

4) any claim arising directly or indirectly from a pre-existing medical condition, known to you prior to the commencement of the period of cover, 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 cover;
   • 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 cover;
   • or during the 90 days immediately prior to the commencement of the period of cover they had;

- required surgery, inpatient treatment or hospital consultations; or

- required any form of treatment or prescribed medication;

5) cancellation, curtailment or trip interruption caused by pregnancy or childbirth unless the cancellation is certified by a doctor as necessary due to complications of pregnancy and childbirth;

6) claims arising from an actual or planned strike or industrial action which was common knowledge at the time you booked the trip or purchased the cover (if later);

7) any costs in respect of any unused pre-paid travel expenses when we have paid to repatriate you;

8) failure by the provider of any part of the booked trip to supply the service or transport (whether as the result of error, insolvency, bankruptcy, liquidation, 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;

9) anything for which the company providing your transport or accommodation, their agents, or any person acting for you is responsible;

10) your vehicle being stolen, broken into or vandalised or breaking down;

11) change of plans due to your financial circumstances;

12) any claim arising as a result of attendance of an insured person, or any other person on whom the trip depends, 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);

13) any costs relating to airport taxes or air passenger duty. You should obtain a refund from your carrier for such charges;

14) any claim caused by work commitment or amendment of your holiday entitlement by your employer;

15) any claim resulting from your inability to travel, or continue travelling 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;

16) prohibitive regulations by the Government of any country, or delay or amendment of the booked trip due to Government action;

17) the death or illness of any pet or animal;

18) anything mentioned in the General Exclusions.
Section 3a Emergency Medical & Repatriation Expenses

If you have a medical emergency while on your trip or if you have to come home early or have to extend the length of your trip due to illness or injury, you must contact Staysure Assistance as soon as you can on +44 1403 288 414, giving your name, Validation Certificate number, and as much information as possible.

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 £350, 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.

What is covered:

We will pay up to £5,000,000 for Basics cover and £10,000,000 for Comprehensive cover for each insured person who suffers sudden and unforeseen bodily injury, or illness, or who dies during a trip outside your home country for the following:

a) medical expenses (including transportation to the nearest suitable hospital) for the immediate needs of an unforeseen medical emergency, when deemed necessary by a recognised doctor and agreed by our medical officer.

b) up to £250 for Basics cover and £400 for Comprehensive cover in total for emergency dental treatment as long as it is for the immediate relief of pain only, or for emergency repairs to dentures, or orthodontic appliances carried out solely to alleviate distress in eating.

c) up to £5,000 for the usual and customary burial, or cremation of a deceased insured person should you die during a trip to a country outside of the United Kingdom; or alternatively up to £5,000 for the transportation costs of returning an insured person’s body or ashes to your home country.

d) additional travelling costs to repatriate you home when recommended by our medical officer.

e) the cost of a medical escort if considered necessary by our medical officer.

f) up to £2,000 for you to extend your stay, if Staysure Assistance agrees that it is medically necessary for:

i. extra accommodation (room only) and travel expenses (economy class travel unless an upgrade is deemed to be medically necessary and this is authorised by Staysure Assistance) to allow you to return to the United Kingdom; and

ii. extra accommodation (room only) for someone to stay with you and travel home with you if this is deemed necessary by a doctor and agreed by our medical officer; or

iii. economy class travel expenses for one relative or friend to travel from the United Kingdom to stay with you (room only) and travel home with you if this is deemed necessary by our medical officer; or

iv. economy class travel expenses to return your children who are under 18 years of age and insured under this policy home, if you are incapacitated and there is no other responsible adult to supervise them. If no one is available, a competent person will be provided to accompany the children home.

v. we will not deduct your excess if you use your EHIC.

g) the cost of taxi fares, for travel to or from hospital relating to your admission, discharge, attendance for outpatient treatment, or appointments, or for collection of medication prescribed by the hospital only.

h) the cost of telephone calls to Staysure Assistance notifying and dealing with the emergency, or any costs incurred by you when you receive calls on your mobile telephone from Staysure Assistance.

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 covered when travelling within the United Kingdom:

Where you have purchased an annual multi-trip policy and you are travelling solely within the United Kingdom during your trip of 2 nights or more in pre-booked accommodation we will pay up to £1,000 for:

a) extra transport and accommodation for you and one other person who stays with you, or who has to travel to you from within the United Kingdom and/or travel back with you, if this is necessary due to medical advice.

b) your body or ashes to be transported home.
Special conditions relating to claims

1) **You** must give notice as soon as possible to *Staysure Assistance* of any bodily injury, illness or complications of pregnancy and childbirth which necessitates your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.

2) In the event of your bodily injury, illness, or complications of pregnancy and childbirth we reserve the right to relocate you from one hospital to another and arrange for your repatriation to the United Kingdom at any time during the trip. We will do this if the doctor in attendance and our medical officer agree you can be moved safely and/or travel safely to the United Kingdom to continue treatment.

3) Funeral costs, or the costs of transporting mortal remains must be authorised in advance by *Staysure Assistance*.

**What is not covered under Section 3a:**

1) any medical costs within the United Kingdom.

2) the excess, unless you used an EHIC card, or any other kind of reciprocal health agreement.

3) medical, or repatriation costs greater than £350 which have not been authorised by us in advance.

4) treatment in a private hospital or clinic abroad where a suitable public or state facility is available.

5) any claim if you have not complied with the conditions of the medical declaration section.

6) the cost of replacing medication that you were using before your trip.

7) any claim for rehabilitation treatments.

8) any claim for medical treatment for any complication as a result of a voluntary termination of pregnancy.

9) any claim arising from you participating in winter sports, sports and activities, or any dangerous activity unless we have agreed in writing and you have paid the required additional premium.

10) any claim arising from you participating in sports and activities that is not included in the accepted list.

11) the cost of cremation or burial in the United Kingdom.

12) the replacement or repair of artificial or false teeth or dental work involving the use of precious metal.

13) the cost of telephone calls, or any costs incurred by you when you receive calls other than calls to and from *Staysure Assistance* notifying and dealing with the emergency, for which you are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers you telephoned.

14) the cost of treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or illness which necessitated your admittance into hospital.

15) any expenses which are not usual, reasonable or customary to treat your bodily injury or illness.

16) any form of treatment, or surgery which in the opinion of the doctor in attendance and our medical officer can be delayed until your return to your home country.

17) expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside your home country.

18) additional costs arising from single or private room accommodation.

19) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by *Staysure Assistance*.

20) any expenses incurred after you have returned to your home country.

21) normal pregnancy, without any accompanying complications of pregnancy and childbirth. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

22) anything mentioned in the General Exclusions.

**Section 3b Hospital Daily Benefit**

PLEASE NOTE: this section of cover is only included in Comprehensive Cover policies.

**What is covered:**

We will pay you £50 per complete 24 hour period of in-patient treatment up to a maximum under this policy of £1000 for a valid claim under Section 3a (Emergency Medical & Repatriation), if you are admitted to a recognised hospital abroad as an
in-patient for more than 24 continuous hours and you are treated under a reciprocal health agreement, such as the EHIC when travelling within Europe, or Medicare when travelling within Australia.

This payment is to contribute towards additional expenses such as taxi fares and phone calls incurred during your stay in hospital.

**Special conditions relating to claims**

You must call Staysure Assistance where possible before you are admitted to hospital.

**What is not covered under section 3b:**
1) Any claims arising directly or indirectly from your hospitalisation in a private medical facility where no part of your medical costs have been covered by the EHIC, or any similar reciprocal health agreement.

2) Any claims arising directly or indirectly from:
   a) any additional period of hospitalisation, compulsory quarantine or confinement to your accommodation:
      i. relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or illness which necessitated your admittance into hospital.
      ii. relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
      iii. following your decision not to be repatriated after the date when in the opinion of Staysure Assistance it is safe to do so.

b) hospitalisation, compulsory quarantine or confinement to your accommodation:
   i. relating to any form of treatment or surgery which in the opinion of the doctor in attendance and our medical officer can be delayed reasonably until your return to your home country.
   ii. occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or treatment, the costs of which are funded by, or are recoverable from the Health Authority in the United Kingdom.

3) Any claim if you have not complied with the conditions of the medical declaration section.

4) Anything mentioned in the General Exclusions.

