

# Travel insurance policy wording 2013



Reference: VOY/A2T/2013

Benefits schedule	Single trip & annual multi-trip		Excesses	
	Standard	Double	Standard	Double
1. Cancellation or curtailment	£1,500	£3,000	£70* (£20)**	£35* (£10)**
2. Emergency medical expenses <i>including emergency repatriation</i> <i>including relative's additional expenses</i> <i>including emergency dental treatment</i>	£5,000,000  £350	£10,000,000  £700	£70*	£35*
3. Hospital stay benefit (amount per day)	£500 (£10)	£1,000 (£20)	Nil	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement <i>maximum payable in the event of death</i> <i>maximum payable in the event of death if under 16</i>	£15,000 £5,000 £2,000	£30,000 £10,000 £2,000	Nil	Nil
5. Travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) max abandonment	(a)£20 (b)£10 (c)£100 £1,500	(a)£40 (b)£20 (c)£200 £3,000	Nil £70	Nil £35
6. Missed departure	£750	£1,500	Nil	Nil
7. Personal effects & valuables - overall limit <i>under 18's overall limit</i> <i>maximum per item, pair or set</i> <i>total limit for all valuables</i> <i>emergency purchases</i>	£1,500 £500 £150 £200 £100	£3,000 £500 £300 £400 £200	£70   Nil	£35   Nil
8. Personal money <i>cash limit (£50 for under 18's)</i>	£500 £150	£1,000 £300	£70	£35
9. Loss of passport	£250	£500	Nil	Nil
10. Personal liability	£1,000,000	£2,000,000	£100	£50
11. Legal expenses	£10,000	£20,000	£100	£50
12. Catastrophe & travel disruption cover <i>1. extended cancellation or curtailment</i> <i>2. extended travel delay and abandonment</i> <i>3. catastrophe &amp; travel disruption cover related to pre-booked accommodation</i> <i>4. extended missed departure</i>	Not insured	 £3,000 £3,000 £3,000 £1,500	N/A	 £35* (£10)** £35 £35 Nil
13. Business personnel replacement	Not insured	£2,500	N/A	Nil
14. Financial failure	£1,000	£2,000	Nil	Nil
<b>The following sections only apply if you have paid the additional wintersports premium for single trip. They are automatically included under annual multi-trip insurance.</b>				
15. Ski equipment & other expenses - overall limit <i>maximum per item, pair or set owned or borrowed</i> <i>maximum per item, pair or set hired</i>	£400 £250 £150	£800 £500 £300	£70	£35
16. Ski pack	£200	£400	£70	£35
17. Piste closure (amount per day)	£100 (£10)	£200 (£20)	Nil	Nil

\* Adults 65-79 years £130 excess for cancellation or curtailment (£40 loss of deposit) and medical claims only. Applicable to both standard and double cover.

\*\* Loss of deposit claims only.

Single trip features	Standard	Double
Maximum age at date of departure	79	79
Maximum period any one trip up to 64 years	184 days	184 days
Maximum period any one trip 65 to 79 years	45 days	45 days
For travel commencing prior to	31/01/15	31/01/15

Annual multi-trip features	Standard	Double
Maximum age at start/renewal of cover	69	69
Maximum period per trip up to 64 years	31 days	45 days
Maximum period per trip 65 to 69 years	31 days	35 days
Overall maximum period of all trips	183 days	183 days
Business travel included	No	Yes
Trips within home country (minimum 2 nights in pre-booked and pre-paid accommodation)	Included	Included
Family members can travel separately	Yes	Yes
Wintersports - up to total maximum of	10 days	21 days

## Medical conditions

Please answer these questions in relation to yourself and your travelling companions and contact the pre-screening service if necessary. Serious medical conditions suffered by people who are not insured on the policy but on whom your travel plans depend should be declared to us as material facts. Please see section headed material facts.

1. Have any of you ever suffered from, been investigated, treated for or diagnosed with; i. any cancer or malignant condition. ii. any lung or heart related conditions (including angina)?	Yes	There is <b>no</b> cover for claims related directly or indirectly to these conditions unless declared to us and confirmed in writing.  <b>Please contact us on 0845 839 9345</b>  In most cases, cover can be provided. If special terms are necessary we will explain them to you and confirm them in writing.  <b>Please note calls may be recorded.</b>
2. Do any of you suffer from any other pre-existing medical conditions as defined?	Yes	
<b>No</b>		
<b>Your medical conditions (if any) will be covered.</b>		

### Please note

**You are not covered** for any related claims if you;

- have any medical condition as a result of which a medical practitioner has advised you not to travel or would have done so had you sought his or her advice.
- have been given a terminal prognosis.
- are on a waiting list for treatment or investigation.

**Pre-existing medical condition** means any condition that has been suffered or for which medical advice (including routine check-ups), investigation, treatment or medication has been received within the 12 months prior to the date that this insurance was arranged or the date that you subsequently made arrangements for a trip (on an annual multi-trip policy).

## Period of insurance

If you have paid the appropriate annual multi-trip travel insurance premium and you are under 70 years old at the time of purchase of the policy, the overall period of insurance shall be for 12 months starting from the date shown. This insurance then covers an unlimited number of holiday/leisure trips starting within that period, provided that no single trip is intended to be for longer than the maximum number of days shown in the benefits schedule for the cover you have bought. Wintersports are covered up to the total number of days shown in the benefits schedule. If you have bought the double cover you are also insured when travelling on business.

Except as stated below, cover for each separate trip under this insurance starts when you leave your home or place of business in your home country at the start of your trip, and finishes immediately when you return to your home or place of business in your home country.

You are only covered for the period for which a premium has been paid and in any event the total period of any one trip must not exceed the period shown in the benefits schedule.

For cancellation only (section 1), cover starts from the date shown on your certificate or the date you book your trip, whichever is the later.

If you are going on a one-way trip all cover will finish 48 hours after your arrival in the country of final destination.

If your return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay.

## Special notice

This is not a private medical insurance and only gives cover in the event of an accident or sudden illness that requires emergency treatment whilst abroad. In the event of any medical treatment becoming necessary which results in a claim under this insurance, the insured person will be expected to allow insurers or their representatives unrestricted reasonable access to all their medical records and information.

The policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes but is not limited to delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover you should complications arise with your pregnancy due to accidental bodily injury or unexpected illness which occurs while on your trip.

