

Travel Insurance arranged by Golfguard Ltd.

Master policy number RTWGG40116 A&B

This policy is for residents of the United Kingdom or the Channel Islands only
For policies issued from 1st June 2015 to 31st May 2016 with travel before 1st November 2017.

YOUR IMPORTANT INFORMATION

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

Contact the 24hour Emergency advice line on:

+44 (0) 845 2603 260 or +44 (0) 1732 853 333

If you need a claim form:

You can download the relevant form at:

www.travel-claims.net

Or contact Travel Claims Facilities on:

0845 370 7133

To make a claim

If you need legal Advice:

Contact Pannone LLP on:

+44 (0) 161 228 3851

CERTIFICATE NUMBER

Underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK Branch

DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

Your policies may not cover claims arising from **your pre-existing medical conditions** so you need to tell us of anything you know that is likely to affect our acceptance of your cover.

We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

We are unable to provide cover for any claim arising from a known **pre-existing medical condition** of a **close relative** or a **close business associate** or any recognised complication caused by the **pre existing medical condition**.

Pre-existing medical conditions - so that we can ensure you are provided with the best cover we can offer please read the following questions carefully:

Have you, or anyone travelling with you, ever had treatment for:
any heart or circulatory condition,
a stroke or high blood pressure,
a breathing condition (including asthma),
any type of cancer,
any type of diabetes.

Yes

No

In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

Yes

No

Are you waiting for tests or treatment of any description.

Yes

No

Has your doctor altered your regular prescribed medication in the last 3 months.

Yes

No

Full Cover is available under this policy. If your answers change to YES during the period of insurance, please contact us on 0843 658 0349.

You need to keep copies of all letters we send you for future reference. Your failure to disclose any relevant information may mean that your policy will not cover you and it may invalidate it altogether. We reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to us.

Should we require any additional premium, and you accept our offer, this should be paid to us either by credit card or cheque and sent within 14 days of receipt. Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

Any terms and conditions declared under this policy will also be recorded under your travel insurance policy so that you do not need to declare these twice.

If you have answered yes to the questions on the left, you must tell us, we may be able to offer some cover and maybe able to cover your medical condition, although an increased premium may be required. To enable us to consider your medical condition please contact our screening helpline on 0843 658 0349.

Note: If you only have 1 medical condition and it falls within the accepted conditions list below, cover for that condition is provided as standard and you do not have to contact us.

Provided you only have one (1) condition and it falls within this accepted conditions list, cover for that condition is provided as standard and you do not have to contact us. If you have more than one condition on this list or have another condition that falls within the declaration above, you must contact us to see if we can provide cover for any of these conditions.

- Accidents which happened more than 5 years ago which are no longer being treated and have no long term effects
- Acute infections such as flu, coughs, colds, sore throats or gastroenteritis which did not require medical intervention
- Appendicitis if you were operated on more than 2 weeks ago
- Allergies and hay fever
- Arthritis or rheumatism of any type affecting joints but not the spine, provided you have had no hospital admissions in the previous two years and are not waitlisted for surgery
- Asthma which has not progressed to **Chronic Obstructive Pulmonary Disease(COPD), Chronic Obstructive Airways Disease(COAD) or emphysema**, has been diagnosed before age 50, is controlled without oxygen, with no hospitalisation in the previous two years and no shortness of breath on effort
- Back pain which is managed on less than 2 medications with no hospitalisation in the previous 2 years and no limitation of mobility
- Basal Cell Carcinoma provided you have had no surgery or radiotherapy in the previous two weeks
- Benign breast lumps of any type provided you are at least 2 weeks post op.
- Benign polyps (uterine nasal colon)
- Benign tumours anywhere except the brain, skull or spine provided they have not been treated in the previous 6 weeks
- Bradycardia / slow heart beat provided this is the only cardiac diagnosis
- Caesarian section birth provided you are fully recovered and it was more than 6 weeks ago
- Carpel Tunnel Syndrome/ repetitive strain injury
- Cataracts, glaucoma, eye infections or eye surgery as a day patient only
- Chronic Fatigue Syndrome / ME / Post viral syndrome (provided fatigue is the only symptom)
- Chronic renal failure at stage 1 or 2 only and where it is not associated with any other condition
- Coeliac disease
- Congenital physical disabilities provided you have no ongoing medical treatment or medication and no heart damage
- Constipation if it is unrelated to an underlying condition
- D&C (dilatation and curettage) & miscarriage
- Depression provided it is has been controlled on one medication for 3 months or longer and you have never had any hospital admissions ever
- Developmental delays not associated with any physical diagnosis
- Diabetes - any type provided you have had no hospitalisation in the previous two years, it is well controlled with no heart conditions, no kidney failure, no peripheral neuropathy, no ulceration and no cellulitis of the legs or feet
- Ear infections provided you are declared fit to fly
- Ectopic heart beats provided you have no other cardiac diagnosis
- Elective cosmetic procedures provided they are fully healed
- Enlarged prostate / prostatitis provided you have had no hospitalisation in the previous year and your PSA is within an acceptable range for your age
- Epilepsy provided it is controlled on medication and you have had no major seizures and no hospitalisation in the previous year
- Fibroid-Uterine provided you have not been operated on in the previous two weeks
- Fibromyalgia which has never been treated in a hospital
- Foot surgery provided it was more than 6 weeks ago
- Fractured limbs provided the fracture was only a single break that occurred more than 6 weeks ago and you are no longer immobilized
- Frozen shoulder
- Gout controlled on medication
- Hernias provided surgery was more than 6 weeks ago and you are fully recovered
- High blood pressure provided it is stable and well controlled on no more than 2 medications
- Hip replacement provided you have had no hospitalisation in the last two years and have no other joints affected by arthritis
- Hypercholesteraemia provided it is controlled on medication and is currently less than 5.0
- Hysterectomy /oophrectomy provided it was more than 6 weeks ago and was not due to malignancy
- Illnesses occurring in childhood more than 10 years ago which are no longer active or treated and have not affected the heart or lungs
- Incontinence
- Indigestion/dyspepsia / acid reflux / hiatus hernia
- Innocent heart murmur provided you have no other cardiac diagnosis and have never had any hospitalisation ever
- Insomnia
- Learning difficulties/ aspergers/autism provided there has been no hospitalisation for the condition
- Lipomas / fatty cysts / ganglions
- Low blood pressure
- Medication which is prescribed purely as a precaution or to prevent side effects of other medications
- Menstrual and fertility problems
- Migraine
- Mini stroke (TIA) provided it was a single event more than two years ago, with no hospitalisation and no other conditions diagnosed
- Minor out-patient surgery provided you are fully healed without infection
- Multiple Sclerosis which has been in remission for more than two years with no progressive deterioration and no hospitalization
- Muscular aches, pains and strains
- Neuralgia/nerve pain
- Nosebleeds which are not associated with high blood pressure
- Osteoporosis provided you have never had any fractures
- Pelvic Inflammatory disease / endometriosis/polycystic ovaries
- Psoriasis
- Routine or minor dental treatment
- Sarcoidosis provided it only affects the skin and you have no pulmonary symptoms
- Short term infectious diseases such as glandular fever, chicken pox, shingles, mumps provided you are fully recovered.
- Sinusitis
- Superficial skin conditions ie cysts/moles/warts/eczema/ scabies/ ringworm
- Tendon / ligament injuries provided you have not been operated on within the previous 6 weeks
- Trigeminal Neuralgia / facial pain
- Underactive thyroid
- Urinary tract infections which are unrelated to an underlying condition
- Varicose veins provided they haven't been operated on or were operated on more than 6 weeks ago
- Vasectomy

POLICY INFORMATION

Your insurance is covered under master policy numbers RTWGG40116 A&B specially arranged through Golfguard Limited and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the insurance certificate issued by Golfguard Limited and provided by ROCK Insurance Group Ltd. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

Your annual multi-trip policy will only cover persons aged 79 or under travelling on trips of 60 days or less, where you hold a return ticket within that period of travel. Cover can be extended to 90 days per trip where this option is chosen and the additional premium is paid. Cover is provided for trips within your home country of 3 days or more, up to the maximum permitted trip duration.

Your **single trip** policy will only cover persons aged 84 or under travelling on a **trip**, the dates of which will be detailed on **your** insurance certificate, up to a maximum of **93** days.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, **you** find that the terms, conditions and exclusions do not meet **your** requirements and an alternative is available. In this case **you** must return the policy, insurance certificate with **your** alternative insurance policy to the place where **you** purchased it within **14** days of purchase for a refund to be considered. Policy cancellations after **14** days will be considered provided no claim has been made and will be subject to a minimum charge.

Your policies do not provide cover on any claim that is due to a **pre-existing medical condition** of a **close relative** or **close business associate**.

ACCURATE & RELEVANT INFORMATION

If **you** are a person buying insurance wholly or mainly for personal purposes unrelated to **your** employment, **you** have a duty to take reasonable care to answer questions fully and accurately, and that any information **you** volunteer is not misleading. This duty exists before the cover is placed, when renewed, or altered at any time throughout the duration of the policy. If **you** do not do so, **your Insurer** may be able to void **your** policy from inception. An example of this could be the medical history of a **close relative** or other person that may cause **you** to cancel or cut short **your trip**. If **you** are unsure whether or not information is relevant, please do not hesitate to call **us** on **0800 581 801**.

