

# Staysure™



Travel Insurance Policy

**insureme4**

...part of the Staysure family

[insureme4.co.uk](http://insureme4.co.uk)

## Introduction to your policy

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

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

Cooling off period: unless your trip will be completed within 1 month of buying this insurance, you have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid and will recover from you any payments we have made.

**Please keep this document in a safe place and take it with you when you travel in case you need assistance or need to make a claim. If you have any questions or are in any doubt about the cover provided please call our customer services on: 0844 692 8418**

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## Useful telephone numbers

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If you have a medical or non-medical emergency while you are outside the United Kingdom, please call **Mapfre Assistance** on 0044 207 748 0683

### Travel Claims

If you have a medical or non-medical emergency **claim** please call **Mapfre Assistance** on 0207 748 0683 if you are within the **United Kingdom** or 0044 207 748 0683 if you are outside the **United Kingdom**.

If you need to make any kind of non-emergency **claim**, including **claims** for travel assistance or **claims** for Legal Advice and Expenses please call **Mapfre Assistance** on 0207 748 0684 if you are within the **United Kingdom** or 0044 207 748 0684 if you are outside the **United Kingdom**. Emergency Assistance Lines are open 24 hours a day, 365 days a year.

## General information

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Thank you for taking out travel insurance with Insureme4.co.uk. **Your** Certificate shows the sections of the **policy you** have chosen, the people who are covered and the terms and conditions that may apply.

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

### Policy information or advice

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, contact us on:

- call 0844 692 8418
- email [info@staysure.co.uk](mailto:info@staysure.co.uk)
- write to **us** at McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD.

### Please Note:

Insureme4.co.uk is a trading style of Staysure.co.uk Limited who is authorised and regulated by the Financial Services Authority (Reg. No. 436804).

### Insurer

This insurance is underwritten by Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima, 5th Floor, Alpha House, 24a Lime Street, London, EC3M 7HS.  
Company Number: FC021974. Branch Number BR008042. Trading under the name **Mapfre Assistance**.

### Our Regulator

Mapfre Asistencia are authorised by Direccion General de Seguros and subject to limited regulation by the Financial Services Authority. Details about the extent of **our** regulation by the Financial Services Authority are available from **us** on request. **Our** Financial Services Authority Registration number is 203041. **You** can visit the Financial Services Authority website, which includes a register of all regulated companies, at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or **you** can telephone them on 0845 606 1234.

### Residents of the Channel Islands and Isle of Man

Please note that sales of **Mapfre Assistance's** General Insurance products in the Channel Islands and Isle of Man do not fall within the jurisdiction of the Financial Services Authority, the Financial Ombudsman Service or the Financial Services Compensation Scheme. Local regulations apply. For further details please contact the Compliance Department.

### Contract of Travel Insurance

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

We will pay for any **claim you** make which is covered by this **policy** that occurs during the period of cover. **Your policy** does not cover all possible events and expenses. This **policy** is only valid when **you** have a Validation Certificate attached.

### Health Agreements

If **you** are travelling to a country in the European Union, **you** should collect an application form for a European Health Insurance Card from **your** local Post Office or download an application form from [www.ehic.org.uk](http://www.ehic.org.uk). This entitles European citizens to benefit from the health agreements which exist between countries in the European Union. (This used to be known as the E111).

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

### Conditions, exclusions and warranties

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

### Claims for baggage or personal possessions

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

### Policy limits

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

Cover	Limits of cover (per person unless otherwise shown)	Excess	Limits of cover (per person unless otherwise shown)	Excess
	Basics		Comprehensive	
Personal Assistance Services	N/A	N/A	£250	Nil
Medical Emergency & Repatriation	£5,000,000	£65	£10,000,000	£65
Emergency Dental Treatment	£200	£65	£200	£65
Additional Accommodation & Travelling Costs	£2,000 per Trip	Nil	£2,000 per Trip	Nil
Hospital Daily Benefit	N/A	N/A	£25 per 24 hour period up to a max of £800	Nil
Cancellation, Curtailment & Trip Interruption	Optional cover up to £5,000	£65	£5,000	£65
Travel Delay	N/A	N/A	£20 after the first full 12 hours, then £10 for each full 12 hours up to £300	Nil
Home Country Departure Assistance & Missed Home Country Connection	N/A	N/A	£500	Nil
Missed Departure on the Outward Journey	N/A	N/A	£500 (Europe) £1,000 (Elsewhere)	Nil

Cover	Limits of cover (per person unless otherwise shown)	Excess	Limits of cover (per person unless otherwise shown)	Excess
	Basics		Comprehensive	
Personal luggage	£200	£65	£200 (Optional upgrade to £2,000 available)	£65
Single article, or Pair or set of articles	£100		£100 (Optional upgrade available)	
Valuables	£100		£100 (Optional upgrade available) (Limited to £100 if Insured person is under 16)	
Luggage Delay	N/A	N/A	£50 for first 24 hours or £100 after 48 hours	
Money & Passports	£200	£65	£500	£65
Cash (Limited to £50 if Insured person is under 18)	£200		£200	
Passport	N/A	N/A	£500	Nil
Personal Liability	Optional cover up to £2,000,000 per policy	£65	£2,000,000	£65
Personal Accident	N/A	N/A		
Death	N/A	N/A	£20,000	Nil
If the Insured person is aged under 18	N/A	N/A	£1,000	Nil
Loss of one or more Limbs, or total and irrecoverable Loss of sight in one or both eyes	N/A	N/A	£20,000	Nil
Permanent total disablement	N/A	N/A	£20,000	Nil
If the <b>Insured</b> person is aged under 18 or over 74	N/A	N/A	Nil	Nil
Legal Protection	N/A	N/A	£25,000 per person max £50,000 per policy	Nil
Hi-jack	N/A	N/A	£50 per 24 hour period, max £5,000	Nil
<b>Optional Winter sports cover</b>				
Skis, ski equipment	N/A	N/A	£500	£65
Ski pass	N/A	N/A	£250	£65

Cover	Limits of cover (per person unless otherwise shown) Basics	Excess	Limits of cover (per person unless otherwise shown) Comprehensive	Excess
Ski equipment delay	N/A	N/A	£15 per 24 hours up to max £300	Nil
Piste closure	N/A	N/A	£20 for each full day up to max £200	Nil
Avalanche or landslide	N/A	N/A	£15 for each full day up to max £150	Nil
<b>Optional Golf Cover</b>				
Golf equipment	N/A	N/A	£1,000	£65
Single article limit	N/A	N/A	£500	Nil
Hiring golf equipment	N/A	N/A	£300	Nil
Green Fees	N/A	N/A	£150	Nil
Hole-in-One Cover	N/A	N/A	£75	Nil
<b>Optional Wedding Cover</b>				
Wedding rings	N/A	N/A	£250	£65
Wedding attire	N/A	N/A	£1,500	£65
Wedding gifts	N/A	N/A	£1,000	£65
Photographs and Videos	N/A	N/A	£750	£65
<b>Optional Special Sports &amp; Activities Cover</b>				
Search and rescue	N/A	N/A	£750	Nil
Sports gear and activity equipment	N/A	N/A	£750	£65
<b>Home country Cover</b>				
Home country Medical Transfer	£1,000	£65	£1,000	£65
Additional Accommodation Costs	£1,000	£65	£1,000	£65
<b>Optional End Supplier Failure Cover (Available subject to additional premium and shown on Validation Certificate)</b>				
End Supplier Failure	£3,000	N/A	£3,000	N/A
<b>Optional Travel Legal Dispute Cover (Available subject to additional premium and shown on Validation Certificate)</b>				
Travel Legal Dispute Subject to acceptance criteria and minimum claim value £150	£25,000 Max £50,000 per policy	£35	£25,000 Max £50,000 per policy	£35
<b>Optional Travel Disruption Extension (Available subject to additional premium and shown on Validation Certificate)</b>				
Extended Cancellation or Curtailment	£1,000	£65	£1,000	£65
Extended Travel Delay	£1,000		£1,000	
Extended Missed Departure	£500		£500	
Catastrophe Cover	£1,000		£1,000	

## Important notes

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

- **Emergency medical expenses:** this **policy** is NOT a Private Medical Insurance **policy**, and does not provide cover for procedures that can be carried out in **your** country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.
- **Material facts:** **you** must declare to **us** all **material facts** that are likely to affect this insurance. Failure to do so may prejudice your entitlement to **claim**. If **you** are uncertain as to whether a fact is material, **you** should declare it to **us** by calling Customer Services on 0844 692 8418. Please refer to the definition of a '**Material Fact**' in the meaning of words.
- **Health:** this **policy** contains restrictions regarding **pre-existing medical conditions** which unless declared and accepted by the **insurers** in writing prior to travel may invalidate any subsequent **claim**. If **you** are in any doubt as to whether **you** would be covered by the **policy** please call the Medical Screening Helpline on 0844 692 8418.
- **Changes in health or medication:** **you** must contact **us** and declare any changes in **your** health or **your** medication that occur between the date **you** take out this **policy** and the date **you** start any **trip**.
- **Cancellation, curtailment & trip interruption cover:** it is important to note that the **policy** contains conditions and exclusions in relation to non-insured travelling companions, **close relatives** or persons with whom **you** intend to stay whilst on **your trip**, in the event of any need to cancel, **curtail** or interrupt a **trip** as a result of changes in their health. Please refer to the 'Important Limitations – Cancellation, **Curtailment & Trip** Interruption Cover' section for full details.
- **Special sports & activities:** this **policy** specifically excludes participating in or practising for certain sports and activities. **Your policy** can be extended to cover some of these sporting activities (as detailed under the Optional Special Sports & Activities cover section) when **you** have paid an appropriate additional **premium**. **Your policy** can be extended before departure from **your home country**. If **you** are going to take part in **special sports and activities** where there may be a high risk of injury or if **you** are in any doubt as to whether cover will apply, please call Customer Services on 0844 692 8418.
- **Age limit:** no section of this **policy** shall apply in respect of any person who has reached the age of 86 years at the commencement of the **period of insurance** for **single trip** policies, 81 years for **annual multi-trip** policies and 76 years for **long stay** policies.
- **Trip limits:** this **policy** contains strict limits on the length of time **you** can spend travelling abroad on each **trip**. Please refer to the definition of the '**trip**' in the Meanings of Words. If **you** travel for more than the number of days for which **you** have paid for cover, **you** will not be covered after the last day for which **you** have paid. **Trips** must commence and end in **your home country** and a return ticket must have been booked prior to departure.
- **Medical emergency:** in the event of a medical emergency **you** must contact **us** as soon as possible. **You MUST** contact **us** before incurring expenses in **excess** of £500, except in case of emergency. If **you** are physically prevented from contacting **us** immediately, **you** or someone designated by **you** must contact **us** within 48 hours.
- **Pregnancy and childbirth:** cover under this **policy** is provided for unforeseen events. In particular, cover is provided under section 2 for unforeseen **bodily injury** or **illness**. Pregnancy and Childbirth are not considered to be either an **illness** or injury. For the avoidance of doubt, please note that cover is **ONLY** given under sections 2, 4, 5 and 6 of this **policy** for **claims** arising from complications of pregnancy and childbirth. Please make sure **you** read the definition of complications of pregnancy and childbirth given under the Meaning of Words below.

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- **Third party liability:** if **you** use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter) sail or powered boat, or an airborne craft, no liability cover will apply under this **policy** and **you** must ensure that **you** have cover for **third party** injury or property damage in place.

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  - **Personal possessions:** while this **policy** provides cover for **your personal luggage**, if **you** are planning to take expensive items such as sophisticated photographic equipment, jewellery and other **valuables** with **you** then **you** should check that **you** have adequate personal possessions cover, under a **home** contents insurance. The maximum **we** will pay under this **policy** for **valuables** (as defined) owned by each **insured person** is limited to £100. **Personal luggage claims** are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation. Payment of any **claims** in respect of any one article or **pair or set** of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient. An optional upgrade is available for Comprehensive customers to increase their **personal luggage** cover, including **valuables** and single article limits.

