

Summary of cover - single trip, annual multi-trip & longstay

Description of cover	Limits per person	Excesses
1. Cancellation or curtailment	£5,000	£50* (£20 LoD)
2. Emergency medical expenses <i>including emergency repatriation including relative's additional expenses including emergency dental treatment</i>	£10,000,000 £350	£50
3. Hospital stay benefit (amount per day)	£1,000 (£20)	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement <i>maximum payable in the event of death maximum payable in the event of death if under 16</i>	£30,000 £5,000 £2,000	Nil
5. Travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) max abandonment (after 12 hours)	(a) £40 (b) £20 (c) £200 £5,000	Nil £50
6. Missed departure and journey disruption	£1,000	£50
7. Baggage - overall limit <i>under 18's possessions limit maximum per item, pair or set total limit for all valuables emergency purchases (after 12 hours)</i>	£2,000 £500 £250 £500 £200	£50 Nil
8. Personal money <i>cash limit (£50 for under 18's)</i>	£500 £250	£50
9. Loss of passport	£500	Nil
10. Personal liability	£2,000,000	£100
11. Legal expenses	£20,000	£100
12. Business personnel replacement	£2,500	Nil
13. Holiday financial protection	£3,000	Nil
14. Hijack (amount per day)	£1,000 (£100)	Nil
15. Mugging (amount per day)	£500 (£50)	Nil
16. Pet care (amount per day)	£500 (£50)	Nil
Sections 17-19 only apply if you have paid the appropriate wintersports premium for single trip and longstay policies. They are automatically covered under annual multi-trip policies.		
17. Ski equipment - overall limit <i>maximum per item, pair or set owned or borrowed maximum per item, pair or set hired</i>	£800 £500 £300	£50
18. Ski pack	£400	£50
19. Piste closure (amount per day) (not applicable to longstay policies)	£200 (£20)	Nil
Section 20 only applies if you have paid the appropriate additional premium		
20. Independent traveller extension <i>i. extended cancellation or curtailment cover ii. extended travel delay cover iii. extended missed departure cover</i>	 £5,000 £40/£20/£200 £1,000	 £50 Nil £50

* Adults 65-84 years - £100 excess for cancellation & curtailment (£20 loss of deposit) and medical claims only.
- Maximum excess any one claim or incident - £100 (or £200 in respect of adults aged 65-84 years in respect of medical or cancellation/curtailment claims)

Annual multi-trip features	
Maximum age at start date of policy	74
Maximum period per trip (if aged 70-74)	45 days (22 days)
Business travel	Covered
UK trips (min 2 nights in pre-booked accommodation or transport)	Covered
Independent travel	Yes
Wintersports - up to maximum of	21 days
Single trip features	
Maximum age at date of departure	84
Maximum journey period	45 days
Travel completed by	01/11/2013
Longstay features	
Maximum age at date of departure	64
Maximum journey period	15 months
Travel completed by	01/03/2014

How to make a claim

If you have an emergency during your trip and require medical treatment while outside your home country or if you have to cut your journey short you must phone Ireland Assist Limited as soon as possible on 0207 748 0681. These lines are open 24 hours a day.

For all other claims please call 0207 748 0682

Lines are open 9am - 5pm Monday to Friday (except for public holidays). Please have your certificate number to hand, and have ready any documents you may have that could be relevant to your claim (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 contained in this policy document and the relevant sections of your policy for more information. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

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 happens during the period of cover. Your policy does not cover all possible events and expenses. This policy is only valid when you have a certificate of insurance.

24 HOUR MEDICAL EMERGENCY AND REPATRIATION SERVICE

Contact the emergency assistance service **Ireland Assist Limited**, part of Mapfre Assistance on **+44 (0) 207 748 0681** from outside your home country or **0207 748 0681** if calling within your home country.

Please quote **Voyager WEBroker**

You can use this service outside your home country 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 certificate number.