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**Section 4a Missed Departure**

**What is covered:**

We will pay you up to £500 for Basics cover and £1500 for Comprehensive cover, for reasonable additional travelling and accommodation expenses necessarily incurred to reach your overseas destination or to return to the United Kingdom by the most direct route.

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

a) breakdown of or accident directly involving the vehicle in which you are travelling; or

b) cancellation or curtailment of scheduled public transport due to adverse weather conditions, strike, or industrial action, or mechanical breakdown, or accident.

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

**Section 4b Home Country Departure assistance & Missed Home Country connection**

PLEASE NOTE: this section of cover is only included in Comprehensive Cover policies.

**What is covered:**

We will pay up to £500 for costs incurred should you be delayed or miss your connection as follows:

**On your outward journey:**

If you are delayed during your internal/connecting journey to your United Kingdom international airport, port, coach, or rail terminal, 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:

a) we will provide assistance to enable you to continue your journey to your United Kingdom international departure point;

b) we will provide alternative transport or emergency local help where necessary, including the towing of your vehicle to the nearest garage.
On your return to your home country:

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

a) assist you to reach home from the point where you transfer from the main international air, sea, coach or rail carrier;

b) 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.

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 theft of the private vehicle in which you proposed to travel we will:

a) provide necessary alternative transport, local emergency assistance, recovery of the private vehicle and the passengers to their home or overnight accommodation whilst awaiting repairs to the private vehicle.

Special conditions relating to claims under sections 4a and 4b

1) You must make every effort to commence and complete the journey to your departure point and check in for the flight, sea crossing, coach or train journey on time.

2) You must obtain written confirmation from the carrier stating the period of, and the reason for, the delay.

3) For claims arising from an accident to, or breakdown of a private vehicle in which you are travelling, you must obtain written confirmation from the emergency breakdown services or repairers of the location and reason for the breakdown or the Police Accident Report.

4) Where your private vehicle in which you are travelling or intending to travel cannot be used as a result of breakdown or accident, we will pay for 1 hour’s roadside assistance (excluding any replacement parts) and towing charges to the nearest garage. For claims under section 4b only.

5) Claims arising from traffic congestion must be evidenced with written confirmation from the Highways Agency of the location and duration of the delay.

What is not covered under sections 4a and 4b:

1) 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;

2) additional costs where the scheduled public transport operator has offered alternative travel arrangements;

3) breakdown of the private vehicle in which you are travelling if it has not been regularly serviced;

4) claims under section 4b in addition to claims under section 5 (Travel Delay);

5) claims due to you allowing insufficient time to complete your journey to the departure point;

6) anything mentioned in the General Exclusions.

Section 5 Travel Delay

What is covered:

We pay up to £20 for the first 12 hours and £10 for each following 12 hour period thereafter, up to a total of £300 for Basics cover and £50 for the first 12 hours then £10 for each following 12 hour period thereafter, up to a total of £1,500 for Comprehensive cover if intended departure of your first outward or final inward international flight, sea crossing or coach or train journey forming part of a booked trip, is delayed as a direct result of strike or industrial action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train.

Alternatively you can choose to abandon your trip and submit a Cancellation claim under Section 1, should you experience a delay as specified above, of more than 12 hours beyond the intended departure time.

Special conditions relating to claims

1) If you decide to abandon your trip no benefit under this section will apply.

2) You must check in according to the itinerary supplied to you.

3) Compensation for flight delays will only be payable if you were a pre-booked fare paying passenger on a fully licensed passenger aircraft.
What is not covered:

1) claims where you have not obtained written confirmation from the carrier stating the period and reason for delay;

2) claims under this section in addition to claims under section 1 (Cancellation) and section 4 (Missed Departure);

3) anything mentioned in the General Exclusions.

Section 6a Personal Baggage

What is covered under section 6a:

We will pay up to an overall maximum of £300 for Basics cover and £2,500 for Comprehensive cover, if your personal baggage is damaged, stolen, destroyed, or lost (and not recovered) during the course of a trip.

Within this amount the following sub-limits apply:

a) we will pay up to £250 for Basics cover and £400 for Comprehensive cover, for any single article, or for any one pair or set of articles, where you are able to provide the original receipt, or proof of ownership.

b) we will only pay up to £250 for all articles lost, damaged or stolen per incident if you cannot provide satisfactory proof of ownership and value.

c) we will only pay up to £50 for any single article, or for any one pair or set of articles, if you cannot provide an original receipt or other satisfactory proof of ownership and value.

d) we will pay up to £250 for Basics cover and £500 for Comprehensive cover in total for valuables owned by you, whether jointly owned or not. We will only pay up to £100 for valuables owned by you if you are under 18 years of age.

e) we will only pay up to £150 in total for sunglasses or prescription glasses of any kind.

f) we will only pay up to £100 for mobile telephones.

g) we will only pay up to £100 for personal baggage or valuables lost, damaged or stolen from a beach or pool-side.

h) we will only pay up to £50 for any cigarettes or alcohol that are lost, damaged or stolen.

Special conditions relating to claims under section 6a

1) We will either pay you for the loss, or replace, reinstate or repair the items concerned.

2) Claims are not paid on a ‘new for old’, or replacement cost basis. A deduction, therefore will be made for wear and tear and depreciation.

3) Your personal baggage must not be left unsecured, unattended, or beyond your reach at any time in a place to which the public have access.

4) You must report the loss, or theft of personal baggage within 24 hours of discovery, to the local Police and to the carrier, if 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. Loss, or theft of personal baggage during your trip must be reported to your hotel, accommodation provider, or Tour Operator representative if appropriate. 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.

5) Baggage shall be considered to have been lost after 21 days have passed since the loss was reported.

6) For items damaged whilst on your trip, you must obtain an official report from an appropriate local repairer confirming the item is damaged and beyond repair.

7) You must report the loss, theft or damage to the local Police and obtain written confirmation, if your valuables are lost, stolen or damaged whilst in a hotel safe, or safety deposit box.

If your baggage is recovered, we will either forward it to you at your location on the trip or, if the trip has ended, to your home. Any compensation you received under Section 6a must be returned to us within 14 calendar days of the receipt of your baggage.
Section 6b Baggage Delay on your outward journey

PLEASE NOTE: this section of cover is only included in Comprehensive Cover policies.

No cover is provided under section 6b for trips taken solely within the United Kingdom.

What is covered:
We will pay up to £50 after the initial 24 hours (up to a total of £150 after 48 hours) if your baggage is certified by the carrier to have been lost, or misplaced on the outward journey of a trip.

We will not pay claims under this section in addition to claims under section 6a (Personal Baggage).

Special conditions relating to claims under section 6b
If baggage is delayed while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the delay or eventual loss, theft or damage and obtain written confirmation. If baggage is lost, stolen or damaged whilst in the care of an airline you must:
1) obtain a Property Irregularity Report (PIR) from the airline.
2) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
3) retain all travel tickets and tags for submission if a claim is to be made under this policy.

Section 6c Personal Money & Passport

What is covered:
We will pay you up to £300 for Basics cover and £500 for Comprehensive cover, if during a trip, the Personal Money you are carrying on your person or you have left in a safety deposit box is lost, stolen, damaged or destroyed, subject to the following conditions and exclusions:

a) we will pay up to £250 Basics cover or £500 for Comprehensive cover for cash belonging to you. Or £150 if you are under 18 years of age.
b) we will pay up to £300 for Basics cover or £500 for reasonable additional travel and accommodation expenses you incur abroad to obtain a replacement if your passport is lost, or stolen outside the United Kingdom during your trip.
c) we will pay you a proportionate refund of the unused part of the passport’s original value calculated upon how many complete years it was to remain valid for.

Special conditions relating to claims under section 6c
1) You must report loss, or theft of money, or your passport to the local Police and obtain written confirmation within 24 hours of discovery of the incident. A Tour Operator representative report is insufficient.
2) The Police Report must confirm that the loss, or theft occurred during the trip.
3) You must produce to us evidence of the withdrawal of cash – otherwise no payment will be made.