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  - **Policy limits:** most sections of **your policy** have limits on the amount **the insurer** will pay under that section. Some sections also include other specific limits, for example: for any one item or for **valuables** in total. **You** are advised to check **your policy**.

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  - **Policy excess:** under most sections of the **policy**, **claims** will be subject to an **excess**. This means that **you** will be responsible for paying the first part of the **claim** up to the **excess** value per **insured person** each and every incident. A definition of **policy excess** is in the Meaning of Words.

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  - **Reasonable care:** **you** need to take all reasonable care to protect yourself and **your** property, as **you** would if **you** were not **insured**.

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  - **Automatic policy renewal payment:** by providing **your** credit/debit card details to Staysure and selecting the Direct Debit payment option, **you** confirm that Staysure has **your** full authority to debit the appropriate amount (the amount may vary annually) directly from **your** credit/debit card electronically each year at the renewal of **your annual multi-trip policy**.

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

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## Medical declaration

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

This insurance operates on the following basis:

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

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

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

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

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

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

To declare a **pre-existing medical condition** or a change in **your** state of health or prescribed medication, **you** should contact the Medical Screening Helpline during office hours on 0844 692 8418.

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

The following medical conditions are covered without additional charge and subject to the normal terms and conditions of this insurance, provided a) the **insured** is not awaiting surgery for the condition and b) the **insured** has been fully discharged from any post-operative follow-up.

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## **\*Waived Conditions**

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Abnormal Smear Test	Breast Cyst(s)	Conjunctivitis
Achilles Tendon Injury	Breast Enlargement/Reduction	Constipation
Acne	Broken Bones (other than head or spine) – (no longer in plaster)	Corneal Graft
Acronyx (Ingrowing Toe-nail)	Bunion (Hallux Valgus)	Cosmetic Surgery
Adenoids	Bursitis	Cyst Breast
Allergic Rhinitis	Caesarean Section	Cyst Testicular
Alopecia	Candidiasis (oral or vaginal)	Cystitis (no ongoing treatment, no hospital admissions)
Anal Fissure/Fistula	Carpal Tunnel Syndrome	Cystocele (fully recovered, no hospital admissions)
Appendectomy	Cartilage Injury	D & C
Astigmatism	Cataracts	Deaf Mutism
Athlete's Foot (Tinea Pedis)	Cervical Erosion	Deafness
Attention Deficit Hyperactivity Disorder	Cervicitis	Dental Surgery
Bell's Palsy (Facial Paralysis)	Chalazion	Dermatitis (no hospital admissions or consultations)
Benign Prostatic Enlargement	Chicken Pox (fully resolved)	Deviated Nasal Septum
Bladder Infection (no ongoing treatment, no hospital admissions)	Cholecystectomy	Diarrhoea and/or Vomiting (resolved)
Blepharitis	Chronic fatigue syndrome (if only symptom is fatigue and no hospital admissions)	Dilatation and Curettage
Blindness	Coeliac Disease	Dislocations (no joint replacement or hospital admissions)
Blocked Tear Ducts	Cold Sore (Herpes Simplex)	
Breast Fibroadenoma	Common Cold(s)	

Dry Eye Syndrome	Hypospadias	Osgood-schlatter's Disease
Dyspepsia	Hypothyroidism (Underactive Thyroid)	Osteochondritis
Ear Infections (resolved must be all clear prior to travel if flying)	Hysterectomy (provided no malignancy)	Otosclerosis
Eczema (no hospital admissions or consultations)	Impetigo	Overactive Thyroid
Endocervical Polyp	Indigestion	Parametritis
Endocervicitis	Influenza (full recovery made)	Pediculosis
Endometrial Polyp	Ingrowing Toe-nail (Acronym)	Pelvic Inflammatory Disease
Epididymitis	Inguinal Hernia	Photodermatosis
Epiphora (Watery Eye)	Insomnia	Piles
Epispadias	Intercostal Neuralgia (no admissions)	Pityriasis Rosea
Epistaxis (Nosebleed)	Intertrigo	Post Viral Fatigue Syndrome (if the only symptom is fatigue and no hospital admissions)
Erythema Nodosum	Irritable Bowel Syndrome (IBS) (provided definite diagnosis made and no ongoing investigations)	Pregnancy (provided no complications)
Essential Tremor	Keinboeck's Disease	Prickly Heat
Facial Neuritis (Trigeminal Neuralgia)	Keratoconus	Prolapsed Uterus (womb)
Facial Paralysis (Bell's Palsy)	Knee Injury Collateral/cruciate ligaments	Pruritis
Femoral Hernia	Knee Replacement (no subsequent arthritis and never any dislocation of a joint replacement)	Psoriasis (no hospital admissions or consultations)
Fibroadenoma	Kohlers Disease	Repetitive Strain Injury
Fibroid Uterine	Labyrinthitis	Retinitis Pigmentosa
Fibromyalgia	Laryngitis	Rhinitis (Allergic)
Fibromyositis	Learning Difficulties	Rosacea
Fibrositis	Leptothrix	Ruptured Tendons
Frozen Shoulder	Leucoderma	Salpingo-oophoritis
Gall Bladder Removal	Lichen Planus	Scabies
Ganglion	Ligaments (injury)	Scalp Ringworm (Tinea Capitis)
Glandular Fever (full recovery made)	Lipoma	Scheuermann's Disease
Glaucoma	Macular Degeneration	(provided no respiratory issues)
Glue Ear (resolved must be all clear prior to travel if flying)	Mastitis	Sebaceous Cyst
Goitre	Mastoidectomy (resolved must be all clear prior to travel if flying)	Shingles (Herpes Zoster)
Gout	Menopause	Sinusitis
Grave's Disease	Menorrhagia	Skin Ringworm (Tinea Corporis)
Grommet(s) inserted (Glue Ear)	Migraine (provided definite diagnosis made and no ongoing investigations)	Sleep Apnoea (no machine used to assist breathing)
Gynaecomastia	Misconception	Sore Throat
Haematoma (external)	Mole(s)	Sprains
Haemorrhoidectomy	Molluscum Contagiosum	Stigmatism
Haemorrhoids (Piles)	Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue and no hospital admissions)	Stomach Bug (resolved)
Hallux Valgus (Bunion)	Myxoedema	Strabismus (Squint)
Hammer Toe	Nasal Infection	Stress Incontinence (no urinary infections)
Hay Fever	Nasal Polyp(s)	Talipes (Club Foot)
Hernia (not Hiatus)	Nettle Rash (Hives)	Tendon Injury
Herpes Simplex (Cold Sore)	Neuralgia (no hospital admissions)	Tennis Elbow
Herpes Zoster (Shingles)	Nosebleed(s)	Tenosynovitis
Hip Replacement (no subsequent arthritis and never any dislocation of a joint replacement)	Nystagmus	Termination of Pregnancy
Hives (Nettle Rash)		Testicles Epididymitis
Housemaid's Knee (Bursitis)		Testicles Hydrocele
HRT (Hormone Replacement Therapy)		Testicles Varicocele
Hyperthyroidism (Overactive Thyroid)		Testicular Cyst
		Testicular Torsion (Twisted Testicle)
		Throat Infection(s)

Thrush	Trigeminal Neuralgia	Uterine Prolapse
Thyroid Overactive	Turner's Syndrome	Varicocele
Thyroid Deficiency	Twisted Testicle	Varicose Veins – legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
Tinea Capitis (Scalp Ringworm)	Umbilical Hernia	Vasectomy
Tinea Corporis (Skin Ringworm)	Underactive Thyroid	Verruca
Tinea Pedis (Athlete's Foot)	Undescended Testicle	Vitiligo
Tinnitus	Urethritis (fully recovered, no hospital admissions)	Warts (benign, non-genital)
Tonsillitis	URTI (Upper Respiratory Tract infection) (resolved, no further treatment)	Womb Prolapse (uterus)
Tooth Extraction	Urticaria	Wry Neck (Torticollis)
Toothache	Uterine Polyp(s)	
Torn Ligament		
Torticollis (Wry Neck)		
Trichomycosis		

**NOTE 1\*\***

In addition to any **medical condition** on the Waived Conditions list **you** may be automatically accepted for cover, provided **you** do not have more than ONE of the following **medical conditions** and **you** must not have ANY other **pre-existing medical condition**.

**Arthritis (Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism):**

- There must have been NO hospital admissions within the last 12 months.
- Must NOT affect the back more than any other area of the body.
- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- There must have been NO dislocations of any joint replacements.
- Must NOT be awaiting surgery.
- Must have NO lung problems/respiratory disorders.

**Asthma (Wheezing):**

- There must have been NO hospital admissions EVER.
- Must have been diagnosed prior to age 50.
- Must be controlled with no more than 2 medications (NO nebuliser, NO home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must always be able to walk 200 yards on the flat without becoming short of breath.

**Diabetes Mellitus (Sugar Diabetes):**

- Type 2 (Non-Insulin-Dependent Diabetes Mellitus) only.
- Controlled by diet alone or by no more than 1 medication (no Insulin).
- There must have been NO hospital admissions or diabetic complications EVER.
- Must have been a non-smoker for at least 12 months.

**Hypercholesterolaemia (High/Raised Cholesterol):**

- No more than 1 medication.
- Must NOT be the inherited (genetic) form.
- Must have been a non-smoker for at least 12 months.

**Hypertension (High Blood Pressure, White Coat Syndrome):**

- No more than 2 medications.
- There must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months.

**Hypotension (Low Blood Pressure):**

- Must NOT be associated with any underlying condition.

**Osteoporosis (Osteopaenia, Fragile Bones):**

- There must have been NO broken bones within the last 5 years.
- There must have been NO vertebral (backbone) fractures.

## Important limitations

### Cancellation, curtailment & trip interruption cover

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

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

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

## 24 hour emergency and repatriation service

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Contact the Emergency Assistance Service on:

Tel: 0044 207 748 0683

Ref: Staysure.co.uk

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

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

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

### Outpatient treatment

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

### Reciprocal Health Agreements

#### EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC) application from **your** local Post Office. **You** can also apply either online through [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by telephoning 0845 606 2030. This will entitle **you** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland. In the **event** of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card **we** will not apply the deduction of **excess** under section 2 – Emergency Medical and Repatriation.

## Australia

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

If **you** are admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

**Contact the Emergency Assistance Services on telephone number 0044 207 748 0683.**

## Travel Assistance

**You** can use this service outside the **United Kingdom** during **your** journey. If **you** have an emergency please contact **Mapfre Assistance** as soon as possible. When dialling from outside the **United Kingdom** phone 0044 207 748 0683. **You** may reverse the call charges when using this service. Please give **Mapfre Assistance your** age and **your** Validation Certificate number.

The service includes:

- medical advice abroad related to **your claim**
- assistance in locating suitable Doctors, hospitals, clinics and dentists when consultation or minor treatment is required;
- assistance with arrangements for a **Doctor** to call and if necessary hospitalisation;
- continued medical monitoring of the patient's condition;
- help to obtain special drugs if unobtainable locally, and dispatching of them to the patient;
- arranging for a translation service when necessary, where the provider of an assistance service does not speak English; (is under legal expenses)

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

## Meaning of words

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

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

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

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

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

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

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

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

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

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

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

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

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

**Claims** will be calculated from the day **you** were admitted to hospital and based on the number of complete days for which **you** were hospitalised.

**Common law partner:** The person living with the **insured person** as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the **period of insurance**.

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

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

**Curtailed/curtail/curtailed** – either:

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

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

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

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

**Dependent child/Children** – A child/children accompanying **you** on **your** journey who is/are under 18 years of age.

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

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

**Excess** – Under most sections of this **policy you** have to pay the first part of any **claim**. This is called an **excess**. The **excess** will apply to each person claiming, and to each incident and to each section of the **policy you claim** under. The **excess** amount is shown in the table of benefits on pages 3, 4 and 5 under each section.

