

Important declaration

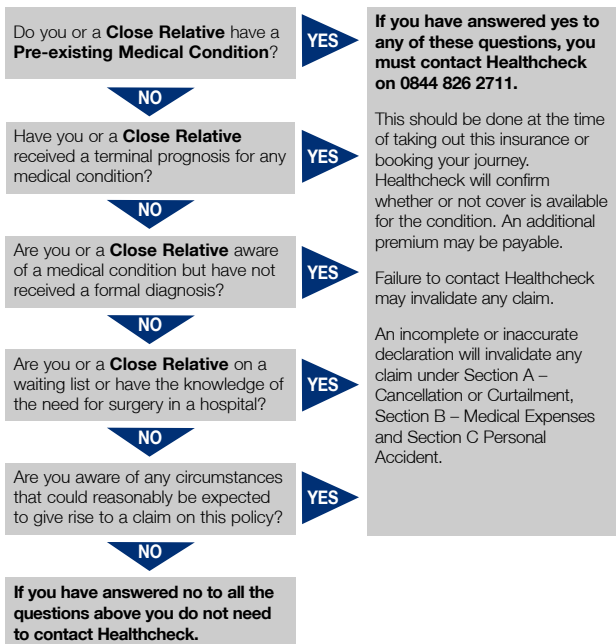
An insurance policy can only provide cover in respect of an event/occurrence which is sudden, unforeseen and beyond your reasonable control. Any facts known to you, which could possibly result in you having to make a claim, must be disclosed to us otherwise you may not be covered. In addition, anyone named under the policy must have read and understood the following relating to **Pre-existing Medical Conditions**:

PRE-EXISTING MEDICAL CONDITIONS

Cover is excluded for any defined pre-existing medical condition. If in doubt please call our Healthcheck in confidence on:

0844 826 2711

The medical screening helpline may be contacted between 09.00 and 17.00 Monday to Friday and 10.00 to 16.00 on Saturdays. The medical screening Healthcheck is optional for those persons wishing to establish if additional cover may be offered to include **Pre-Existing Medical Conditions**. You will be asked for your personal and travel details. Please have your individual policy number to hand if known.



Please see page 2 for policy definition of **Pre-Existing Medical Condition**

Please note

One of the many benefits of travel insurance is the easy access it affords to professional assistance if you suddenly fall ill abroad. However, travel insurance is not a substitute for private medical insurance. It is important to note that cover is only provided for necessary emergency treatment in the event of an accident or unexpected illness that has been approved by our assistance company.

You will be advised whether the **Pre-Existing Medical Condition** may be covered, an optional additional premium may be quoted and whether any amendments will be made to the policy terms and conditions. If terms can be provided for the condition and you elect to take up the offer of the additional cover, you will be given a medical screening reference number and a letter will be sent to you upon receipt of payment. Any additional premiums must be paid directly to the medical screening company and not the company you are arranging your travel insurance with.

Should you not wish to take advantage of the optional terms quoted by the medical helpline, cover for the **Medical Condition** in question will be excluded. If there is a change to your health which arises between the date of purchasing the policy and the planned date of departure please contact Healthcheck for further advice, in order to establish if the change in your health will affect your cover under this insurance.

There is no cancellation or curtailment cover for a **Pre-Existing Medical Condition** of persons not necessarily travelling but upon whom travel depends, such as a **Close Relative**, unless disclosed to Healthcheck and additional cover agreed.

Definitions of a Pre-Existing Medical Condition:

Means

- a) Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy, allergy, or cancer for which you (or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative**) have ever received treatment (including surgery, tests or investigations by your doctor or a consultant/specialist or prescribed drugs/medication).
- b) Any **Medical Condition** for which you (or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative**) have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months or taking prescribed drugs/medication.

Please also see General Exclusion 9 for additional details of other excluded **Medical Conditions**.

Dear traveller

Thank you for purchasing your travel insurance from us. Please take the time to read your policy documents carefully to ensure that you understand what is, and what is not covered. If you should have any queries, or if you require additional cover, please contact our customer services team who will be happy to help you.



For and on behalf of
Travel & General Insurance Services Ltd
Who are authorised and regulated by the Financial Services Authority

Complaints procedure

It is our intention to provide you with the best service possible, but there may be occasions when you feel that we have not done so. If this should happen, please tell us so that we might do our best to rectify the situation.

Any enquiry or complaint should be addressed in the first instance to: The General Manager, Claims Settlement Agencies, 308-314 London Road, Hadleigh, Essex SS7 2DD.

Should you require an independent review of your complaint or enquiry please subsequently contact The Customer Care Department, Campbell Irvine Limited, 48 Earls Court Road, Kensington, London W8 6EJ

If you have been given a final response and you are still dissatisfied with the outcome you may refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after you have been provided with written confirmation that the Insurer's internal complaints procedure has been exhausted.

The Ombudsman can be contacted at: Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Tel: 0845 080 1800 Fax: 020 7964 1001

Referral to the FOS will not affect your right to take legal action.

Please note that you have six months from the date of the Insurer's final response in which to refer your complaint to the Ombudsman.

Financial Services Compensation Scheme (FSCS)

International Insurance Company of Hannover Limited (IICH) is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

Insurance advising and arranging is covered for 90% of the claim without any upper limit.

Full details are available at www.FSCS.org.uk

Call monitoring and recording

Telephone calls may be monitored or recorded in order to improve customer service and to prevent and detect fraud.

The Insurers

This Policy Document contains details of the Travel Insurance Scheme underwritten by the International Insurance Company of Hannover Limited. (IICH). Registered in England No. 1453123. Registered Office: 1 Arlington Square, Bracknell, RG12 1WA is authorised and regulated by the Financial Services Authority. Registration No 202640. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk or by contacting them on 0845 606 1234.

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This Policy Summary does not contain full details and conditions of your insurance – these are located in this Policy Document. Where a heading is underlined in this Policy Summary, full details can be found in the Policy Document under the same heading.

This insurance is underwritten by International Insurance Company of Hannover Limited. (IICH).

Type of Insurance and Cover

Travel insurance for single or annual multi trips – Your validation certificate or booking invoice will show which cover you have selected.

Annual Cover: Worldwide holiday and business cover for an unlimited number of trips, limited to 31 days any one trip. Winter Sports is included up to 31 days. Work of a predominantly non-manual nature may be included at additional cost.

Single Trip: You are covered for a single trip to a specific region of the world. Winter Sports is included for the duration of your trip.

Conditions

It is essential that you refer to the General Conditions (please see 'Conditions' in the Policy Document).

Special conditions apply to Section E – Personal Effects and Section H – Winter Sports Extension of your policy.

Failure to comply with these conditions may jeopardise your claim or cover. – Please refer to the Policy Document for full details.

Special features and benefits

Emergency and Medical Services

Medical assistance; air ambulance & repatriation; medical escorts; road ambulance and return home and long haul repatriation in the event of death, injury or illness necessitating hospitalisation; repatriation; alteration to travel plans or curtailment of travel.