What is not covered under sections 6a, 6b and 6c:
1) the policy excess;
2) any item loaned, hired or entrusted to you;
3) loss, theft of, or damage to, personal baggage, valuables, personal money, or passport left unattended in a public place, or location that the public has access to at any time;
4) any loss, theft of, or damage to personal baggage left in an unattended motor vehicle if:
   - they have not been locked out of sight in a secure baggage 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.
5) loss, theft of, or damage to, valuables, personal money, or passport:
   - from a motor vehicle left unattended at any time; or
   - left in checked-in baggage, whilst in the custody of a carrier; and/or
   - packed in baggage left in the baggage hold, or storage area of a carrier;
6) any loss, theft of, or damage to personal baggage left unattended at your accommodation other than in securely locked private accommodation;
7) any loss, **theft** of, or damage to **personal money, valuables or passport** left **unattended** at any time unless deposited in a hotel safe, or safety deposit box;

8) wear and tear, depreciation, damage caused by moth or vermin, or any process of cleaning, or restoration, or alteration, atmospheric, or climate conditions, or any gradual occurrence.

9) **electrical or mechanical breakdown, or malfunction of the article insured**;

10) **bonds, securities, stamps or documents of any kind, including driving licences, musical instruments, typewriters, antiques, pictures, coupons, unused mobile telephone rental charges, or pre-payments**;

11) **damage to china, pottery, glass, or other fragile, or brittle articles, other than photographic equipment and telescopic lenses, unless by fire, or resulting from an accident to a seagoing vessel, aircraft, or vehicle**;

12) **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**;

13) **equipment used in connection with any winter sports or sports and activities unless you have paid the required additional premium to extend your policy**;

14) any loss, **theft** of, or damage to the following items;

a) contact or corneal lenses, dentures, hearing aids, cycles, unset precious stones, mobility scooters, motor vehicles and their accessories, water craft and their accessories, caravans, trailers and trailer tents and their accessories, and property carried in connection with any business, profession, or trade;

b) accessories and/or subscriptions of mobile, or satellite telephones;

15) any **claim for baggage, or the contents of any baggage containing perishable goods**.

16) checked-in baggage that has not been retrieved and taken to your accommodation address.

17) any claim where you are able to **claim** from another insurance covering this risk, or the airline with which you travelled, we will only pay for any balance outstanding.

18) confiscation, or detention by Customs, or other lawful officials and authorities;

19) **loss, theft** of, or damage to, travellers’ cheques if you have not complied with the issuers’ conditions or where the issuer provides a replacement service.

20) **loss or damage due to depreciation in value, variations in exchange rates or shortages due to error, or omission**.

21) **anything that can be replaced by the issuer**;

22) **daily living expenses when obtaining a replacement passport**;

23) **anything mentioned in the General Exclusions**.

**Section 7 Personal Accident**

PLEASE NOTE: this section of cover is only included in Comprehensive Cover policies.

Definitions relating to words that appear in section 7.

**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).

**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.

**What is covered:**

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

<table>
<thead>
<tr>
<th>Cover</th>
<th>Benefit per insured person</th>
</tr>
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<tbody>
<tr>
<td><strong>Aged 18 to 85</strong></td>
<td><strong>Aged under 18 or 86 and over</strong></td>
</tr>
<tr>
<td><strong>Death</strong></td>
<td>£20,000</td>
</tr>
<tr>
<td><strong>Loss of limb, or loss of sight</strong></td>
<td>£20,000</td>
</tr>
<tr>
<td><strong>Permanent total disablement</strong></td>
<td>£20,000</td>
</tr>
</tbody>
</table>
What is not covered:

1) injury not caused solely by outward, violent and visible means;
2) 

your disablement caused by mental or psychological trauma not involving your bodily injury;
3) disease or any physical defect, infirmity or illness which existed prior to the commencement of the trip;
4) any payment per insured person in excess of £20,000, or £1,000 if the insured person is under 18 years of age, or 86 years of age and over;
5) death, or disablement arising from an insured person engaging in any sports and activities, or winter sports where this policy specifically states that personal accident cover is excluded (regardless of whether the sports and activities, or winter sports premium has been paid), or where the sports, or activity is not listed as covered, or is where it is specifically excluded;
6) any accident that you suffer before you go on your trip;
7) you travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
8) you travelling on a motorcycle as either the rider or passenger;
9) you taking part in manual work or dangerous work, unless we have agreed in writing beforehand;
10) anything mentioned in the General Exclusions.

Section 8 Personal Liability

PLEASE NOTE: this section of cover is only included in Comprehensive Cover policies. Cover may also be provided in Basics Cover policies subject to payment of the required additional premium, as shown on the Validation Certificate.

No cover is provided under section 8 for trips taken solely within the United Kingdom.

What is covered:

If as a result of your act or omission occurring during 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:

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

a) all sums which you shall become legally liable to pay as compensation; and
b) 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 £2,000,000, including costs under this policy. This limit applies to any and all claimants in any one period of cover affected by any and all occurrences with any one original cause.

Special conditions relating to claims

1) Our liability shall not exceed the sum insured in respect of any or all occurrences in a series resulting from one original cause.
2) If you receive any communication from any person in connection with any event which may result in a claim under this section, you must immediately pass this to us without acknowledging the communication to the party who sent the communication.
3) You must make no admission of liability, offer, promise of payment, or payment, without our written consent.

What is not covered:

1) the policy excess;
2) injury to, or the death of, any member of your family or household, your travelling companion, or any person in your service;
3) property belonging to, or held in trust by 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);
4) 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);
5) any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
6) 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
Section 9 Legal Costs and Expenses

PLEASE NOTE: this section of cover is only included in Comprehensive Cover policies.

Definitions relating to words that appear in section 9.

Appointed Representative: the Preferred Law Firm, law firm or other suitably qualified person which we will appoint to act on your behalf.

Costs and Expenses
a) All reasonable and necessary costs charged by your Appointed Representative and agreed by us in accordance with our Standard Terms of Appointment.

b) The costs incurred by opponents in civil cases if you have been ordered to pay them, or you pay them with our agreement.

DAS/we/our/us: DAS Legal Expenses Insurance Company Limited.

boths (other than row boats, punts or canoes); animals (other than domestic dogs or cats); firearms; weapons;
- 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;
7) liability or material damage for which cover is provided under any other insurance or guarantee;
8) accidental injury or loss not caused through your negligence;
9) any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus however caused;
10) an insured person engaging in any sports and activities or winter sports where this policy specifically states that Personal Liability cover is excluded (regardless of whether the sports and activities or winter sports premium has been paid);
11) any claim arising in connection with a trip solely within your home country;
12) any action not brought under the jurisdiction of the courts of the country where the incident giving rise to the claim occurred;
13) anything mentioned in the General Exclusions.

Insured Incident: a specific or sudden accident which causes your death or bodily injury.

Preferred Law Firm: a law firm or barristers’ chambers which we choose to provide legal services. These legal specialists are chosen based on their proven expertise to deal with claims like yours and must comply with our agreed service levels, which we audit regularly. They are appointed according to our Standard Terms of Appointment.

Reasonable Prospects: for civil cases, the prospects that you will recover losses or damages (or obtain any other legal remedy that we have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. We, or a Preferred Law Firm on our behalf, will assess whether there are reasonable prospects.

Standard Terms of Appointment: the Terms and Conditions (including the amount we will pay to your Appointed Representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee).

What is covered
In the event of an Insured Incident which causes your death or bodily injury we will pay up to £25,000 for the costs and expenses of an Appointed Representative, to provide legal advice and where there are reasonable prospects to take legal action on your behalf to recover losses or damages against negligent third-parties.

What is not covered
Exclusions applying to this section

We will not pay for the following:
1) A claim where at any point, we or the Appointed Representative assess that there are not reasonable prospects of success.
2) Any legal proceedings not dealt with by a court of law or by another body agreed by us.
3) A claim where you have failed to notify us of the insured incident within a reasonable time of it occurring and where this failure adversely affects the reasonable prospects of a claim or we consider that our position has been prejudiced.
4) An insured incident arising before the start, or after the end of an insured journey.
5) Costs and expenses incurred before our written acceptance of a claim.
6) In the event that you decide not to use the services of a Preferred Law Firm, any costs
and expenses in excess of those which we would have incurred had you done so under our Standard Terms of Appointment.

7) Any claim relating to any illness or bodily injury that happens gradually or is not caused by a specific or sudden accident.

8) Any claim relating to psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused your physical bodily injury.