RELEVANT INFORMATION

If, when **you** buy this policy, **you** are aware of anyone or anything that could increase the risk or result in a claim **you** must tell **us**. If **you** do not tell **us**, **your** policy may not cover **you**, and might be invalidated altogether. **We** reserve the right to charge an increased premium, decline, withdraw cover or increase the policy excess as well as cancel or restrict cover for any person.

OUR PLEDGE TO YOU

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

POLICY A – PRE-TRAVEL POLICY

HOW YOUR PRE-TRAVEL POLICY WORKS

This part of **your** insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, and information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period from purchase of the policy and time of booking to date of travel for which **you** have paid the appropriate premium.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay.' Where no letters or numbers are shown it applies to the whole section. **You** are required to disclose any relevant information otherwise **your** policy will not cover **you** and it may invalidate it altogether.

WHEN YOUR PRE-TRAVEL POLICY STARTS AND ENDS

The cover on cancellation, as described under section A under the pre-travel policy, starts from the commencement date of cover shown on **your** insurance certificate, after the policy was issued and ends when **you** leave **home** to start each **trip**. The maximum permitted **trip** duration under a single **trip** policy is 93 days. The maximum permitted trip duration under a Multi-trip policy is **60** or **90** days, dependent upon the option chosen. Cover under the Multi-trip policy is limited to 183 days in total during any 12 month period.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise the medical screening helpline on **0843 658 0349** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL POLICY

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-person/you/your - means any person named on the insurance certificate.

Principal policyholder - means the first named **insured-person**.

We/our/us - means Union Reiseversicherung AG.

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

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

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

Business associate - means a business partner, director or employee of **yours** who has a close working relationship with **you**.

Home - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.

Trip - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.

Flight - means a service using the same airline or airline flight number.

Hazardous activity - Please see the list of hazardous activities at the rear of this document that are covered for free under this insurance. For those activities which are not free but for which cover is available subject to paying the additional premium for the Hazardous activities extension please also refer to the rear of **your** document where **you** find details of further activities available at an additional premium.

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

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Channel Islands - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brechou and Lihou

Home country - means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

Redundancy - means being an employee where **you** qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

Winter sports - means piste skiing, mono skiing and snowboarding, off piste skiing (classified as slopes off the actual marked pistes that still end at the bottom of tows or lifts within the resort and which are classified as safe by local resort guides), guided cross country skiing, snowmobiling, snow sledging and ice skating.

GEOGRAPHICAL AREAS

Area 1 - Europe, including all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands

Area 2 - Worldwide excluding the United States of America, Canada and the Caribbean.

Area 3 - Worldwide including the United States of America, Canada and the Caribbean.

CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

- being a **resident** of the **United Kingdom** or the **Channel Islands**.
- taking all possible care to safeguard against accident or injury as if **you** had no insurance cover.
- producing **your** insurance certificate confirming **you** are insured before a claim is admitted.
- giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless intailed by **us**.
- checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- not requiring insurance for any medical condition that is being investigated or for which **you**, a **close relative** or a **business associate** are awaiting or receiving treatment in hospital at the time of buying this policy.
- disclosing all relevant information as soon as possible after the policy is issued.
- Ensuring that all claims are notified within 3 months of the incident occurring.

2. RECOGNISING OUR RIGHTS TO:

- make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, insurance certificate and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- maintain **your** personal details in connection with an anti-fraud claims checking system.
- only pay **our** proportion of any loss where **you** have not insured for the full cost of the **trip**.

POLICY EXCESSES - IN RESPECT OF SECTION A1, CANCELLATION ONLY.

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by **each insured-person**, for each incident giving rise to a separate claim.

SECTION A1 - CANCELLATION CHARGES

For each insured-person this insurance will pay:

up to £5,000 for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- the death, injury or illness of:
 - you** or a friend with whom **you** are travelling .
 - a **close relative** who lives in **your home country**.
 - a **close business associate** who lives in **your home country**.
 - a friend who lives abroad and with whom **you** were intending to temporarily stay,
- you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law.
- you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**.
- the requirements of H. M. Forces.

For each insured-person this insurance will not cover:

- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**.
- the first £50 of any loss, charge or expense made on each claim under this section.
- **you** if **you** are aged 80 and over on an Annual Multi Trip policy or 85 and over on a Single Trip policy.
- any **trip** of more than 93 days duration if **you** have purchased a single **trip** policy. Any **trip** of more than 60 or 90 days duration under a Multi-trip policy, dependent upon the option chosen
- any **trip** where the ticketed return journey exceeds the maximum permitted duration from the outward journey or where the ticket has no fixed return date.
- any **trip** within **your home country** that is shorter than 3 days.
- a one-way **trip**.
- any **trip** made by the children under 18 of the **principal policyholder** and residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse unless **you** have purchased a family Multi-trip policy and the **trip** does not exceed 7 days in duration.
- any payment or part payment made using frequent flyer vouchers, Avios vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - **your** carriers refusal to allow **you** to travel for whatever reason.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the cancellation of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
 - **your** disinclination to travel.
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- cancellation due to the fear of an epidemic or pandemic.
- the cost of Air Passenger Duty or equivalent, airport charges and booking charges.
- cancellation for any claim arising from a known **pre-existing medical condition** of a **close relative** or a **close business associate** or any recognised complication caused by the **pre existing medical condition**.
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
 - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
 - any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last few years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover **in writing** and any additional premium has been paid.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed **in writing**.
- cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us in writing**.
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- **you** or **your close relative** or **business associate** and being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- any claim arising from relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed **in writing** any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- cancellation of **your trip** due to the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- any loss unless it is specified in the policy
- (iv) - any claim where **you** have not obtained prior authority to take leave.
- any claim where leave has been cancelled on disciplinary grounds.
- any claim where **you** are unable to provide proof of **your** termination of employment due to **redundancy**.

What you need to do if you wish to make a claim under this section of the policy:

Notify the travel agent/tour operator **immediately**, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office, either by telephone or from the internet, and get **your** registered general practitioner to complete the medical questions under the cancellation section. **You** should send any booking receipts to the claims office. If **your** cancellation is due to the health of a non-travelling **close relative you** will need to obtain a medical report from the patients General Practitioner (Medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

POLICY B – TRAVEL POLICY
HOW YOUR TRAVEL POLICY WORKS

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the 24 hour emergency assistance service.

It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is **not** 'new for old' and an amount for age, wear and tear will be deducted.

Your policy covers treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

WHEN YOUR TRAVEL POLICY STARTS AND ENDS

The cover under all sections starts at the beginning of **your trip** as shown on **your** insurance certificate and ends on **your** return **home** or expiry of the policy, whichever is the first. The maximum permitted **trip** duration under a single **trip** policy is 93 days. The maximum permitted trip duration under a Multi-trip policy is 60 or 90 days, dependent upon the option chosen. Cover under the Multi-trip policy is limited to 183 days in total during any 12 month period.

EXTENSION OF PERIOD

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise the medical screening helpline on 0843 658 0349 as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

DEFINITION OF WORDS APPLICABLE TO YOUR TRAVEL POLICY

Definition of words applicable to your travel policy

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-person/you/your - means any person named on the insurance certificate.

Principal policyholder - means the first named **insured-person**.

We/our/us - means Union Reiseversicherung AG.

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

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

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

Business associate - means a business partner, director or employee of **yours** who has a close working relationship with **you**.

Personal possessions - means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below).

Valuables - means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment ,laptops, mac or web books, personal computers, computer equipment/accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

Pair or set - means two or more items of **personal possessions** that are complementary, purchased as one item or used or worn together.

Essential items - means underwear, socks, toiletries and a change of clothing.

Personal money - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, **your** passport, **your** travel tickets, **your** driving licence and **your** ski pass, all of which are for **your** private use.

Travel documents - means current passports, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form E112.

Home - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.

Trip - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home **your home country** following **your** repatriation, both during the period of cover.

International departure point - means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from the **United Kingdom** or the **Channel Islands** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to the **United Kingdom** or the **Channel Islands**.

Flight - means a service using the same airline or airline flight number.

Public transport - means buses, coaches, internal flights or trains that run to a published scheduled timetable.

Hazardous activity - Please see the list of hazardous activities at the rear of this document that are covered for free under this insurance. For those activities which are not free but for which cover is available subject to paying the additional premium for the Hazardous activities extension please also refer to the rear of **your** document where **you** find details of further activities available at an additional premium..

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

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Channel Islands - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brechqou and Lihou

Home country - means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

Unattended - means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

Curtailment - means the cutting short of **your trip** by **your** early return **home** or your repatriation to a hospital or nursing home in **your home country**. Payment will be made on the number of full days of **your trip** that are lost from the day **you** are repatriated.

Golf equipment - means golf clubs, golf bag, golf trolley and golf shoes.