## Data Protection Act 1998

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.

## 24 hour emergency service and medical treatment instructions

Our nominated emergency service may be contacted 24 hours a day on telephone number;

**+44 (0) 844 879 8313**

or **+44 (0) 208 763 4932**

**Please quote policy reference:**

**VOY/A2T/2013**

**For the attention of all insured persons and medical attendants.**

If any insured person has to go to hospital as an in-patient during your trip or require medical treatment that will cost more than £250 (or its equivalent in local currency) our nominated emergency service **MUST** be contacted **BEFORE** making any arrangements. If this is not possible because the condition requires immediate treatment to save life or limb, our nominated emergency service must be contacted as soon as possible thereafter (see condition (a) of section 2 - emergency medical expenses). Failure to obtain proper authorisation will mean the insurers are not liable for the expenses.

## How to make a claim

For all claims other than medical emergencies please request an appropriate claim form by telephoning;

**White Horse Administration Services Ltd on**

**0871 664 7995**

*(Calls may cost 10p per minute from a BT landline depending on your call plan. Calls from mobiles and other networks may be extra).*

Please do not send in any documentation until you have a completed claim form to go with it. The claim form lists the additional documentation necessary to support your claim. Always make sure that any loss or theft is reported to the police within 24 hours of discovering the loss and a written report or reference obtained. If your baggage is damaged or lost in transit whilst "checked-in" you must report it to the handling agents or airline immediately on collection and obtain a Property Irregularity Report. These reports (if applicable to your claim), together with evidence of ownership and any other requested documentation, must be submitted with your claim form.

## Material facts

You **MUST** tell Able2Travel all material facts. A material fact is one that is likely to influence us in accepting your insurance. This could be the state of your health or that of a close relative or any planned hazardous activities. If you are in any doubt as to whether a fact is 'material', you should tell Able2Travel by calling 0845 839 9345. If you do not tell us this may result in your claim being invalid.

## Benefits schedule

The benefits schedule referred to in the wording, setting out the sections covered and limits that apply, can be found on page one of this policy wording.

## Validity of issue

The insurance is only valid provided it is issued no later than 31st January 2014 and a properly completed certificate is attached.

## Governing law

The insurer and the insured are entitled to choose the law applicable to the insurance contract. The insurer chooses the laws of the Republic of Ireland and, in the absence of any agreement to the contrary, the laws of the Republic of Ireland shall apply.

## Territorial limits

**You are covered** for trips to countries within the following areas provided that you have paid the appropriate premium, as shown in your certificate;

- Area 1** The United Kingdom (being England, Scotland, Wales and Northern Ireland), the Channel Islands and the Isle of Man.
- Area 2** Europe (other than area 3 countries as listed below) - Austria, Azores, Belgium, Bulgaria, Corsica, Croatia, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Hungary, Iceland, Italy, Liechtenstein, Luxembourg, Madeira, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (west of the Ural mountains), San Marino, Sicily, Slovak Republic, Slovenia, Sweden.
- Area 3** Europe - remaining countries west of the Ural mountains and Andorra, Balearics, Canary Islands, Cyprus, Greece, Morocco, Spain, Switzerland, Tunisia, Turkey.
- Area 4** Worldwide (including Egypt and Israel) - other than area 5 countries.
- Area 5** Worldwide including Canada, Caribbean, China, Hong Kong, USA, Singapore and Mexico.

If you have bought the annual multi-trip option, trips wholly within your home country are also insured but only if they include a minimum of 2 nights away from home in pre-booked and pre-paid accommodation.

## Cancellation rights

We hope you are happy with the cover this policy provides. However if after reading this certificate, this insurance does not meet with your requirements, please return it to Able2Travel, within 14 days of receipt and providing that travel has not commenced and a claim does not exist, we will refund your premium.

Able2travel reserve the right to deduct from the rebate of premium the reasonable costs incurred in processing the original sale and cancellation.

Please note the cancellation rights do not apply if your contract is a short term insurance of less than one month in duration from the date of purchase to the expiry of the policy.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full, you shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

## Insurers

This insurance is arranged by Voyager Insurance Services Ltd, 13-21 High Street, Guildford, Surrey GU1 3DG.

This policy is underwritten by White Horse Insurance Ireland Ltd., registration number 306045, registered office, Travel House, Free Zone West, Shannon, Co. Clare, Republic of Ireland.

Voyager Insurance Services Ltd are authorised and regulated by the Financial Services Authority (FSA).

White Horse Insurance Ireland Ltd are authorised and regulated by the Central Bank of Ireland. This can be checked with the Central Bank of Ireland by visiting their website [www.centralbank.ie](http://www.centralbank.ie).

## Compensation scheme

White Horse Insurance Ireland Ltd. 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. You can get more information about compensation scheme arrangements from the FSCS.

## Complaints procedure

We will do everything possible to ensure that you receive a high standard of service. If you are not satisfied with the service received please contact us. When you contact us please give us your name and contact telephone number. Please also quote your policy and/or claim number and the type of policy you hold.

### Step one – Initiating your complaint

Does your complaint relate to:

- A. *The sale of your policy?*
- B. *A claim on your policy?*

If **A**, you need to contact Voyager Insurance Services Ltd;

**Voyager Insurance Services Ltd**  
13-21 High Street  
Guildford  
Surrey  
GU1 3DG

Tel: 01483 562662 Fax: 01483 569676  
Email: [enquiries@voyagerins.com](mailto:enquiries@voyagerins.com)

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the issue further.

### Step two – If you remain dissatisfied

If you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS).

**The Financial Ombudsman Service**  
South Quay Plaza  
183 Marsh Wall  
London, E14 9SR  
Tel: 0300 123 9123 or 0800 023 4567  
Fax: 020 7964 1001

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted.

Please note that you have six months from the date of our final response in which to refer your complaints to the FOS. Referral to the FOS will not affect your right to take legal action.

If **B**, you can write to;

**The Customer Experience Manager**  
White Horse Administration Services Ltd  
PO Box 5633  
Walsall, WS6 9BB

If you are still dissatisfied you may refer your case to the Financial Services Ombudsman's Bureau.