9) Defending your legal rights (we will however, cover defending a counter-claim).

10) Any claim relating to clinical negligence.

11) Fines, penalties, compensation or damages that a court or other authority orders you to pay.

12) Any legal action which you take which we or the Appointed Representative have not agreed to, or where you do anything that hinders us or the Appointed Representative.

13) A dispute with us which is not otherwise dealt with under section 9 condition 7.

14) Costs and expenses arising from or relating to judicial review, a coroner’s inquest or fatal accident inquiry.

15) Any costs and expenses which are incurred where the Appointed Representative handles the claim under a contingency fee arrangement.

16) A claim against us, our agent, tour operator or travel agent.

17) Any claim where you are not represented by a law firm or barrister.

Additional conditions applying to this section

1 a) On receiving a claim, if legal representation is necessary, we will appoint a Preferred Law Firm or in-house lawyer as the Appointed Representative to deal with your claim. They will try to settle your claim by negotiation without having to go to court.

b) If the appointed Preferred Law Firm or our in-house lawyer cannot negotiate settlement of your accident and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then you may choose a law firm to act as your Appointed Representative.

c) If you choose a law firm as the Appointed Representative who is not a Preferred Law Firm, we will give your choice of law firm the opportunity to act on the same terms as a Preferred Law Firm. However if they refuse to act on this basis, the most we will pay is the amount we would have paid if they had agreed to our Standard Terms of Appointment.

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

2 a) You must co-operate fully with us and with the Appointed Representative.

b) You must give the Appointed Representative any instructions that we ask you to.

3 a) You must tell us if anyone offers to settle a claim. You must not negotiate or agree to a settlement without our written consent.

b) If you do not accept a reasonable offer to settle a claim, we may refuse to pay any further costs and expenses.

c) We may decide to pay you the reasonable value of your claim, instead of starting or continuing legal action. In these circumstances you must allow us to take over and pursue or settle any claim on your behalf. You must also allow us to pursue at our own expense and for our own benefit, any claim for compensation against any other person and you must give us all the information and help we need to do so.

Where a settlement is made on a without-costs basis we will decide what proportion of that settlement will be regarded as costs and expenses and payable to us.

4 a) You must instruct the Appointed Representative to have costs and expenses taxed, assessed or audited if we ask for this.

b) You must take every step to recover costs and expenses and court attendance that we have to pay and must pay us any amounts that are recovered.

5) If the Appointed Representative refuses to continue acting for you with good reason, or if you dismiss the Appointed Representative without good reason, the cover we provide will end immediately, unless we agree to the appointment of another Appointed Representative.

6) If you settle or withdraw a claim without our agreement, or do not give suitable instructions to the Appointed Representative, we can withdraw cover and will be entitled to reclaim from you any costs and expenses we have paid.

7) In respect of an appeal or the defence of an appeal, you must tell us within the time limits
allowed to appeal. Before we pay the costs and expenses for appeals, we must agree that reasonable prospects exist.

8) For an enforcement of judgment to recover money and interest due to you after a successful claim under this section, we must agree that reasonable prospects exist, and where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most we will pay in costs and expenses is the value of the likely award.

9) If there is a disagreement between you and us about the handling of a claim and it is not resolved through our internal complaints procedure, you can contact the Financial Ombudsman Service for help. Alternatively there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by you and us. If there is a disagreement over the choice of arbitrator, we will ask the Chartered Institute of Arbitrators to decide.

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

11) You must:
   a) keep to the Terms and Conditions of this section;
   b) take reasonable steps to avoid and prevent claims;
   c) take reasonable steps to avoid incurring unnecessary costs;
   d) send everything we ask for, in writing;
   e) report to us full and factual details of any claim as soon as possible;
   f) give us any information we need.

12) We will, at our discretion, void this section (make it invalid) from its start date or from the date of claim, or alleged claim, or we will not pay the claim if:
   a) a claim you have made to obtain benefit under this section is fraudulent or intentionally exaggerated; or
   b) a false declaration or statement is made in support of a claim.

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

14) In the event of your death as a result of an insured incident the benefits of this cover will attach to your personal representative (next of kin).

15) All Acts of Parliament mentioned in this section include equivalent Laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

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

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Eurolaw Legal Advice

We will give you confidential legal advice over the phone on any personal legal problem under the laws of the member countries of the European Union, Isle of Man, the Channel Islands, Switzerland and Norway.

You can contact our UK-based call centres 24 hours a day, seven days a week. However, we may need to call you back depending on the enquiry. Advice about the Law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am – 5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, a message will be taken and we will call you back within operating hours.

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

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

We will not accept responsibility if the Helpline Service fails for reasons which we cannot control.
Section 10 Hijack

PLEASE NOTE: this section of cover is only included in Comprehensive Cover policies.

What is covered:
We will pay you £50 per complete 24 hours up to £5,000 in total if the aircraft or sea vessel in which you are travelling, as a fare paying passenger, is hijacked for more than 24 hours on the original, pre-booked, outward, or return journey.

Special conditions relating to claims
You must provide us with a written statement from an appropriate authority confirming the hijack, your involvement in it, and how long it lasted.

What is not covered:
1) any claim resulting from you acting in a way which could cause a claim under this section.
2) anything mentioned in the General Exclusions.

Section 11 Personal Assistance Services

PLEASE NOTE: this service is only included in Comprehensive Cover policies.

What we can provide:
We will pay the administrative and delivery costs, up to a maximum of £250 per trip, in providing the following services in respect of a trip:

a) Information about your destination
We can provide information on:

i. current visa and entry permit requirements for any country if you hold a British passport. 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 Embassy, or Consulate of that country;

ii. current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organisation warnings;

iii. arranging relevant inoculations and vaccinations before the commencement of a trip abroad.

iv. climate;

v. local languages;

vi. time differences;

vii. main bank opening hours, including whether or not a Bank Holiday falls within your intended trip;

viii. motoring restrictions, regulations, Green Cards and other insurance issues.

b) Transfer of emergency funds
We will transfer emergency funds of up to £500 to you in case of urgent need, only when access to your normal financial/banking arrangements are not available locally, to cover your immediate emergency needs where international money transfer services are available.

You must arrange to have the equivalent funds deposited in our account in the United Kingdom, before we can release such emergency funds.

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 prescription 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.

e) Tracing lost baggage
We will help with tracing and re-delivering your lost or misdirected baggage, where the carrier has failed to resolve the problem. You will need to have your baggage 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.

g) Homecall referral
We can arrange for a reputable repairer to contact you if your home suffers damage during your trip. They can 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 call-out fee, and you should make arrangements to pay the repairer or us at the time the work is carried out.
What we cannot provide:

1) Payment for any items or, for 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.

2) Payment for any medical consultations, inoculations, or vaccinations;

Section 12 Home Country Cover

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

What is covered:

We will arrange and pay up to £1,000 for your transfer to a suitable hospital near your home when it becomes medically feasible if you are hospitalised through sudden illness or accident, in the course of a trip.

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

If we arrange your medical transfer, we will also pay additional accommodation and travelling costs as described in Section 3a up to £1,000.

What is not covered:

1) the excess;

2) 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;

3) you being hospitalised less than 50 miles from home;

4) anything mentioned in the General Exclusions.

Section 13 Pet care

PLEASE NOTE: this section of cover is only included in Comprehensive Cover policies.

What is covered:

We will pay you £35 per complete 24 hour period up to a maximum under this policy of £350 for additional kennel or cattery charges that you incur if you have a valid claim under Section 3a (Emergency Medical & Repatriation), and your return to the United Kingdom is delayed by more than 24 hours as a result of you being admitted to a recognised hospital abroad as an in-patient.

Special conditions relating to claims

1) You must obtain a Medical Certificate from the doctor in attendance specifying the unforeseen illness or injury that prevented you from returning home as planned.

Section 14 Optional Travel Disruption Extension

PLEASE NOTE: this section of cover will only apply if you have paid the required additional premium and it is shown on your Validation Certificate.

Extended Cancellation or Curtailment cover

What is covered:

We will pay you up to £1,000 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 accommodation 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:

We will pay 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:

   a) £20 for the first completed 12 hours delay and £10 for each full 12 hours delay after that, up to a maximum of £100 provided you eventually continue the trip.

2. Up to £1,000 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 is cancelled or delayed for more than 24 hours; or

ii) you are 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) 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.