Wintersports - piste skiing, mono skiing and snowboarding, off piste skiing (classified as slopes off the actual marked pistes that still end at the bottom of tows or lifts within the resort and which are classified as safe by local resort guides), guided cross country skiing, snowmobiling, snow sledging and ice skating.

GEOGRAPHICAL AREAS

Area 1 - Europe, including all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands

Area 2 - Worldwide excluding the United States of America, Canada and the Caribbean.

Area 3 - Worldwide including the United States of America, Canada and the Caribbean.

CONDITIONS APPLICABLE TO YOUR TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

- being a **resident** of the **United Kingdom** or the **Channel Islands**.
- taking all possible care to safeguard against accident, injury, loss or damage as if **you had no insurance cover**.
- producing **your** insurance certificate confirming **you** are insured before a claim is admitted
- giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- not admitting liability for any event or offering to make any payment without **our** prior written consent.
- accepting that **your** policy cannot be extended once it has expired.
- accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- ensuring that all claims are notified within **3** months of the incident occurring.

In respect of sections, B4, emergency medical expenses and B5, curtailment, only.

- checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- not requiring insurance for any medical condition that is being investigated or for which **you**, a **close relative** or **business associate** are awaiting or receiving treatment in hospital at the time of buying this policy.
- disclosing all relevant information as soon as possible after the policy is issued.
- obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

In respect of sections B2, personal possessions, B3, personal money, and B10, winter sports, only.

- providing full details of any House Contents and All Risks insurance policies **you** may have.
- retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form.
- complying with the carrier's conditions of carriage.
- not abandoning any property to **us** or the claims office.

2. RECOGNISING OUR RIGHTS TO:

- make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the **trip**.
- not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, insurance certificate and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered.
- not make any payment under sections **B6** and **B7** for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim under sections **B1**, **B2**, **B3**, **B4**, **B5**, and **B8** where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- maintain **your** personal details in connection with an anti-fraud claims checking system.

Policy excesses - in respect of sections **B1**, departure delay, **B2**, personal possessions, **B3**, personal money, **B4**, emergency medical expenses, **B5**, curtailment, **B6**, personal liability, **B8** legal advice and expenses and **B10**, winter sports, only.

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by **each insured-person**, for each incident giving rise to a separate claim.

EXCLUSIONS APPLYING TO ALL SECTIONS OF YOUR TRAVEL POLICY

A. This insurance will not pay for:

any deterioration or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by:

- participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed.
- any known **pre-existing medical condition** or any recognised complication caused by the **pre existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover **in writing** and any additional premium has been paid.
- any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed **in writing**.
- curtailment of your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** **in writing**.
- you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- you** or **your close relative** or **business associate** and being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- any claim arising from relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed **in writing** any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- manual labour**.
- you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- In respect of all sections other than, B4, emergency medical expenses** war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

B. This insurance will not cover:

- loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- any loss due to currency exchanges of any and every description.
- any **trip** of more than **93** days duration if **you** have purchased a single **trip** policy. Any **trip** of more than **60** or **90** days duration under a Multi-trip policy, dependent upon the option chosen
- any **trip** where the ticketed return journey exceeds the maximum permitted duration from the outward journey or where the ticket has no fixed return date.
- any **trip** within **your home country** that is shorter than **3** days.
- a one-way **trip**.
- any **trip** made by children under **18** of the **principal policyholder**, residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse unless **you** have purchased a family Multi-trip policy and the **trip** does not exceed **7** days in duration.
- you** if **you** are aged **80** and over on an Annual Multi Trip policy or **85** and over on a Single Trip policy.

SECTION B1 - DEPARTURE DELAY (APPLICABLE ONLY TO TRIPS OUTSIDE YOUR HOME COUNTRY)

For each insured-person this insurance will pay:

- you** **£30** compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than **12** hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues **we** will pay a further sum of **£10** for each complete period of **12** hours up to a maximum of **£250**.
- up to **£5,000** for the cancellation of **your trip** if **your** possessions have been checked in and after **24** hours delay on **your** outbound journey from **your home country**, **you** wish to abandon the **trip**,
- up to **£1,000** for alternative transport to get **you** to **your** destination on **your** outward journey from **your home country**:
 - the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, or
 - your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in. **You** will need to obtain independent confirmation of the circumstances.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.
 - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- 1 & 2** - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing.
 - any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within **12** hours of the booked departure time.
 - any compensation when **your** tour operator has rescheduled **your flight** itinerary.
 - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
 - any delay due to the diversion of aircraft after it has departed.
 - missed connections outside **your home country**.
 - the first **£50** of any claim made by **you**.
 - abandonment where the **trip** is of **2** days duration or less, or is a one-way **trip**.
 - any claim on **your** return journey.

3. - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.
- any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.
- any delay due to industrial action, mechanical failure or structural defect of the aircraft, boat or **public transport**.
- any compensation where the airline, boat or **public transport** provider offers alternative transport to get **you** to **your** destination, that departs within **12** hours of the original booked departure time.
- any compensation unless **you** have obtained written confirmation from the airline, shipping line or **public transport** provider that shows the reason for the delay, the scheduled departure time and the actual departure time.

What you need to do if you wish to make a claim under this section of the policy:

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than **12** hours.

SECTION B2 - PERSONAL POSSESSIONS

For each insured-person this insurance will pay:

- (a) up to a total of **£1,500** for **your personal possessions** to cover:
 - either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,
 - or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to a total of **£150** to cover the purchase of **essential items** if **your personal possessions** are misplaced, lost or stolen on **your** outward journey from **your home country** for over **12** hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- (a) - the first **£50** of each and every incident giving rise to a claim.
 - more than **£300** for any one article, pair or set of any kind, whether they are solely or jointly owned.
 - more than **£400** in total for **valuables** whether solely or jointly owned.
 - more than **£100** in respect of sunglasses, spectacles or prescription glasses.
 - more than **£100** for items lost or stolen from a beach or lido.
 - mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
 - any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
 - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£100**.
 - loss of, or damage to, property that does not belong to **you** or any member of **your** family.
 - any claim that is the result of a domestic dispute.
 - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
 - loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
 - the cost of replacing or repairing dentures.
- (b) - shoes, boots, trainers and the like.
- (a) & (b) - the loss, theft or damage to:
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
 - duty free items such as tobacco products, alcohol and perfumes.
 - perishable goods, bottles, cartons and any damage caused by them or their contents.
 - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**.
 - sports equipment whilst in use.
 - any items more specifically insured elsewhere.
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left **out of sight** in **your** locked personal holiday or **trip** accommodation.
 - contact or corneal lenses or artificial limbs.
- money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind.
- **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If, luggage is delayed longer than **12** hours on **your** outward journey, **you** may need to buy some **essential** items, **you** must keep all the receipts to prove **your** claim. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

SECTION B3 - PERSONAL MONEY AND TRAVEL DOCUMENTS

For each insured-person this insurance will pay:

- (a) up to **£500** for the loss or theft of **your personal money** during **your trip**
- (b) up to **£300** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

- (a) - the first **£50** of each and every incident giving rise to a claim.
 - more than **£250** in total in cash or currency, whether solely or jointly owned (limited to **£50** if **you** are under 18)

- loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission.
- loss or theft of travellers' cheques where the bank provides a replacement service.
- more than the unused portion of **your** passport.
- any financial loss suffered as a result of your debit/credit card being lost or stolen.

(a)&(b) - loss or theft of **personal money** or **travel documents** that are not:

- on **your** person.
- held in a safe or safety deposit box where one is available.
- left **out of sight** in **your** locked personal **trip** accommodation.

- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.

(b) - the cost of the replacement **travel documents**.

- any costs incurred before departure or after **you** return **home**.
- any costs which are due to any errors or omissions on **your travel documents**.
- **your** failure to obtain the required passport, visa or ESTA.
- any expenses for food or drink.
- any expenses for missed flights or alternative transport to return **home** due to the loss or theft of **your travel documents**

What you need to do if you wish to make a claim under this section of the policy:

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate. For loss of money **we** will also require (a) confirmation from **your** UK currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession. For lost or stolen **travel documents** **you** will also need get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

SECTION B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

Please note:

If it seems likely that you will require treatment at a hospital please contact our Emergency Medical Assistance service who will help you to locate the most appropriate local facility for your particular medical problem. In case of extreme urgency please call the local ambulance service and notify the Emergency Medical Assistance service as soon as you are able. If you are admitted to a hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and at the latest within 24 hours and you must call the emergency assistance service within 24 hours if your medical bill is likely to exceed £500.

For each insured-person this insurance will pay:

to **you** or **your** legal representatives the following necessary emergency expenses that are payable within six months of the event that causes the claim that results from **your** death, injury or illness

1. Trips outside your home country:

- (a) up to **£10,000,000** for reasonable:
 - (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services.
 - (ii) additional travel, accommodation and repatriation costs to be made for or by **you** and for any one other person who is required for medical reasons to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**.
 - (iii) either (a) up to **£1,000** to cover charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs and the cost of returning **your** ashes to **your** home country
 - or (b) the cost of returning **your** body to **your home** when arranged by **us**.
- (b) up to **£200** to cover emergency dental treatment only to cure sudden pain.
- (c) **£15** for each full day that **you** are in a state hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under 1 (a) above.