**The Financial Services Ombudsman's Bureau**  
3rd Floor, Lincoln House,  
Lincoln Place,  
Dublin 2,  
Ireland.

Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)  
Web: [www.financialombudsman.ie](http://www.financialombudsman.ie)

Please note the Financial Services Ombudsman's Bureau will not consider your complaint until a final response letter has been issued.

## Definitions

**Accidental** means a sudden, unexpected event caused by something external and visible, which results directly and solely in loss, damage or physical bodily injury.

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

**Breakdown** means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

**Business colleague** means a person in the same employment as you in your country of residence, whose absence from work or place of employment for one or more complete days at the same time as you, prevents the effective continuation of that business.

**Complications of pregnancy and childbirth** means toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole, (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency caesarean section, medical necessary termination and premature births. This definition is only applicable if the complication occurs more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

**Curtailement** means cutting your planned trip short by early return to your home country or your admission to hospital as an inpatient so that you lose the benefit of accommodation you have paid for.

**Curtailement costs** means travel costs necessary to return you home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas. *The following are not included: all costs attributable to the outward and return travel tickets, whether used or unused.*

**Home** means your usual place of residence in the United Kingdom, Channel Islands or Isle of Man.

**Home country** means whichever one of the United Kingdom, Channel Islands or Isle of Man is your usual place of residence.

**Illness** means any disease, infection, bodily disorder which is unexpectedly contracted by you prior to your trip or unexpectedly manifests itself for the first time during your trip.

**Personal effects** means luggage, clothing and personal items which are owned or borrowed (but not hired) by you and have been either taken or purchased on the trip. *The following are not included: animal skins, antiques, bicycles, binoculars, bonds, computer games and computer game consoles, computer or telecommunications equipment of any kind, contact or corneal lenses, coupons, diving equipment, documents of any kind, furs, iPods, marine and craft equipment, mobile phones, money, motor vehicles, MP3 players, musical instruments, radios, sailboards or related equipment or fittings of any kind, securities, stamps, surfboards, tape recorders, television sets, travellers cheques, video equipment or DVD equipment of any kind.*

**Personal money** means cash, being bank notes and coins, travellers' cheques, travel tickets and accommodation vouchers carried by you for your personal use.

**Pre-existing medical condition** means any condition that has been suffered or for which medical advice (including routine check-ups), investigation, treatment or medication has been received within the 12 months prior to the date that this insurance was arranged or the date that you subsequently made arrangements for a trip (on an annual multi-trip policy) or you extended the original period of your insurance.

**Public transport** means any aeroplane, ship, train or coach on which you are booked to travel.

**Redundancy/redundant** means you becoming unemployed under the Protection of Employment Act. You must have been given a notice of redundancy and be receiving payment under the current redundancy payments legislation. *The following are not included in the definition; any employment which has not been continuous and with the same employer for at least two years; any employment which is not on a permanent basis; any employment which is on a short term fixed contract; any instance where you had reason to believe that you would be made redundant at the time of booking your trip.*

**Relative** means husband or wife (or partner with whom you are living at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

**Ski equipment** means skis, snowboards, ski-poles, bindings, ski-boots and snowboard boots.

**Travelling companion** means any named person on your insurance certificate or booking invoice or with whom you are travelling with for the whole period of your trip.

**Trip** means any holiday, leisure or business trip which begins and ends in your home country during the period of insurance for which you have paid the appropriate premium.

**Unattended** means when you are not in full view of and not in a position to prevent unauthorised interference with your property.

**Valuables** means cameras and other photographic equipment, audio and video equipment, computers, all discs, CDs, tapes and cassettes, other electronic or electrical equipment of any kind, spectacles and/or sunglasses, telescopes and binoculars, jewellery, watches, furs and items made of or containing precious or semi-precious stones or metals.

**We, us and our** means the insurers.

**You and your** means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the benefits schedule. You must be resident in the United Kingdom, Channel Islands or Isle of Man and registered with a medical practitioner in your home country. Each person is separately insured.

## Section 1 Cancellation or curtailment

(Cover under this section starts from the date shown on your certificate or the date travel is booked, whichever is the later).

- You are covered** up to the amount shown in the benefits schedule for your part of the unused travel and accommodation costs (including unused pre-booked excursions up to a value of £100) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or curtail the planned trip because of any of the following events involving you or a travelling companion that first occur during the period of insurance;
- the accidental bodily injury, unexpected illness or death of you, your travelling companion, your business colleague or person with whom you intended to stay.
  - the accidental bodily injury, unexpected illness or death of your relative or that of a travelling companion, a business colleague or person with whom you intended to stay.
  - receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
  - unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
  - redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip or buying the insurance you had no reason to believe that you would be made redundant.
  - your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage at your home within 48 hours prior to your departure, or whilst you are away.
  - your car becoming unusable as a result of theft, fire or accident within 7 days prior to your departure. This only applies if you are planning to go on a self-drive trip in the car.
  - the closure of air space directly attributable to volcanic eruption. Please note this cover only applies if you have purchased the double cover policy and this is shown on your certificate.

### You are not covered for

- the amount of the excess shown in the benefits schedule.
- anything not listed above in the items you are covered for.
- any directly or indirectly related claims if you or your travelling companions have;
  - ever suffered from or been investigated or treated for or diagnosed with;
    - any cancer or malignant condition, or
    - any lung or heart related condition (including angina), or
  - any pre-existing medical condition (as defined).
- any pre-existing medical condition that as far as you are aware;
  - affects anyone else who is not travelling with you but whose illness may cause you to cancel or curtail your trip, or
  - has resulted in any of you being on a hospital waiting list for treatment or investigation.

We may agree not to apply (c) and (d) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact **Able2Travel on 0845 839 9345**.

- any directly or indirectly related claims if, at the time this insurance was arranged or, if later, each time you make arrangements for a trip or you extend the original period of your insurance you;
  - are travelling against the advice of your doctors.
  - are travelling specifically to seek or you know you will need medical treatment while you are away.
  - are waiting for medical or surgical treatment.
  - have been diagnosed with a terminal condition.
  - were aware of any other circumstances that could reasonably be expected to give rise to a claim.
- any costs incurred in respect of visas obtained in connection with the trip.
- disinclination to travel.
- failure to obtain the necessary passport, visa or permit for your trip.
- claims arising from your anxiety, stress, depression or any other mental or nervous disorder unless you provide a medical certificate from a registered mental

health professional stating that this necessarily and reasonably prevented you from travelling.