**Family cover** – Means **you** and **your** husband/wife or civil partner, partner (who have co-habited for at least 6 months), **your** unmarried, **dependent children** of either of **you** (including fostered or adopted) under the age of 18 years. On an **annual multi-trip policy**, adults and children can travel independently but children must always be accompanied by a responsible adult over 18 years.

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

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

## Zone 1: The **UK area**

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

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

Zone 4: All countries Worldwide.

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

**Guardian** – The persons with a legal duty of care for a child or group of children aged under 18 or the person with a legal duty of care for a disabled person or group of disabled persons during the period of the **policy**.

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

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

**Home area or home country** – For residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **your home country** means the **United Kingdom**. For residents of the Channel Islands and Isle of Man, **your home area** means the Channel Islands or Isle of Man depending on where **your home** is.

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

**Incidental** – Means happening on a casual or occasional basis.

**Insured person or you/your:** Each person named on the **certificate** and for whom the appropriate **premium** has been paid, and at the commencement of the **period of insurance** being not more than 85 years of age if **you** have purchased a **single trip policy**, or 80 years of age if **you** have purchased an **annual multi-trip trip policy** or 75 years of age if **you** have purchased a **long stay policy**.

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

**Loss of limb:** Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

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

**Manual work:** Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound

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

In the event of an injury occurring as a result of voluntary labour, the **policy excess** under section 2 (Medical Emergency & Repatriation) will be increased to £250 and application of **excess** waiver will not delete this increased **excess**. Cover excludes interaction with wild animals of any kind.

**Material Fact:** A fact likely to influence the acceptance or assessment of this insurance by underwriters. If in doubt as to what constitutes a **material fact**, please contact **us**.

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

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

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

**Money:** Sterling and foreign currency and travellers cheques.

**Osteosynthesis Material** – Parts or pieces of metal or of any other kind used to join together the ends of a fractured bone, or to knit together the tips of joints, by surgical operation and which can be reused.

**Orthopaedic Material or Orthosis** – Anatomical parts or items of any kind used to prevent or correct temporary or permanent deformations of the body (including but not limited to walking sticks, cervical collars and wheelchairs).

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

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

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

- 1) If **you** are aged 65 or under, a maximum of 550 consecutive days;
- 2) If **you** are aged between 66 and 70 inclusive, a maximum of 366 days if travelling within zones 1 and 2, a maximum of 276 days if travelling within **zone 3** and a maximum of 184 days if travelling within **zone 4**;
- 3) If **you** are aged between 71 and 75 inclusive, a maximum of 366 days if travelling within zones 1 and 2, a maximum of 184 days if travelling within **zone 3** and a maximum of 123 days if travelling within **zone 4**;

**Single trip policies:** The period of the **trip** terminating upon the **trips** completion, but not in any case exceeding the period shown on the Validation Certificate. Under single **trip** policies, section 6 – Cancellation cover shall start from the time **you** pay the **premium** and evidence of insurance is issued

and will stop at the departure of **your trip** or in the event of **you** making a cancellation **claim** all remaining cover will immediately cease for that **trip**. For all other sections of the **policy** the insurance commences when **you** leave **your home** to start the **trip** and stops at the time of **your** return to **your home** on completion of the **trip**.

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

- 1) If **you** are aged between 76 and 85 inclusive, a maximum of 31 days, and for which **you** have paid the appropriate **premium**.

**Annual multi-trip policies:** Cover applies as for **single trip** policies, however the **period of insurance** is for 12 months during which **you** are covered for each **trip you** book and undertake within that period, on condition that each **trip** does not exceed a maximum of:

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

**Please note:**

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

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

**Personal luggage:** items usually carried or worn by travellers for their individual use during a **trip**.

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

**Personal money** – Means bank notes, currency notes and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets, driving licence and **your** personal credit/debit or charge cards.

**Policy** – Means this insurance, the terms and conditions and any supplements, endorsements or appendices issued thereto.

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

**Pre-existing medical condition:**

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

**Prostheses** – The replacement (whether on a temporary or permanent basis) of a missing body part including but not limited to, mechanical or biological items such as cardiac valve parts, joint replacements, synthetic skin, intraocular lenses, biological materials (cornea), fluids, gels and synthetic or semi-synthetic liquids that replace organic humours or liquids, medicine reservoirs and mobile oxygen therapy systems.

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

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

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

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

**Single parent family:** One adult and all of their children (including foster children) aged 17 and under if in full time education. All persons must live at the same address. For **annual multi-trip cover**, the adult can travel independently, however, all **insured** children must travel with a responsible adult over the age of 18 years.

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

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

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

**Theft** – The dishonest appropriation of property from other people including the use of or threatening to use force or violence.

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

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

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

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

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

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

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

**Validation certificate** – The document that shows the names and other details of all the people **insured** under this **policy**. The Validation Certificate proves **you** have the cover shown in the **Policy** Document.

**Valuables** – of gold, silver and precious metals, works of art, carpets and silks, musical instruments, cassette players and cassettes, record players and records, CD-players and CD-discs, DVD/MP3 players and DVD/MP3-discs, computer hardware of software, games, consoles, televisions, perfumes, jewellery, watches, fur, leathers, precious stones, electrical optical instrument such as binoculars and telescopes, photographic equipment, tools and animal skins and hides, hunting items, valuable papers and other documentation.

**We, Us, Our, Mapfre Assistance, the insurer** – Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima, 5th Floor. Alpha House, 24a Lime Street, London EC3M 7HS Company number: FC021974. Branch Number BR008042. Trading under the name of **Mapfre Assistance**. Once **you** have paid the **premium**, **we** assume responsibility for providing cover according to the terms and conditions of the. Except section 29 and 30, please refer to the relevant sections for details.

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

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

**Winter sports** – Means guided cross country skiing (Nordic skiing), glacier skiing, recreational racing, snowmobiling, mono skiing, off piste skiing or off piste snowboarding, on piste skiing, on piste snowboarding and snow sledging

**You, Your, Insured** – Each person for whom an insurance **premium** has been paid as shown on the Validation Certificate.

## **Upgrades**

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

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

- **Optional winter sports cover – single trip policies**

Comprehensive policyholders only: if **you** are under 65 years of age, **your single trip policy** can be extended, subject to certain limitations, to cover **winter sports**. Please refer to the Optional winter sports cover section in this **policy** for full details. If **you** have purchased an **annual multi-trip policy**, **you** are covered when taking part in **winter sports** for one **trip** of up to 17 consecutive days during the **period of insurance**. This can be extended for up to 31 days in total when extra **premium** has been paid and this is shown on **your certificate**.

- **Optional golf cover**

Comprehensive policyholders only: **your policy** can be extended, subject to certain limitations, to cover golf. Please refer to the optional golf cover section in this **policy** for full details.

- **Optional wedding cover**

Comprehensive policyholders only: **your policy** can be extended, subject to certain limitations for wedding cover. Please refer to the optional wedding cover section in this **policy** for full details.

- **Optional special sports & activities cover**

Comprehensive policyholders only: **your policy** is automatically extended to provide cover for search and rescue costs and sports gear and equipment where **you** are participating in any activity that is specified as covered under this **policy**.

- **Optional end supplier failure cover**

**Your policy** can be extended, subject to certain limitations, to cover the irrecoverable costs as a result of the insolvency of a travel or accommodation provider that does not form part of an inclusive holiday. Please refer to the optional end supplier failure section in this **policy** for full details.

- **Optional travel legal dispute cover**

**Your policy** can be extended, subject to certain limitations, to provide travel legal dispute cover to sue for breach of contract or to pursue civil action against someone who negligently causes **you** illness whilst undertaking or as a direct consequence of **your** holiday.

- **Optional travel disruption extension cover**

**Your policy** can be extended, subject to certain limitations, to provide for certain costs arising from travel disruption before or during **your trip**.

## Section 1 **Personal assistance services**

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### **Comprehensive policyholders only**

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

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

- a) **Information about your destination**

**We** can provide information on: –

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

- b) **Transfer of emergency funds**

**We** will transfer emergency funds to **you** in case of urgent need, up to a maximum under this **policy**, per **trip**, of £500.

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

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

**c) Message relay**

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

**d) Drug replacement**

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

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

**e) Tracing lost luggage**

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

**f) Replacement travel documents**

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

**What is not covered:** the cost of any items **insured** under another section of this **policy**.

**g) Homecall referral**

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

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

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

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

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**What is covered:**

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

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are **medical practitioner's** fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised **medical practitioner**.
- Burial or cremation of a deceased **insured person** abroad up to £1,500; or alternatively transportation costs of returning **home** an **insured person's** body or ashes.
- Additional travelling costs to repatriate **you home** when recommended by **our** Medical Officer. **We** will pay for the cost of a medical escort if considered necessary.
- Up to £150 in total for **your** excursions that have been paid for before **your trip** began and that cannot be recovered from anywhere else, if **you** get written advice from a **doctor** that **you** cannot go on them, because of an injury or **illness** during **your trip**. **We** reserve the right to limit payment to what **our** Medical Officer deems to be reasonable.

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

**What is not covered:**

- a) costs in **excess** of £500 which have not been authorised by **us** in advance (see Important Notes);
- b) any **claims** arising directly or indirectly as a result of any **pre-existing medical conditions**, unless **you** have declared all **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance;
- c) any pre-planned or pre-known or expected medical treatment or diagnostic procedure;
- d) treatment which, in the opinion of **our** Medical Officer, can reasonably be delayed until **your** return to the country of departure;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen **illness** or injury;
- f) any **claims** for costs related to pregnancy or childbirth unless the **claim** is certified by a **medical practitioner** as necessary due to complications of pregnancy and childbirth;
- g) treatment or services provided by a private clinic or hospital, health spa, convalescent **home** or any rehabilitation centre unless confirmed as medically necessary by **our** Medical Officer;
- h) treatment for cosmetic purposes unless **our** medical officer agrees that such treatment is necessary as the result of an **accident** covered under this **policy**;
- i) expenses incurred as a result of a tropical disease when **you** have not had the recommended inoculations and/or taken the recommended medication;
- j) any costs incurred in **your home country** other than in connection with transportation of **you** or **your** remains to **home** from abroad;
- k) any costs incurred in Australia which would have been covered by Medicare had **you** enrolled, and **you** failed to enrol in Medicare;
- l) any costs where the transportation **home** has not been arranged by **us**;
- m) any costs in respect of unused pre-paid travel costs when **we** have paid to repatriate **you**;
- n) air-sea rescue and transfer costs;
- o) the **policy excess** except where **you** have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and **you** have used a European Health Insurance Card to effectively reduce the cost of **your** treatment or medicines;
- p) any costs incurred by **you** when **you** are engaging in **winter sports** unless **you** have paid the **winter sports premium**;
- q) anything mentioned in the General Exclusions.

## In an emergency

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

To comply with the terms and conditions of the insurance **you** must contact **us** as soon as possible. **You MUST** obtain **our** prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if **you** are physically prevented from contacting **us** immediately, **you** or someone designated by **you** must contact **us** within 48 hours.

For assistance outside UK Dial: 0044 207 748 0683

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

## Section 3 **Emergency dental treatment**

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### **What is covered:**

**We** will pay up to £200 for each **insured person** for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

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

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

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

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### **What is covered:**

On condition that **you** contact **us** first and **we** make all the travel arrangements, in the event of a valid **claim** for repatriation under section 2 (Emergency Medical & Repatriation), **we** will pay up to an overall limit of £2,000 per **trip** for the following:

- If **our** Medical Officer confirms that it is medically necessary for **you** to be accompanied on the **trip home**, and the return journey cannot take place on the original scheduled date, **we** will pay for the additional travelling costs and accommodation costs incurred by one person staying with **you** and accompanying **you** on the **trip home**.