**Extended Missed Departure cover**

What is covered:

1. We will pay you up to £500 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 or 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.

**Catastrophe cover**

What is covered:

We will pay you up to £1,000 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. additional accommodation (room only) and travel expenses necessarily 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 Staysure 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.

**Special conditions relating to claims** (applicable to all of section 14)

1. You must notify the travel agent, tour operator or provider of transport or accommodation as soon as you find out it is necessary to cancel your trip. If you fail to do this, our liability shall be restricted to the cancellation charges that would have applied at that time.
2. You must provide (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 curtailing claims only: you must tell Staysure 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 have checked in for your flight, unless your tour operator, or airline has requested you not to travel to the airport.

5. You must provide (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 attempt to recover your costs elsewhere before making a claim.

7. You must provide (at your own expense) written confirmation from the scheduled public transport operator/accommodation provider that reimbursement has not been and will not be provided.

8. Costs, charges or expenses, if they are also covered under any other section of this policy. You can only claim for these under one section for the same event.

What is not covered
(applicable to all of section 14):
1. The excess (except claims under subsection 1a under the Extended Travel Delay).
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) 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. Any claims arising if this optional extension was not purchased at the same time as the purchase or renewal of the policy.
12. Anything mentioned in the General Exclusions.

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, we will require a breakdown of your paid costs and charges that make up the total cost of the trip from your travel agent, tour operator or provider of transport/accommodation.

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.

Section 15 Optional Insolvency Cover

This cover is provided only if you have paid the premium required and cover is shown on your Validation Certificate. Below are the details of cover provided by this extension.

This insurance is underwritten by CBL Insurance Europe Limited 2nd Floor 13-17 Dawson Street Dublin 2 Ireland, company registration: 218234 who are authorised and regulated by the Financial Conduct Authority registration number 203120.

Definitions which only apply to this section:

End Supplier – Scheduled Airline, Rail Operators including Eurostar, Eurotunnel, Ferry and Cruise Operators, Coach Operators, Transfer Companies, Car Hire Companies, Hotels and Apartments, Villas abroad and Short let cottages in UK, Caravan sites, Campsites, Mobile Homes and Camper Rentals, Destination Management Company, Safaris, Excursions, Theme Parks such as Disneyland Paris, Tour Operators, Travel and Booking Agents and Consolidators.

Mode of Transport – Scheduled Airline (as defined below), Train (i.e. Eurostar and Eurotunnel), Coach, Ferry, Cruise Ship.

Irrecoverable Loss – Deposits and charges paid by you for your trip which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the end supplier or another insurance company or a government agency or a travel agent or credit card company.

Trip – The outward journey and return journey on a mode of transport booked and paid for by you.

Scheduled Airline – An airline upon whom your trip depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

Insolvency or Financial Failure – An event causing the cancellation of all or part of your trip happening after you purchased this insurance which results in the end supplier no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

What you are covered for:

We will indemnify you up to £3,000 in total for each insured person named on the invoice for:

1. Irrecoverable sums paid in advance in the event of insolvency of the end supplier associated with your trip which was incurred before your departure date if you have to cancel your trip or if you have already completed the outward journey;

2. The extra cost of a one way fare of a standard no stopover seat only basis and which is not part of a package associated with the cancellation of all or part of your trip on which you were subject to your advanced booking being discontinued and you not being offered from any other source any reasonable alternative transport or refund of charges you have already paid. Provided where practicable you shall have obtained our approval prior to incurring the relevant cost by contacting us.

3. Irrecoverable loss of unused prepaid expenses as a result of insolvency or financial failure of any company for the following services associated with your trip booked independently by you:
   - scheduled airline
   - safaris and excursions
• short let holiday accommodation providers (including hotels, short let cottages, apartments and villas),
• car hire operators
• ferry/cruise operators
• coach operators
• train operators
• theme parks
• caravan/camp site
• mobile homes and camper rentals
• travel agent, tour organiser/operator, booking agent or consolidator
• destination management company.

4. Any losses that are not directly associated with the incident that caused you to claim are limited to £1,500 in total for each insured person named on your policy schedule.

You may claim only under Insolvency Insurance or cancellation/curtailment, not both.

Special condition which apply:
You must obtain written confirmation from the liquidator that the third party supplier has become insolvent.

What is not covered:
1. Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip;
2. Any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip;
3. Any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation;
4. Any form of travel delay or other temporary disruption to your trip;
5. Any loss sustained by you when the insurance policy or other evidence or coverage was effected after the date of the first threat of insolvency or financial failure (as defined herein) of the end supplier or other relevant company was announced;
6. Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
7. Any loss for which a third party is liable or which can be recovered by other legal means.
8. Anything mentioned in the General Exclusions unless specifically insured under this Section.

Your Supplier Insolvency Policy Cover:
This policy provides cover ONLY in the event that you cannot recover your losses from any other source. In the event of a loss, you should first make your claim against your holiday provider, CAA ATOL, your credit or debit card provider under Section 75 of the Consumer Credit Act 1974 or against any other insurance policy which provides compensation for your loss.

This policy will only make payments less the value of any compensation you have received from any other source.

Claims Procedure:
First, check your Validation Certificate and your policy to make sure that what you are claiming for is covered. you must notify us in writing either by e-mail or at the address below of any occurrence which may give rise to a claim and should be advised as soon as reasonably practicable and in any event within 14 days.

For insolvency insurance claims please e-mail claims@MGACS.com or write to:
MGA Cover Services Limited, Claims Department Kemp House, 152 City Road, London. EC1V 2NX.

MGA Cover Services Limited will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.

Please read the general conditions contained in this policy document and the relevant sections of your policy for more information. we may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

Section 16 Optional Winter Sports Cover

PLEASE NOTE: this section of cover can be included in Comprehensive Cover policies only, subject to payment of the required additional premium, and it is shown on your Validation Certificate.

When are you covered for winter sports?
You must be 70 years of age, or under, and:

For single trip policies – You have selected this option and paid the required additional premium for the period of cover.

For annual multi trip policies – You only undertake
one trip of up to 21 days in total during the period of cover. This can be extended up to 31 days in total when an additional premium has been paid and this is shown on your Validation Certificate.

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 – 12 and refer back to them when appropriate for full cover details.

You are covered when engaging in the following winter 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), Glacier skiing, Guided cross-country skiing (Nordic Skiing), Mono-skiing (on-piste), Skiing or Snowboarding (off-piste but on recognised and authorised areas only), Skiing or Snowboarding (on-piste), Tobogganing.

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

Ice sailing/ice windsurfing, Skidoo or Snow mobiling.

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

Bobsleigh, Free-style skiing, Heli-skiing, Ice hockey, Luge, Off-piste Skiing or Snowboarding outside recognised and authorised areas, Para-skiing, Skeleton, Ski jumping, Ski racing, Ski slope or Ski stunting.

You are not covered when engaging in organised competitions, or when engaging in an activity against local authoritative warning or advice. Resort authorities classify avalanche risk as follows:

1 = Low, 2 = Moderate, 3 = Considerable, 4 = High, 5 = Very High. You are not covered in areas classified as avalanche rating 3 or above.

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 Staysure Customer Services on 0800 088 4828.

Section 16a Winter Sports Equipment

What is covered in addition to Section 6 – Personal Baggage:

• We will pay up to £500 per insured person if winter sports equipment belonging to you is damaged, stolen, destroyed or lost (and not recovered) in the course of your trip. There is a single article limit of £300, whether jointly owned or not.

• We will pay the cost of the replacement or the repair of your winter sport equipment, whichever is the lower, after making an allowance for wear and tear and loss of value using the following scale;

<table>
<thead>
<tr>
<th>Age of Item</th>
<th>Amount Payable</th>
</tr>
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<tbody>
<tr>
<td>Up to 12 months old</td>
<td>90% of the price you paid</td>
</tr>
<tr>
<td>Up to 24 months old</td>
<td>70% of the price you paid</td>
</tr>
<tr>
<td>Up to 36 months old</td>
<td>50% of the price you paid</td>
</tr>
<tr>
<td>Up to 48 months old</td>
<td>30% of the price you paid</td>
</tr>
<tr>
<td>Over 60 months old</td>
<td>20% of the price you paid</td>
</tr>
<tr>
<td>Over 60 months old</td>
<td>Nil</td>
</tr>
</tbody>
</table>

Special conditions relating to claims

• you must take sufficient precautions to secure the safety of your winter sport equipment and must not leave it unattended at any time in a place to which the public has access.