- any loss as a result of closure of air space directly attributable to volcanic eruption unless you have purchased the double cover policy and this is shown on your certificate.

### Conditions

It is a requirement of this insurance that if you;

- (for cancellation) become aware of any circumstances which make it necessary for you to cancel your trip, you must advise your tour operator or travel agent in writing within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
- (for curtailment) wish to return home earlier than your original plans and claim any additional costs under this insurance, you must provide written medical confirmation and clinical reports from medical service providers as well as proof of happening of an event causing the curtailment. Failure to do so will affect the assessment of your claim.

Please also refer to the general exclusions and conditions.

## Section 2 Emergency medical expenses

If any insured person has to go to hospital as an in-patient during your trip or require medical treatment that will cost more than £250 (or its equivalent in local currency) our nominated emergency service MUST be contacted BEFORE making any arrangements. If this is not possible because the condition requires immediate treatment to save life or limb, our nominated emergency service must be contacted as soon as possible thereafter (see condition (a) of section 2 - emergency medical expenses). Failure to obtain proper authorisation will mean the insurers are not liable for the expenses.

**You are covered** up to the amount shown in the benefits schedule for either the necessary and reasonable costs incurred as a result of you sustaining accidental bodily injury, unexpected illness or death during your trip in respect of;

- emergency medical, surgical and hospital treatment and transportation. At the sole discretion of our nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to your home country, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the benefits schedule provided that it is for the immediate relief of pain only.
- additional travel and accommodation expenses (on a bed and breakfast basis) to enable you to return home if you are unable to travel as originally planned.
- additional travel and accommodation expenses (on a bed and breakfast basis) for a travelling companion to stay with you and accompany you home, or a relative or friend to travel from your home country to stay with you and accompany you home subject to you obtaining approval from our nominated emergency service prior to incurring any cost.
- returning your remains to your home or of a funeral in the country where you died, up to the equivalent cost of returning your remains to your home country.
- your necessary additional travel expenses to return home following the death, serious injury or serious illness of a travelling companion insured by us or of your (or your travelling companion's) relative or business colleague in your home country.

### You are not covered for

- the amount of the excess shown in the benefits schedule in respect of each claim unless a recovery can be made under the terms of any E.U. or any other reciprocal arrangement.
- any directly or indirectly related claims if you or your travelling companions have;
  - ever suffered from or been investigated or treated for or diagnosed with;
    - any cancer or malignant condition, or
    - any lung or heart related condition (including angina), or
  - any pre-existing medical condition (as defined).
- any pre-existing medical condition that as far as you are aware;
  - affects anyone else who is not travelling with you but whose illness may cause you to cancel or curtail your trip, or

ii. has resulted in any of you being on a hospital waiting list for treatment or investigation.

We may agree not to apply (b) and (c) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact **Able2Travel on 0845 839 9345**.

- any claim arising from medical treatment of any kind occurring after you have refused the offer of repatriation when, in the opinion of our nominated emergency service, you are fit to travel.
- any claim which is not supported by medical reports.
- any directly or indirectly related claims if, at the time this insurance was arranged or, if later, each time you make arrangements for a trip or you extend the original period of your insurance, you;
  - are travelling against the advice of your doctor.
  - are travelling specifically to seek or you know you will need medical treatment while you are away.
  - are waiting for medical or surgical treatment.
  - have been diagnosed with a terminal condition.
  - were aware of any other circumstances that could reasonably be expected to give rise to a claim.
- any treatment or surgery;
  - which is not immediately necessary and can wait until you return home. We reserve the right to repatriate you when you are fit to travel in the opinion of our nominated emergency service.
  - which in the opinion of our nominated emergency service is considered to be cosmetic, experimental or elective.
  - carried out in your home country or more than 12 months after the expiry of this insurance.
  - not given within the terms of any reciprocal health agreements, wherever such agreements exist.
- exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- claims related to manual labour unless declared to and accepted by us.
- the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- the costs of medication or treatment that you knew at the time of your departure would need to be continued during your trip.
- the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.
- any claim for pregnancy which falls outside the definition of complications of pregnancy and childbirth.

### Conditions

Please note that it is essential under the terms of this insurance that;

- our nominated emergency service is contacted immediately and their prior authority obtained if it appears likely that you require admission to hospital or you require medical treatment which will cost more than £250 (or its equivalent in local currency). If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb our nominated emergency service must be notified as soon as possible. Failure to do so will affect the assessment of your claim.
- wherever possible you must use medical facilities that entitle you to the benefits of any reciprocal health agreements, such as the EHC within Europe and MEDICARE in Australia.

Please also refer to the general exclusions and conditions.

## Section 3 Hospital stay benefit

**You are covered** for the amount shown in the benefits schedule for each night spent receiving in-patient hospital treatment outside of your home country that is covered under section 2 - emergency medical expenses.

Please also refer to the exclusions and conditions relating to section 2 - emergency medical expenses and the general exclusions and conditions.

## Section 4

### Personal accident

**You are covered** for the amount shown in the benefits schedule if you have an accident whilst you are on your trip which is the sole and independent cause of your death, permanent total disablement, loss of sight or loss of limb(s) within 12 months of the accident.

If you are aged under 16 at the date of the accident, the amount you are covered for in the event of your death is shown in the benefits schedule.

Payment under this section in respect of all the consequences of an accident shall be limited in total to the amount shown in the benefits schedule. In the event of your death within 12 months of the accident, the total payment will be limited to the amount shown for death.

**'Accident'** means that you suffer bodily injury as a result of an identifiable and unexpected external cause.

**'Permanent total disablement'** means that for the twelve months following your accident you are totally unable to work in any occupation for which you are suited by experience, education or training and at the end of that time there is no prospect of improvement.

**'Loss of limb(s)'** means physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

**'Loss of sight'** means total and permanent loss of sight which shall be considered as having occurred;

a. in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or

b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

#### You are not covered for

a. claims resulting from motorcycling.

b. claims arising out of manual labour.

c. a 'permanent total disablement' claim if at the date of the accident you are over the statutory retirement age or are not in full time paid employment.