- Additional travelling and accommodation costs arranged by **us** for one person required, on medical advice, to fly out to **you** and accompany **you home**.
- A return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace **you** in **your** location outside **your home country** following **your** medical repatriation or death during a **trip**.
- Additional travelling costs incurred in returning **home your** children under 18 years of age and **insured** under this **policy** if **you** are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children **home**.

**What is not covered:**

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

## Section 5 **Hospital daily benefit**

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**Comprehensive policyholders only.**

**What is covered:**

In the event of a valid **claim** under section 2 (Emergency Medical & Repatriation) or section 3 (Emergency Dental Treatment), when **you** are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours, **we** will pay **you** a benefit of £25 per **insured person** per complete day of in-patient treatment up to a maximum under this **policy** of £800 per **insured person**.

**What is not covered:**

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

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

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**Comprehensive policyholders and Basics policyholders who have bought the optional cover.**

**Cancellation & curtailment**

**What is covered:**

**We** will reimburse up to a maximum of £5,000 per **insured person** in total under this **policy** for financial loss **you** suffer, being non-refundable deposits and amounts **you** have paid (or have contracted to pay), for travel and accommodation **you** do not use because of **your** inability to commence travel or complete the **trip**.

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

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

- Unforeseen **illness**, injury or death of **you**, a **close relative** or any person with whom **you** have arranged to travel or stay during the **trip**.
- **You** abandoning **your trip** following the cancellation of or a delay of more than 12 hours in the departure of **your** outward international flight, sea-crossing, coach or train journey, forming part of the booked **trip's** itinerary, as a result of **strike or industrial action** (of which **you** were unaware at the time **you** booked the **trip**), adverse weather conditions, or the mechanical breakdown of, or **accident** of, the aircraft, sea vessel, coach or train.
- **You** or any person with whom **you** plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If **you** are made redundant and **you** qualify for a redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting **your home**, occurring during the **trip** or within 48 hours before **you** depart, when the loss relating to **your home** is in excess of £1,500 and **your** presence is required by the Police in connection with such events.
- The Foreign and Commonwealth Office issue a directive advising against travel to **your trip destination** because of an earthquake, fire, flood, or hurricane.

### Trip interruption

#### What is covered:

On condition that **you** contact **us** first, and that **we** make all the travel arrangements, **we** will pay necessary additional travelling costs incurred in returning **you home** in the event **you** have a valid **curtailment claim**.

If the situation permits, and the period of **your** original booked **trip** has not expired, **we** will also pay necessary additional travel costs in transporting **you** back to the location abroad.

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

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

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

If **you** cannot recoup the cost of any pre-paid accommodation, **you** may be able to submit a pro-rata **curtailment claim** under this section for such costs. The maximum amount **we** will pay under section 6 in total for cancellation, **curtailment** and **trip** interruption **claims** is £5,000 per **insured person**.

#### Special conditions relating to claims

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

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

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

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

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

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

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

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

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

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

- Required surgery, inpatient treatment or hospital consultations; or
  - Required any form of treatment or prescribed medication;
- d) cancellation caused by pregnancy or childbirth unless the cancellation is certified by a **medical practitioner** as necessary due to complications of pregnancy and childbirth;
  - e) **claims** arising from actual or planned **strike or industrial action** which was common knowledge at the time **you** booked the **trip**;
  - f) any costs in respect of any unused pre-paid travel costs when **we** have paid to repatriate **you**;
  - g) withdrawal from service of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any **claim** in this case to the transport operator involved;
  - h) failure by the provider of any part of the booked **trip** to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise), unless the event is specifically covered by this **policy**. **You** should direct any **claim** in this case to the provider involved;
  - i) bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;

- j) anything the company providing **your** transport or accommodation, their agents, any person acting for **you** is responsible for;
- k) **your** vehicle being stolen or breaking down;
- l) change of plans due to **your** financial circumstances except if **you** are made redundant and qualify for redundancy payment under current UK legislation;
- m) any **claim** arising as a result of attendance of an **insured person**, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if **you** are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- n) any costs relating to airport taxes or air passenger duty. **You** should obtain a refund from **your carrier** for such charges;
- o) any cancellation, **curtailment** or **trip** interruption caused by work commitment or amendment of **your** holiday entitlement by **your** employer;
- p) any **claim** resulting from **your** inability to travel due to an **insured person's** failure to hold, obtain or produce a valid passport or any required visa in time for the booked **trip**;
- q) prohibitive regulations by the Government of any country, or delay or amendment of the booked **trip** due to Government action;
- r) the death or **illness** of any pet or animal;
- s) the **policy excess**. If **you** are claiming only for loss of deposit then the **excess** is reduced to £10 per **insured person** per **claim**;
- t) the cost of this **policy**;
- u) anything mentioned in the General Exclusions.

## Section 7 **Travel delay**

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### **Comprehensive policyholders only**

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

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

- For more than 12 hours beyond the intended departure time: **we** will pay the sum of £20 per **insured person** for the first 12 hours **your** departure is delayed and a further £10 per **insured person** for each subsequent full 12 hours delay, up to a maximum of £300 in all per **insured person** per **trip**; or
- For more than 12 hours beyond the intended departure time: **you** can choose instead to abandon **your trip** and submit a Cancellation **claim** under section 6.

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

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

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

- **claims** arising from actual or planned **strike or industrial action** which was common knowledge at the time **you** made travel arrangements for the **trip**;
- withdrawal from service of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any **claim** to the transport operator involved;
- **claims** where **you** have not obtained written confirmation from the **carrier** stating the period and reason for delay;
- any **claim** that results from volcanic ash unless **you** have paid the appropriate **premium** for cover and claim under section 33
- anything mentioned in the General Exclusions.

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

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### **Comprehensive policyholders only**

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

**We** will pay up to a maximum of £500 per **insured person** to meet the additional costs incurred should **you** be delayed or miss **your** connection as follows:

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

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

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

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

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

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

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

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

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

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

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

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

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

- **claims** arising from **strike or industrial action** which had started, or for which a starting date had been announced, before **you** made any travel arrangements for **your trip**;
- **claims** due to **you** allowing insufficient time to complete **your** journey to the departure point;
- withdrawal from service (temporary or otherwise) of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any **claim** to the transport operator involved;
- additional costs where the scheduled **public transport** operator has offered reasonable alternative travel arrangements;
- immobilisation or loss of any vehicle **you** have taken abroad on **your trip**;
- anything mentioned in the General Exclusions.

## **Section 9 Missed departure on the outward journey**

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### **Comprehensive policyholders only**

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

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

- £500 per **insured person** in respect of travel to a European **destination**; or
- £1,000 per **insured person** in respect of travel outside Europe,

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

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

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

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

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

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

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

- **claims** arising from actual or planned **strike or industrial action** which was common knowledge at the time **you** booked the **trip**;
- withdrawal from service of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any **claim** to the transport operator involved;

- additional costs where the scheduled **public transport** operator has offered reasonable alternative travel arrangements;
- **claims** for additional mechanical wear and tear or depreciation of **your** vehicle or for mileage charges other than additional fuel and oil;
- **claims** under this section in addition to **claims** under section 7 (Travel Delay);
- **claims** due to **you** allowing insufficient time to complete **your** journey to the departure point;
- any claim that results from volcanic ash unless **you** have paid the appropriate **premium** for cover and claim under section 33;
- anything mentioned in the General Exclusions.

## Section 10 **Personal luggage**

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### **What is covered:**

If, in the course of a **trip**, **your personal luggage** is damaged, stolen, destroyed or lost (and not recovered), **we** will cover **you** up to an overall maximum of £200 per **insured person** in total (£2,000 in total when the extra possessions cover **premium** has been paid) under this **policy**.

Within this amount the following sub-limits apply:

- The maximum **we** will pay for any one article, or for any one **pair or set** of articles, is £100 (or the amount shown in **your certificate** (up to £1,000 in total) when the extra possessions cover **premium** has been paid) where **you** are able to provide the original receipt, valuation or proof of ownership.
- If **you** cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of **you** wearing the article) and value to support the **claim**, payment for any one article, or for any one **pair or set** of articles, will be limited to a maximum of £50. Evidence of replacement value is not sufficient.
- The maximum **we** will pay for all articles lost, damaged or stolen in any one incident is limited to £250 if **you** cannot provide satisfactory proof of ownership and value.
- The maximum **we** will pay under this **policy** for all **valuables** owned by each **insured person** is limited to £100 (£300 in total if **you** are aged 18 or over and the extra possessions cover **premium** has been paid) whether jointly owned or not.
- The maximum **we** will pay for sunglasses or prescription glasses of any kind is limited to £100 per **insured person** (£150 in total when the extra possessions cover **premium** has been paid). The maximum **we** will pay for mobile telephones is limited to £100 per **insured person**.
- The maximum **we** will pay for **personal luggage** or **valuables** lost, damaged or stolen from a beach or pool-side is limited to £100 per **insured person**.
- The maximum **we** will pay for any cigarettes or alcohol lost, damaged or stolen is limited to £50 in total under this **policy**.

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

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

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

**You** must take suitable precautions to secure the safety of **your personal luggage**, and must not leave it unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access. If claiming for **your** goods that were stolen or lost **you** should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the **claim**.

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

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

- any item loaned, hired or entrusted to **you**;
- any loss, **theft** of, or damage to **personal luggage** left in an **unattended** motor vehicle if:
  - the items concerned have not been locked out of sight in a **secure luggage area**;
  - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
  - no evidence of such entry is available.
- **theft** of **valuables** from an **unattended** motor vehicle;
- loss, **theft** of, or damage to, **valuables** from checked-in luggage left in the custody of a **carrier** and/or **valuables** packed in luggage left in the **baggage** hold or storage area of a **carrier**;
- electrical or mechanical breakdown or derangement of the article **insured**;
- wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- confiscation or detention by Customs or other lawful officials and authorities;
- dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments;
- damage to fragile or brittle articles unless by fire or resulting from an **accident** to a sea going vessel, aircraft or vehicle;
- liability in respect of a **pair or set** of articles where **we** shall be liable only for the value of that part of the **pair or set** which is lost or damaged;
- sports' gear whilst in use;
- equipment used in connection with any **winter sports** or **special sports and activities** unless **you** have paid the appropriate additional **premium** to extend **your policy**;
- loss or **theft** of or damage to **money** (please see section 12);
- **losses** from a roof or boot luggage rack (other than **losses** of camping equipment, which remains covered under this section);
- the **policy excess**;
- anything mentioned in the General Exclusions.

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

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### **Comprehensive policyholders only**

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

- If **you** luggage is certified by the **carrier** to have been lost or misplaced on the outward journey of a **trip** for a period in excess of 12 hours but less than 48 hours, then **you** can **claim** an amount of up to £50 (or over 48 hours up to £100) per **insured person** for the purchase of essential items.

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

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

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

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

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

## Section 12 **Money and passport**

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

- If during a **trip**, the **money you** are carrying on **your** person or **you** have left in a safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, **we** will cover **you** up to an overall maximum under this **policy** of £200 Basics/£500 Comprehensive per **insured person** in total.

The maximum **we** will pay for bank notes, currency notes and coins is £200 per **insured person**. The maximum **we** will pay for bank notes, currency notes and coins belonging to an **insured person** aged under 18 is £50.

- If **you** have bought Comprehensive cover and **your** passport is lost or stolen outside the country of departure during a **trip**, **we** will pay up to £500 per **insured person** in respect of reasonable additional travel and accommodation expenses **you** incur abroad to obtain a replacement passport. **We** do not cover the replacement cost of the passport itself.

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

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

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

**You** must produce to **us** evidence of the withdrawal of bank notes, currency notes or coins – otherwise no payment will be made.