For each insured-person this insurance will not cover:

1. (a) & (b) - the first **£50** of each and every incident giving rise to a claim except when **you** have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**.
 - any elective or pre-arranged treatment.
 - any routine non-emergency tests or treatment.
 - any treatment or hospitalisation which can be reasonably expected.
 - the cost of private treatment where adequate state facilities are available.
- 1.(a) - the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your trip**.
 - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
 - the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service.

1 & 2. - any claim that is caused by:

- **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
- **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
- **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
- **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
- **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- The cost associated with the diversion of an aircraft due to **your** death injury or illness.
- Repatriation unless this is deemed medically necessary by **our** appointed emergency medical assistance service.

1.(a)(i) - any services or treatment received by you within your home country.

- any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**.
- any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation.
- repairs to or for the provision of dentures, artificial limbs or hearing aids.

- any dental work involving the use of precious metals.
- in-patient treatment that has not been notified to and agreed by the emergency assistance service.
- any extra costs for single or private accommodation in a hospital or nursing home.
- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.

- 1.(a)(iii) - **your** burial or cremation in **your home country**.
- 1.(b) - emergency dental work costing more than **£200**.
- 1.(c) - any payment when **you** are in a private hospital or clinic.
- more than **£600** in total for state hospital in-patient benefit.

Please note:

1. If travelling within Europe **you** should carry a European Health Insurance Card (EHIC) and use this at state registered doctors and state hospitals to save costs.
2. If travelling to Australia **you** should register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle **you** to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF YOU NEED TO CUT YOUR TRIP SHORT CONTACT THE 24 HOUR EMERGENCY ASSISTANCE COMPANY ON +44 (0) 845 2603 260 or +44 (0) 1732 853 333

What you need to do if you wish to make a claim under this section of the policy:

Emergency medical details are given separately above.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts accounts and medical certificates.

SECTION B5 – CURTAILMENT (CUTTING SHORT YOUR TRIP)

For each insured-person this insurance will pay:

up to **£5,000** for **you** unused proportion of (i) transport charges, (ii) loss of accommodation (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary curtailment of your trip** due to :

- (a) the **trip** being cut short by **your** early return home because of:
- (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling .
 - a **close relative** who lives in **your home country**.
 - a close **business associate** who lives in **your home country**.
 - a friend who lives abroad and with whom **you** were intending to stay,
 - (ii) **you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or
 - (iii) **you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the **home in your home country of your friend or close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.
- b) up to **£1,000** for the loss of excursions that **you pre-booked and pre-paid** for in **your home country** and are unable to take because **your** confinement to bed either in a hospital or in **your trip** accommodation, and on which **you** are unable to obtain a refund.

your unused proportion of **trip** costs will be calculated in full days lost from the date of **your flight home**.

For each insured-person this insurance will not cover:

- the first **£50** of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Avios vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the **curtailment of your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances.
 - **your** loss of enjoyment of the **trip** however caused.
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - **curtailment** for any claim arising from a known **pre-existing medical condition** of a **close relative** or a close **business associate** or any recognised complication caused by the **pre existing medical condition**.
 - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness.
- **curtailment** due to the fear of an epidemic or pandemic.
- **curtailment** cover where the **trip** is of 2 days duration or less or is a one-way **trip**.
- **curtailment** due to any event caused by:
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

What you need to do if you wish to make a claim under this section of the policy:

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **our** appointed emergency medical assistance service. Curtailment claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office.

SECTION B6 - PERSONAL LIABILITY

For each insured-person this insurance will pay:

up to **£2,000,000** plus costs agreed between **us** in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- (a) injury, illness or disease of any person.
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.
- (c) loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- any liability for loss of or damage to property or injury, illness or disease:
 - where an indemnity is provided under any other insurance.
 - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
 - that is caused by any deliberate act or omission by **you**.
 - that is caused by **your** own employment, profession or business or any member of **your** family.
 - that is caused by **your** ownership, care, custody or control of any animal.
 - that falls on **you** by agreement and would not have done if such agreement did not exist.
- any liability for injury, illness or disease suffered by **you** or any member of **your** family.
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
 - mechanically propelled vehicles and any trailers attached to them except golf buggies when being used on a golf course.
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
 - firearms or incendiary devices.

What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation. Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

SECTION B7 – PERSONAL ACCIDENT BENEFIT

For each insured-person this insurance will pay:

A single payment for **your** accidental bodily injury, that independently of any other cause, results in **your**:

	amount of payment
(a) death	£15,000
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	£30,000
(c) permanent and total disablement from engaging in paid employments or paid occupations of any and every kind all occurring within 12 months of the event happening.	£30,000*

For each insured-person this insurance will not cover:

- any event that is due to:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose)
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- more than one of the benefits that is a result of the same injury.
- (a) - more than **£1,000** death payment when **your** age is under eighteen (18) years or is seventy (70) years or over at the time of the incident.
- (b) & (c) – more than **£1,000** payment when **your** age is under eighteen (18) years or is seventy (70) years or over at the time of the incident.

***Please note:**

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

What you need to do if you wish to make a claim under this section of the policy:

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

SECTION B8 – LEGAL ADVICE AND EXPENSES

For each insured-person and per policy in total this insurance will pay:

up to **£25,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-person** or member of **your** family.
- any claim for damage to a motor vehicle.

Please note:

We will not pay legal expenses to bring proceedings in more than one country in respect of the same event. If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

What you need to do if you wish to make a claim under this section of the policy:

If **you** have an accident abroad and require legal advice **you** should telephone:

0161 228 3851 or fax **0161 909 4444 Pannone LLP, 123 Deansgate, Manchester, M3 2BU** They will arrange for up to thirty minutes of free advice to be given to **you** by a lawyer.

SECTION B9 – DOMESTIC PETS

For each insured person this insurance will pay:

£20 for each full day towards additional kennel and/or cattery fees incurred in the event of a delay of more than **24** hours to **your** final planned inbound flight, rail or sea **trip** to the **United Kingdom** or **Channel Islands**. The delay must be as a result of a covered peril under section B1, departure delay.

For each insured-person this insurance will not cover:

- more than **£300** in total
- claims not substantiated by a written report from the carrier stating the length and exact nature of the delay
- 2. claims arising from delay caused by strike or industrial action if already notified at the time the insurance was purchased;
- 3. claims not substantiated by written confirmation from the kennel/cattery confirming the extra charges;
- 4. any costs relating to pets other than cats and dogs that **you** own.

SECTION B10 –WINTER SPORTS (cover only available if you have purchased the wintersports option and paid the additional premium applicable. Cover on your Multi-trip policy is limited to 17 days in any one policy year.)

For each insured-person this insurance will pay:

(a) up to a total of **£500** for ski equipment to cover:

- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,
- or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

(b) up to a total of **£500** for hired ski equipment to cover:

- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,
- or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

(c) up to **£15** per day to cover the cost of hiring replacement ski equipment if **your** ski equipment is misplaced, lost or stolen on **your** outward journey for over **12** hours from the time **you** arrived at **your trip** destination.

(d) up to **£250** for the loss of use of **your** ski pack following your injury or illness during **your trip**.

(e) up to **£10** towards additional expenses each day to travel to another resort to ski or **£20** for each full day **you** are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort where **you** are booked to ski between **1st January** and **30th April**.

(f) up to **£150** to cover the cost of additional transport and/or accommodation if because of the prevention of access due to an avalanche **you** are unable to:

- either (a) reach **your** pre-booked resort,
- or (b) leave **your** pre-booked resort

For each insured-person this insurance will not cover:

- (a) & (b) - the first **£50** of each and every claim.
- more than **£300** for any one article, pair or set of any kind, whether they are solely or jointly owned.
- more than **60%** of the original purchase price for skis over six months old and less than one year old.
- more than **50%** of the original purchase price for skis over one year old and less than two years old.
- more than **40%** of the original purchase price for skis over two years old and less than three years old.
- more than **25%** of the original purchase price for skis over three years old and less than five years old.
- skis over five years old.
- **ski equipment** left unattended away from **your** personal holiday or **trip** accommodation except **ski equipment** left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- any claim where **you** are able unable to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- (c) - more than **£300** in total.
- (d) - any claim where a claim has not been made for emergency medical expenses.
- (e) - more than **£200** in total.
- any compensation if **your trip** is to Bulgaria.
- any compensation where **your** tour operator provides a payment or provides travel to an alternative resort.
- any compensation for the first full day in **your** resort.
- any compensation where **your trip** was booked within **14** days of travel.
- any compensation where **you** fail to obtain written confirmation from the ski lift and/or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.
- failure to ski due to the breakdown or damage to the ski lift.
- failure to ski due to severe weather conditions.
- (f) any costs where your tour operator, transport provider or accommodation provider arranges alternative transport and/or accommodation.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If **your ski equipment** is delayed longer than **12** hours on **your outward** journey, **you** may need to hire replacements, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For all other losses of **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative, hotel/apartment manager or ski slope operator, wherever appropriate.