Immediate contact must be made with the Assistance company who are available on + (44) (0) 845 872 5412. If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Section A – Cancellation or Curtailment:

In the event of necessary cancellation before, or curtailment during the insured trip due to: death; accidental bodily injury; illness; compulsory quarantine; redundancy; cancellation of leave for British Forces, Police or Government security staff; jury service or witness attendance in court of the Insured Person; the death or serious injury or illness of a Close Relative of the Insured Person or the person with whom you intend to reside; adverse weather conditions making it impossible to travel to the international departure point; any event in which the emergency services request your presence following major damage to or burglary from your home or place of work.

The Insurer will pay:

Up to the amount stated in the Schedule of cover in respect of Irrecoverable Payments and Charges in respect of cancellation; or up to the amount stated in the Schedule of cover in respect of a proportionate refund of inclusive tour costs, or the original value of unused air tickets in respect of curtailment. Please refer to the Policy Document for important definitions and full description of the cover. Curtailment of your trip to your country of residence must be authorised by the Assistance Company.

Section B – Medical Expenses:

Medical repatriation and associated expenses incurred overseas up to the amount shown in the Schedule of cover.

Overseas emergency dental treatment to relieve pain and suffering up to £250.

The cost of transporting the remains of an Insured Person to their former place of residence up to £7,500 or funeral expenses abroad up to £1,000.

In Patient Benefit of £10 per day if you are confined to hospital overseas, to a maximum £200 per person. In the case of Criminal Injuries the benefit increases to £100 per day up to the amount detailed in the Schedule of cover.

Section C – Personal Accident:

Up to the amounts shown in the Schedule of cover for loss of sight, or loss of limb(s), permanent total disablement. A separate limit applies in the event of death subject to age. Please refer to the Policy Document for important definitions and full details of the cover and sub limits.

Section D – Travel Delay:

In the event of delayed departure for at least 12 hours from the specified departure time, or arrival at destination at least 12 hours later than specified due to: strike; industrial action; disruption; Terrorism; adverse weather or breakdown. The Insurer will pay £25 for each

complete 12 hours delay up to a maximum £100 per Insured Person.

Please refer to the Policy Document for important definitions.

The Insurer will pay up to the amount shown in the Schedule of cover per Insured Person in the event that you are detained by hi-jack of an aircraft, train or sea vessel.

If the failure of scheduled public transport services in the United Kingdom due to strike; industrial action; disruption; Terrorism; inclement weather, accident or breakdown of the vehicle you are travelling in causes you arrive too late at the international point of departure in the United Kingdom, the Insurer will pay up to the amount shown in the Schedule of cover per Insured Person in respect of additional travel and accommodation only expenses to enable you to reach your destination.

Section E – Personal Effects:

Your validation certificate or booking invoice will show if this cover is operative.

Accidental loss, theft or damage to accompanied personal luggage, clothing or effects up to the amount shown in the Schedule of cover in total (further sub-limits per article, pair or set of articles, disc collections limited apply, as well as a limit in respect of all Valuables (please see the Policy Document for the definition of Valuables), claims for spectacles and sunglasses are limited to £100 per pair.

Personal Money is covered up to the amount shown in the Schedule of cover.

Passports and Visas are insured up to the amount shown in the Schedule of cover against the cost of emergency replacement.

Temporary loss of baggage for more than 12 hours is covered up to the amount shown in the Schedule of cover per person deductible from the final claim if the loss is permanent.

Air tickets are covered to the original purchase price proportionately for each leg of the journey, including reasonable expenses incurred as a result of loss, up to the amount shown in the Schedule of cover.

Section F – Personal Liability

Personal liability for any compensation if you become legally liable to pay up to the amount shown in the Schedule of cover.

Section G - Legal Expenses:

Up to the amount shown in the Schedule of cover in respect of legal costs and expenses in pursuit of compensation and/or damages against a third party arising from the death or bodily injury to the Insured Person.

Section H – Winter Sports:

Your validation certificate or booking invoice will show if this option is operative.

Loss, theft or breakage of your own ski equipment is insured up to the amount shown in the Schedule of cover per Insured Person, subject to a limit for any single item, set or pair.

Loss, theft or breakage of hired ski equipment in your charge is insured up to the amount shown in the Schedule of cover per person.

Up to the amount shown in the Schedule of cover per Insured Person in respect of replacement ski hire following loss, theft or breakage, or misdirection or delay in transit of Insured Persons skis preventing their use for not less than 12 hours.

Up to the amount shown in the Schedule of cover per Insured Person in respect of the proportionate value of any ski pass, hire or tuition fee necessarily unused following accident or sickness of the Insured Person, or loss theft or damage of the ski pass.

Up to the amount shown in the Schedule of cover for additional transport costs to reach an alternative resort necessitated by a lack of snow or avalanche at your pre-booked resort following the closure of skiing facilities.

Up to the amount shown in the Schedule of cover per Insured Person in respect of additional travel and accommodation expense necessarily incurred as a result of the outward or return journey by public transport being delayed for 12 or more hours beyond the scheduled arrival time due to avalanche.

Significant or unusual exclusions or limitations

The standard excess and any increased amount you have agreed to pay will be shown in your Policy Document.

General Exclusions:

Any consequence of any act of war invasion, act of foreign enemy, hostilities (whether declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, any act of Terrorism where you are actively engaged and/or where you have travelled or you remain contrary to Foreign & Commonwealth Office travel advice.

There are a number of activities, practices and certain winter sports that are excluded, please see 'General Exclusions' in the Policy Document. Some activities described can be included if an additional premium has been paid. Your validation certificate or booking invoice will show if you have chosen this option.

Wilful self inflicted injury, solvent abuse, the use of drugs and the effects of alcohol and sexually transmitted diseases.

Unlawful actions.

Stress or anxiety, Depression or any other mental or nervous disorder unless diagnosed by a hospital consultant.

You will not be covered under Section A – Cancellation or Curtailment, Section B – Medical Expenses, or Section C – Personal Accident – in respect of any defined pre-existing Medical Condition (please refer to General Exclusions in the Policy Document).

Exclusions under Section A – Cancellation or Curtailment:

Any claim arising from a Pre-Existing Medical Condition.

Exclusions under Section B – Medical Expenses:

Medical Expenses excludes any claim relating to any Pre-Existing Medical Condition; any expenses not verified by a medical report; or the cost of medical or surgical treatment later than 52 weeks from the date of accident or illness, or elective cosmetic surgery.

Exclusions under Section D – Travel Delay:

Any strike, industrial action, publicised at the time of effecting the insurance. The withdrawal of any aircraft, train or sea vessel on the recommendation of a Port Authority, the Civil Aviation Authority or similar body.

Exclusions under Section E – Personal Effects and Section H Winter Sports Extension:

Unattended Valuables (including those in a vehicle) are uninsured unless in a locked safe, locked hotel room, locked apartment or locked holiday residence.