The service is available if medically necessary and when you have a valid certificate of insurance. 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 your home country (if necessary).

Outpatient treatment

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

Territorial limits

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

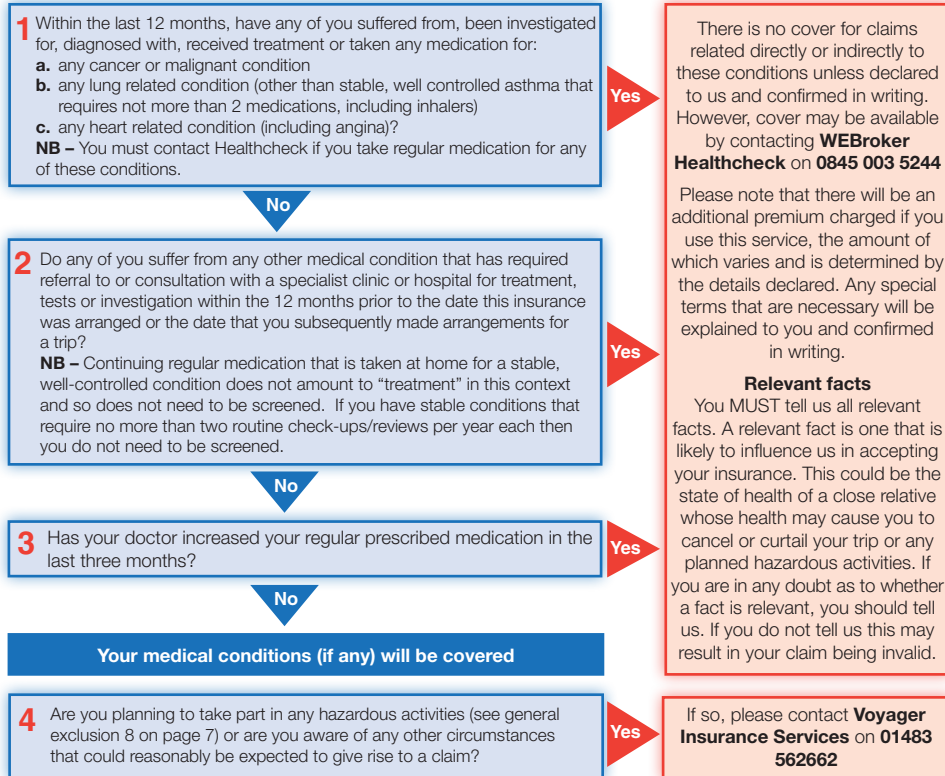
- Area 1** The United Kingdom and Northern Ireland
- Area 2** The continent of Europe West of the Ural mountains, any country with a Mediterranean coastline, (excluding Algeria, Libya, and Israel) Channel Islands, the Canary Islands, the Isle of Man, Madeira and Iceland
- Area 3** Worldwide excluding North America & Caribbean
- Area 4** Worldwide including North America & Caribbean

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

Important conditions relating to health & activities

Please consider these questions very carefully in relation to yourself and your travelling companions insured by us.

To avoid unnecessary extra cost, you should only contact the screening service if the answer to any of questions 1, 2 or 3 is YES. If all the appropriate answers are NO then there is no need to contact Healthcheck and your condition(s) will be insured. Please note that if you do contact Healthcheck and go through a full screening when the appropriate answers are all NO then you will have to pay the appropriate additional premium quoted if you wish to cover your declared conditions.



Definition of pre-existing medical condition:

Any condition that has required referral to or consultation with a specialist clinic or hospital for treatment, tests or investigation within the 12 months prior to:

1. the date that this insurance was arranged, or
2. the date that you subsequently made arrangements for a trip (if this is an annual multi-trip policy), or
3. the date that you extended the original period of your insurance, whichever is the latest.