**Please also refer to the general exclusions and conditions.**

## Section 5

### Travel delay and abandonment

**You are covered** up to the amounts (a), (b) and (c) shown in the benefits schedule if the departure of the public transport on which you are booked to travel is delayed by at least 12 hours.

(a) for the first complete 12 hour period of delay and (b) for each subsequent complete 12 hour period, up to the maximum payable (c),

However, if your departure from your home country is delayed for more than 12 hours and you choose to abandon your trip, instead of a payment for delay, you are covered for the cost of the trip, up to the maximum claimable under section 1 - cancellation or curtailment.

#### You are not covered

a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.

b. if you fail to check-in on time.

c. if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.

d. for the amount of the excess shown in the benefits schedule in respect of each claim for abandonment.

e. to claim under this section if you have claimed under section 6 - missed departure or section 12 - catastrophe & travel disruption cover from the same cause.

f. for any loss as a result of closure of air space directly attributable to volcanic eruption unless you have purchased the double cover policy and this is shown on your certificate.

**Please also refer to the general exclusions and conditions.**

## Section 6

### Missed departure

**You are covered** up to the amount shown in the benefits schedule for necessary additional accommodation (room only up to the equivalent standard to that originally booked) and travel expenses that you incur in reaching your destination if you arrive at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of;

- the failure of public transport, or
- a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling, or
- the closure of air space directly attributable to volcanic eruption. Please note this cover only applies if you have purchased the double cover policy and this is shown on your certificate.

#### You are not covered

a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.

b. to claim under this section if you have claimed under section 5 - travel delay or section 12 - catastrophe & travel disruption cover from the same cause.

c. for any claim for more than the cost of the original booked trip.

d. for any loss as a result of closure of air space directly attributable to volcanic eruption unless you have purchased the double cover policy and this is shown on your certificate.

#### Conditions

You must;

a. have planned to arrive at your departure point in advance of your earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.

b. obtain a report from repairers if your claim is because of breakdown or accident to your car.

**Please also refer to the general exclusions and conditions.**

## Section 7

### Personal effects & valuables

**You are covered** up to the amounts shown in the benefits schedule, after making reasonable allowance for wear, tear and depreciation for the loss or theft of, or damage to;

a. your personal effects,

b. your valuables.

**You are also covered** up to the amount shown in the benefits schedule in respect of emergency purchases for the reasonable cost of buying necessary requirements if you are deprived of your personal effects for more than 12 hours after arrival at your outbound destination. You must provide receipts for the items that you buy. If your personal effects are permanently lost, any amount that we pay for emergency purchases will be deducted from the total claim.

#### You are not covered for

a. the amount of the excess shown in the benefits schedule in respect of each claim, except for emergency purchases.

b. more than the amount shown in the benefits schedule for any one item, pair or set in respect of personal effects and valuables.

c. any additional value an item may have because it forms part of a pair or set.

d. more than £100 in total for personal effects stolen from an unattended motor vehicle between the hours of 8p.m. and 8a.m. or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.

e. loss or theft of or damage to valuables whilst they are unattended unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.

f. breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.

g. loss or theft of or damage;

i. to household goods, bicycles, waterborne craft and their fittings of any kind.

ii. to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.

iii. to watersports and ski equipment.

iv. to contact lenses, dentures and hearing aids.

v. to personal effects in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained.

vi. to personal effects sent by post, freight or any other form of unaccompanied transit.

vii. to sports clothes and equipment whilst in use.

viii. caused by moth or vermin or by gradual wear and tear in normal use.

ix. caused by any process of cleaning, repairing or restoring.

x. caused by leakage of powder or fluid from containers carried in your personal effects.

h. mechanical or electrical breakdown.

i. more than £50 in respect of sunglasses unless substantiated by the original purchase receipt pre-dating the loss.

**Please note** the insurer's liability for articles owned by the insured shall be further limited to take into account wear and tear, as follows;

Age of equipment	Proportion of original purchase price
Up to 1 year	85%
Up to 2 years	70%
Up to 3 years	50%
Up to 4 years	25%
Up to 5 years	10%
Over 5 years	NIL

**Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.**

## Section 8

### Personal money

**You are covered** up to the amount shown in the benefits schedule for loss or theft of personal money which is the property of you and carried on your person (a reduced limit applies as shown in the benefits schedule for children under 18) or placed in a safety deposit box or similar locked, fixed receptacle.

#### You are not covered for

a. the amount of the excess shown in the benefits schedule in respect of each claim.

b. more than the amount shown in the benefits schedule in respect of all cash carried by you whoever it may belong to.

c. any loss resulting from shortages due to error, omission or depreciation in value.

d. claims for loss which has not been reported to the police within 24 hours of discovering the loss and a written report or reference obtained.

e. claims arising from delay, detention, seizure or confiscation by customers or other officials.

f. claims arising for loss or theft of personal money which at the time of such loss or theft was located in checked-in luggage or an unattended motor vehicle at any time.

g. claims arising for personal money left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property including loss or theft occurring on a beach or in or around a swimming pool.

**Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.**

## Section 9

### Loss of passport

**You are covered** up to the amount shown in the benefits schedule following loss or theft of your passport for any reasonable additional necessary travel and accommodation costs, including the cost of any emergency passports, visas or permits incurred to enable you to continue your trip or return to your home country.

#### You are not covered for

a. loss or theft either from an unattended motor vehicle at any time or from baggage whilst in transit unless you are carrying it.

b. the cost of a permanent replacement for the passport itself.

**Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.**

### Special exclusions applicable to sections 7, 8 & 9

#### You are not covered for

a. more than £100 in total under these sections in respect of loss or theft of anything left unattended in a public place, including on a beach.

b. any loss or theft unless reported to the police within 24 hours of discovering the loss, and a written report or reference obtained.

c. loss of bonds or securities of any kind.

d. delay, detention, seizure or confiscation by customs or other officials.

## Special conditions applicable to sections 7, 8 & 9

It is a requirement of this insurance that you must:

- a. in the event of a claim;
  - i. provide receipts or other documentation to prove ownership and value, especially in respect of valuables and any items for which you are claiming more than £100 and,
  - ii. retain any damaged items for our inspection. Failure to exercise all reasonable care may result in your claim being reduced or declined.
- b. take care of your property at all times and take all practical steps to recover any item lost or stolen.

Please also refer to the general exclusions and conditions.