Please see Policy Document for definition of 'Unattended'.

Business or professional goods, equipment or samples and any property hired to the Insured Person are excluded.

Exclusions under Section F – Personal Liability:

Personal Liability excludes claims in respect of pursuit of any trade, business or profession; the ownership possession or use of any aircraft, yachts or mechanically propelled vehicles including watercraft and the ownership or use of any land or building other than use of rented temporary accommodation. The ownership or use of any firearm or weapon.

Animals belonging to you or in your care or custody

Exclusions under Section G – Legal Expenses:

Any costs incurred before obtaining the written consent of the Insurer.

Claims against travel agents or tour operators.

The insurer shall have complete control of any legal proceedings and can exclude a claim if they feel there is insufficient prospect of success.

Exclusions under Section H – Winter Sports:

Loss, theft or damage of skis or ski poles over 5 years old is excluded.

There is no cover for skis or ski equipment carried on a vehicle roof rack or whilst in use.

Additional Extensions

There are optional extensions available on payment of an additional premium to cover winter sports (for annual policy 17 days cover is included), adventure activities and sports equipment. Please contact us for the further details on all the extensions available.

Duration of Contract

Please refer to your validation certificate or booking invoice to confirm the policy duration of your selected cover.

Emergency and Medical Services

Medical assistance; air ambulance & repatriation; medical escorts; road ambulance and return home and long haul repatriation in the event of death, injury or illness necessitating hospitalisation; repatriation; alteration to travel plans or curtailment of travel. Immediate

contact must be made with the Assistance Company who are available on +44 (0)845 450 3861. If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Cancellation Policy

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the Policy Document, you may by writing to us for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the Policy Document no premium refund will be made. Please see the Policy Document for full details.

What to do if you need to make a claim

To make a claim contact Claims Settlement Agencies Limited (CSA), within 45 days of the date the occurrence giving rise to the claim occurred on Telephone: 0844 826 2644. Email info@csal.co.uk or www.csal.co.uk

Complaints Procedure

Any complaint you may have should in the first instance be addressed to Claims Settlement Agencies Limited. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of Campbell Irvine Limited who will endeavour to resolve the complaint.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Document.

Financial Services Compensation Scheme (FSCS)

IICH is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for: Non-compulsory insurance is protected in full for 90% of the claim without an upper limit. Full details are available at www.FSCS.org.uk

Demands and Needs

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded Pre-Existing Medical Conditions, are travelling to countries included within the policy terms and wish to insure themselves against the unforeseen circumstances/events detailed in this Policy Document. Subject to the terms and conditions and maximum sums insured.

Important

This policy will have been sold to you on a non-advised basis and it is therefore for you to read this Policy Document (paying particular attention to the Terms, Conditions and Exclusions) and ensure that your chosen policy meets all of your requirements. If upon reading this Policy Document you find that it does not meet all of your requirements, please refer to the relevant cooling off section.

Important Information

Please keep this travel insurance policy in a safe place and carry it with you when you go on your journey. We also suggest that you leave a copy with a relative or neighbour in case of an emergency.

Cover applies to each **Insured Person** named on the booking invoice or validation certificate. The cover and limits will apply to each **Insured Person** who has paid the appropriate premium.

IMPORTANT- Your personal insurance number is the same as your booking invoice number or validation certificate number. Please note your personal insurance number prior to travel. This Policy Document and booking invoice or validation certificate showing the Insurance Premium, inclusive of tax where applicable, is all that we will issue to you.

Cooling off Period / Cancellation of Policy

The **Insured Person** may cancel this policy within 14 days of the date of receipt of the policy document (new business) or the renewal date by writing to your travel organiser during the 14 day cooling off period. Any premium paid will be refunded in full so long as no period of travel has started. If the **Insured Person** elects to cancel this policy after the first 14 days receipt of the policy documentation or returns home prior to the expiry of the Period of Insurance no premium refund will be made.

Material Facts

You must disclose all material facts that could influence us in accepting your insurance. A material fact is one that is likely to affect our decision in accepting or continuing your insurance. Failure to disclose any material fact could invalidate your insurance and mean that any claim may not be paid. If you are in any doubt that the information is material, you should disclose it.

Period of Insurance / Start and end Dates

Single Trip

The Period of Insurance as shown on your booking invoice or validation certificate. Cover under Section A – Cancellation starts from the issue date stated on your booking invoice or validation certificate and ends when the **Insured Person** leaves their residence or place of business to commence travel. The cover under all other sections of the policy starts on the commencement date shown on the booking invoice or validation certificate and ends on the **Insured Person's** return home or expiry of the Period of Insurance, whichever is first.

No premium refund outside of the Cooling Off Period may be offered if the **Insured Person** returns home prior to the expiry of the Period of Insurance.

Annual Multi Trip

Any one trip shall be limited to 31 days. For any trip known to be exceeding the maximum duration then the entire period of travel including the first 31 days will not be insured.

To cover travel within the 12 month Period of Insurance shown on the **Insured Person's** booking invoice or validation certificate.

Cover under Section A – Cancellation starts from the date of issue stated on your booking invoice or validation certificate or travel being booked, whichever is the latter. Cover under all other sections of the policy starts on the commencement date shown on the booking invoice or validation certificate and end on the **Insured Person's** return home or expiry of the Period of Insurance whichever is first.

GEOGRAPHICAL Limits

Area 1: UNITED KINGDOM

Area 2: EUROPE

Europe means the continent of Europe West of the Ural Mountains, Channel Islands, Isle of Man and also countries bordering the Mediterranean, plus Iceland, Jordan, Madeira, the Canary, Azores and Mediterranean Islands.

Area 3: WORLDWIDE excluding North America

North America means the USA, Canada and the Caribbean

(a) For any period of cover purchased Area 3 can include a single day/ night stop-over anywhere in the World for both outward and return travel.

(b) If the period of cover purchased is two months or more Area 3 can be extended to include a maximum of six days/ nights anywhere in the World.

Area 4: WORLDWIDE

United Kingdom Only: Whilst insurance is available for holidays in the United Kingdom, Section B – Medical Expenses and In Patient Benefit shall be inoperative.

Automatic Trip Extension

If the **Insured Person** is prevented from completing their travel before the expiration of this Insurance as stated under the Period of Insurance on the validation certificate or booking invoice for reasons which are beyond their control, including ill health or failure of public transport, this Insurance will remain in force until completion but not exceeding a further 31 days on a day by day basis, without additional premium.

In the event of an **Insured Person** being hijacked, cover shall continue whilst the **Insured Person** is subject to the control of the person(s) or their associates making the hijack during the Period of Insurance for a period not exceeding twelve months from the date of the hijack.

Please ensure you arrange cover for the entire duration of your travel.