Please note

- You are not covered** for any related claims if you;
- have any medical condition as a result of which a medical practitioner has advised you not to travel or would have done so had you sought his or her advice.
 - have been given a terminal prognosis.
 - have any previously diagnosed psychiatric or psychological disorder.
 - are on a waiting list for treatment or investigation.

Important features

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

1 Insurance document

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

2 Conditions and exclusions

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

3 Health

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

4 Property claims

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

5 Limits

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

6 Excesses

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

7 Reasonable care

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

8 Dangerous sports & pastimes

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

9 Customer service

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

10 Cancellation rights

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

11 Fraudulent claims

It is a criminal offence to make a fraudulent claim.

Definitions

Baggage means personal belongings, including clothing worn, and personal luggage owned or borrowed by you that you take with you on your trip.

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

Business colleague means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

Curtailed means cutting your planned journey short by early return to your home country.

Family means two adults and all of their children (including foster children) aged 17 and under (20 and under if in full time education). All persons must live at the same address.

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

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

North America means the United States of America, Canada, Mexico and the Caribbean islands inc. Bahamas.

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

Pre-existing medical condition means any condition that has required referral to or consultation with a specialist clinic or hospital for treatment, tests or investigation within the 12 months prior to:

1. the date that this insurance was arranged, or
2. the date that you subsequently made arrangements for a trip (if this is an annual multi-trip policy), or
3. the date that you extended the original period of insurance, whichever is the latest.

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

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

Resident means a person who permanently resides in the United Kingdom, Channel Islands or Isle of Man and is registered with a medical practitioner in one of these areas.

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

Trip means any holiday, leisure or business trip for which you have paid the appropriate premium.

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

We, us and our means the insurers.

You and your means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the benefits schedule. Each person is separately insured.

Section 1 Cancellation or curtailment

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

You are covered up to the amount shown in the benefits schedule for your part of the unused travel and accommodation costs (including unused pre-booked excursions up to a value of £100) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or curtail the planned trip because of any of the following events involving you or a travelling companion that first occur during the period of insurance:-

- a. the accidental bodily injury, unexpected illness or death of you, your travelling companion, your business colleague or person with whom you intended to stay.
- b. the accidental bodily injury, unexpected illness or death of your relative or that of a travelling companion, a business colleague or person with whom you intended to stay.
- c. receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
- d. unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- e. redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant.
- f. your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage at your home within 48 hours of departure, or whilst you are away.
- g. your car becoming unusable as a result of theft, fire or accident within 7 days of your departure. This only applies if you are planning to go on a self-drive trip in the car.

You are not covered for

- a. the amount of the excess shown in the benefits schedule
- b. anything not listed above in the items you are covered for.
- c. any directly or indirectly related claims if, within the last 12 months, you or your travelling companions have suffered from, been investigated, treated for or diagnosed with;
 - i. any cancer or malignant condition
 - ii. any lung related condition (other than stable, well controlled asthma that requires no more than 2 medications, including inhalers)
 - iii. any heart related condition (including angina)
 - iv. any pre-existing medical condition (as defined)

We may agree not to apply (c) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact **WEBroker Healthcheck** on **0845 003 5244**.

- d. any pre-existing medical condition that as far as you are aware affects anyone else who is not travelling with you but whose illness may cause you to cancel or curtail your trip.
- e. any directly or indirectly related claims if, at the time this insurance was arranged or, if later, each time you make arrangements for a trip or you extend the original period of your insurance you:
 - i. are travelling against the advice of your doctors.
 - ii. are travelling specifically to seek or you know you will need medical treatment while you are away.
 - iii. are waiting for medical or surgical treatment.
 - iv. have been diagnosed with a terminal condition.
 - v. are suffering from any diagnosed psychiatric or psychological disorder.
 - vi. were aware of any other circumstances that could reasonably be expected to give rise to a claim.
- f. any costs incurred in respect of visas obtained in connection with the trip.
- g. disinclination to travel.