• skis and snowboards are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

• you must bring any damaged winter sport equipment you own back to the United Kingdom so that we can inspect it.

What is not covered

1) The excess;

2) Any item that was lost or stolen if you did not report it to the Police within 24 hours after you discovered it was lost or stolen, and for which you have not obtained a written Police Report;

3) Any winter sport equipment that was lost, stolen or damaged during a trip, unless you report this to the carrier and get a Property Irregularity Report at the time. You must make any claims to the airline within seven days;

4) Any winter sports equipment that was damaged while in use;
5) **Winter sports equipment** left unattended in a public place, unless the claim is for skis, ski poles, or snowboards, and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm;

6) Anything mentioned in the General Exclusions.

**Section 16b Ski Pass**

**What is covered:**
We will pay up to £250 if your ski pass, which you are carrying on you, or which you have left in a safety-deposit box or safe, is lost, stolen, damaged or destroyed during a trip.

**What is not covered:**
1) The excess;
2) Any claim if your ski pass was lost or stolen and you did not report it to the Police within 24 hours after you discovered it was lost or stolen, and for which you have not obtained a written Police Report;
3) Ski passes left unattended in a public place;
4) Anything mentioned in the General Exclusions.

**Section 16c Winter Sports Equipment Hire**

**What is covered:**
We will pay £20 per day, up to £300, for hiring replacement winter sports equipment if yours is lost, stolen, or damaged during your trip.

**Special Condition relating to claims**
You must provide us with receipts and written confirmation of the original and the replacement hire.

**What is not covered:**
1) Anything mentioned in the General Exclusions.

**Section 16d Ski Pack**

**What is covered:**
We will pay up to £250 for the unused part of your ski pack, if due to illness or injury you are medically certified as being unable to participate in winter sports. A ski pack includes ski-school fees or ski instructor fees, and the cost of any lift pass that you have booked.

**Special Condition relating to claims**
You must obtain a Medical Certificate that you were not well enough to use the full ski pack.

**What is not covered:**
1) Anything mentioned in the General Exclusions.

**Section 16e Winter Sports Equipment Delay**

**What is covered:**
We will reimburse up to £20 per day, up to £300, for the hire of replacement winter sports equipment if your winter sport equipment is certified by the carrier to have been misplaced for more than 12 hours on the outward journey of a trip.

**Special Condition relating to claims**
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 16f Piste Closure**

**What is covered:**
We will pay £20 per day up to £200, if during your trip you are prevented from participating in winter sports activities at your pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system:

a) for all reasonable travel costs and lift pass charges that you have to pay to travel to and from a similar area to take part in your winter sport activity; or

b) as a cash benefit payable, if no alternative resorts are available.
Special conditions relating to claims
1) You must get a written statement from the Resort Manager confirming the reason for the lifts closing and how long it lasted.
2) The resort where you are staying must be at least 1,000 metres above sea level and outside the United Kingdom.

What is not covered:
1) claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
2) trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
3) trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
4) anything mentioned in the General Exclusions.

Section 16g Avalanche or Landslide

What is covered:
We will pay up to £20 per day up to £160 for reasonable extra accommodation and travel expenses if, following avalanches, or landslides, access to and from the ski resort is blocked or scheduled public transport services are cancelled or curtailed.

Special conditions relating to claims
You must obtain a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

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

Section 17 Optional Golf Cover

PLEASE NOTE: this section of cover can be included in Comprehensive Cover policies only, subject to payment of the required additional premium, and it is shown on your Validation Certificate.

Definitions relating to words that appear in section 17
Golf equipment – Golf clubs, golf bag, golf shoes and non-motorised golf trolleys.

What is covered:
We will pay up to £1,000 for accidental loss, theft of, or damage to golf equipment which you own.

Within this amount the following sub-limits apply:
a) We will pay up to £500 for any one club or one piece of golf equipment. If you cannot provide an original receipt 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 £60. Evidence of replacement value is not sufficient.
b) We will pay up to £500 in total, for all articles lost, damaged or stolen in any one insured incident. If you cannot provide satisfactory proof of ownership and value.
c) The amount payable will be the value at today’s prices less a deduction for wear and tear and depreciation, (calculated from the following table), or we may at our option replace, re-instate or repair the lost or damaged golf equipment.

<table>
<thead>
<tr>
<th>Age of Item</th>
<th>Amount Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 1 year old</td>
<td>90% of purchase price</td>
</tr>
<tr>
<td>Up to 2 years old</td>
<td>70% of purchase price</td>
</tr>
<tr>
<td>Up to 3 years old</td>
<td>50% of purchase price</td>
</tr>
<tr>
<td>Up to 4 years old</td>
<td>30% of purchase price</td>
</tr>
<tr>
<td>Up to 5 years old</td>
<td>20% of purchase price</td>
</tr>
<tr>
<td>Over 5 years old</td>
<td>Nil</td>
</tr>
</tbody>
</table>

What is not covered:
1) the excess;
2) more than £500 per single article of golf equipment;
3) golf equipment which is over five years old;
4) loss, theft of, or damage to, golf equipment from checked-in baggage left in the custody of a carrier and/or packed in baggage left in the baggage hold or storage area of a carrier;
5) claims arising from delay, seizure, or confiscation by Customs or other officials;
6) claims for loss, theft or damage to anything being shipped as freight or under a bill of lading;
7) damage to, loss or theft of golf equipment, if it has been left:
   i. unattended in a place to which the public have access; or
   ii. in an unattended motor vehicle; or
   iii. in the custody of a person who does not have an official responsibility for the safekeeping of the property;
8) damage to, loss or theft of golf equipment, which is being carried on a vehicle roof rack;
9) any claim for damage to golf equipment whilst in use;
10) claims arising from damage caused by leakage of powder or liquid carried within your golf equipment;
11) claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a Police Report.
12) loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
13) anything mentioned in the General Exclusions.

Section 17b Golf Equipment Hire

What is covered:
We will pay you the sum of £30 per complete 24 hours, up to a maximum of £300, for the hire of replacement golf equipment if your own golf equipment is lost, stolen or damaged, or it 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.

Special conditions relating to claims
(applies to Sections 17a and 17b)
1) Within 24 hours of discovery of the incident you must report the loss or, theft of golf equipment to the local Police and obtain a written report which includes the crime reference number.
2) We have the option to either pay you for the loss, or replace, reinstate or repair the items concerned. Claims are not paid on a ‘new for old’, or replacement cost basis. A deduction therefore, will be made for wear and tear and depreciation.
3) 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 where the public have access.
4) For items damaged whilst on your trip, you must bring them back with you or, obtain an official report from a retailer or repairer confirming the item is damaged and beyond repair.
5) If your golf equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If your golf equipment is lost, stolen or damaged whilst in the care of an airline you must:
   a) obtain a Property Irregularity Report (PIR) from the airline.
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
6) If your golf equipment is lost, you must provide receipts and a report from the carrier confirming the length of the delay – otherwise no payment will be made.
7) 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 our liability shall be limited to £60.

What is not covered:
1) loss, theft of or damage to golf equipment contained in or stolen from an unattended vehicle:
   a) overnight between 10pm and 8am (local time); or
   b) at any time between 8am and 10pm (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forcible and violent entry to the vehicle confirmed by a Police Report.
2) claims arising from **golf equipment** left unattended in a place to which the general public has access (e.g. on a golf course) or left in the custody of anyone other than an **insured person** or **your travelling companion**.

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

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

5) claims arising from damage caused by leakage of powder or liquid carried within personal effects or **golf equipment**.

6) claims arising from loss or **theft** from **your** accommodation unless there is evidence of forced entry which is confirmed by a Police Report.

7) claims arising for loss, **theft** or damage of **golf equipment** carried on a vehicle roof rack.

8) anything mentioned in the General Exclusions.