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

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

### **Comprehensive policyholders and Basics policyholders who have bought the optional cover.**

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

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

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

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

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

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

- injury to, or the death of, any member of **your family** or household, or any person in **your** service;
- property belonging to, or held in trust by **you** or **your family**, household or servant;
- loss of or damage to property which is the legal responsibility of **you** or **your family**, household or servant. (This exclusion will not apply to temporary accommodation which **you** occupy and for which **you** assume contractual responsibility during **your trip**);
- any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- **claims** for injury, loss or damage arising directly or indirectly from:
  - Ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boats (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
  - The pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by **you**;
  - The ownership or occupation of any land or building;
  - Wilful or malicious acts
- liability or material damage for which cover is provided under any other insurance;
- accidental injury or loss not caused through **your** negligence;
- any injury, **illness**, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related **illness** including AIDS and/or any mutant derivatives or variations thereof however caused;
- an **insured person** engaging in any **special sports and activities** or **winter sports** where this **policy** specifically states that Personal Liability cover is excluded (regardless of whether the **special sports and activities** or **winter sports premium** has been paid);
- any **claim** arising in connection with a **trip** solely within **your home country**;
- the **policy excess**;
- anything mentioned in the General Exclusions.

## Section 14 **Personal accident**

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### **Comprehensive policyholders only**

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

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

<b>Cover</b>	<b>Benefit per insured person</b>
Death	£20,000
Loss of one or more limbs, or total and irrecoverable <b>loss of sight</b> in one or both eyes	£20,000
<b>Permanent total disablement</b>	£20,000

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

- injury not caused solely by outward, violent and visible means;
- **your** disablement caused by mental or psychological trauma not involving **your bodily injury**;
- disease or any physical defect, infirmity or **illness** which existed prior to the commencement of the **trip**;
- any payment per **insured person** in **excess** of £20,000;
- any payment in **excess** of £1,000 arising from death of **insured persons** under 18 years of age;
- any payment arising from the **permanent total disablement** of **insured persons** under 18 years of age or over 74 years of age;
- an **insured person** engaging in any **special sports and activities** or **winter sports** where this **policy** specifically states that personal **accident** cover is excluded (regardless of whether the **special sports and activities** or **winter sports premium** has been paid);
- anything mentioned in the General Exclusions.

## Section 15 **Legal expenses**

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### **What you are covered for**

In the **event** of a **claim** **you** may telephone the Assistance Company for advice on any personal legal matter arising from **your** journey. If **you** die, or suffer an **illness** or Injury during the **period of insurance** and **you** or **your** legal representative take legal action to get compensation, **we** will do the following to get compensation for **your** death, Injury or **illness**:

- Offer the following loans to **you**:
  - a) Up to the amount shown in the table of benefits on pages 3, 4 and 5 for legal costs and expenses, directly related to the legal action.
  - b) Up to £1,000, for travel and accommodation costs that **you** have to pay to go to a foreign court in connection with any legal action under point 1a) above.
- If **you** do not get any or much compensation, **we** will cover **you** for any fees, costs and expenses of the proceedings, but only for the amount that these fees, costs and expenses are more than the compensation received, up to a maximum limit of £25,000.

### **What you are not covered for**

- Costs or expenses that **we** have not agreed to.
- Any **claim** not reported to **us** within 90 days after the event giving rise to the **claim**.
- Any **claim** against a travel agent, tour operator, accommodation provider or carrier, **us**, **our** agent or an **insurer** who provides the cover of any section of this **policy**.

- Any **claim** where **we** think a reasonable settlement is unlikely or where the cost of the action could be more than the settlement.
- Actions between members of the same family or household, or actions to enforce a judgement or legally binding decision.
- Anything mentioned in the General Exclusions of this **policy**.

### Special conditions relating to claims

- **We** have complete control over the legal proceedings, although **you** do not have to accept the lawyer **we** choose. If **you** and **the insurer** cannot agree on a suitable lawyer, **we** will ask the Law Society or Bar Council (or similar organisation abroad) to choose another lawyer. In the meantime, **we** may appoint a lawyer to protect **your** interests.
- If **you** or **your** lawyer receive any compensation, they must repay any amounts **we** have paid.
- **We** will not pay the legal expenses for bringing legal action in more than one country for the same event.

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## Section 16 **Hi-jack**

### Comprehensive policyholders only

#### What is covered:

**We** will pay **you** the sum of £50 per complete 24 hours up to a maximum of £5,000 per each **insured person** if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours on the original, pre-booked, outward journey or return journey.

#### What is not covered:

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

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## Section 17 **Optional winter sports cover**

This **policy** specifically excludes participating in or practising for certain **winter sports** and activities. If **you** are under 65 years of age and have bought a Comprehensive **policy**, **your policy** must be extended to cover some of these sporting activities when **you** have paid the additional **winter sports premium**. **Your policy** can be extended before departure from **your home country**.

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

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

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

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

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

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

- Ice sailing/ice windsurfing
- Snow mobiling
- Skidoo

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

- Bobsleigh
- Ski jumping
- Heli-skiing
- Ski racing
- Ice hockey
- Ski stunting
- Luge
- Skiing off-piste outside recognised and authorised areas
- Paraskiing
- Snowboarding off-piste outside recognised and authorised areas
- Skeleton

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

If **you** are undertaking a pursuit or activity which is not listed in this **policy** or are in any doubt as to whether cover will apply, please call Customer Services on 0844 692 8418.

### **What is covered?**

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

## **Section 17 Cancellation or curtailment**

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

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

## **Section 18 Skis, ski equipment & ski pass**

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

- **We** will pay up to £500 per **insured person** if skis and ski equipment belonging to or hired by **you** is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a **trip**. There is also a single article limit of £300, whether jointly owned or not.
- **We** will pay up to £250 per **insured person** if **your** ski pass **you** are carrying on **your** person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a **trip**.

Skis and ski equipment are covered against damage or loss whilst in use.  
Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

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

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

## Section 19 **Ski equipment delay**

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### **What is covered:**

If **your** ski equipment is certified by the **carrier** to have been misplaced on the outward journey of a **trip** in **excess** of 12 hours, then **you** can **claim** up to £15 per day, with a maximum under this **policy** of £300 per **insured person**, for hire of replacement skis and ski equipment. **You** must provide **us** with receipts and written confirmation from the **carrier** confirming the delay.

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

Anything mentioned in the General Exclusions.

## Section 20 **Piste closure**

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### **What is covered:**

If during a **trip you** are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), **we** will reimburse up to £20 per day to a maximum of £200 per **insured person**:

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

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

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

## Section 21 **Avalanche or landslide**

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### **What is covered:**

If, following avalanches or landslides, access to and from the ski resort is blocked or scheduled **public transport** services are cancelled or **curtailed we** will pay up to £15 per day to a maximum of £150 per **insured person** for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

## **Optional golf cover**

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If **you** have purchased a Comprehensive **policy**, golf cover is included if **you** have paid the appropriate additional **premium** for the **period of insurance**.

### **What is covered:**

**We** will pay **you** up to a maximum of £1,000 per each **insured person**, for accidental loss, **theft** of or damage to **golf equipment** which **you** own.

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

- The maximum **we** will pay **you** for any one club or one piece of **golf equipment**, is £500. If **you** cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the **claim**, payment for any one article, or for any one **pair or set** of articles, will be limited to a maximum of £60. Evidence of replacement value is not sufficient.
- The maximum **we** will pay **you**, in total, for all articles lost, damaged or stolen in any one incident is limited to £500 if **you** cannot provide satisfactory proof of ownership and value.

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

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

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

**You** must take suitable precautions to secure the safety of **your golf equipment**, and must not leave it unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access. If claiming for **your** goods that were stolen or lost **you** should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the **claim**.

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

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

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

- the **policy excess**;
- more than £500 per single club or **single item** of **golf equipment**;
- **golf equipment** which is over three years old;
- any **claim** for loss or **theft** of **golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- loss, **theft** of, or damage to, **golf equipment** from checked-in luggage left in the custody of a **carrier** and/or packed in luggage left in the **baggage** hold or storage area of a **carrier**;
- **claims** arising from delay, detention, seizure or confiscation by Customs or other officials;
- **claims** for loss, **theft** or damage to anything being shipped as freight or under a bill of lading;
- damage to, loss or **theft** of **golf equipment**, which is being carried on a vehicle roof rack;
- damage to, loss or **theft** of **golf equipment**, if it has been left:
  - **Unattended** in a place to which the public have access; or
  - Left in an **unattended** motor vehicle; or
  - In the custody of a person who does not have an official responsibility for the safekeeping of the property;
- any **claim** for damage to **golf equipment** whilst in use;
- anything mentioned in the General Exclusions.

## Section 23 Golf equipment **hire**

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### **What is covered:**

If **your own golf equipment** is certified by the **carrier** to have been lost or misplaced on the outward journey of a **trip** for a period in **excess** of 12 hours, then **we** will pay **you** the sum of £30 per complete 24 hours, up to a maximum of £300 per each **insured person**, for hire or replacement **golf equipment**.

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

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

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

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

## Section 24 **Green fees**

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### **What is covered:**

**We** will pay **you** the sum of £75 per complete 24 hours up to a maximum of £150 per each **insured person** for the proportionate value of any non-refundable;

- Pre-paid green fees; or
- **Golf equipment** hire fees; or
- Tuition hire fees

Which are not used due to **you** being involved in an **accident** or **your** sickness or adverse weather conditions which cause the closure of the golf course.

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

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

## Section 25 **Hole in one cover**

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### **What is covered:**

**We** will pay **you** £75 per **insured person** in the event of **you** scoring a hole-in-one (gross) during **your trip**.

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

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

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

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

- if temporary greens and/or tee boxes are in use;
- anything mentioned in the General Exclusions.

## Section 26 **Optional wedding cover**

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If **you** have purchased a Comprehensive **policy**, Wedding Cover is included if **you** have paid the appropriate additional **premium** for the **period of insurance** and the cover is shown on **your certificate**.

### **Period of insurance**

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

### **Section A – Wedding rings**

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

**We** will pay **you** up to a maximum of £250 per ring for any loss or damage to the Bride's or Bridegroom's wedding rings, occurring within the **period of insurance**. **We** will pay for the repair, replacement or reinstatement of the lost or damaged ring at **our** option.

### **Section B – Wedding attire & gifts**

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

**We** will pay **you** up to a maximum of £1,500 per **couple** in the event of permanent loss or damage to **your wedding attire** and up to a maximum of £1,000 per **couple** in the event of permanent loss or damage to **your** gifts during the **period of insurance**, for the repair, replacement or reinstatement of the lost or damaged **wedding attire** or gifts.

#### **What is covered (applies to Sections A and B):**

If in the course of a **trip**, **your** wedding rings, **wedding attire** and/or **wedding gifts** are damaged, stolen, destroyed or lost (and not recovered), **we** will pay **you** up to the overall maximum limit per **couple** as stated under each section of this **policy**.

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

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

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

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

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

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

- any item loaned, hired or entrusted to **you**.
- any loss of from an **unattended** motor vehicle if:
  - The items concerned have not been locked out of sight in a **secure luggage area**.
  - No forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
  - No evidence of such entry is available.
- **theft of valuables** from an **unattended** motor vehicle, luggage in transit, or from luggage left in the custody of the hotel.
- wear and tear, damage caused by moth or vermin, denting or scratching, atmospheric or climatic conditions, deterioration, depreciation or any process of dyeing or cleaning.
- confiscation or detention by Customs or other lawful officials and authorities.
- bonds, securities, stamps or documents of any kind, musical instruments, glass, china, antiques, pictures, coupons, personal organisers, portable telephones, televisions, portable CD and mini-disc players, vehicles or accessories, boats and/or ancillary equipment, samples or merchandise or business goods or specialised equipment relating to a trade or profession.
- damage to fragile or brittle articles unless by fire or resulting from an **accident** to a sea going vessel, aircraft or vehicle.
- **losses** from a roof or boot luggage rack.
- the **policy excess**;
- anything mentioned in the General Exclusions.