Please note that curtailment claims will be calculated from the day you return to your home country. Your claim will be based solely on the number of complete nights' accommodation lost. In respect of travel expenses, we will pay for any additional costs but not for the loss of your pre-booked arrangements.

Conditions

It is a requirement of this insurance that if you

- a. (for cancellation) become aware of any circumstances which make it necessary for you to cancel your trip, you must advise your tour operator or travel agent in writing within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
- b. (for curtailment) wish to return home earlier than your original plans and claim any additional costs under this insurance, you must contact our nominated emergency service and obtain their agreement to the new arrangements. Failure to do so will affect the assessment of your claim.

Please also refer to the general exclusions and conditions.

Section 2 Emergency medical expenses

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

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

- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of our nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to your home country, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to £350 provided that it is for the immediate relief of pain only.
- b. additional travel and accommodation expenses (on a bed and breakfast basis) to enable you to return home if you are unable to travel as originally planned.
- c. additional travel and accommodation expenses (on a bed and breakfast basis) for
 - i. a travelling companion to stay with you and accompany you home, or
 - ii. a relative or friend to travel from your home country to stay with you and accompany you home.
- d. returning your remains to your home or of a funeral in the country where you died, up to the equivalent cost of returning your remains to your home country, or
- e. your necessary additional travel expenses to return home following the death, serious injury or serious illness of a travelling companion insured by us or of your (or your travelling companion's) relative or business colleague in your home country.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim unless a recovery can be made under the terms of any E.U. or any other reciprocal arrangement.
- b. any directly or indirectly related claims if, within the last 12 months, you or your travelling companions have suffered from, been investigated, treated for or diagnosed with;
 - i. any cancer or malignant condition
 - ii. any lung related condition (other than stable, well controlled asthma that requires no more than 2 medications, including inhalers)
 - iii. any heart related condition (including angina)
 - iv. any pre-existing medical condition (as defined)

We may agree not to apply (b) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact **WEBroker Healthcheck** on **0845 003 5244**.

- c. any pre-existing medical condition that as far as you are aware affects anyone else who is not travelling with you but whose illness may cause you to cancel or curtail your trip.
- d. any directly or indirectly related claims if, at the time this insurance was arranged or, if later, each time you make arrangements for a trip or you extend the original period of your insurance, you:
 - i. are travelling against the advice of your doctor,

- ii. are travelling specifically to seek or you know you will need medical treatment while you are away,
 - iii. are waiting for medical or surgical treatment,
 - iv. have been diagnosed with a terminal condition,
 - v. were aware of any other circumstances that could reasonably be expected to give rise to a claim.
- e. any treatment or surgery
 - i. which is not immediately necessary and can wait until you return home. We reserve the right to repatriate you when you are fit to travel in the opinion of our nominated emergency service.
 - ii. which in the opinion of our nominated emergency service is considered to be cosmetic, experimental or elective.
 - iii. carried out in your home country or more than 12 months after the expiry of this insurance.
 - iv. not given within the terms of any reciprocal health agreements, wherever such agreements exist.
 - f. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
 - g. claims related to manual labour unless declared to and accepted by us.
 - h. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
 - i. the costs of medication or treatment that you knew at the time of your departure would need to be continued during your trip.
 - j. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.
 - k. the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy covers, however, cover you should complications arise with your pregnancy due to accidental injury or unexpected illness which occurs while on your trip.

Conditions

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

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

Please also refer to the general exclusions and conditions.

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 forms are available from your local Post Office. You can also apply either online through 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 expenses.

Australia

If you require 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 out-patient 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.

Section 3 Hospital stay benefit

You are covered for the amount shown in the benefits schedule for each night spent receiving in-patient hospital treatment whilst abroad that is covered under section 2 - emergency medical expenses.