For piste closure and avalanche closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating (a) the reason for closure,(b) the date and time of the closure, and (c) the date and time it re-opened.

SECTION B11 - GOLF COVER FOR EACH INSURED-PERSON THIS INSURANCE WILL PAY:

(a) up to a total **£1,000** for your own golf equipment to cover:

- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear, or
- (ii) the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

(b) up to a total of **£1,000** for hired golf equipment to cover:

- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear, or
- (ii) the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

(c) up to **£30** per day to cover the cost of hire of golf equipment if **your** golf equipment is lost, stolen, or delayed on your outward journey for over **12** hours from the time you arrived at **your trip** destination. **You** must keep all receipts for this hire and send them in to us with **your** claim.

(d) up to **£75** per day for the loss of Green Fees should the pre-booked Course become unplayable due to adverse weather conditions

(e) up to **£100** for costs incurred at the golf club bar following **you** achieving a hole in one. **You** must keep all receipts for these items and send them in to us with **your** claim.

For each insured-person this insurance will not cover:

- (a) & (b) - the first **£50** of each and every incident giving rise to a claim
- more than **£300** for any one item of golf equipment.
- loss or damage due to atmospheric or climactic conditions, age, wear and tear, moth or vermin.
- any items more specifically insured elsewhere such as on **your** all risks household insurance policy
- golf equipment left unattended away from **your** personal holiday or trip accommodation except ski equipment left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- (c) - more than **£100** in total.
- (d) - more than **£250** in total.
- your disinclination to play.
- (e) - any claim which is not confirmed in writing by the Club Secretary and your playing partner.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit you need to (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. If **your** golf equipment is delayed longer than **12** hours on **your** outward journey, **you** may need to hire replacements, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all other losses of **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative, hotel/apartment manager or golf operator, wherever appropriate. For loss of green fees claims **you** will need to obtain a letter from **your** golf course operator stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened. For hole in one claims **you** will need a letter of confirmation from the Club Secretary and **your** playing partner.

SECTION B12 – CATASTROPHE

For each insured-person this insurance will pay:

up to **£1,000** to cover reasonable additional costs of travel and accommodation to the same standard as those on **your** booking to enable **you** to continue **your trip** in a close location to that booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.

For each insured-person this insurance will not cover:

- any claim for a **trip** within the **United Kingdom**.
- any claim for travel or accommodation where the **trip** formed part of a tour operator's package holiday.
- any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had taken place before **you** left home.
- any amounts that are recoverable from any other source.
- the first **£50** of each and every claim.
- any claim where **you** are unable to provide evidence of the necessity to make alternative travel arrangements.
- any claim where the alternative accommodation is more than **20** miles from that originally booked unless agreed by **us** in writing.

What to do in the event of a claim

You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. **You** will need to submit this to the claim office along with **your** original booking confirmation and receipts for all expenses made.

SECTION B13 – MISSED CONNECTIONS

For each insured person this insurance will pay:

Up to 1,000 in respect of reasonable additional travel expenses incurred to reach the overseas destination due to:

The outward or inward flight/sailing being delayed causing you to miss a connecting flight

Scheduled public transport services failing to get you to your International departure point in time, due to adverse weather

For each insured person this insurance will not pay:

Any delay due to industrial action, mechanical failure or structural defect of the aircraft or public transport.

Any compensation where the airline or their agents provide alternative transport which departs within 12 hours of the scheduled departure time;

Any compensation where you have not obtained written confirmation from the airline or their handling agents stating the schedule departure time, the actual departure time of flight/sailing and the reason for the delay your failure to allow sufficient time to get to the departure point.

WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD

IN CASE OF SERIOUS EMERGENCY – first call an ambulance using the local equivalent of a 999 call. While you wait for the ambulance contact our medical assistance service which is open 24 hours a day and 7 days a week to offer you advice in this emergency situation. We strongly suggest you put their telephone number +44 (0) 845 2603 260 or +44 (0) 1732 853 333 into your mobile phone before you travel so that it is to hand should you need it. Speak to the ambulance driver and get details of the hospital you are being taken to so that our medical assistance service's doctor will be able to obtain a medical report at the earliest possible opportunity.

WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU - when you call our medical assistance service in an emergency you need to have some basic information for them to hand:

- your telephone number so you can be contacted on in case you are cut off
- the name and age of the patient and as much information about the medical situation as you are able to provide
- the name of the hospital, the ward, the treating doctor and the telephone numbers if you have them
- tell them that you have a **GolfGuard** policy, the booking reference number, the date you bought it, the name of the branch and your booked travel dates
- the patient's UK GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment..

MINOR ILLNESS OR INJURY - If you need to see a doctor in Europe or Scandinavia then ask your hotel reception or representative for the address of the nearest public medical facility. In Europe you should show them your EHC card, medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the policy excess will be reduced to NIL. You will only be covered for the cost of private medical treatment in these countries if this is approved in advance by our medical assistance service on +44 (0) 845 2603 260 or +44 (0) 1732 853 333. Elsewhere it is advisable to seek advice on where to go for treatment from our medical assistance service if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin your trip by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for our medical assistance service to move you to a more suitable facility.

HOW TO PAY FOR YOUR TREATMENT - Outpatient bills for less than £500 should be paid at the time and claimed on your return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If you are admitted to a medical facility then you may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE, UK. Our medical assistance service will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of your claim has been established.

WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS? – don't worry, provided you have contacted our medical assistance service your policy will be automatically extended to cover you until it is agreed that you are fit to travel home. Our medical assistance service will liaise with your treating doctor and you and once you are fit to travel, they will make appropriate alternative arrangements.

WHAT IF YOU WANT TO COME HOME EARLY? - This policy covers you to come home early because you are ill only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact our medical assistance service +44 (0) 845 2603 260 or +44 (0) 1732 853 333 for advice first. If you need to come home for any other reason, such as the illness of a close relative in the United Kingdom then you need to confirm whether your particular circumstances are included in the cover then call for advice and then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured.

ADDITIONAL SPORTS AND ACTIVITIES:

Unlike other policies we cover many sports and activities as standard, **no additional premium is required for activities listed in Activity Pack 1.**

We have categorised the activities that are not covered as standard into seven further bands. If you do not see your chosen activity, do not worry, I am sure we can cover it.

Please contact us so we can discuss the activity and what, if any additional premium is necessary. (All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy. If you are unsure please do not hesitate to contact us and we can discuss your individual requirements.

Activity Pack 1 – Covered as standard

Abselling, Aerobics, Amateur Athletic Field/track Events, Angling, Animal Sanctuary/Refuge Work, Archery, Athletics, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Biathlon, Billiards, Bird Watching, Body Boarding, Bowling, Bowls, Boxing Training, Bridge, Bridge Swinging, Bungee Jumping, Camel/Elephant/Gorilla Riding/Trekking(UK booked), Camping, Caravanning, Catamaran Sailing (inland and coastal waters), Chess, Clay Pigeon Shooting, Cricket, Croquet, Curling, Cycle Touring, Cycling, Dancing, Darts, Deep Sea Fishing, Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as passenger (private/small aircraft), Football, Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking, Glass Bottom Boats, Gliding (learning non competition), Golf, Gymnastics, Highland games, Hiking/Trekking/Walking/Rambling under 2000m, Historical Research, Horse Riding (no eventing), Hot Air Ballooning, Indoor Skating, Jet Boating, Jet Skiing, Jet Skiing (non incidental), Jogging, Keepfit, Kiting, Korfball, Low Ropes, Manual Labour, Marathons, Model Flying, Motorcycling with appropriate UK licence, Mountain Biking(not downhill), Netball, Orienteering, Petanque, Pigeon racing, Pony Trekking, Pool, Power lifting, Quoits, Rackets, Rafting(not white water), Rap Running/Jumping, Raquet Ball, Re-Enactment, Restaurant Work, Rifle Range, Ringos, River Canoeing/Kayaking(grade 1 to 3),River Walking , Rock Scrambling (under 4,000m), Rounders, Rowing, Running-Sprint/Long Distance, Safari (UK Organised), Safari Trekking, Sail Boarding, Scuba Diving to 30m, Sea Fishing, Shinty, Shooting (target range-not hunting), Small Bore Target Shooting, Snooker, Snorkelling, Softball, Squash (amateur), Surfing (amateur), Swim Trekking , Swimming, Swimming with Dolphins, Sydney Harbour Bridge, Table Tennis, Team Games, Ten Pin Bowling, Tennis, Triathlon, Tubing, Tug of War, Volleyball, Water Skiing (amateur), Weight Lifting, Whale Watching, White Water Rafting(grade 1 to 3), Windsurfing, Working, Yachting/Sailing (inland and coastal waters), Yoga

Activity Pack 2 – Additional Premium required

Adventure Racing (up to 6 hours), Airsoft, Dragon Boat Racing, Dry Slope Skiing, Elephant Trekking (non-UK booked), Falconry, Gaelic Football, Gliding (non competition), Gorge Walking (no ropes), Handball, High Diving, Hobie Catting (inland and coastal waters), Hockey, Indoor Climbing (on climbing wall), Iron Man, Judo, Karate, Karting, Kendo, Lacrosse, Land Yachting, Paint Balling, Parasailing (over water) incidental, Parascending (Over water), Parascending (over water, non incidental), Roller Blading (Line Skating/Skate Boarding), Roller skating, Rugby (training), Safari (non UK Organised), Sand Yachting, Sea Canoeing/Kayaking, Shark Cage Diving, Skateboarding, Sphering, Street Hockey, Tae Kwon Do, Trampolining, up to 1 day Skiing/Dry slope skiing/Snowboarding, War Games/Paint Balling, Water Polo (amateur)

Activity Pack 3 -Cover is provided for the winter sports detailed below when the winter sports policy option has been chosen.