Limits of Cover

Certain limits apply to each section of the policy. These limits are shown in the policy and in your Schedule of cover

Reciprocal Health Care

Should you require medical treatment in Australia you **MUST** enrol with MEDICARE www.medicare.gov.au. It can be done after the first occasion on which you receive treatment. In Patient and out-patient treatment at a public hospital is then available free of charge. Should you be admitted to hospital then immediate contact must be made with the Assistance Company and their authority obtained in respect of any treatment not available under MEDICARE before such treatment is provided. Your failure to contact the Assistance Company may result in a claim being reduced or declined.

Should you require medical care in Europe, you **MUST** obtain a European Health Insurance Card (EHIC). This entitles the **Insured Person** to reduced cost, sometimes free, medical treatment that becomes necessary whilst travelling in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. An EHIC can be obtained by completing an application form available from your local Post Office or by following the online information at www.dh.gov.uk/travellers

Law

The **Insured Person** and the Insurers are free to choose the law applicable to this policy. As the insurers is based in England, they propose to apply the laws of England and having read and understood the terms and conditions of this policy the **Insured Person** has agreed to this.

Fraudulent Claims

The **Insured Person** must not act in a fraudulent manner. If the **Insured Person** or anyone acting for them:

- 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 their wilful act or with their connivance.

Then:

- The Insurer shall not pay the claim.
- The Insurer shall not pay any other claim which has been made or will be made under the policy.
- The Insurer may at their option declare the policy void.
- The Insurer shall be entitled to recover from the **Insured Person** the amount of any claim already paid under the policy.
- The Insurer shall not make any return premiums.
- The Insurer may inform the Police of the circumstances.

Documentation

All certificates, information and evidence required by the Insurer shall be furnished at the expense of the **Insured Person** or his legal personal representatives and shall be in such form and of such nature as the Insurer may prescribe. The **Insured Person** shall, as often as required submit to medical examination on behalf of the Insurer at their own expense and in the event of death of the **Insured Person** the Insurer shall be entitled to have a post-mortem examination at their own expense.

Cessation of Insurance

All cover shall cease upon the return of the **Insured Person** to their normal place of residence or business in their country of residence or upon their admission into medical care in their country of residence whichever shall be the sooner.

Duplicate Insurance

If at the time of loss, theft or damage insured by Sections A, B, D, E, F, G and H there is another insurance against such loss or damage or any part thereof the Insurer shall be liable under this Insurance for its proportionate share only of such loss or damage.

Subrogation

The Insurer is entitled to take over any rights in the defence or settlement of any claim and to take proceedings in the **Insured Person's** name for the Insurer's benefit against any other party.

One Way Travel

Cover under all sections ceases on arrival at final destination.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy document. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter.

Irrecoverable Payments and Charges Means the cost of airline tickets and any other amount that is not refundable from the airline, tour operator or their suppliers.

Strike or Industrial Action Means any form of industrial action taken by workers which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Close Relative Means mother, father, sister, brother, wife, husband, partner (including common law and civil partnerships), son, daughter (including fostered/adopted), grandparent, grandchild, parent in law, son in law, daughter in law, brother in law, sister in law, step parent, step child, step sister, step brother or legal guardian.

Insured Person Means any person named on the booking invoice or validation certificate.

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 the 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 of the public, in fear.

Unattended Means when the **Insured Person** is not in full view of and not in a position to prevent unauthorised interference with their property.

Pre-existing Medical Condition Means

- a) Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy, allergy, or cancer for which you (or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative**) have ever received treatment (including surgery, tests or investigations by your doctor or a consultant/specialist or prescribed drugs/medication).
- b) Any **Medical Condition** for which you (or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative**) have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months or taking prescribed drugs/medication.

Medical Condition Means any disease, illness or injury.

Medical Practitioner Means a registered practising member of the medical profession who is not related to the **Insured Person** or any person with whom they are travelling.

Valuables Means jewellery, watches, gold, precious stones and articles made of/or containing gold, silver or precious metals. Photographic, TV, audio, CD's, MP3 Players, video, computer, GPS/navigation electrical equipment. Binoculars, optical equipment and telescopes and animal skins.

Policy Excess Means the amount of any claim that you have to pay before any payment is made to you.

Dependent Business Partner Means a person in the same employ as you whose absence from work necessitates your presence.

The following sections explain the cover provided by your policy during the Period of Insurance. The cover is set out in your Schedule of Cover together with any excesses limits or endorsement.

General conditions and exclusions

The Insured Person must comply with all the terms and conditions stated in this policy document to have the full protection of their policy and act as if uninsured at all times. If the Insured Person does not comply the Insurer may at their option cancel the policy or refuse to deal with their claim or reduce the amount of any claim payment.

General Conditions

1. This Insurance is available for holiday or business travel, but excludes overseas residency, permanent overseas employment, work of a predominantly manual nature or any hazardous activity not agreed on behalf of the Insurer.
2. The trip or journey for which this insurance is effected is not booked or commenced by an **Insured Person** either (a) contrary to medical advice or to obtain medical treatment, or (b) suffering from any **Medical Condition** or symptoms which, are awaiting or receiving investigation, treatment, tests, referral, or review or the results of any of the foregoing.
3. The appropriate additional premium has been paid by any person aged 66 years or more at date of payment of Insurance Premium.
4. That you contact the Assistance Company as soon as possible with full details of anything which may result in a claim as a result of a medical emergency.

GENERAL EXCLUSIONS

POLICY EXCESSES

The Insurer shall not pay for:

- a) **The first amount of each and every claim per incident claimed for under each Section by each Insured Person as denoted by the Schedule of cover.**
- b) **The first £250 of each and every claim arising from the same incident under Sections F.4 rented accommodation (in respect of the use of rented temporary accommodation only) and G Legal Expenses.**

No Policy Excess applies to Section A – Loss of deposit only, Section C – Personal Accident, D – Travel Delay and E(v) – Temporary loss of baggage.

The Insurer shall not pay unless agreed in writing on behalf of the Insurer for any claim arising out of:

1. (a) Mountaineering or climbing, pot holing, motorised competitions or races, sports tours or travelling by motorcycle (other than in respect of motorcycles up to 125cc hired or borrowed during the Period of Insurance and all **Insured Persons** are wearing crash helmets). Winter Sports, unless the appropriate premium has been paid and shown on the booking invoice or validation certificate or annual multitravel insurance purchased excluding ski racing, ski jumping, ice hockey or the use of bobsleighs or skeletons.
 - (b) Any activity in the air, (other than as a passenger in a fully-licensed passenger-carrying-aircraft, bungee jumping and Parasailing).
- Note:** The exclusions shown are not applicable to cancellation claims under Section A.
- (c) wilful exposure to needless danger (other than in an attempt to save human life).
 2. Any form of stress or anxiety. Depression or any other mental or nervous disorder unless investigated and diagnosed by a Hospital Consultant.
 3. Any wilfully self inflicted injury or illness, insanity, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, the use of drugs (other than medically prescribed) and the effects of alcohol.
 4. The **Insured Person's** participation in any criminal or illegal acts.
 5. Any consequence of any act of war, invasion, act of foreign enemy, hostilities (whether declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, any act of **Terrorism** where you are actively engaged and/or where you have travelled and/or you remain contrary to Foreign & Commonwealth Office travel advice.
 6. The utilisation of nuclear, chemical or biological weapons of mass destruction.