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

Section 4 Personal accident

You are covered for the amount shown in the benefits schedule if you have an accident whilst you are on your trip which is the sole and independent cause of your death, permanent total disablement, loss of sight or loss of limb(s) within 12 months of the accident. If you are aged under 16 at the date of the accident, the amount you are covered for in the event of your death is £2,000.

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

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

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

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

"Loss of sight" means total and permanent loss of sight which shall be considered as having occurred:

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

You are not covered for

- claims resulting from motorcycling.
- claims arising out of manual labour.
- a "permanent total disablement" claim if at the date of the accident you are over the statutory retirement age and are not in full time paid employment.

Please also refer to the general exclusions and conditions.

Section 5 Travel delay and abandonment

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

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

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

You are not covered

- for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- if you fail to check-in on time.
- if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.
- for the amount of the excess shown in the benefits schedule in respect of each claim for abandonment.
- any claims arising from a volcanic ash cloud.
- to claim under this section if you have claimed under section 6 - missed departure from the same cause.

Please also refer to the general exclusions and conditions.

Section 6 Missed departure and journey disruption

You are covered up to the amount shown in total in the benefits schedule for necessary and reasonable additional accommodation and travel expenses that you incur

Missed departure

to get you to your journey destination if you arrive at any departure point shown in your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of

- the failure of public transport, or
- a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

Catastrophe

because you are forced to move from pre-booked accommodation to continue your trip or, if the trip cannot be continued, to return home as a result of

- fire, lightning or explosion rendering the pre-booked accommodation uninhabitable;
- local medical epidemic or directive from a competent national or local authority directly affecting the area where the pre-booked accommodation is;
- hurricane, storm or other natural disaster that threatens your safety such that official evacuation orders are issued or that the pre-booked accommodation is rendered uninhabitable, or
- civil unrest, rebellion or war directly affecting the area where you are.

Alternative transport arrangements

to get you to your journey destination if the transport arrangements that you originally booked are cancelled or will be delayed by more than 24 hours beyond the departure time shown in your itinerary because of

- a serious fire, storm or flood damage to the departure point;
- industrial action or strike;
- bad weather;
- mechanical breakdown of the international train or sea vessel;
- grounding of the aircraft due to a mechanical or structural defect;
- withdrawal of public transport services or closure of any airport, sea port or railway station from which you are booked to travel on the instructions of a competent national or local authority;
- the financial failure of the transport provider.

You are not covered

- for the amount of the excess shown in the benefits schedule in respect of each claim;
- for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later;
- to claim under this section if you have claimed under section 5 - travel delay, from the same cause;
- your own decision not to stay in your pre-booked accommodation when the official directives from national or local authorities state is safe and acceptable to do so, unless the Foreign and Commonwealth Office deem otherwise;
- any costs, expenses or compensation recoverable from a tour operator, airline, hotel or other service provider or that they are legally liable to pay;
- any amounts recoverable from any other insurance policy, bond or from any other source;
- any extra costs incurred for accommodation or transport of a higher standard or fare category that which you originally booked;
- any expenses that would normally have been incurred during your trip;
- any claim where you were travelling against the advice of the Foreign and Commonwealth Office or other national or local authorities;
- any claim where the circumstances giving rise to the claim were a matter of public knowledge prior to your departure for that area;
- any claims arising from a volcanic ash cloud.
- any claim unless (where relevant):
 - you had planned to arrive at your departure point in advance of your earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.
 - you provide a report from the repairers if your claim is because of breakdown or accident to your car.
 - you provide a statement from the appropriate local authority and/or accommodation provider confirming the reason, nature and duration of the catastrophe leading to a claim under this section.

iv. you contacted our nominated emergency service and obtained their prior authority before you made any arrangements to return home by any means other than your original pre-booked transport.

Please also refer to the general exclusions and conditions.