### **Section C – Photographs and videos**

#### **What is covered**

We will pay **you** up to a maximum of £750 per **couple** for:

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

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

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

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

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

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

### **Section 27 Optional special sports & activities cover**

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

Athletics	Orienteering
Badminton	Rambling
Banana boating	Roller blading (line skating / skate boarding)
Baseball	Rounders
Basketball	Running, sprint / long distance
Bmx cycling	Safari (organised – no guns)
Bowls	Scuba diving (max depth 30 metres – qualified*)
Cricket	Skate boarding
Cross country running	Snorkelling
Curling	Squash
Cycling	Surfing
Fell running/walking	Swimming
Glacier walking	Tennis
Golf	Trekking (under 2,000 metres altitude)
Heptathlon	Triathlon
Hiking (under 2,000 metres altitude)	Volleyball
Jogging	Walking
Netball	Water polo
Orienteering	Windsurfing
Ringos	Yachting (crewing) – inside territorial waters

\* You are covered when diving with a qualified instructor but not if diving alone.

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

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

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

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

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

If **you** are undertaking a pursuit or activity which is not listed in this **policy** or are in any doubt as to whether cover will apply, please call Customer Services on 0844 692 8418.

### What is covered?

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

## Section 27 Sports gear and activity equipment

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### What is covered in addition to section 10:

- **We** will pay up to £750 per **insured person** if **your** sports gear and/or activity equipment is damaged, destroyed, lost or stolen during the **trip**. **Your** sports gear and/or activity equipment will be covered whilst in use.

### Special conditions relating to claims

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

### What is not covered:

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

## Section 28 Special sports & activities

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

- **We** will pay the necessary fees **you** are charged by specialist local rescue organisations for search, rescue and emergency transfer to hospital, up to £750 per **insured person** per **trip**.

### What is not covered:

- participation as a professional sports person receiving payment for each appearance (other than sponsorship only);
- any sport or activity specifically shown as excluded under this **policy**;
- participation in organised competitions involving any **special sports and activities**;

- any obligation upon **us** to organise any search and rescue operation;
- anything mentioned in the General Exclusions.

## Section 29 **Optional end supplier failure**

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Cover in respect of section 29 only operates if the appropriate extension has been chosen, the appropriate additional **premium** has been paid and is shown on the Validation **Certificate**.

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, **United Kingdom** and is underwritten by a consortium of Association of British

Insurers member Companies and Lloyds Syndicates.

### **Claims procedure:**

International Passenger Protection **claims** only. Any occurrence which may give rise to a **claim** should be advised as soon as reasonably practicable and in any event within 14 days to:

International Passenger Protection Claims Office

IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, **United Kingdom**

Telephone: +44 (0)20 8776 3752

Facsimile: +44 (0)20 8776 3751

Email: info@ipplondon.co.uk

Quote reference: Staysure

IPP will only accept **claims** submitted up to six months after the failure. Any **claims** submitted after the six month period will NOT be processed.

**All other claims – refer to your insurance document and see alternative claims procedure.**

### **What is covered**

**The insurer** will pay up to £3,000 in total for each **insured person** named on the **certificate** for:

- Irrecoverable sums paid in advance in the event of insolvency of the travel or accommodation provider not forming part of an inclusive holiday prior to departure; or
- In the event of insolvency after departure:
  - a) additional pro rata costs incurred by the person-insured in replacing that part of the travel arrangements to a similar standard to that originally booked; or
  - b) if **curtailment** of the holiday is unavoidable – the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard to that originally booked. Provided that in the case of a) and b) above, where practicable the person **insured** shall have obtained the approval of **the insurer** prior to incurring the relevant costs by contacting **the insurer** as set out above.

### **What is not covered**

**The insurer** will not pay for:

- Travel or accommodation not booked within the **United Kingdom**, Channel Islands, Isle of Man or Ireland

Prior to departure

- Travel The Financial Failure of:
  - a) any travel or accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of the **certificate**
  - b) any Travel or Accommodation provider who is bonded or **insured** elsewhere (even if the bond is insufficient to meet the **claim**)

- c) any travel agent, tour organiser, booking agent or consolidator with whom the **insured** has booked travel or accommodation
- Any loss for which a **third party** is liable or which can be recovered by other legal means Guidance notes relating to End Supplier Failure

**We cover:**

For the insolvency of any travel arrangements booked in the **United Kingdom**, Channel Islands, Isle of Man or Ireland (not forming part of an inclusive holiday) and not bonded or **insured** already.

These would include:

- Scheduled airlines;
- Hotels;
- Car ferries;
- Villas abroad & cottages in the **United Kingdom**;
- Railway journeys including the Eurostar;
- Coach journeys;
- Cruises not bonded;
- Car hire;
- Caravan sites / campsites / mobile homes;
- Camper rental;
- Safaris;
- Excursions;
- Eurotunnel;
- Theme parks such as Disneyland Paris.

**We do not cover:**

The booking agent or consolidator.

## Section 30 **Optional travel legal dispute**

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Cover in respect of section 30 only operates if the appropriate extension has been chosen, the appropriate additional **premium** has been paid and is shown on the Validation **Certificate**.

For the purposes of this section the following definitions apply:

**Agent**

The Agent appointed by the coverholder to transact this insurance with **you**.

**Authorised representative**

A solicitor, counsel, **claims** handler or mediator, or other appropriately qualified person appointed and approved by **us** under the terms and conditions of this **policy** to represent **your** or an **insured person's** interests.

**Claims specialist**

**Our** own **claims** panel solicitor or **claims** handler.

**Event**

The initial event act or omission which sets off a natural and continuous sequence of events that subsequently gives rise to a **claim** for indemnity against **us**.

**Excess**

The first £35 of each and every **claim**.

**Holiday**

A holiday **trip** outside the **United Kingdom** or a holiday within the **United Kingdom** which includes two or more consecutive nights stay in pre-booked holiday accommodation.

### **Insured person**

The persons named within the **Policy** Schedule attached to this **policy**.

### **Insurer**

UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No.354568.  
Registered office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Legal Insurance Management Limited, UK General Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority (FSA). This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register).

### **Legal proceedings**

When formal Legal Proceedings are issued against an opponent in a Court of Law.

### **Limit of indemnity**

£25,000 Being the maximum **we** will pay including incidents related by time or cause.

### **Pre-booked accommodation**

A commercially run premises where a fee is charged which has been booked prior to **your** departure.

### **Professional fees**

Legal fees and costs reasonably and properly incurred by the Authorised Representative, with **our** prior written authority including costs incurred by another party for which **you** are made liable by Court Order, or may pay with **our** consent in pursuit of a civil **claim** in the Territorial Limits arising from an **Insured** Incident. In the event that the matter falls within the limits of a Small **Claims** Court, the maximum amount payable to the authorised representative shall be limited to the maximum amount recoverable from that respective Court.

### **Standard professional fees**

The level of Professional Fees that would normally be incurred by **us** in either handling this matter using **our** own **Claims** Specialists or a nominated Authorised Representative of **our** choice.

### **Territorial limits**

Worldwide but only where Legal Proceedings can be brought in a **United Kingdom** or European Union (EU) country's Court Jurisdiction.

### **Time of occurrence**

When the event occurred or commenced whichever is the earlier.

### **We, Us, Our**

The Insurers and/or Legal Insurance Management Limited, the Coverholder.

## **Insured events**

### **Section A – consumer disputes**

#### **What is covered?**

Pursuing a breach of contract **claim** arising from a contract (which must be evidenced and recorded in writing) entered into by or on **your** behalf for the purposes of undertaking a holiday in order to seek compensation and or implementation of the contract from the following;

- **your** Tour Operator or holiday company
- **your** Travel Agent
- a car hire company with whom **you** have pre-booked a vehicle
- an airline, ferry, train, cruise liner or coach operator
- a hotelier or property owner

Subject to the cause of action arising within the territorial limits and where legal proceedings are able to be brought in a **United Kingdom** or European Union (EU) Country's Court jurisdiction.

### What is not covered?

- Any matter where the value of the goods or services in dispute or the total instalments due at the time of making the **claim** is less than £150.
- An event not reported to **the insurer** within 30 days of returning from the holiday subject to the dispute.
- Professional fees and expenses which a court of criminal jurisdiction orders to be paid.
- Actions pursued in order to obtain satisfaction of a judgement or legally binding decision.
- The **insured person's** travelling expenses, subsistence allowances or compensation for absence from work.

Any **claim** where the event arises from incidents which have occurred or services and the like which have been provided prior to the first inception date of this insurance.

### Section B – Illness

#### What is covered?

Pursuing a civil action for compensation against someone else who negligently causes **you illness** whilst undertaking or as a direct consequence of taking a holiday.

Subject to the cause of action arising within the Territorial Limits.

#### What is not covered?

- Any **claim** where in **our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
- Professional Fees and expenses incurred prior to **our** written acceptance of the case.
- Any **claim** where the Professional Fees and expenses are likely to be greater than the anticipated amount of compensation.
- Any **claim** where the Professional Fees and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
- Legal costs and expenses incurred if an action is brought in more than one country.
- Any **claim** where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each **insured person**.
- Travel, accommodation and **incidental** costs incurred to pursue a civil action for compensation.
- The costs of any Appeal.
- **Claims** by **you** other than in **your** private capacity.
- Any **claim** where cover is available under a travel insurance **policy**.

### General Exclusions

This insurance does not cover:-

1. Professional Fees incurred: –
  - a) in respect of any **insured** incident where the event commenced prior to the inception of the insurance.
  - b) before **our** written acceptance of a **claim**.
  - c) before **our** approval or beyond those for which **we** have given **our** approval.
  - d) where **you** fail to give proper instructions in due time to **us** or to the Authorised Representative.
  - e) where **you** are responsible for anything which in **our** reasonable opinion prejudices **your** case.
  - f) if **you** withdraw instructions from the Authorised Representative, fail to respond to the Authorised Representative, withdraw from the Legal Proceedings or the Authorised Representative refuses to continue to act for **you**.
  - g) in respect of the amount in **excess** of **our** Standard Professional Fees where **you** have elected to use an Authorised Representative of **your** own choice.
  - h) that exceed the maximum amount recoverable from that respective Court in relation to matters that fall within Small **Claims** Court limits.
  - i) where **you** decide that **you** no longer wish to pursue **your claim** as a result of disinclination. All costs incurred up until this stage will become **your** responsibility.

2. The pursuit of any **claim** if **we** consider it is unlikely a reasonable settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred.
3. **Claims** which are conducted by **you** in a manner different from the advice or proper instructions of the Authorised Representatives.
4. Appeals unless **you** notify **us** in writing of **your** wish to appeal at least six working days before the deadline for giving notice of appeal expires, and **we** consider the appeal to have a reasonable chance of success.
5. Any Professional Fees and expenses that could have been recovered under any other insurance except beyond the amount which would be payable under such insurance had this **policy** not been effected.
6. **Damages**, fines or other penalties **you** are ordered to pay by a Court tribunal or arbitrator.
7. **Claims** arising from an **insured** incident arising from **your** deliberate act, omission or misrepresentation.
8. **Claims** arising from:-
  - a) ionising, radiations or contamination by radioactivity from irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - b) any radioactive toxic explosive or other hazardous properties of any nuclear assembly or component thereof.
  - c) war, **terrorism** or any like or any associated risk.
  - d) seepage pollution or contamination of any kind.
  - e) pressure waves caused by aircraft or other aerial devices.
9. Any dispute relating to written or verbal remarks which damage **your** reputation.
10. Any Professional Fees relating to **your** alleged dishonesty, criminal act, or violent behaviour.
11. Legal Proceedings outside the European Union (EU) (other than for section 2 **Illness**) and proceedings in constitutional international or supranational courts or tribunals including the European Court of Justice and the Commission and Court of Human Rights.
12. A dispute which relates to any compensation or amount payable under a contract of insurance.
13. A dispute with **us** not dealt with under the Arbitration Condition.
14. An application for judicial review.
15. Any **claim** involving medical or clinical negligence, or pharmaceutical or any related **claims** (including but not limited to tobacco products).
16. Any **claim** arising from stress or a stress related condition.
17. Disputes between an **insured person** and their **family** or a matrimonial or co-habitation dispute.
18. Fees payable to the Appointed Representative that exceed the maximum amount recoverable from the respective Court where the dispute falls within the limits of a Small **Claims** Court.
19. Legal Proceedings between an **insured person** and a Central or Local Government Authority.