For the purposes of this exclusion;

Utilisation of nuclear weapons of mass destruction means the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death

amongst people or animals.

Utilisation of biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

Radioactive contamination of any description however caused.

7. The failure or fear of failure or inability of any equipment or any computer programme, whether or not owned by an **Insured Person**, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
8. (a) Unless the Insurer provides cover under this insurance, any other loss, damage or additional expenses following on from the event for which the **Insured Person** is claiming. Examples of such loss, damage, or additional expense would be the cost of replacing locks after losing keys, costs incurred of preparing a claim, or loss of earnings following bodily injury or illness.
(b) Any costs for (i) telephone calls (other than the first call to the Assistance Company to notify them of a medical problem requiring hospitalisation), (ii) taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital) or (iii) food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).
9. The **Insured Person** will not be covered under Section A – Cancellation or Curtailment, Section B – Medical Expenses or Section C – Personal Accident for any claims arising directly or indirectly from:
either A) at the time of taking out this policy:
 - i) Any **Pre-existing Medical Condition** unless you have contacted Healthcheck and the Insurer has agreed to provide cover and you have paid the additional premium required.
 - ii) Any **Medical Condition** that the **Insured Person** or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** has received a terminal prognosis.
 - iii) Any **Medical Condition** the **Insured Person** is aware of but which has not had a formal diagnosis.
 - iv) Any **Medical Condition** for which the **Insured Person** or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** is on a waiting list for or has knowledge of the need for surgery in a hospital.
 - v) Any circumstances the **Insured Person** is aware of that could reasonably be expected to give rise to a claim on this policy unless the **Insured Person** has been given the Insurer's written agreement.or B) at any time:
 - i) Any **Medical Condition** the **Insured Person** has in respect of which a **Medical Practitioner** has advised them not to travel or would have done so had they sought his/her advice.
 - ii) Any surgery, treatment or investigations for which you intend to travel outside your normal country of residence to receive (including any expenses incurred due to the discovery of other **Medical Conditions** during and/or complications arising from these procedures.
 - iii) Any **Medical Condition** for which the **Insured Person** or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** is not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
 - iv) Pregnancy when you are expected to give birth within two months of the return date of your trip.
10. Any **Insured Person's** travel to a country, specific area or event to which the Travel Advice unit of the British Foreign and Commonwealth Office or the World Health Organisation has advised all, or all but essential travel, unless agreed on behalf of the Insurer.
11. Any search and rescue costs or ship to shore rescue costs (cost charged to you by a Government, regulated authority or private organisation concerned with finding and rescuing an individual). This does not include medical evacuation costs by the most appropriate transport.
12. Private medical treatment unless authorised by the Assistance Company.

Section A Cancellation or Curtailment

Up to the amount shown in the Schedule of cover should an **Insured Person** necessarily have to cancel the projected journey before commencement or curtail it by returning to their normal country of residence before completion, as a result of:

- i) the death, accidental bodily injury, illness, compulsory quarantine, redundancy that qualifies for payment under current redundancy legislation, cancellation of leave for British Forces, Police or government security staff, summoning to jury service or witness attendance in a court of an **Insured Person** or insured travelling companion.
- ii) the death, serious injury or illness of a **Close Relative**, or the person with whom the **Insured Person** intends to reside at the holiday or journey destination, or **Dependant Business Partner** of the **Insured Person** or insured travelling companion which necessitates the presence of the person concerned.
- iii) Hi-jack.
- iv) adverse weather conditions making it impossible for an **Insured Person** to travel to initial point of departure at commencement of outward journey.
- v) major damage or burglary at the **Insured Person's** home or place of business, which at the request of an emergency service requires their presence.

The Insurer will pay:

- a) for Cancellation prior to departure any **Irrecoverable Payments and Charges** (whether paid or contracted to be paid) for travel, accommodation, tours or excursions up to the Sum Insured, for any of the above reasons.
- b) for Curtailment after initial departure a pro-rata proportionate refund of inclusive tour costs, or alternatively the original value of unused air tickets up to the Sum Insured, for any of the above reasons.

Note: Where an **Insured Person** is not travelling on a pre-paid or fixed itinerary then additional travelling expenses shall be deemed to be those costs in excess of normal tourist class air fares. Your claim will be based solely on the number of complete days not used.

Where return to a person's normal country of residence is necessary in an emergency situation an Insured Person should contact the Assistance Company who may be able to assist in having existing air tickets amended.

EXCLUSIONS APPLICABLE TO SECTION A

The Insurer shall not pay for any claim:

1. arising from travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
2. arising from a **Pre-existing Medical Condition** unless the Insurer has agreed to provide cover and you have paid the additional premium required.
3. for unused portions of the **Insured Person's** ticket, where repatriation has been arranged at the expense of the Insurer.
4. If you have to cut short your trip and do not return to your normal country of residence, Insurers will only pay for the equivalent costs which you would have incurred had you returned to the United Kingdom.
5. arising from being unable to continue with your travel due to your failure to obtain the passport or visa you require for your trip.
6. arising from a disinclination to travel
7. any cost of a trip that has been paid for as a prize or using any airline reward scheme, for example Air Miles.
8. the cost of any Air Passenger Duty.

Section B Medical Expenses

1. Medical, Repatriation and Associated Expenses.

Up to the amount shown in the Schedule of cover should an **Insured Person** suffer accidental bodily injury or illness (including compulsory quarantine) or be hi-jacked during the Period of Insurance, the Insurer will pay:

- i) normal and necessary receipted expenses of emergency medical or surgical treatment incurred outside the **Insured Person's** country of residence including, emergency dental treatment to relieve pain and suffering (limited to £250), specialists or ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites, decompression chambers, ambulance/necessary transport charges (including helicopter/air ambulance charges if necessary on medical grounds and authorised by the Assistance Company. The Insurer reserves the right to repatriate the **Insured Person** to their country of residence when in the opinion of the doctor in attendance and their medical advisers the **Insured Person** is fit to travel.
- ii) reasonable additional accommodation and repatriation expenses incurred by an **Insured Person** and any one member of the family or party who has to remain or travel with the injured, ill or hi-jacked **Insured Person**, certified by a doctor to be strictly necessary on medical grounds, and approved by the Assistance Company.
- iii) the travel and reasonable accommodation expenses of one person to travel from their country of residence if their presence is strictly necessary on medical grounds.
- iv) the cost of transporting the remains of an **Insured Person** to former place of residence up to £7,500 or funeral expenses incurred outside the **Insured Person's** country of residence up to £1,000.