Section 7 Baggage

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

- your baggage
- your valuables

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

You are not covered for

- the amount of the excess shown in the benefits schedule in respect of each claim, except for emergency purchases.
- more than the amount shown in the benefits schedule for any one item, pair or set in respect of baggage and valuables.
- any additional value an item may have because it forms part of a pair or set.
- more than £100 in total for baggage stolen from an unattended motor vehicle between the hours of 8p.m. and 8 a.m. or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
- loss or theft of or damage to valuables whilst they are out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
- breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
- loss or theft of or damage
 - to household goods, bicycles, waterborne craft and their fittings of any kind,
 - to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon
 - to watersports and ski equipment,
 - to contact lenses, dentures and hearing aids,
 - to baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained,
 - to baggage sent by post, freight or any other form of unaccompanied transit.
 - to sports clothes and equipment whilst in use,
 - caused by moth or vermin or by gradual wear and tear in normal use,
 - caused by any process of cleaning, repairing or restoring,
 - caused by leakage of powder or fluid from containers carried in your baggage.
- mechanical or electrical breakdown.
- more than £50 in respect of sunglasses unless substantiated by the original purchase receipt pre-dating the loss.

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

Section 8 Personal money

You are covered up to the amount shown in the benefits schedule for loss or theft of personal money.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. loss or theft either from an unattended motor vehicle at any time.
- c. more than the amount shown in the benefits schedule in respect of all cash carried by you whoever it may belong to.
- d. any loss resulting from shortages due to error, omission or depreciation in value.
- e. loss or theft of personal money not on your person unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.

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

Section 9 Loss of passport

You are covered up to the amount shown in the benefits schedule following loss or theft of your passport whilst abroad for any reasonable additional necessary costs incurred in obtaining a replacement to enable you to continue your trip or return to your home country.

You are not covered for loss or theft either from an unattended motor vehicle at any time or from baggage whilst in transit unless you are carrying it.

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

Special exclusions applicable to sections 7, 8 and 9

You are not covered for

- a. more than £100 in total under these sections in respect of loss or theft of anything left unattended in a public place, including on a beach.
- b. any loss or theft unless reported to the police within 24 hours of discovering the loss, and a written report obtained.
- c. loss of bonds or securities of any kind.
- d. delay, detention, seizure or confiscation by customs or other officials.

Special conditions applicable to sections 7, 8 and 9

It is a requirement of this insurance that you must:

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

Please also refer to the general exclusions and conditions.

Section 10 Personal liability

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

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

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability arising from loss or damage to property that is
 - i. owned by you or a member of your family or your travelling companions, or
 - ii. in your care, custody or control, other than your temporary trip accommodation and its contents, not owned by you or a member of your family or your travelling companions.

c. any liability for bodily injury, loss or damage

- i. to your employees or members of your family or household or your travelling companions or to their property.
- ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
- iii. arising out of the ownership, possession, use or occupation of land or buildings.
- iv. arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
- v. arising out of your criminal, malicious or deliberate acts.
- vi. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by us.

Conditions

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

Please also refer to the general exclusions and conditions.

Section 11 Legal expenses

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

You are not covered for

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

Conditions

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

Please also refer to the general exclusions and conditions.

Section 12 Business personnel replacement

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

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. anything that you are not covered for under section 2 - emergency medical expenses.

Please also refer to the general exclusions and conditions.

Section 13 Holiday financial protection

You are covered up to the amount shown in the benefits schedule in total for costs you incur as a result of insolvency of your travel end supplier.

Insolvency prior to departure

Irrecoverable sums paid in advance if the end supplier becomes insolvent before your departure; or

Insolvency after departure

If the end supplier becomes insolvent after your departure:

- i. extra pro rata costs you have to pay to replace that part of the end suppliers arrangements to a similar standard to that which was originally booked; or
- ii. if curtailment of the journey is unavoidable - the cost of return transport to your home country to a similar standard to that which was originally booked.

Note

Where possible you should contact us before you make alternative arrangements so that we can agree to the costs.