## Section 10 Personal liability

**You are covered** up to the amount shown in the benefits schedule, plus legal costs incurred with our written consent, if you are held legally liable for causing:

- a. accidental bodily injury to someone else, or
- b. accidental loss or damage to someone else's property, including your temporary trip accommodation and its contents.

### You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability arising from loss or damage to property that is;
  - i. owned by you or a member of your family or your travelling companions, or
  - ii. in your care, custody or control, other than your temporary trip accommodation and its contents, not owned by you or a member of your family or your travelling companions.
- c. any liability for bodily injury, loss or damage;
  - i. to your employees or members of your family or household or your travelling companions or to their property.
  - ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
  - iii. arising out of the ownership, possession, use or occupation of land or buildings.
  - iv. arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
  - v. arising out of your criminal, malicious or deliberate acts.
  - vi. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by us.

### Conditions

If something happens that is likely to result in a claim, you must immediately notify the claims handlers in writing. You must not discuss or negotiate your claim with any third party without the written consent of the claims handlers. Any related correspondence or documentation that you receive must be sent immediately, unanswered, to the claims handlers.

Please also refer to the general exclusions and conditions.

## Section 11 Legal expenses

**You are covered** up to the amount shown in the benefits schedule for legal costs and expenses incurred in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

### You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any costs and expenses;
  - i. to pursue a claim against any member of your family or any of your travelling companions.
  - ii. incurred without prior written permission from the claims handlers.
  - iii. which are to be based directly or indirectly on the amount of any award.
  - iv. to pursue a claim as part of or on behalf of a group or organisation.
  - v. if we think an action is unlikely to succeed or if we think the costs will be greater than any award.
  - vi. to pursue a claim against us, our agent, the nominated emergency service, or any insurer acting on this policy, a travel agent, tour operator, carrier, an airline, a hospital or medical establishment.

vii. to pursue legal action relating directly or indirectly to medical negligence or any allegation thereof.

### Conditions

- a. we will have complete control over the appointment of any solicitor(s) acting on your behalf and of any legal proceedings.
- b. we will be entitled to repayment of any amounts paid under this section in the event that you awarded legal costs as part of any judgement or settlement.
- c. we will be entitled to add any amounts we have paid under all sections of this insurance to the claim against the third party and to recover such amounts from any compensation awarded to you.

Please also refer to the general exclusions and conditions.

## Section 12 Catastrophe & travel disruption cover

**You are covered** up to the amounts shown in the benefits schedule in respect of the following:

### 1. Extended cancellation or curtailment:

The cover detailed under section 1 - cancellation or curtailment is extended to include necessary cancellation or curtailment of the planned trip as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which you are travelling issuing a directive:

- i. prohibiting all travel or all but essential travel to, or
- ii. recommending evacuation from;

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

### 2. Extended travel delay & abandonment:

The cover detailed under section 5 - travel delay & abandonment is extended to include;

- a. any irrecoverable unused accommodation and travel costs if you choose to abandon your trip as a result of you being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.
- b. suitable additional accommodation (room only up to the equivalent standard to that originally booked) and travel costs incurred in reaching your overseas destination and/or in returning to your home country as a result of;
  - i. the public transport on which you were booked to travel being cancelled, delayed for more than 24 hours, diverted or re-directed after take-off, or
  - ii. you being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.
  - iii. closure of air space directly attributable to volcanic eruption.

If the same expenses are also covered under section 6 - missed departure you can only claim for these under one section for the same event. The amount payable will be calculated after deduction of the amount of the refund on your ticket(s) together with any compensation from the public transport operator.

### 3. Catastrophe & travel disruption cover related to pre-booked accommodation; either

- a. your proportionate share of irrecoverable unused accommodation costs (including unused pre-booked excursions up to a value of £100) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else, or
- b. necessary and reasonable additional travel and accommodation expenses incurred to an equivalent value and standard in the event that you are forced to move from pre-booked accommodation to continue your trip, or if the trip cannot be continued, to return home as a result of;
  - i. an infectious disease affecting your stay in your accommodation or resort.
  - ii. local medical epidemic or directive from the responsible government or local authority directly affecting the area where the pre-booked accommodation is.
  - iii. fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, volcanic eruption, storm or other natural disaster that threatens your safety such that official evacuation orders are issued or that the pre-booked accommodation is rendered uninhabitable.

You can only claim under one of subsections a) or b) above, not both. If the same costs and charges are also covered under section 1 - cancellation or curtailment you can only claim for these under one section for the same event.

### 4. Extended missed departure:

Section 6 - missed departure is extended to provide cover in the event;

- i. that you are denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.
- ii. of the closure of air space directly attributable to volcanic eruption.

### Special condition relating to volcanic eruption claims

If you arrive at your departure point and your booked public transport is cancelled because of a volcanic eruption, then cover is available to you for reasonable additional accommodation (room only up to the equivalent standard to that originally booked) and travel expenses necessarily incurred to reach your overseas destination or to return you to your home.

If the same expenses are also covered under section 6 - missed departure you can only claim for these under one section for the same event.

### You are not covered for

- a. your own decision not to stay in your pre-booked accommodation when official directives from local or national authorities state that it is safe and acceptable to do so, unless the Foreign & Commonwealth Office (FCO) deem otherwise.
- b. any costs, expenses or compensation payable by or recoverable from a carrier, travel agent, tour operator, tour organiser, airline, hotel, credit card company or other service provider.
- c. any claim under section 12 - catastrophe & travel disruption cover which is also covered under section 1 - cancellation or curtailment, section 5 - travel delay or section 6 - missed departure for the same event.
- d. loss of timeshare points, fees and other administrative costs normally associated within a Timeshare membership programme. Loss of air miles, air mile points, loyalty card points.
- e. where no contractual liability exists or where no financial loss has been sustained.
- f. costs incurred if acting against the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which you are travelling.
- g. any claims arising directly or indirectly from;
  - i. strike, industrial action or a directive advising against travel, or all but essential travel, to a country or specific area or event to which you are travelling, if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
  - ii. the public transport on which you were booked to travel being taken out of service on the instructions of the Civil Aviation Authority, Port Authority or similar authority.