### Section 17c Non-refundable golfing fees

**What is covered:**

We will pay £75 per complete 24 hours up to £150 for the proportionate value of any non-refundable, pre-paid green fees, or tuition fees unused due to the following:

a) **you** being unable to play golf due to **your** accidental injury, or **illness**, or adverse weather conditions causing the closure of the golf course; or

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

**What is not covered:**

1) 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;

2) **claims** arising directly from a **medical condition** which is not substantiated by a report from the treating **doctor** confirming **your** inability to play golf;

3) anything mentioned in the General Exclusions.

### Section 17d Hole-in-one cover

**What is covered:**

**We** will pay **you** £75 if **you** score a hole-in-one (gross) during **your** trip.

**What is not covered:**

1) if **you** are not a member of a recognised golf club affiliated to a National Golfing Union or do not hold an official National Golfing Union Handicap;

2) if **you** do not have **your** scorecard signed by **your** playing partner(s) who must be members of a National Golfing Union, and countersigned by the secretary/manager of the club at which the hole-in-one has been scored;

3) 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;

4) if the golf course is of fewer than 18 holes or if the hole at which the hole-in-one is scored is shorter than 90 metres (98 yards);

5) if temporary greens and/or tee boxes are in use;

6) anything mentioned in the General Exclusions.

### Section 18 Optional Wedding Cover

PLEASE NOTE: this section of cover can be included in Comprehensive Cover policies only, subject to payment of the required additional premium, and it is shown on your Validation Certificate.

**Definitions relating to words that appear in section 18**

**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.

Insured couple – the Bride and Bridegroom, both being insured persons.

Period of cover
The period of cover under Section 18c (Photographs and Videos) starts on your wedding day and ends on your return to your home on completion of your trip. Cover under all other sections starts at the time of leaving your home to begin the trip and ends on your return from the trip as specified in the itinerary but shall not exceed the period stated in your Validation Certificate. In any event cover will start no more than 24 hours prior to the booked departure time from your home country and will end no more than 24 hours after the booked return to your home country.

Section 18a Wedding rings
What is covered:
We will pay up to £250 per ring for any loss, theft or damage to the insured couple's wedding rings (one ring per person), occurring within the period of cover. We will pay for the repair, replacement or reinstatement of the lost, stolen or damaged ring(s) at our option.

Section 18b Wedding attire & wedding gifts
What is covered:
We will pay up to £1,500 per insured couple for the permanent loss, theft or damage to your wedding attire and up to £1,000 per insured couple for the permanent loss, theft or damage to your wedding gifts during the period of cover, 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 18a and 18b)
1) We will either pay you for the loss, or to replace, reinstate, or repair the items concerned. Payment will not be made on a ‘new for old’, or replacement cost basis. A deduction therefore, will be made for wear and tear and depreciation.

2) 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, unattended, or outside your reach at any time in a place where the public have access.

3) If you are claiming for stolen or lost items you must produce a receipt for the purchase of the original items.

4) You must, within 24 hours of the incident, report the loss or theft of your wedding rings, wedding attire and/or wedding gifts to the local Police, (damage to your wedding rings, wedding attire and/or wedding gifts in transit must be reported to the carrier and obtain a Property Irregularity Report (PIR) from your airline).

5) You must provide us with a written Police Report confirming that the loss or theft occurred during the trip – otherwise no claim will be paid.

What is not covered (applies to Sections 18a and 18b):
1) the excess;
2) any item loaned, hired or entrusted to you;
3) any loss or theft from an unattended motor vehicle if:
   i. the items concerned have not been locked out of sight in a secure baggage area.
   ii. no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
   iii. no evidence of such entry is available.
4) losses from a roof, or boot baggage rack;
5) theft of valuables from an unattended motor vehicle, baggage in transit, or from baggage left in the custody of the hotel;
6) 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;
7) confiscation, or detention by Customs, or other lawful officials and authorities;
8) 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;

9) damage to fragile, or brittle articles unless by fire, or resulting from an accident to a seagoing vessel, aircraft, or vehicle;

10) anything mentioned in the General Exclusions.

Section 18c Photographs and videos

What is covered:
We will pay up to £750 per insured couple for:

a) Reasonable additional costs incurred by the insured couple if the pre-booked professional photographer cannot attend your wedding at the specified time and date due to illness, injury or transport problems, and

b) 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 under Section 18c

1) You must obtain written confirmation of the reason your professional photographer could not attend.

2) You should obtain a written report confirming your photographs, negatives, or videos are lost, stolen or damaged and the nature and extent of that damage.

3) Receipts for any additional costs must be provided when making a claim.

What is not covered under Section 18c:

1) the policy excess;

2) 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;

3) the cost of reprinting photographs or video(s) not owned or ordered by you;

4) replacement photographs, or video(s) caused by lack of competence;

5) anything mentioned in the General Exclusions.

General Conditions – applying to all sections

1) You will not be covered under sections 1, 2 and 3, unless you have made your medical health declaration(s) for the period for which your insurance is required, and you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance.

2) Any medical information supplied in your medical health declaration will be treated in the strictest confidence, will be used solely for our own internal purposes for the assessment of risk and for any claims. It will not be disclosed to anyone else without your specific approval. 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) It is your responsibility to ensure you have told us about any change in your health, or medical status before you depart on each trip and throughout the period of cover. Any change must be accepted in writing by us before cover will be continued. If you are in doubt as to whether a change is important, you should contact Staysure Customer Services.

4) This policy is a legal contract based on the information you supplied when you applied for, renewed, or amended 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 you have answered our questions fully and accurately. Failure to provide full and accurate disclosure may affect your 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) 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.

7) You must comply in full with the Terms and Conditions of this policy before a claim will be paid.

8) You must contact Staysure Assistance as soon as possible where your claim is more than £350. You must make no admission of liability, offer, promise or payment without our prior consent.

9) We are entitled to take over the defence, or settlement of any claim, recover expenses or compensation from any other third parties involved at any time, or take legal action in your name or in the name of anyone else claiming under this policy.

10) 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.

11) You will co-operate fully with us in any recovery attempt we make to recover sums that we have paid out under the terms of the policy. 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.

12) 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.

13) 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.

14) You must notify us in writing of any event which may lead to a claim, within 28 days of your return to your home:
   - You must complete a claim form substantiating your claim, together with (at your own expense) all certificates, information, evidence and receipts that we reasonably require.
   - As often as we require you shall submit to medical examination at our expense.
   - We may request a post mortem examination to be carried out for an insured person at our expense.

15) This policy shall become void and the premium paid shall be forfeited if any fraudulent claim is made. Any benefits so claimed and received must also be repaid to us.

16) 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.

17) 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.

18) 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.

19) When engaging in any covered sport or holiday activity 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.

20) 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.

21) We will not pay for any costs which are recoverable elsewhere.

22) You must disclose details of any other insurance policy held. If you fail to do so this may result in your claim not being paid. Each insurance company will contribute a proportion of the full amount of your claim payment (providing your claim is valid), except for valid Personal Accident claims which we will pay in full.

Under no circumstances shall you benefit from double payment (dual insurance) under the terms of any of your insurance policies. In the event that you have received payment to which you were not entitled under this policy we have the right to recover the value of the overpayment from you.
23) If you are travelling to a European Union country it is a condition of this insurance policy that you obtain a European Health Insurance Card (EHIC).

General Exclusions – applying to all sections

No section of this policy shall apply in respect of:

1) Claims arising as a result of the following:
   a) If you or any other insured person covered by this policy have suffered from, or received any form of medical advice, treatment, or medication for any of the following conditions before purchasing your policy, unless the condition has been declared to us and accepted by us in writing:
      i. any heart condition (for example, heart attack, angina, chest pains or ischemic heart disease); or
      ii. any circulatory condition (for example, high or low blood pressure, raised cholesterol, blood clots, aneurysm, stroke, transient ischaemic attack, or brain haemorrhage); or
      iii. any respiratory condition (for example, chronic asthma, chronic obstructive pulmonary disease (COPD) or chronic bronchitis).
   b) If you, or anyone insured on this policy have suffered from any of the following in the 2 years before purchasing your policy, unless you have made a declaration to us and we have agreed to provide cover in writing:
      i. you have a medical condition for which you have been prescribed medication; or
      ii. you have received treatment, investigative tests, or had a consultation with a doctor, or a hospital consultant.
   c) If after you have purchased your policy but before you book a trip, you or any other insured person covered by this policy suffer from any new medical condition and you have not informed us of the new condition when we asked.
   d) You travelling with the intention of receiving medical treatment abroad.
   e) You, a close relative, a travelling companion, or any person with whom you had arranged to stay with:
      i. are receiving, or waiting for hospital investigation, or treatment for any undiagnosed condition, or set of symptoms at the time of purchasing your policy and/or at the time of commencing travel; or
      ii. have been given a terminal prognosis at the time of purchasing your policy and/or before commencing travel.
   f) Any claim that relates to a diagnosed psychiatric, or psychological disorder, anxiety or depression which you or any person upon whose well-being your trip depends, have suffered from, required treatment, or prescribed medication for in the two years before purchasing your policy, unless the condition has been declared to us and accepted by us in writing.
   g) Any person who has reached the age of 86 years at the start of the period of cover for annual multi-trip policies and 76 years at the start of the period of cover for long stay policies.
   h) Any person who has reached the age of 71 years prior to the start of the period of cover.
   i) 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.
   j) 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.
   k) Any 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).
   l) 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.
10) 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 1 (Cancellation), Section 2 (Curtailment and Trip interruption), Section 3a (Medical Emergency & Repatriation) or Section 6c (Personal Money & Passport).