20. Any matter in respect of which an **insured person** is entitled to Legal Aid.
21. Any **claims** made or considered against **us**, the Agent or Authorised Representatives used to handle any **claim**.
22. Any **claims** relating to cosmetic treatment, surgery or tanning.

### **Observance**

**Our** liability to make any payment under this **policy** will be conditional on **you** complying with the terms and conditions of this insurance.

### **Claims**

**You** must tell **us** in writing within 30 days of returning from the respective holiday about any matter, which could result in a **claim** being made under this **policy**, and must obtain in writing **our** consent to incur Professional Fees.

**We** will give such consent if **you** can satisfy **us** that there are sufficient prospects of success in pursuing **your claim** and that it is reasonable for Professional Fees to be paid and **you** have paid the **excess**.

**We** may require **you** at **your** expense to obtain the opinion of an expert or counsel on the merits of a **claim** or Legal Proceedings. If **we** subsequently agree to accept the **claim**, the costs of such opinion will be covered.

If after receiving a **claim** or during the course of a **claim we** decide that:

1. **Your** prospects of success are insufficient or
2. It would be better for **you** to take a different course of action or
3. **We** cannot agree to the **claim**.

**We** will write to **you** giving **our** reasons and **we** will not then be bound to pay any further Professional Fees for this **claim**.

**We** may limit any Professional Fees that **we** will pay under the **policy** in the pursuit continued pursuit or defence of any **claim**:

1. If **we** consider it is unlikely a reasonable settlement will be obtained or
2. Where the likely settlement amount is disproportionate to the time and expense necessary to achieve a settlement.
3. **We** consider that it is unlikely that **you** will recover the sums due and or awarded to **you**.

Alternatively **we** may at **our** option pay to **you** the amount in dispute which shall be deemed to represent full and final settlement under this **policy**.

### **Representation**

**We** will take over and conduct in **your** name the prosecution, pursuit, or settlement of any **claim**. The Authorised Representative nominated and appointed by **us** will act on **your** behalf and **you** must accept **our** nomination.

If Legal Proceedings have been agreed by **us**, **you** may nominate **your** own authorised representative whose name and address **you** must submit to **us**. In selecting **your** Authorised Representatives **you** shall have regard to the common law duty to minimise the cost for **your claim**. Any dispute arising from this shall be referred to Arbitration in accordance with the Conditions of this **policy**.

Where **you** have elected to use **your** own nominated Authorised Representative **you** will be responsible for any Professional Fees in **excess** of **our** Standard Professional Fees.

## Conduct of claim

1. **You** shall at all times co-operate with **us** and give to **us** and the Authorised Representative evidence, documents and information of all material developments and shall attend upon the Authorised Representative when so requested at **your** own expense.
2. **We** shall have direct access at all times to and shall be entitled to obtain from the Authorised Representative any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and **you** shall give any instructions to the Authorised Representative which may be required for this purpose. **You** or **your** Authorised Representative shall notify **us** immediately in writing of any offer or payment into court made with a view to settlement and **you** must secure **our** written agreement before accepting or declining any such offer.
3. **We** will not be bound by any promise or undertaking given by **you** to the Authorised Representative or by either of **you** to any Court, witness, expert, agent or other person without **our** agreement.

## Recovery of costs

**You** should take all reasonable steps to recover costs and expenses. If another person is ordered, or agrees, to pay **you** all or any costs and expenses, charges or compensation **you** will do everything possible (subject to **our** directions) to recover the **money** and hold it on **our** behalf. If payment is made by instalments these will be paid to **us** until **we** have recovered the total amount that the other person was ordered, or agreed to pay by way of costs.

## Fraud

**We** have the right to refuse to pay a **claim** or to avoid this insurance in its entirety if **you** make a **claim** which is in any respect false or fraudulent.

## Claims helpline

All potential **claims** must be reported initially to the **Claims** Helpline which operates between the hours of 09.00 – 17.00 Mondays to Friday excluding Bank Holidays, for advice and support. **We** will not accept responsibility if the Helpline services fail for reasons beyond **our** control. **Claims** helpline service – 01384 377000

\* This is a **policy** where **you** must notify **us** within 30 days of returning from the holiday which is subject to the dispute and which may give rise to any **claim** under this **policy**. Failure to do so could mean that **we** decline to pay a **claim** for **your** Professional Fees.

\* Whilst the **policy** may include events that occur Worldwide, **policy** cover will only operate where legal proceedings can be brought in a **United Kingdom** or European Union (EU) country's court jurisdiction.

## Section 31 Home country cover

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This **policy** will cover **you** for each **trip you** undertake solely within **your home country** provided **you** have pre-booked and paid for a minimum of 2 consecutive nights in paid accommodation away from **home**. All conditions and exclusions (except where these are amended below) continue to apply to the sections mentioned.

### Home country medical transfer

#### What is covered:

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

#### What is not covered:

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

## Section 32 **Additional accommodation costs**

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#### What is covered:

In the event of a valid **claim** under section 31 **Home Country** Medical Transfer, **you** are covered for additional accommodation and travelling costs as described in section 4 Additional Accommodation & Travelling Costs.

## Section 33 **Optional travel disruption extension**

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**You will only be covered under this section if you opted for the optional travel disruption extension and have paid the appropriate extra premium.**

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

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

#### What is covered?

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

**We** will pay **you** up to £1,000 for any irrecoverable unused travel and accommodation costs (and other pre-paid charges) which **you** have paid or are contracted to pay, together with any reasonable additional travel expenses incurred if:

- **you** were not able to travel and use **your** booked accommodation; or
- the **trip** was **curtailed** before completion as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive:
  - a) prohibiting all travel or all but essential travel to or
  - b) recommending evacuation from

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

## Extended Travel Delay cover

### What is covered?

Travel Delay is extended to include the following cover.

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

1. If the scheduled **public transport** on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting **public transport** in the **United Kingdom** or to **your** overseas **destination** or on the return journey to **your home we** will pay **you**
  - a) £20 for the first completed 12 hours delay and £10 for each full 12 hours delay after that, up to a maximum of £100 (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue the **trip**.
2. **We** will pay **you** up to £1,000 for either:
  - a) any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:
    - i) the scheduled **public transport** on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours or
    - ii) **you** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours

and **you** choose to cancel **your trip** because the alternative transport to **your** overseas **destination** offered by the **public transport** operator was not reasonable; or

- b) suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas **destination** and/or in returning to the **United Kingdom** as a result of:
  - i) the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 24 hours, diverted or re-directed after take-off or
  - ii) **you** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours

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

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

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

## Extended Missed Departure cover

### What is covered?

Missed departure cover is extended to include the following cover.

1. **We** will pay **you** up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas **destination** or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board any onward connecting public transport on which **you** are booked to travel, following completion of the initial international journey, including connections within the **United Kingdom** on the return journey to **your home**

as a result of:

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

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

### **Catastrophe cover**

#### **What is covered?**

**We** will pay **you** up to £1,000 for either:

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

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

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

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

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

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

5. **You** must get (at **your** own expense) written confirmation from the scheduled **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
6. **You** must comply with the terms of contract of the scheduled **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.
7. **You** must get (at **your** own expense) written confirmation from the scheduled **public transport** operator/accommodation provider that reimbursement will not be provided.

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

1. The first £65 of each and every **claim**, per incident claimed for, under this section by each **Insured** Person (except **claims** under subsection 1 a) of What is covered under the Extended Travel Delay cover above)
2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. **Claims** arising directly or indirectly from:
  - a) Strike, industrial action, cancellation of **public transport** or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
  - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
  - c) Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
6. Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, **damages**, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. Any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
9. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
10. Any circumstance existing or being publicly announced on or before the date **you** purchase this insurance or at the time of booking any **trip**, whichever is later.
11. Anything mentioned in the General Exclusions applicable to all sections of the **policy**.

## Claims evidence

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

1. A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which **you** are travelling.
2. Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
3. In the case of **curtailment claims**, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
4. **Your** unused travel tickets.
5. A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.
6. Written confirmation from the scheduled **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
7. Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
8. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
9. Any other relevant information relating to **your claim** under this section that **we** may ask **you** for.

To make a **claim** under this section please call:

**Emergency Assistance on 0044 207 748 0683 for all other claims 0207 748 0684.**

## General conditions – applying to all sections

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1. No cover will come into force, or continue in force, under sections 2, 3, 4, 5 and 6, unless each **insured person**, who by reason of the Important Health Requirements must make a **medical health declaration** in respect of the period for which insurance is required, has declared ALL pre-existing medical conditions to **us** and they have been formally accepted by **us** in writing.
2. Any medical information supplied in a **medical health declaration** will be treated in the strictest confidence, will be used solely for **our** own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the **medical health declaration**. **We** shall not refuse cover unless, in **our** opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a **medical health declaration** shall be borne by **you**.
3. During each **period of insurance** and before **you** depart on each **trip you** must declare to the Medical Screening Helpline any change in **your** health or medical status. This change must be accepted in writing by **us** before cover will be continued. If in doubt as to whether any change is material, **you** should contact the Medical Screening Helpline.
4. **You** must declare to **us** all **material facts** which are likely to affect this insurance. Failure to do so may prejudice entitlement to **claim**. If **you** are uncertain as to whether a fact is material, **you** should declare it to **us**.
5. **You** must exercise reasonable care for the supervision and safety of both **you** and **your** property. **You** must take all reasonable steps to avoid or minimise any **claim**. **You** must act as if **you** are not **insured**.

6. **You** must avoid needless self-exposure to peril unless **you** are attempting to save human life.
7. **We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
8. **You** must comply in full with the terms and conditions of this **policy** before a **claim** will be paid. Please read this **policy** carefully, and if unsure as to what is covered or excluded, contact Customer Services on 0844 692 8418.
9. In the event of an emergency or any occurrence that may give rise to a **claim** for more than £500 under this insurance, **you** must contact **us** as soon as possible. **You** must make no admission of liability, offer, promise or payment without **our** prior consent. Please telephone **us** first.
10. **We** are entitled to take over **your** rights in the defence or settlement of a **claim**, or to take proceedings in **your** name for **our** own benefit against another party and **we** shall have full discretion in such matters. This is to enable **us** to recover any costs **we** have incurred from any **third party** who may have liability for the costs.
11. **We** may, at any time, pay to **you our** full liability under this **policy** after which no further liability shall attach to **us** in any respect or as a consequence of such action.
12. Where it is possible for **us** to recover sums that **we** have paid out under the terms of the **policy**, **you** will co-operate fully with **us** in any recovery attempt **we** make and **we** will pay all costs associated with the recovery of **our** outlay. **You** agree not to take any action that may prejudice **our** recovery rights and will advise **us** if **you** instigate proceedings to recover compensation arising from any incident which has led to a successful **claim** against this **policy**. The sums **we** have paid out under the terms of the **policy** will be reimbursed from any recovery made.
13. **You** must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). **We** may at any time and at **our** expense take such action as **we** deem fit to recover the property lost or stated to be lost.
14. In the event of a valid **claim you** shall allow **us** the use of any relevant **travel documents you** are not able to use because of the **claim**.
15. **You** must notify **us** in writing of any event which may lead to a **claim**, within 28 days of **your** return **home**. As often as **we** require **you** shall submit to medical examination at **our** expense. In the event of the death of an **insured person we** shall be entitled to have a post mortem examination carried out at **our** expense. **You** must supply **us** with a written statement substantiating **your claim**, together with (at **your** own expense) all **certificates**, information, evidence and receipts that **we** reasonably require.
16. If any fraudulent **claim** is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this **policy** shall become void and the **premium** paid shall be forfeited. Any benefits so claimed and received must be repaid to **us**.
17. **We** may give 7 days notice of cancellation of this **policy** by recorded delivery to **you** at **your** last known address. In this case **we** shall refund to **you** the unexpired pro-rata portion of the **premium you** have paid, subject to there having been no known **claims** or **losses**.
18. If any dispute arises as to the **policy** interpretation, or as to any rights or obligations under this **policy**, **we** offer **you** the option of resolving this by using the arbitration procedure **we** have arranged. Please see the details shown under the Complaints section. Using this service will not affect **your** legal rights. If **you** are unsure of **your** legal rights, **you** should contact the Citizens' Advice Bureau.
19. **You** will be required to repay to **us**, within one month of **our** request to **you**, any costs or expenses **we** have paid on **your** behalf which are not covered under the terms and conditions of this **policy**.
20. This **policy** is subject to the laws of England and Wales unless **we** agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.