Adventure Racing (up to 12 hours), American Football, Big Foot Skiing, Bobbing, Breathing Observation Bubble (BOB), Canoeing (grades 4-6), Canyoning, Cat Skiing, Cross Country Skiing, Equestrian, Flying crew/pilot, Flying Helicopter (Pilot), Glacier Walking, Go Karting, Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Skating, Jousting, Kick Sledging, Kite Boarding, Land Skiing, Langlauf, Martial Arts (Training Only), Modern Pentathlon, Mono Skiing, Mountain Boarding, Mountaineering up to 1000m, Off Road Motorcycling (up to 250cc), Off-piste skiing, Passenger Sledge, Polo cross, Power Boating, Professional Entertaining, Quad Bikes, River Tubing, Rodeo, Roller Hockey, Rugby (amateur game), Rugby League, Rugby Union, Sand Boarding, Sand Dune Surfing/ Skiing, Ski Boarding, Ski Dooing, Skiing – Cat, Skiing – Mono, Skiing – Nordic, Sledging/Tobogganing, Sleigh riding (reindeer, horses or dogs), Snow Biking, Snow Blading, Snow Bobbing, Snow Mobiling, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Speed Sailing, Speed Skating, Speed Trials/Time Trials, Summer Tobogganing, Telemarking, Tree Top Canopy Walking, Under 17 Driving (not public roads), Water Ski Jumping, White Water Rafting (grade 4 to 6), Wrestling

Activity Pack 4 - Additional Premium required

Boardsailing, Cyclo Cross, Devil Karting, Dinghy Sailing, Dirt Boarding, Hiking/Trekking/Walking/Rambling up to 3000m, Mountaineering up to 2,000m, Paragliding, Parascending (over land), Ski Biking, Snow Carting, Snow Go Karting

Activity Pack 5 - Additional Premium required

Buggyng, Caving/Pot Holing, Glacier Skiing, Heliskiing, Hurling, Hydrospeeding, Ice Climbing, Ice Windsurfing, Kite Buggyng, Kite Surfing, Octopush, Outdoor Endurance Tests, Power Gliding, Power Kiting, River Buggyng, Rock Climbing (under 2,000m), Skeleton, Ski Blading, Ski Randonnee, Ski Touring, Ski Yawing, Skiing – Freestyle, Snow Kiting, Via Ferratta, Wake Boarding, Wind Tunnel Flying

Activity Pack 6 - Additional Premium required

Adventure Racing (up to 24 hours), Assault Courses including High Ropes, Black Water Rafting (Grades 1 to 3), Blowcarting, BMX Freestyle & Racing, Cave Diving, Cycle Racing, Freestyle Skateboarding, Gliding (competition), Hang Gliding, Micro Lighting, MotoCross, Motor Racing/Rallies/Competitions (all types), Mountaineering up to 3,000m, Parapenting/Paraponting, Polo, Scuba Diving to 40m, Ski Flying, Ski Mountaineering, Ski Run Walking, Skiing - Off Piste Without a Guide, Snow/Terrain Parks , Slack-Lining, Wicker Basket Tobogganing, Zip Trekking, Zorbing

Activity Pack 7- Additional Premium required

Adventure Racing (up to 36 hours), Downhill Mountain Biking, Kloofing, Mountaineering up to 4,000m, Solo Climbing, Solo Mountaineering, Solo Scuba Diving, Tandem Skydive (up to 2 jumps maximum)

Activity Pack 8 - Additional Premium required

Adventure Racing (up to 48 hours), Airboarding, Alligator Wrestling, Big Game Hunting, Black Water Rafting (Grades 4 to 6), Bobsleigh, Bouldering, Boxing, Bull Running, Cave Tubing, Coasteering, Deer Stalking, Drag Racing, Free Diving, Free Mountaineering, Hunting/Shooting, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Luge/Bobsleigh, Martial Arts (Competition), Mixed Gas Diving, Mountaineering up to 5,600m, Parachuting, Potholing,Sailing/Yachting offshore (recreational), Shark Free Diving, Ski Acrobatics, Ski Jumping, Ski Racing, Ski Stunting, Skiing – Para, Solo Sky Diving, Sky Jumping, Sky Surfing, Trekking up to 5,600m, Yachting (racing/crewing) - outside territorial waters

APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL POLICIES

WHERE TO OBTAIN A CLAIM FORM



We have appointed **Travel Claims Facilities** to look after **your** claim. If **you** require a claim form please obtain a form from the internet at:

www.travel-claims.net

Alternatively please advise the section of the insurance on which **you** want to claim and scheme reference to:

Travel Claims Facilities,
PO Box 420, Tonbridge, Kent, TN9 9DE
telephone: 0845 370 7133
fax: 0870 620 5001

YOUR RIGHT TO COMPLAIN

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

If your complaint is regarding the selling of your policies:

Contact Golfguard on **0800 581 801**

Sometimes mistakes do happen in the assessment of claims and if you feel that the assessment of your claim has been incorrect, or there is additional information that would change the decision made then please write to:

The Claims Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE.

If you still feel you have been treated unfairly in accordance with terms of your policy then you can write to the insurers' Complaints Officer who can look at the circumstances and may be able to offer a solution.

Write to:

The Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU

If we are unable to do this to your satisfaction, disputes may then be referred to the Financial Ombudsman Service for review:

Ask the Financial Ombudsman Service (FOS) to review your case. Their address is: South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Their telephone advice line is **+44 (0) 845 080 1800**.



URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland

Registered in England & Wales. Company No. FC024381 Branch No. BR006943

A public body corporate with limited liability

Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany

Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Conduct Authority

and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc

Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA

Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority

Travellers HealthCheck, Emergency Assistance Facilities and Travel Claims Facilities are trading names of Travel Insurance Facilities



POLICY C – SCHEDULED AIRLINE FAILURE

If You have purchased Premier cover and have purchased a Single Trip or Annual Multi-Trip policy then Scheduled Airline Failure is included.

This cover is underwritten by MGA Cover Services Limited (registered address Farren House The Street, Farren Court Cowfold West Sussex RH 13 8BP, company registration: 08444204 authorized and regulated by the Financial Conduct Authority registration number 597536) under binding agreement with CBL Insurance Europe Limited 2nd Floor 13-17 Dawson Street Dublin 2 Ireland, company registration: 218234 who are authorized and regulated by the Financial Conduct Authority registration number 203120

Definitions which only apply to this Section:

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 Scheduled Airline or another insurance company or a government agency or a travel agent or credit card company.

You, Your: Person (s) named on the Travel Insurance policy

Trip – The Outward Journey and Return Journey on a Scheduled Airline 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 Scheduled Airline 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 IS COVERED

We will indemnify You up to **£3,000** in total for each Insured Person named on the Invoice and Airline Ticket for:

1. Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline 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 airfare of a standard no greater than the class of journey on the Outward Journey to allow You to complete the Return Journey of Your Trip (to your original departure country within the European Union) as a result

of the Insolvency or Financial Failure of the Scheduled Airline on which You are booked to travel causing the flight (or flights) on which Your Trip depends that were subject to your Advanced Booking being discontinued and You not being offered from any other source any reasonable alternative flight or refund of charges You have already paid.

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 Scheduled Airline 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 Scheduled Airline Failure 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 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 Certificate and Your policy to make sure that what You are claiming for is covered.

For all claims please e-mail claims@MGACS.com or call 020 3 540 4422

We will send You the appropriate claim form by email (or post if you prefer). This claim form will have a "check list" of documents and evidence we will need to process Your claim.

Once You return this form to us we will allocate a claim number and send You notice of this by SMS & Email (please keep watch on your spam / junk folders) and give You an estimate of when we will be back in touch.

You may return Your claim form and evidence by email but You should not destroy the originals in case we need them.

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.

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.

POLICY D – OPTIONAL GADGET COVER UPGRADE – CERTIFICATE OF INSURANCE

CERTIFICATE OF INSURANCE – TERMS AND CONDITIONS

You can only purchase this upgrade if You are resident in the United Kingdom. If You have purchased Economy, Standard or Premier cover and have purchased a Single Trip policy, Gadget cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 90 days.

If You have purchased Economy, Standard or Premier cover and have Purchased an Annual Multi-trip policy, You are covered when taking part in Trips for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium. Please note that the Excess Waiver upgrade ONLY relates to the travel policy. This cannot be applied to the Gadget insurance upgrade.