### Conditions

It is a condition of this insurance that before any claim may be considered under this section;

- a. you must provide a statement from the appropriate local authority and/or accommodation provider confirming the reason, nature and duration of the circumstances leading to a claim under this section.
- b. you must notify our nominated emergency service and obtain their prior authority before you make any arrangements to return home safely.
- c. you must notify the travel agent, tour operator or provider of transport or accommodation as soon as you find it necessary to cancel the trip. If you fail to do so then the amount we will pay will be limited to the cancellation charges that would have otherwise applied.
- d. you must check in according to the booked itinerary unless the tour operator or public transport operator has requested you not to travel to the intended departure point.
- e. you must comply with the terms of the contract of the public transport operator and seek financial compensation, assistance or a refund of your ticket from them, in accordance with the terms and/ or (where applicable) your rights under the EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Please also refer to the general exclusions and conditions.

## Section 13

### Business personnel replacement

**You are covered** up to the amount shown in the benefits schedule for reasonable necessary additional travel and accommodation expenses (on a bed & breakfast basis) for you or a business colleague to complete essential business commitments that were left unfinished by your death, injury or illness occurring during your trip.

**You are not covered** for anything that you are not covered for under section 2 - emergency medical expenses.

**Please also refer to the general exclusions and conditions.**

## Section 14

### Financial failure

#### Definitions applicable to this section only

**Insured person** means any person named on the certificate of insurance.

**Travel or accommodation provider** means scheduled airlines, hotels, car ferries, villa's abroad, cottages in your home country, railway journeys (including the Eurostar), coach journeys, cruises (not bonded), car hire, caravan sites, campsites, mobile homes, camper rental, safari's, excursions, Eurotunnel, theme parks (such as Disneyland Paris).

**You are covered** up to the amount shown in the benefits schedule in total, for each insured person named on the certificate of insurance, in the event of a travel or accommodation provider becoming insolvent;

- prior to departure for any irrecoverable sums paid in advance, not forming part of an inclusive holiday, or
- after departure for any additional pro-rata costs incurred by each insured person in replacing that part of the travel arrangements to a similar standard to that originally booked or if curtailment of the holiday is unavoidable, the cost of return transportation to your home country to a similar standard to that originally booked.

Provided that in the case of (b) above, where practicable, the insured person shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the insurer as set out in the claim procedure.

#### You are not covered for

- travel or accommodation which is not booked and paid for within your home country prior to departure.
- travel or accommodation which forms part of a package holiday.
- the financial failure of;
  - any travel or accommodation provider in Chapter 11, or any threat of insolvency being known at the date of issue of the certificate of insurance or booking a trip.
  - any travel or accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
  - any travel agent, tour organiser, tour operator, booking agent or consolidator with whom the insured person has booked travel or accommodation.
- any loss for which a third party is liable or which can be recovered by other legal means.
- any losses that are not directly associated with the incident that caused you to claim. For example, loss due to you being unable to reach your pre-booked accommodation, car hire or cruise following the financial failure of a scheduled airline.

**Please also refer to the general exclusions and conditions.**

## Wintersports sections 15, 16 & 17

Cover only applies if you have purchased the annual multi-trip policy or paid the appropriate premium for wintersports under single trip.

## Section 15

### Ski equipment and other expenses

**You are covered** up to the amounts shown in the benefits schedule, after making reasonable allowance for wear, tear and depreciation and subject to the special condition shown below for;

- loss or theft of, or damage to ski equipment owned or borrowed by you.
- loss or theft of, or damage to ski equipment hired by you.
- the cost of necessary hire of ski equipment following;
  - loss or theft of, or damage to, your ski equipment insured by us, or
  - the delayed arrival of your ski equipment, subject to you being deprived of their use for not less than 12 hours.

#### You are not covered for

- the amount of the excess shown in the benefits schedule for each claim other than claims for hire costs.
- ski equipment stolen from an unattended motor vehicle between the hours of 8p.m. and 8a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked and whilst out of sight wherever possible either inside the vehicle or to a purpose designed ski rack.
- damage to ski equipment whilst in use for race training or racing.
- your damaged ski equipment unless returned to the United Kingdom for our inspection.
- loss or theft of ski equipment not reported to the police within 24 hours of discovering the loss and a written report or reference obtained.
- loss or theft of, or damage to, ski equipment whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.
- loss or theft of, or damage to, ski equipment over 5 years old.
- loss or theft of ski equipment left unattended in a public place.

#### Special conditions applicable to section 15

In respect of loss or damage to ski equipment, we will not pay more than the proportion shown below depending on the age of the equipment.

Age of equipment	Proportion of original purchase price
Up to 1 year	85%
Up to 2 years	70%
Up to 3 years	50%
Up to 4 years	25%
Up to 5 years	10%
Over 5 years	NIL

It is a requirement of this insurance that you must, in the event of a claim, provide receipts or other documentation to prove ownership and value, especially in respect of valuables and any items for which you are claiming more than £100.

**Please also refer to the general exclusions and conditions.**

## Section 16

### Ski pack

**You are covered** up to the amounts shown in the benefits schedule for the proportionate value of any ski pass, ski hire or ski school fee that you are unable to use following;

- accidental injury or sickness that prevents you from skiing, as medically certified, or
- loss or theft of your ski pass.

#### You are not covered for

- the amount of the excess shown in the benefits schedule for each claim.
- any claim not substantiated by a police and/or a medical report.

**Please also refer to the general exclusions and conditions.**

## Section 17

### Piste closure

(Valid for the period 1st December to 31st March only)

**You are covered** for the daily amount shown in the benefits schedule for each day that it is not possible to ski because all lifts are closed due to a complete lack of snow, adverse conditions or avalanche danger in your pre-booked trip resort, up to the total amount shown either;

- for the costs you have paid for travel to an alternative resort including the necessary additional cost of a ski pass, or
- a compensation payment to you after you return where no alternative is available.

**You are not covered** if you arranged this insurance or booked your trip within 14 days of departure and at that time conditions in your planned resort were such that it was likely to be not possible to ski.

#### Conditions

- you must provide written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts.
- you must submit receipts for the travel and ski pass costs that you wish to claim.