2. In Patient Benefit.

In addition to the costs referred to above, the Insurer will also pay £10 for each complete day, up to the amount shown in the Schedule of cover if the **Insured Person** is confined to hospital outside their normal country of residence.

3. Criminal Injuries Benefit.

Should an **Insured Person** be admitted to hospital as an in-patient as a result of receiving Criminal Injuries following a personal assault verified by a written report that substantiates the injuries resulted from an unprovoked personal assault, the In Patient Benefit payable under Section B2 above is increased to £100 per complete day, up to the amount shown in the Schedule of cover, that the **Insured Person** is confined to hospital outside their normal country of residence.

EXCLUSIONS APPLICABLE TO SECTION B1, B2 and B3

The Insurer shall not pay for any claim:

1. arising from travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
2. arising from a **Pre-Existing Medical Condition** unless the Insurer has agreed to provide cover and you have paid the additional premium required.
3. for the cost of medical or surgical treatment of any kind received by the **Insured Person** later than 52 weeks from the date of the accident or commencement of the illness.
4. for medical expenses incurred in an **Insured Person's** country of residence.
5. not verified by a medical report obtained whilst travelling.
6. for elective or cosmetic surgery, unless deemed medically necessary and agreed by the Assistance Company.
7. or dental treatment to provide, replace or repair caps, crowns or bridges other than for the relief of pain and suffering.
8. for any form of treatment or surgery which in the opinion of the doctor in attendance and the Assistance Company can be reasonably delayed until the **Insured Person's** return to their country of residence.
9. Any medical treatment and associated costs you have to pay when you have refused curtailment.

Section C Personal Accident

Up to the amount shown in the Schedule of cover in the event of the **Insured Person** sustaining bodily injury arising wholly and exclusively from violent accidental external and visible means which injury shall solely and independently of any other cause result in his/her death or disablement within twelve calendar months of the injury, the Insurer hereby agrees to pay to the **Insured Person** or in the event of death to his/her legal personal representative the following Sum Insured.

- | | |
|---------------------------------------|---------|
| 1. Death, or | £10,000 |
| 2. Loss of sight | £25,000 |
| 3. Loss of one or two limbs, or | £25,000 |
| 4. Permanent total disablement | £25,000 |

Provided that:

- i) the benefit payable under (1) above is reduced to £1,000 if the **Insured Person** is under 16 years of age or 66 years of age or over at the time of death
- ii) the total compensation in respect of any one **Insured Person** shall not exceed £25,000.

Definitions

Loss of one or two limbs: loss or severance at or above the wrist or ankle or total permanent loss of use of an entire arm or leg.

Loss of sight: total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Permanent total disablement: bodily injury other than the above which totally incapacitates the **Insured Person** from engaging in or attending to any relevant occupation for at least twelve calendar months from the date of the injury and at the end of that time rendering the **Insured Person** beyond hope of improvement.

Section D Travel Delay

1. Delayed Departure or Arrival

The Insurer will pay each **Insured Person** up to the limits shown below if the departure of the aircraft, train or sea vessel in which the **Insured Person** has arranged to travel is delayed for at least 12 hours from the departure time specified in the travel itinerary, or if the arrival of the aircraft, train or sea vessel at destination is at least 12 hours later than the time specified in the travel itinerary, due to **Strike, Industrial Action, disruption, Terrorism**, adverse weather conditions, or mechanical breakdown of the aircraft, train or sea vessel.

The Limits

The Insurer will pay either:

- a) £25 compensation up to the amount shown in the Schedule of cover for each 8 hour period of delay commencing from the original booked departure time or arrival time specified in the travel itinerary for each **Insured Person**, or
- b) if the **Insured Person** elects to cancel the whole travel itinerary prior to departure. **Irrecoverable Payments and Charges** made for the travel, accommodation and other costs up to the amount shown in the Schedule of cover each **Insured Person**.

2. Hi-Jack of Aircraft, Train or Sea Vessel

The Insurer will pay compensation up to the amount shown in the Schedule of cover per complete day that the **Insured Person** is in detention due to unlawful seizure or wrongful exercise of control of an aircraft, train or sea vessel or the crew thereof, in which the **Insured Person** is travelling as a passenger.

3. Failure of Transport Connections in the United Kingdom

If the **Insured Person** arrives at the point of international departure in the United Kingdom too late to commence the booked travel as the result of failure of scheduled public transport services in the United Kingdom due to inclement weather, **Strike or Industrial Action, Terrorism** disruption or mechanical breakdown, or as a result of an accident to the motor vehicle in which the **Insured Person** is travelling to the point of departure, the Insurer will pay up to the amount shown in the Schedule of cover for additional travel and accommodation only expenses necessarily incurred by the **Insured Person** in order to reach the booked destination.

4. Missed connection

The Insurer will pay up to the amount shown on the Schedule of cover for necessary additional transport charges incurred to join a pre-booked tour, as a result of the aircraft in which the **Insured Person** has arranged to travel on the outbound flight is delayed for at least 12 hours from the departure time specified in the travel itinerary.

EXCLUSIONS APPLICABLE TO SECTION D

The Insurer shall not pay for any claim arising directly or indirectly from:

1. **Strike or Industrial Action, Terrorism**, disruption, war, invasion, riot, or civil commotion in existence or publicised at the time of effecting the Insurance.
2. the withdrawal from service (temporary or otherwise) of an aircraft or train or sea vessel on the recommendation of a Port Authority or the Civil Aviation Authority or of any similar body.

Section E Personal effects baggage, money and travel documents

Your validation certificate or booking invoice will show if this cover is operative.

The Insurer will pay for the Loss, Theft or Damage to:-

i. **Accompanied personal luggage, clothing or effects belonging to the insured person. Up to the amount shown in the Schedule of cover**

The amount payable will be the value at today's prices less deduction for wear, tear and depreciation.

ii. **Personal Monies. Up to the amount shown in the Schedule of cover. Cash, Bank or Currency notes, including reasonable expenses incurred as a result of loss, theft or damage.**

iii. **Tickets. Up to the amount shown in the Schedule of cover. Air or other tickets including reasonable expenses incurred as a result of loss, theft or damage.**

iv. **Passport or Visas. Up to the amount shown in the Schedule of cover. In respect of the cost of an emergency replacement or temporary passport or visa obtained whilst abroad including reasonable and receipted expenses incurred to obtain the same.**

v. **Temporary Loss of Baggage up to the amount shown in the Schedule of cover. If baggage is temporarily lost for more than 24 hours by an airline, railway or shipping company on the outward journey, for the purchase of immediate necessities the Insurer will pay the **Insured Person** up to £100 supported by receipts, but this will be deducted from the final claim if the loss is permanent.**

NOTE IN RESPECT OF CASH

Cover will be effective from time of collection from bank or currency exchange agent, or for 3 days before commencement of journey, or from date of commencement of this Insurance, whichever is the latter.