This Gadget Insurance is arranged by Alpha Underwriting with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

The administrator is Rock Insurance Services Limited. They will help You with any questions You may have and help You with any changes You need to make to Your insurance. Please also contact them if any details in Your insurance schedule are incorrect and they will arrange for a corrected insurance schedule to be issued to You. You can contact them at: Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ, 0800 091 2832, admin@gadgetbuddy.com.

CERTIFICATION OF COVER

Your Certificate combined with Your insurance schedule certifies that insurance has been effected between You and Us. In return for payment of the premium We agree to insure You in accordance with the terms and conditions contained in and endorsed on these documents.

INTRODUCTION

You purchased this optional Gadget cover at the same time You purchased Your Travel Insurance Policy. Optional Gadget cover provides cover for Your Gadget against Theft, Accidental Damage and Breakdown when You are on a Holiday Trip that is covered by Your Travel Insurance Policy.

When You purchased Your Gadget Insurance You selected the level of cover suitable for You. Your level of cover will be confirmed in Your Insurance Schedule. Please ensure You keep Your Insurance Schedule together with this Certificate in a safe place.

WHERE AND WHEN COVER APPLIES

Period of this Certificate

The period of this Certificate will be the same as the period of Your Travel Insurance Policy and is shown in Your Insurance Schedule.

Operative time and geographical area

The protection under Your Gadget Insurance starts and ends at the same time and applies in the same geographical areas as Your Travel Insurance Policy and only when You are on a Holiday Trip.

DEFINITIONS

The following words shall have the meanings given below wherever they appear in bold:

Accessories: Any item that You may attach or connect to Your Electronic Equipment (for example a phone charger).

Accidental Damage: The unintentional and unforeseen failure, breakage or destruction of Your Electronic Equipment, with visible evidence of an external force being applied and which results in the Electronic Equipment being unusable.

Breakdown: The failure of any electrical or mechanical component in Your Electronic Equipment due to a sudden and unforeseen fault, which causes Your Electronic Equipment to stop working in the way the manufacturer intended and which requires repair or replacement before the Electronic Equipment can be used again.

Commencement Date: The date Your cover begins with Us, as detailed in Your policy schedule.

Cosmetic Damage: Any damage which is non-structural, including but not limited to scratches, dents and marks, which does not affect the usage of the Electronic Equipment.

Electronic Equipment: The item or items purchased and owned by You, as new and in full working order, from a VAT registered company and for which You hold Proof of Purchase, and that is insured by Us as detailed in Your policy schedule.

End date: The date that all cover under Your policy will cease being the date on Your schedule or the date You return Home.

Excess: The amount You will be required to pay towards each claim You make under this policy.

Holiday: A journey which commences when You leave Your Home for an overseas destination and ends when You return Home. This must not exceed the maximum duration for an individual trip as shown on Your policy schedule.

Home: Your usual place of residence in the UK, Channel Islands or Isle of Man.

Immediate Family: Your husband, wife, civil partner, partner, children or parents, who permanently live in Your Home.

Period of Insurance: The period of time between the Commencement Date and the End date which is shown on Your policy schedule and that the policy will be in force for. Cover under this policy only applies when You are on Your Holiday.

Proof of Purchase: An original receipt and any other documentation required to prove Your Electronic Equipment was purchased from a UK VAT registered company and that it is owned by You - including the date of purchase, make and model of Your Electronic Equipment, where applicable.

Replacement Item(s): An identical item of Electronic Equipment of the same age and condition, or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original item of Electronic Equipment.

Replacement Items will only be delivered to a UK address of Your choice You will need to arrange onward shipment to Your destination choice.

Terrorism: Any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft: The unlawful taking of Your Electronic Equipment against Your will by another party, with the intent to permanently deprive You of that property, or burglary by forcible and violent entry, or the removal of Your Electronic Equipment by forcible and violent means against Your person.

UK: England, Scotland, Wales and Northern Ireland.

Unattended: Not within Your sight at all times and out of Your arms-length reach.

Unauthorised Calls, Texts or Data Use: Any calls, texts or data use made from Your Electronic Equipment after the time that it was stolen, to the time that it was blacklisted by Your airtime provider.

We, Us, Our, Insurer: UK General Insurance Ltd on behalf of Ageas Insurance Limited.

You, Your: The insured person, who owns the specified Electronic Equipment as stated on Your policy schedule.

What is covered:

In return for Your premium payment We will insure Your Electronic Equipment for the Period of Insurance as stated on Your policy schedule, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by Us. Please read Your policy carefully to ensure You understand the cover We are providing You and that You comply with Our terms and conditions.

BASIS OF COVER

A. Accidental Damage

We will pay up to the amount shown in the Schedule of Benefits for the costs of repairing Your Electronic Equipment as a result of Accidental Damage. If We are unable to economically repair Your Electronic Equipment then, at Our discretion, a Replacement Item will be provided by Us.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for Accidental Damage caused by:

1. deliberate damage or neglect of the Electronic Equipment;
2. failure on Your part to follow the manufacturer's instructions;
3. inspection, maintenance, routine servicing or cleaning.

B. Theft

We will pay up to the amount shown in the Schedule of Benefits to replace Your Electronic Equipment with a Replacement Item if it is stolen. Where only part or parts of Your Electronic Equipment have been stolen, We will only replace for that part or parts.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for Theft:

4. where the Theft has occurred from any motor vehicle where You or someone acting on Your behalf is not in the vehicle, unless the Electronic Equipment has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated;
5. from any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was used to gain entry or exit;
6. where the Electronic Equipment has been removed from Your control or the control of a member of Your Immediate Family unless it was concealed either on or about Your person or on or about the person of a member of Your Immediate Family and has not been left Unattended and force and or violence has been used or threatened against You or that person;
7. where the Electronic Equipment has been left Unattended when it is away from Your Home;
8. where all precautions have not been taken.
9. If You do not report the theft of Your Electronic Equipment to the Police within 48 hours of discovering it and do not obtain a written policy report.

C. Breakdown

If a Breakdown of Your Electronic Equipment occurs outside of the manufacturer's guarantee or warranty period We will pay up to the amount shown in the Schedule of Benefits for the repair costs. If We are unable to economically repair Your Electronic Equipment then, at Our discretion, a Replacement Item will be provided by Us.

We will not pay for any Breakdown claims excluded under the "What is Not Covered" section.

D. Liquid Damage

We will pay up to the amount shown in the Schedule of Benefits to repair or provide a Replacement Item for Your Electronic Equipment if it is damaged as a result of accidentally coming into contact with any liquid.

We will not pay for any liquid damage claims excluded under the "What is Not Covered" section.

E. Unauthorised Calls, Texts or Data Use

Where Your item of Electronic Equipment is a device where You are charged for Unauthorised Calls, Texts or Data Use and it is lost or stolen, We will refund the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by Your airtime provider. This is subject to You providing an itemised bill. The maximum We will pay for any one occurrence is £100.

In addition to claims excluded under the "What is Not Covered" section, We will not pay for:

1. any Unauthorised Calls, Texts or Data Use where the Theft has not been reported to Your airtime provider within 12 hours of the Theft occurring.

REPLACEMENT CONDITION

Where We are able to provide a replacement, this is not on a 'new for old' basis. Cover is limited to one replacement per Period of Insurance per item, up to the amount specified in Your policy schedule. If Your Electronic Equipment cannot be replaced with an identical item of Electronic Equipment of the same age and condition, We will replace it with one of comparable specification or the equivalent value taking

into account the age and condition of the original item of Electronic Equipment subject to the following depreciation scale:

- 10% over two years old and less than three years old
- 20% over three years old and less than four years old
- 30% over four years old and less than five years old
- 40% over five years old and less than six years old.

What is not covered:

1. Repairs or any other costs for:
 - a) cleaning, inspection, routine servicing or maintenance;
 - b) Loss or damage arising from a manufacturer's defect or recall of the Electronic Equipment;
 - c) replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - d) any repairs carried out without prior authorisation from Us;
 - e) wear and tear to the Electronic Equipment and/or gradual deterioration of performance;
 - f) Cosmetic Damage.
2. Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
3. Any claim made, or any event causing the need for a claim to be made, which occurred prior to the Commencement Date of the Period of Insurance.
4. Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of Your policy, or since it was added to Your policy, as verified by Your airtime provider.
5. Any claim arising whilst You are not on Holiday.
6. Any repair or replacement if a SIM card registered to You was not in the insured mobile phone or Electronic Equipment at the time of the Accidental Damage, Theft, Breakdown, or liquid damage.
7. Any expense incurred arising from not being able to use the Electronic Equipment, or any costs other than the repair or replacement costs of the Electronic Equipment.
8. Accidental Damage, Theft, Breakdown or liquid damage to Accessories of any kind.
9. Any Breakdown arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, Accessories or associated equipment to correctly recognise and process any calendar date or time.
10. Reconnection costs or subscription fees of any kind.
11. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
12. Items purchased from an on-line auction site.
13. Any costs for loss or damage to information or data or software contained in or stored on the Electronic Equipment whether arising as a result of a claim paid by this insurance or otherwise.
14. Any other costs that arise directly or indirectly from the event which led to Your claim unless specifically stated in this policy.
15. Liability of whatsoever nature arising from ownership or use of the Electronic Equipment, including any illness or injury resulting from it.
16. Value Added Tax (VAT) where You are registered with HM Revenue & Customs for VAT.
17. Claims arising from Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
18. Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
19. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
20. Claims for any Electronic Equipment used in connection with Your profession or trade.
21. Any Electronic Equipment more specifically insured elsewhere.
22. Any claim if You are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. You can check the FCO travel advice at www.fco.gov.uk.