**Please also refer to the general exclusions and conditions.**

## General exclusions

You are not covered for claims arising out of:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. This is not applicable, however, in respect of claims under section 2 - emergency medical expenses arising through terrorism other than losses arising from nuclear, chemical and biological exposures unless you planned to travel to areas that were publicly known to be affected or threatened by such risks (Please see general condition 3).
2. loss, damage, expense or indemnity incurred as a result of travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EU countries) have advised against travel provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.
3. loss, damage, expense or indemnity directly or indirectly resulting from or attributable to radioactive contamination of any nature.
4. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
5. any loss, damage, expense, indemnity or benefit under any section other than section 2 - emergency medical expenses, section 3 - hospital stay benefit and section 4 - personal accident that is contributed to or caused by the failure (or fear of failure) of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date or to continue to function correctly beyond that date.
6. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
7. your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
8. sexually transmitted diseases or the influence of alcohol or drugs.
9. your participation in any sports or activities other than the following activities undertaken as an amateur or on an incidental basis: *archery, badminton, baseball, basketball, beach games, black water rafting (grade 1-4), canoeing, clay pigeon shooting, cricket, cycling, dinghy sailing, fell walking, fencing, fishing, football, golf, hiking (under 4000m altitude), horse riding (up to 7 days), jet boating, jet skiing, jogging, marathon running, motorcycling (up to 125cc), mountain biking, netball, orienteering, outwardbound pursuits, paintballing, parascending (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, running-sprint/long distance, sail boarding, sailing within territorial waters, scuba diving (see general exclusion 10), skate boarding, snorkelling, squash, surfing, tennis, tour operator organised safari, track events, trekking (under 4000m altitude), triathlon, volleyball, war games, water polo, water skiing, white water rafting (grade 1-4), windsurfing, yachting (racing/crewing inside territorial waters).*
10. wintersports, other than curling, tobogganing and recreational ice-skating, except when this insurance is taken in connection with a wintersports trip and the appropriate premium paid. In no event, however, is cover granted for wintersports if you are aged over 70 or for ski or skibob racing in major events, ski jumping, ice-hockey or the use of skeletons or bob-sleighs.
11. scuba diving if you are:
  - i. not qualified for the dive undertaken unless you are accompanied by a properly qualified instructor, or
  - ii. diving to a greater depth than 30 metres, or
  - iii. diving alone, or
  - iv. diving on or in wrecks or at night.
12. racing or race training of any kind (other than on foot or sailing).
13. you taking part in civil commotions or riots of any kind.
14. you breaking or failing to comply with any law whatsoever.
15. manual labour of any kind
16. any financial incapacity, whether directly or indirectly related to the claim.
17. the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation, unless specifically covered under section 14 - financial failure.
18. a tour operator failing to supply advertised facilities.
19. any government regulation or act.
20. you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
21. you travelling against the advice of a medical practitioner.
22. any consequential loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance.
23. loss, damage, expense or indemnity which has not been proven and the amount thereof substantiated.

## General conditions

1. you must tell Able2Travel all material facts. A material fact is one that is likely to influence us in accepting your insurance. This could be the state of your health or that of a close relative or any planned hazardous activities. If you are in any doubt as to whether a fact is 'material', you should tell Able2Travel by calling 01483 562662. If you do not tell us this may result in your claim being invalid.
2. you must tell Able2Travel as soon as possible about any change in risk or material fact which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional persons(s) to be insured under this policy by calling 01483 562662. We have the right to reassess your coverage, policy terms and/or premium after you have advised us of any material fact. If you do not advise us of any change then any related claim may be reduced to rejected or your policy may become invalid.
3. you must tell Able2Travel if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in general exclusion 1 by calling 01483 562662. We reserve the right not to cover such trips or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such trips shall attach unless you accept such terms, including any additional premium, before you depart.
4. you must advise the claims handlers of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require.
5. you must keep any damaged articles that you wish to claim for and, if requested, send them to The claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.
6. you must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
7. you must assist us to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work & Pensions) by providing all necessary details and by completing any forms.
8. all certificates, information and evidence required by the insurer shall be furnished at the expense of the insured or his legal personal representatives and shall be in such form and of such nature as the insurer may prescribe.
9. you must pay us back within 1 month of demand any amounts that we have paid on your behalf that are not covered by this insurance.
10. you must take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this insurance.
11. you must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
12. except for claims under section 3 - hospital stay benefit, section 4 - personal accident & section 5 - travel delay, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
13. we may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.
14. we may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a credit voucher.
15. no refund of premium will be allowed after the 14 day money back guarantee period following the date of purchase of this insurance nor after any travel has begun.
16. this insurance is non-transferable. If a trip is cancelled for any reason other than that described in section 1 - cancellation or curtailment then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.
17. if you or anyone acting on your behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.

## Important features

We would like to draw your attention to some important features of your insurance including;

### 1. Insurance document

You should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so you should familiarise yourself with this particular insurance.

### 2. Conditions and exclusions

Specific conditions and exclusions apply to individual sections of your insurance, whilst general exclusions and conditions will apply to the whole of your insurance.

### 3. Health

This insurance contains restrictions regarding pre-existing medical problems concerning the health of the people travelling and of other people upon whose health the trip depends. You are advised to read the document carefully.

### 4. Property claims

These claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis. Deductions will be made in respect of wear, tear and depreciation.

### 5. Limits

This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for valuables in total.

### 6. Excesses

Under some sections of this insurance, claims will be subject to an excess. This means each person will be responsible for paying the first part of their claim under each applicable section.

### 7. Reasonable care

You need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.

### 8. Dangerous sports & pastimes

You may not be insured if you are going to take part in dangerous sports or pastimes where there is a generally recognised risk of injury. Please check that this insurance covers you, or ask us.

### 9. Customer service

We always try to provide a high level of service. However, if you think we have not lived up to your expectations, please refer to the wording which outlines our complaints procedure.

### 10. Cancellation rights

This insurance contains a 14 day 'cooling off' period during which you can return it and get a full refund, providing you have not travelled and there are no claims. Able2travel reserve the right to deduct from the rebate of premium the reasonable costs incurred in processing the original sale and cancellation. Please note the cancellation rights do not apply if your contract is a short term insurance of less than one month duration from the date of purchase to the expiry of the policy.

### 11. Fraudulent claims

It is a criminal offence to make a fraudulent claim.

### 12. Eligibility

This policy is only available if you are permanently resident in the United Kingdom, Channel Islands or Isle of Man and you are registered with a medical practitioner in your home country and you are in your home country at the time of purchasing this policy.