CONDITIONS APPLICABLE TO SECTIONS E & H

The **Insured Person** must comply with the following conditions to have the full protection of their policy. If the **Insured Person** does not comply the Insurer may at their option cancel the policy or refuse to deal with their claim or reduce the amount of any claim payment.

1. The **Insured Person** shall act at all times as if un-insured and shall exercise reasonable care for the safety and supervision of his property and in the event of loss, theft or damage hereunder the **Insured Person** shall take all reasonable steps to recover any lost property.
2. The maximum the Insurer will pay for any insured article shall be limited and denoted in the Schedule of cover, the value of a pair or set of articles is also limited, and the value of disc collections, including DVDs, electronic games and music discs shall be limited to £200. The **Insured Person** shall produce receipts or other evidence of value and ownership where possible and in any event in respect of any item valued in excess of £100. Where this is not done liability shall be limited to £100.
3. Loss, theft or damage whilst in the custody or control of a carrier, authority, transport company, garage or hotel must be reported in writing to them and written acknowledgement obtained.
4. There is a maximum limit in respect of **Valuables** as denoted in the schedule of cover.
5. Payment for air tickets is limited to the original purchase price proportionately for each leg of the journey and loss, theft or damage must be reported immediately to the issuing agent or loss adjusters.
6. Claims for loss, theft or damage to spectacles or sunglasses are limited to £100 per pair.
7. The **Insured Person's** failure to comply with local authority advice when checking in luggage may result in a claim being reduced or declined.

EXCLUSIONS APPLICABLE TO SECTIONS E and H

The Insurer shall not pay for any claim arising out of:

1. damage due to moth, vermin, wear and tear and gradual deterioration.
2. loss, theft or damage to contact or corneal lenses, dentures or other aids or appliances, cycles, wind or kite/surf boards or mobile telephones. Winter Sports equipment unless the appropriate premium has been paid and is shown on your

- validation certificate or booking invoice or annual multi trip purchased.
3. loss, theft or damage to property hired to the **Insured Person** or confiscated by Police, Customs or other relevant authority.
 4. loss, theft or damage not reported whilst travelling overseas to the Police or other relevant authority and a written statement obtained in confirmation.
 5. the breakage of fragile articles and the consequence thereof unless caused by fire or accident to a means of conveyance. For example your clothes or camera being damaged by a spillage.
 6. mechanical breakdown or derangement.
 7. loss, theft or damage to business or professional goods, equipment or samples.
 8. loss, theft or damage to money, or **Valuables** left **Unattended** (including in a vehicle or the custody of carriers), unless in a locked safe, a locked hotel room, locked apartment, or locked holiday residence. **Valuables** and money are not insured if left in 'checked in' luggage.
 9. shortages due to error or omission, depreciation in value.

Section F Personal liability.

The Insurer will pay the **Insured Person** up to the Sum Insured against all costs the **Insured Person** becomes legally liable to pay as damages together with claimant's costs in respect of:

- (i) Accidental bodily injury to or death or illness of any person
- (ii) Accidental loss of or damage to material property, occurring during the Period of Insurance. The Insurer will in addition pay all costs and expenses incurred with its written consent.

EXCLUSIONS APPLICABLE TO SECTION F

The Insurer shall not pay for any claim arising out of:

1. the ownership, possession or use of any aircraft, yachts or mechanically propelled vehicle including watercraft.
2. the ownership or use of lands or buildings (other than use only of rented temporary accommodation, in which case the first £250 of each and every claim is excluded).
3. any wilful or malicious act.
4. the pursuit of any trade, business or profession.
5. bodily injury, death or illness of the **Insured Person** or any member of the **Insured Person's Close Relatives** or **Dependant Business Partner**.
6. liability assumed under agreement unless such liability would have attached notwithstanding any such agreement, such as hire agreement.
7. the Insurer will not pay more than £2,000,000 for damages payable for any claim or claims arising from one event.
8. the ownership or use of any firearm or weapon.
9. animals belonging to you or in your care or custody.

Section G Legal expenses

The Insurer will pay for legal costs and expenses, or the appointment of a claims agent in order to pursue compensation and/or damages against a third party arising from or out of personal injury to or death of the **Insured Person** occurring during the Period of Insurance up to the amount shown in the Schedule of cover.

The Insurer shall have complete control over the legal proceedings and the appointment and control of a solicitor or claims agent.

EXCLUSIONS APPLICABLE TO SECTION G

The Insurer shall not pay for:

1. costs incurred in pursuance of any claim against a travel agent, or tour operator including any employee, servant or agent thereof, carrier or their suppliers, travelling companion, **Close Relative** or the Insurer or their representatives.
2. legal expenses incurred prior to the granting of support by the Insurer or without their written consent.
3. any claim where, in the Insurer's opinion, there is insufficient prospect of success in obtaining a reasonable benefit.
4. claims for professional negligence.
5. claims against any employer, or whilst carrying on any trade or profession.
6. the first £250 of any claim.

LEGAL EXPENSES CLAIMS

If an **Insured Person** suffers a personal injury and wishes to claim against the person who caused it they may telephone Campbell Irvine Limited on 0207 938 1734 for guidance.

Section H Winter sports

Applicable for the duration of a Single trip as denoted on the validation certificate. For an Annual policy, cover is granted for a maximum of 31 days in total during the period of this insurance as denoted on the validation certificate.

Ski Equipment

The Insurer will pay up to the Sum Insured in respect of:

- a) Loss, theft or breakage of skis and ski equipment owned by the **Insured Person**.
- b) Loss, theft or breakage of skis and ski equipment hired to and in the charge of the **Insured Person**.

There is a limit for any single item, set or pair and an overall limit in respect of hired equipment. The **Insured Person** shall produce receipts or other evidence of value and ownership where possible and in any event in respect of any item valued in excess of £100. Where this is not done, liability shall be limited to £100.

NOTE: Claims will in any event be settled on the basis of 20% depreciation each year for such items.

Ski Hire

The Insurer will pay up to the Sum Insured in respect of the cost of necessary hire of skis following:-

- a) Loss, theft or breakage of an **Insured Person's** skis.
- b) The misdirection or delay in transit of an **Insured Person's** skis, subject to the **Insured Person** being deprived of their use for not less than 12 hours.

Ski Pack

The Insurer will pay up to the Sum Insured in respect of the proportionate value of any ski pass, hire or tuition fee necessarily unused due to the following:

- a) Accident or sickness of an **Insured Person**.
- b) Loss, theft or damage of ski pass.

Piste Closure

The Insurer will pay up to the amount shown in the Schedule of cover for each 24 hour period that it is not possible to ski, up to the maximum Sum Insured, for additional transport costs incurred to reach an alternative resort caused by a lack of snow or avalanche at the **Insured Person's** pre-booked resort following the closure of skiing facilities.

Avalanche Closure

The Insurer will pay up to the sum insured in respect of additional travel and accommodation expenses necessarily incurred in the event that the outward or return journey by public transport is delayed beyond the scheduled arrival time as a direct result of avalanche. Subject to a delay of not less than 12 hours having occurred.