POLICY CONDITIONS AND LIMITATIONS

1. Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single Period of Insurance. Cover is limited to one replacement per Period of Insurance per item, up to the amount specified in Your policy schedule.
2. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which Your main residence is situated.
3. This insurance only covers Electronic Equipment purchased in the UK, the Isle of Man and the Channel Islands. Cover includes the use of the Electronic Equipment for the period and destination shown on Your schedule. Any repairs or replacements must be carried out in the UK by repairers or retailers approved by Us.
4. The Electronic Equipment must be less than 6 years old (except for laptops which must be less than 15 months old) at the Commencement Date of the insurance, with valid Proof of Purchase. All items must have been purchased as new from a VAT registered company and must be in full working order at the Commencement Date of this policy.
5. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to: take care to supply accurate and complete answers to all the questions We or Rock Insurance Services may ask as part of Your application for cover under the policy; to make sure that all information supplied as part of Your application for cover is true and correct and; to tell Us of any changes to the answers You have given as soon as possible. Failure to provide answers in line with the requirement of the act may mean that Your policy is invalid and that it does not operate in the event of a claim.
6. You must provide Us with any receipts, Proof of Purchase or documents to support Your claim as requested. All Proof of Purchase must include the make and model

of the Electronic Equipment and must be in Your name. If We do not receive the documents We have requested from You or if any documents submitted by You are not acceptable to Us, it may delay Your claim or We may decline to pay Your claim.

7. You must take all precautions to prevent any damage to Your Electronic Equipment.
8. If Electronic Equipment is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company, etc), You must notify such carrier immediately and obtain a copy of their report.
9. We will process Your claim under the terms and conditions of this insurance based on the first reason notified to Us for the claim. Please note that it may be necessary for Us to contact Your Airtime Provider in order to validate Your claim.
10. This cover is limited to one replacement per insured item per Period of Insurance.
11. Cover for Your Electronic Equipment applies to You as the person who purchased the policy and Your Immediate Family.
12. The benefits of this policy cannot be transferred to someone else or to any other Electronic Equipment without Our written permission.

HOW TO CLAIM

You must:

1. Notify TrinityM Ltd as soon as possible after any incident likely to result in a claim under this insurance. TrinityM Ltd PO Box 568, Tonbridge TN9 9LT. Telephone 02077 851 702. E-mail Gadget.claims@trinitym.co.uk;
2. Report the Theft of Your mobile phone within 12 hours of discovery of the occurrence of the Theft, to Your airtime provider and instruct them to blacklist Your handset;
3. Report the Theft of Your Electronic Equipment to the police within 24 hours of discovery and obtain a crime reference number in relation to the Theft of the item.
4. If We replace Your Electronic Equipment the ownership of the damaged or lost item is transferred to Us once You have received the Replacement Item We have supplied. If the Electronic Equipment You have claimed for is returned or found You must notify Us and send it to Us if We ask You to do so.

Before Your claim can be approved, You must pay the Excess. The Excess for a laptop, iPhone, smart phone or tablet is £50; for all other items, please refer to the Excess in the Schedule of Benefits.

If the above terms are not adhered to, then Your claim may not be paid or paid in full.

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the Insurer.

CANCELLATION

This insurance is designed to cover most circumstances but You should be aware that not all eventualities are insured. Please read this document carefully. If You find the insurance does not meet Your requirements, please return this policy and proof of premium to the selling agent within 14 days of receipt but before the Holiday departure date. Provided no claim has been made, Your premium will be refunded in full.

Thereafter You may cancel the insurance cover at any time by informing Rock Insurance Services Limited however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING YOURSELF HEARD

We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens We want to hear about it so We can try to put things right. If You have cause for complaint it is important You know We are committed to providing You with an exceptional level of service and customer care.

Complaints regarding the sale of the policy:

Please contact Rock Insurance Service who arranged the Insurance on Your behalf. If Your complaint about the sale of Your policy cannot be resolved by the end of the next working day, Rock Insurance Service will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ
Tel: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk.

Complaints regarding claims:

Please contact:
TrinityM Ltd
PO Box 568
Tonbridge
TN9 9LT.
Telephone 02077 851 702.
E-mail Gadget.claims@trinitym.co.uk.

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 05815A

If Your complaint about Your claim cannot be resolved by the end of the next working day, TrinityM will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ
Tel: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service Exchange Tower
Harbour Exchange Square

London
E14 9GE
Tel: 0800 023 4567

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their 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.

IMPORTANT NOTICE TO CUSTOMERS

If You or anyone acting on Your behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and You will forfeit all rights under the policy. In these circumstances, We reserve the right to retain the premium You have paid and to recover any sums We have paid by way of benefit under the policy. We may also pass Your details to the police. The terms and conditions of this insurance policy do not affect Your statutory rights relating to faulty or mis-described goods. For further information about Your statutory rights, please contact Your local authority Trading Standards Department or the Citizens Advice Bureau.

DATA PROTECTION

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

SUMMARY OF COVER

Policy cover	Cover provided up to	Excess if applicable
POLICY A – PRE-TRAVEL POLICY		
A1 cancelling your trip (see note 1 and 2)	£5,000	£50 (£10 loss of deposit)
POLICY B – TRAVEL POLICY		
B1 delayed travel first 12 hours	£30	nil
delayed travel each further 12 hours	£10	nil
delayed travel total	£250	nil
missing your departure	£1,000	£50
abandoning your trip after 24 hours	£5,000	£50
B2 your personal belongings	£1,500	£50
valuable limit	£400	
single article limit	£300	
personal belongings delayed in transit for more than 12 hours	£150	nil
B3 your personal money	£500	£50
cash limit	£250	
cash limit if under 18	£50	
your travel documents	£300	
B4 emergency medical expenses outside home country (see note 2)	£10,000,000	£50
state hospital stay benefit abroad per 24 hours	£15	nil
state hospital stay benefit abroad total	£600	nil
B5 cutting short your trip (see note 2)	£5,000	£50
B6 your personal liability	£2,000,000	nil
B7 personal accident - death (see note 3)	£15,000	nil
personal accident - loss of limb (see note 3)	£30,000	nil
personal accident - permanent total disability (see note 3)	£30,000	nil
B8 legal advice and costs	£25,000 per policy	nil
B9 domestic pets	£20 per 24hrs up to £300	nil
Winter Sports only applicable upon purchase of a Winter Single Trip Policy to cover the duration of your single trip, or upon purchase of a Multi Trip Winter to include 17 days Winter sports in any one year, please refer to the back of your policy for included activities.		
B10 your winter sports equipment	£500	£50
single article limit	£300	
delayed ski equipment per 24 hours	£15	nil
delayed ski equipment total	£300	nil
loss of ski pass, ski lift pass and ski school fees total	£250	nil
piste closure per 24 hours (lost skiing)	£20	nil
piste closure per 24 hours (additional travel expenses)	£10	nil
piste closure total	£200	nil
avalanche closure	£150	nil
B11 your golf equipment	£1,000	
single article limit	£300	£50
hired golf equipment	£30 per 24hrs up to £1,000	nil
loss of pre booked green fees	£75 per 24hrs up to £250	nil
hole in one	£100	nil
Travel Disruption only applicable upon purchase of the optional upgrade for this cover.		
B12 Catastrophe	£1,000	£50
B13 Missed Connection	£1,000	nil

Travel policy applicable to B7.

Note 3. Cover for accidental death and permanent total disablement is reduced to £1,000 if you are under 18 or over 69 years of age.

Policy cover	Cover provided up to	Excess if applicable
POLICY C – SCHEDULED AIRLINE FAILURE		
Scheduled Airline Failure Cover	£3,000	nil

Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess if applicable
SECTION C – OPTIONAL GADGET UPGRADE			
Level 1	3 gadgets	£1,000	
	Single Article Limit	£1,000	Up to £50
	Single Article Limit for Laptop	£1,000	
Level 2	5 gadgets	£2,000	
	Single Article Limit	£1,000	Up to £50
	Single Article Limit for Laptop	£2,000	
Level 3	7 gadgets	£3,000	
	Single Article Limit	£1,000	Up to £50
	Single Article Limit for Laptop	£2,000	

Pre-travel policy applicable to A1.

Note 1. Your policy does not provide cover for re-occurring or pre-existing medical conditions. If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone the medical screening helpline on 08456 582 999 to see if cover is available. We will confirm any special terms in writing.

Pre-travel and travel policy applicable to A1, B4, B5.

Note 2. Your policy does not provide cover for re-occurring or pre-existing medical conditions. You must also tell us if your health or medication changes between buying this policy and travelling and if you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone the medical screening helpline on 08456 582 999 to see if cover is available. We will confirm any special terms in writing.