21. **You** must pay the appropriate **premium** for the full number of days comprising **your** planned **trip**. If **you** travel for more than the number of days for which **you** have paid for cover, **you** will not be covered after the last day for which **you** have paid.
22. When engaging in any sport or holiday activity (not excluded under General Exclusion 15) **you** must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and **you** must use all appropriate precautions, equipment and protection.
23. **Winter sports** are covered only if **you** have paid the appropriate additional **premium** required before departure from **your home country**.
  24. Although **we** are prepared to cover **you** when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that **we** or the underwriters consider such sports and activities as safe. At all times **you** must satisfy **yourself** that **you** are capable of safely undertaking the planned sport or activity and **you** must take care to avoid injury, **accident** or loss to yourself and to others.

## General exclusions – applying to all sections

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

1. Any person who has reached the age of 86 years at the commencement of the **period of insurance** for **single trip** policies, 81 years for **annual multi-trip** policies and 76 for **long stay** policies.
2. Any person practicing in **winter sports** who has reached the age of 65 years prior to the commencement of the **period of insurance**.
3. **Claims** arising from a material fact or facts, which have not been disclosed to **us** and accepted by **us** in writing prior to the commencement of the **period of insurance** (or, in the case of **annual multi-trip cover**, prior to the commencement of any **trip**).
4. Loss, damage or expense which at the time of happening is **insured** by, or would, but for the existence of this **policy**, be **insured** by any other existing **certificate, policy** or any motoring organisation's service. If **you** have any other **policy** in force, which may cover the event for which **you** are claiming, **you** must tell **us**. This exclusion shall not apply to personal **accident** cover under section 14.
5. Costs which would have been payable if the event being the subject of a **claim** had not occurred (for example, the cost of meals which **you** would have paid for in any case).
6. **We** will not pay for any **losses** which are not directly covered by the terms and conditions of this **policy**. Examples of **losses we** will not pay for include loss of earnings due to being unable to return to work following injury or **illness** happening while on a **trip** and replacing locks if **you** lose **your** keys.
7. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an **insured person's illness** or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by **us** or part of a valid **claim** under section 2 (Medical Emergency & Repatriation), section 4 (Additional Accommodation & Travelling Costs), section 6 (Cancellation, **Curtailment & Trip** Interruption) or section 12 (**Money & Passport**)).
8. Any deliberately careless or deliberately negligent act or omission by **you**.
9. Any **claim** arising or resulting from **your** own illegal or criminal act.
10. Needless self-exposure to peril except in an endeavour to save human life.
11. Any **claim** arising directly or indirectly from **your** drug addiction or solvent abuse, excessive alcohol intake, or **you** being under the influence of drug(s).

12. Any **claim** arising or resulting directly or indirectly from **your** suicide, attempted suicide, or intentional self-injury.
13. **You** engaging in **manual work** in conjunction with any profession, business or trade during the **trip**.
14. **You** engaging in any **special sports and activities** or **winter sports** unless the appropriate special sports & activities or **winter sports** extension **premium** required has been paid.
15. **You** engaging in or practising for the following sports and activities: bobsleigh, boxing, canyoning, caving / cave diving, flying as a pilot, heli-skiing, horse jumping, horse racing, hunting/shooting, hunting-on-horseback, hurling, ice hockey, luge, martial arts (competition), microlighting, motor racing (all types), mountaineering, parasailing, paraskiing, point-to-point, polo, potholing, professional sports, quad biking, rock climbing, rock scrambling, shark feeding/cage diving, skeleton, ski jumping, ski racing, ski stunting, skiing off-piste outside recognised and authorised areas, snowboarding off-piste outside recognised and authorised areas, steeplechasing, team sports played in competitive contests, wrestling, yachting (racing) or any other activities not mentioned under this **policy** unless **you** have referred these to **us** and **we** have written to **you** accepting them for insurance. If **you** are undertaking a pursuit or activity which is not listed in this **policy** or are in any doubt as to whether cover will apply, please call Customer Services on 0844 692 8418.
16. Participation in any organised competition involving any **special sports and activities** or **winter sports**.
17. **You** fighting except in self-defence.
18. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: war, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the **insured person** or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve and explosive sequence; murder or assault of a state foreign to the nationality of the **insured person** whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to **claims** under section 2 (Medical Emergency & Repatriation) and section 14 (Personal **Accident**).
19. **You** travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
20. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
21. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date – except under section 2 (Medical Emergency & Repatriation), and section 14 (Personal **Accident**).

22. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus – except under section 2 (medical emergency & repatriation), and section 14 (personal **accident**). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
23. Any **claim** when **you** have not paid the appropriate **premium** for the number of days comprising **your** planned **trip**. If **you** travel for more than the number of days for which **you** have paid for cover, **you** will not be covered after the last day for which **you** have paid.
24. Loss of any kind arising from the provision of, or any delay in providing, the services to which this **policy** relates, unless negligence on **our** part can be demonstrated.
25. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this **policy** relates, whether provided by **us** or by anybody else (whether or not recommended by **us** and/or acting on **our** behalf) unless negligence on **our** part can be demonstrated.

## Making a claim

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

**If you have a medical or non-medical emergency, please call 0207 748 0683.** These lines are open 24 hours a day.

For all other **claims** (such as cancellations, missed departure, departure delay, personal **accident**, personal possessions and **personal money**) please phone 0207 748 0684.

Lines are open 9am – 5pm Monday to Friday (except for Public Holidays). Please have **your** insurance Validation Certificate number to hand, and have ready any documents **you** may have that could be relevant to **your** **claim** for cover as detailed under sections 1 to 33 (for example medical certificates, travel tickets, boarding passes, letters from authorities/**public transport** providers/airlines, depending on which section of cover **you** are claiming for).

If **you** do not have any documents with **you**, **your** **claim** might be delayed, please ask the operator for assistance. **You** may need to get additional information about **your** **claim** while **you** are away. **You** may also be asked to send **us** additional information and documentation (**we** will give **you** advice if this becomes necessary). The nature of the documentation **we** need may include hotel bills, hospital bills, pharmacy receipts and/or taxi receipts and will depend on **your** individual circumstances and the type of **claim** **you** are making. Please read the General Conditions on page 55 of this **policy** document and the relevant sections of **your** **policy** for more information. All information, evidence, details of household insurance and medical certificates as required by **us** must be sent at **your** own expense. **We** reserve the right to require **you** to undergo an independent medical examination at **our** expense. **We** may also request and will pay for a post-mortem examination. **You** must retain any property which is damaged, and, if requested, send it to **us** at **your** own expense. If **we** pay a **claim** for the full value of the property and it is subsequently recovered or there is any salvage then it will become **our** property. **We** may also pursue any **claim** to recover any amount due from a **third party** in the name of anyone claiming cover under this **policy**. **We** may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills.

### Subrogation

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

## Fraud

**You** must not act in a fraudulent manner.

If **you** or anyone acting for **you**:

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

Then:

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

## Disclosure of Information

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

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

## Please Note

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

## Important notice

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

### 1. Denied boarding and cancelled flights

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

### 2. Long delays

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

### 3. Luggage

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

## Complaints

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

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

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

### Step One – Initiating your complaint:

Does **your** complaint relate to:

- a) **Your policy**?
- b) A **claim on your policy**?

If A, **you** need to contact Staysure.co.uk on: 0844 692 8418.

If B, then for all sections except 29 and 30 please contact **Mapfre Assistance Claims** on 0207 748 0684.

We expect that the majority of complaints will be resolved at this stage, but if **you** are not satisfied, **you** can take it further:

### Step Two – Contacting Mapfre Management:

If **your** complaint is one of the few that cannot be resolved by this stage contact:

The Customer Relations Department  
Mapfre Assistance  
Maitland House  
Southend-on-Sea  
Essex  
SS1 2JY

In the **event** of a complaint arising under **Section 30 – Travel Legal Dispute**, **you** should in the first instance write to the agent who arranged this insurance and if the matter still remains unresolved thereafter **you** should write to:-

The Managing Director  
Legal Insurance Management Ltd  
18 Hagley Road  
Stourbridge  
West Midlands  
DY8 1PS

Please ensure **your policy** number is quoted in all correspondence to assist a quick and efficient response. In the **event you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting the following:-

Customer Relations Manager  
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

### Step Three – the FOS:

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

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9ST

Telephone: 0845 080 1800

## Cancellation provisions

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**Right to return the insurance document** unless **your trip** will be completed within 1 month of buying this insurance, **you** have the right to cancel any **policy** of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **you** any **premium you** have paid, less any charge, and will recover from **you** any payments **we** have made.

**Cancellation by the insured person** if **you** subsequently give notice in writing or by telephone to **us** to cancel this **policy** such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling-Off Period the **premium** will be refunded in full less any sum that **we** have paid in respect of any **claims** made. If the notice of cancellation is received outside the 14 day Cooling-Off Period and **you** have not made a **claim** or sought assistance under the **policy** then **you** will be entitled to a pro rata refund of **premium** in accord with the remaining term of the **policy** less an administration fee.

**Cancellation by us** **we** may give 7 days notice of cancellation of this **policy** by recorded delivery letter to **you** at **your** last known address.

**Premium position upon cancellation by us**, or in respect of an **annual multi-trip policy** following the death of the **insured person** (except when the subject of a **claim** occurring in the course of a **trip**): If **premium** has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this **premium** will be refunded to **you** or **your** estate. If however an incident has arisen during the **period of insurance** which has or will give rise to a **claim**, then no refund will be made.

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

## Financial Services Compensation Scheme (FSCS)

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

## Data Protection Act 1998 Notice

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

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

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

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

Enquiries in relation to data held by the medical screening helpline should be directed to the Compliance Manager, Staysure.co.uk Limited, McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD, while those in relation to data held by Mapfre Assistance should be directed to Mapfre Assistance, Maitland House, Warrior Square, Southend-on-Sea, Essex SS1 2JY.

## Travel checklist

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

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

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

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

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

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

If **you** have answered 'Yes' to any of these questions, or want to check anything before **you** travel, **you** should contact Customer Services on 0844 692 8418.

## Requesting assistance

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

<b>Helpline</b>	<b>Number</b>
Customer services	0844 692 8418
Sales	0844 692 8448
Medical screening helpline	0844 692 8418
24 hour medical emergency	+44 (0)207 748 0683
Travel insurance claims	+44 (0)207 748 0684

\* When calling from inside the uk first dial zero.  
(when calling from outside the uk first dial the uk code +44)

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

### Compensation Scheme

Staysure, Mapfre Assistance and Ageas Insurance Ltd are 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](http://www.fscs.org.uk)

# Do you have the right cover?

- **Year round** annual multi-trip
- **Single trip** up to 100 days
- **Long stay** up to 18 months

## Travel Insurance important numbers

### 24 hour emergency medical assistance

+44 (0)207 748 0683

### Claims

+44 (0)207 748 0684

**Renewals 0844 692 8271**

**Email [info@insureme4.co.uk](mailto:info@insureme4.co.uk)**

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

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

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Authorised and regulated by the Financial Services Authority (FSA).

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