NOTE: This Winter Sports Extension is subject to the same Conditions and Exclusions as Section E. Personal Effects, other than the exclusion of hired equipment. Skis and Ski equipment includes snow boards and snow board equipment.

EXCLUSIONS APPLICABLE TO SECTION H

The Insurer shall not pay for any claim arising out of:

1. occurrences detailed above that do not occur during the period of overseas travel.
2. the **Insured Person** participating in ski racing, ski-jumping, ice hockey, or the use of bob sleighs or skeletons.
3. Ski Hire, Ski Pack, Piste Closure or Avalanche, which are not supported by documentary evidence.
4. the loss, theft or damage of skis or ski poles over five years old.
5. loss, theft or damage to skis or ski equipment carried on a vehicle roof rack.
6. loss of or damage to skis or ski equipment whilst in use.
7. Piste Closure is not covered outside the months that constitute the local regular ski season.

Please note: Winter sports activities are insured subject to the appropriate premium having been paid, if using a recognised piste. Random 'off piste' winter sports activities will only be insured if with a qualified instructor or in a group of not less than 3 persons in possession of working communications or portable telephone. No cover for winter sports activities against local authority advice

Annual multi trip travel insurance

Where this Insurance is being issued as an Annual Multi Trip Travel Policy and the appropriate premium has been paid and is shown on the validation certificate or booking invoice, it is agreed by the Insurer to cover all trips made by the **Insured Person(s)**:

- a) to a destination outside of the United Kingdom, anywhere in the World.
- b) within the United Kingdom if such trip includes at least two nights pre-booked accommodation.

Subject to the following:

- 1) The maximum duration of any one trip shall not exceed 31 days. Any trip which at the commencement of the insurance is known to be longer than the maximum duration of any one trip, is not insured for any part of such trip.
- 2) Each trip shall be deemed to be a separate insurance subject to the terms, conditions, limitations and exclusions contained herein.
- 3) Children are not insured unless named on the policy and reside permanently with a parent who is the principle **Insured Person**. Children are deemed to be 18 years or less at the date of payment of insurance premium.
- 4) Cover is granted under the insurance for WINTER SPORTS up to a total of 31 days in all during the period of this insurance subject to the appropriate premium having been paid and shown on the validation certificate or booking invoice.

Please note if you wish to enquire about amending or extending the cover provided by this policy after the date of purchase, please contact the company you purchased your insurance from.

Claims Advice

What you must do in the event of a medical emergency

MEDICAL EMERGENCIES

IMMEDIATE CONTACT MUST BE MADE with the Assistance Company in the event of death or injury or illness necessitating any of the following:

- (i) HOSPITALISATION
- (ii) REPATRIATION
- (iii) ALTERATION TO TRAVEL PLANS
- (iv) CURTAILMENT OF TRAVEL

EMERGENCY ASSISTANCE SERVICE

TEL: +(44) (0) 845 872 5412 FAX: +(44) (0) 845 872 5542

EMERGENCY MEDICAL SERVICE is available 24 hours a day 365 days a year

Please note, the **Insured Person's** failure to contact the Assistance Company may result in their claim being reduced or declined. Private medical treatment is not covered unless authorised by the Assistance Company.

Be prepared to give your:

- (a) booking invoice or validation certificate number.
- (b) name and address of agent or tour operator from whom insurance was purchased.
- (c) dates of outward and return travel (tickets/itinerary).
- (d) details of problem including name and address of patient and nature of illness/accident.
- (e) name and telephone number of hospital and attending doctor.
- (f) details of usual GP.

Please note, should you require medical treatment in Europe you must have a valid Health Insurance Card or in Australia you MUST enrol with MEDICARE.

What to do if you need to make a claim

Notice must be given within 45 days of the date of occurrence of any claim under this Insurance. To notify a claim and request a claims form please contact the claims handlers:

www.csal.co.uk

Claims Settlement Agencies

308-314 London Road, Hadleigh, Essex SS7 2DD.

Tel: 0844 826 2644

Email: info@csal.co.uk

CSA is authorised and regulated by the Financial Services Authority. Their registration number 309264 can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk or by contacting them on 0845 606 1234.

CLAIMS CHECKLIST

The following documentation will be required by the Claims Handlers, in order that a claim may be processed. Originals will be required, as settlement cannot be made with photocopied documents.

For all sections of cover you will be required to submit your Insurance Policy Document and receipt of Premium paid. Your travel Booking Invoice (showing your itinerary and dates of travel) together with:

CANCELLATION

Your Cancellation Invoice

Copy of Death Certificate (if applicable)

Completed Medical Certificate if Cancellation for medical reasons

Redundancy letter (if applicable)

LUGGAGE AND PERSONAL MONEY

Receipts or other evidence of ownership and value for the items claimed. A written report from the person/company to whom the loss/damage was reported whilst travelling overseas

Photocopy of your House Contents Insurance Schedule

MEDICAL EXPENSES

Receipts or Invoices for the amount claimed

Any unused Airline Tickets, Accommodation Vouchers etc.

TRAVEL DELAY

A letter from the airline (or similar) confirming the scheduled and actual time of departure.

GOVERNING LAW AND LANGUAGE

The Insured Person and the Insurer are free to choose the law applicable to this Policy. As the Insurer is based in England, they propose to apply the laws of England and having read and understood the terms and conditions of this policy the Insured Person has agreed to this.

Data Protection and fraud prevention

This insurance is underwritten by IICH. To set up and administer your insurance policy tags and IICH will hold and use information about you supplied by you and by medical providers. They may also send it in confidence for processing to other companies in the IICH group (or companies acting on their instructions) including those located outside the European Economic Area.

Helpful telephone numbers

Telephone calls may be monitored or recorded in order to improve service and to prevent and detect fraud.

Customer services

If you need assistance with this policy call tagconnect

t 0845 408 0583

tagconnect@travel-general.com

Healthcheck

If you need to advise us of anything under the Important declaration, or Changes in your circumstances during the period of insurance please call

t 0844 826 2711

Claims

If you need a claim form call our claims handler (Please also see What to do if you need to make a claim on page 22)

t 0044 (0)844 826 2644

Assistance company

If you require medical treatment abroad call the assistance company (Please also see What you must do in the event of a medical emergency on page 21)

t 0044 (0)845 872 5412

f 0044 (0)845 872 5542

Note to all hospitals, doctors and medical facilities.

In the event of in-patient hospitalisation or a serious medical condition our assistance company must be advised immediately with full medical details. Failure to do this will mean medical expenses incurred cannot be guaranteed.

This is not private medical insurance and only gives cover in the event of accident or unexpected illness, for necessary emergency treatment. In the event of any medical treatment becoming necessary and for which reimbursement will be sought, you will be expected to allow us or our representatives' unrestricted access to all your medical records and information.