11) Any deliberately careless or deliberately negligent act or omission by you.

12) Any claim arising or resulting from your own illegal or criminal act.

13) Any claim arising directly or indirectly from your drug addiction or solvent abuse, alcohol intake, or you being under the influence of drug(s).

14) Any claim arising or resulting directly or indirectly from your suicide, attempted suicide, intentional self-injury, needless self-exposure to danger except in an endeavour to save human life, or fighting except in self-defence.

15) You engaging in manual work in conjunction with any profession, business or trade during the trip.

16) You engaging in any sports and activities or winter sports where you have not selected the optional cover and the premium required has not been paid, or where such activity is not listed as covered in this policy.

17) Participation in any organised competition involving any sports and activities or winter sports.

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.


e) Cyber-terrorism.

19) Any claim when you have not paid the required 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. For annual multi-trip policies, you will not be covered for any part of any trip where the trip duration exceeds the maximum number of days permitted.

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.

22) Any expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.

23) Arising from you acting against the advice of a doctor.

24) For any search and rescue costs.

25) Your travel to a country or specific area or event to which the Foreign & Commonwealth Office, or the World Health Organisation (WHO), or similar governing body have advised against all, or all but essential travel.

26) Arising from volcanic ash clouds (unless the additional premium for cover under Section 14 (Travel Disruption) has been paid).

27) Claims arising from actual or planned strike or industrial action which was common knowledge at the time you booked the trip or purchased cover (if later);

28) 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. (Your claim
may be met if you have paid the additional premium for cover under Section 15 (Optional Insolvency cover)).

Making a claim

If you have a medical emergency, need to curtail your trip or require the Personal Assistance Services while you are outside the United Kingdom, please call Staysure Assistance on + 44 1403 288 414. The Emergency Assistance Line is open 24 hours a day, 365 days a year.

Travel Claims

If you need to make any kind of non-emergency claim, please call the Claims team on 01403 288 171 if you are within the United Kingdom or + 44 1403 288 171 if you are abroad.

You can also register your claim online by visiting the following website: www.reactiveclaims.com/staysure.

Please have your insurance Validation 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 18 (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 under this policy. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

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. We shall not pay a claim if you or anyone acting for you:

- Makes a claim under the policy, or makes a statement, or provides a supporting document in support of a claim, knowing the claim to be false, or fraudulently exaggerated in any respect; or
- Makes a claim in respect of any loss or damage caused by your wilful act or with your connivance. Then:
  - We shall not pay any 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 return any of the premium paid.
  - We may inform the Police of the circumstances.

Disclosure of Information

In the unfortunate event that you need to make a claim, we may 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 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
Under the 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. Baggage
   If your checked-in baggage is damaged or lost by an EU airline, you must claim compensation from the carrier within seven days. If your checked-in baggage is delayed, you must claim compensation from the carrier within 21 days of its return.

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

Complaints related to your policy:
Please forward details of your complaint to:
Customer Services Manager
Staysure.co.uk Limited
McGowan House, Waterside, The Lakes, Bedford Road, Northampton NN4 7XD.

Complaints related to your claim:
For all sections except 9 and 15 - please forward details of your complaint to:
The Managing Director
ERV/ETI International Travel Protection
Albany House, 14 Bishopric, Horsham RH12 1QN.
Email: contact@erv.co.uk

If you wish to complain under section 9 Legal Costs and Expenses – please forward details of your complaint to:
The Managing Director,
DAS Legal Expenses Insurance Company LTD,
DAS House, Quay Side, Temple Back, Bristol BS1 6NH

If you wish to complain under section 15 Insolvency Cover - please forward details of your complaint to:
The Managing Director
MGA Cover Services Limited,
Customer Services, Kemp House, 152 City Road, London EC1V 2NX
Email: info@mgacs.com.

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

We will contact you within 14 days of receiving your complaint to inform you of what action we are taking. We will try to resolve the problem and give you an answer within four weeks. If it will take us longer than four weeks we will tell you when you can expect an answer.

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 and have 6 months in which to do so:
The Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square, London E14 9SR.
Tel: 0800 0234 567

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
Your right to cancel the policy

Date of effect of cancellation made by you
If you ask us to cancel your policy in writing or by telephone, such cancellation shall take effect on the date the notice is received, or on the date specified in the notice, whichever is later.

You have the right to cancel your policy within 14 days of the date of issue or receipt of your documents, whichever is later. We will only refund to you any premium you have paid, less any fees and charges if you have not travelled, or have made, or intend to make a claim.

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 you 14 days’ notice of cancellation of this policy by a Recorded Delivery letter to you at your last known address. We will refund you the proportionate amount of premium left on your policy. If the insured person has passed away, your entitled premium refund will be paid to your estate. In all cases, if an incident has arisen during the period of cover 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 cover for which the premium has been paid.

Financial Services Compensation Scheme (FSCS)

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**

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.

Your information may be transferred outside of the European Economic Area. This will only happen when it is necessary for the conclusion, or performance of a contract that is entered into at your request, or interest or for administrative, or marketing purposes.

Should you not wish your details to be used for marketing purposes or if you require a copy of the personal information we hold, this can be requested by writing directly to us.

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.
**Requesting assistance**

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

<table>
<thead>
<tr>
<th>Helpline</th>
<th>UK Number</th>
<th>Overseas Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staysure Assistance (24 hour Emergency Helpline)</td>
<td>01403 288 414</td>
<td>+44 1403 288 414</td>
</tr>
<tr>
<td>Freephone when calling from within the USA</td>
<td>+1 844 780 0639</td>
<td></td>
</tr>
<tr>
<td>Freephone when calling from within Canada</td>
<td>+1 819 780 0639</td>
<td></td>
</tr>
<tr>
<td>Staysure Claims (including cancellation)</td>
<td>01403 288 171</td>
<td>+44 1403 288 171</td>
</tr>
<tr>
<td>Customer Services</td>
<td>0800 088 4828</td>
<td>+44 1604 210 845</td>
</tr>
<tr>
<td>Sales</td>
<td>0800 033 4166</td>
<td>+44 844 692 8444</td>
</tr>
<tr>
<td>Medical Screening Helpline</td>
<td>0800 088 4828</td>
<td>+44 1604 210 845</td>
</tr>
</tbody>
</table>

To ensure we are consistent in providing our customers with quality service, we may record your telephone call. You can also register your claim online by visiting the following website: www.reactiveclaims.com/staysure.

**Compensation Scheme**

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
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 1403 288 414, or
+1 844 780 0639 when calling from within the USA (Freephone)
+1 819 780 0639 when calling from within Canada (Freephone)

Claims (including cancellation)
+ 44 1403 288 171
Renewals  0800 033 4166
Email info@staysure.co.uk

Travel Checklist
Before you travel, you should ask yourself the following:

- Do you know of any pre-existing medical condition that you need to be covered for?
  If you have answered ‘Yes’ to the above question, you should telephone Staysure Customer Services on 0800 088 4828.

- If you have purchased an Annual Multi-Trip policy, will the duration of any trip exceed the maximum number of consecutive days covered for your age group?
- Do you intend to engage in any winter sports whilst on your trip?
- Do you intend to engage in any 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 Staysure Customer Services.