You are not covered for

- a. end supplier arrangements that were booked if you were outside your home country at the time of booking.
- b. end supplier arrangements that form part of an inclusive holiday.
- c. the financial failure of the end supplier if:
 - i. they become insolvent or if they are known to be under any threat of insolvency at the date your policy or travel tickets for your journey were bought (whichever is the later).
 - ii. they are a tour organiser, travel agency, booking agent or consolidator
 - iii. they are bonded or insured elsewhere (even if the bond or insurance is insufficient to meet the claim).
- d. monies that are recoverable elsewhere or by any other means
- e. any loss for which a third party is liable or which can be recovered by other legal means

Please also refer to the general exclusions and conditions.

Section 14 Hijack

You are covered up to the amount shown in the benefits schedule for each complete 24 hour period and in total if you are prevented from reaching your scheduled destination as a result of the aircraft or sea vessel in which you are travelling being hijacked.

You are not covered for

- a. any claim relating to the payment of ransom
- b. any claim where the hijack has not been reported to or investigated by the police or local authority and a written report provided to us confirming that you were involved and the duration of the hijack during which you were unlawfully detained.

Please also refer to the general exclusions and conditions.

Section 15 Mugging

You are covered up to the amount shown in the benefits schedule for each complete 24 hour period and in total if you are hospitalised during your trip because of bodily injuries sustained during a mugging or similar violent and unprovoked attack.

You are not covered for any claim unless

- a. you can provide a report from the local police to confirm the incident
- b. our nominated emergency service were contacted as soon as possible after your admission to hospital
- c. you can provide medical evidence from the treating doctor to confirm the injuries and treatment given.

Please also refer to the general exclusions and conditions.

Section 16 Pet care

You are covered up to the amount shown in the benefits schedule for each complete 24 hour period and in total for extra kennel and/or cattery costs for your dog or cat if you are delayed in returning from your trip because of death, injury or illness or there is a delay to the public transport system that cannot be avoided.

You are not covered for any claim unless you can provide written confirmation of either the cause and duration of the delay from the public transport provider or, where appropriate, medical evidence to confirm the death, illness or injury.

Please also refer to the general exclusions and conditions.

Wintersports sections 17, 18 and 19.

The following sections only apply if you have paid the appropriate additional winter sports premium for single trip and long stay policies. They are automatically included under the annual multi-trip option.

Section 17 Ski equipment and other expenses

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

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

You are not covered for

- a. the amount of the excess shown in the benefits schedule for each claim other than claims for hire costs.
- b. ski equipment stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked and whilst out of sight wherever possible either inside the vehicle or to a purpose designed ski rack.
- c. damage to ski equipment whilst in use for race training or racing.
- d. your damaged ski equipment unless returned to the United Kingdom for our inspection.
- e. loss or theft of ski equipment not reported to the police within 24 hours of discovering the loss and a written report or reference obtained.
- f. loss or theft of, or damage to, ski equipment whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.
- g. loss or theft of, or damage to, ski equipment over 5 years old.
- h. loss or theft of ski equipment left unattended in a public place

Special conditions applicable to section 17

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

Age of equipment	Proportion of original purchase price
Up to 1 year	85%
Up to 2 years	65%
Up to 3 years	45%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years	NIL

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

Please also refer to the general exclusions and conditions.

Section 18 Ski pack

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

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

You are not covered for

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

Please also refer to the general exclusions and conditions.

Section 19 Piste closure

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

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

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

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

Conditions

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

Please also refer to the general exclusions and conditions.

Section 20 Independent traveller extension

(Only operative if indicated in the validation certificate and appropriate premium paid)

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

i. Extended cancellation or curtailment cover

You are covered up to the amount shown in the benefits schedule for your part of 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:

- a) you were not able to travel and use your booked accommodation; or
- b) 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:
 1. prohibiting all travel or all but essential travel to; or
 2. 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 your home country to commence the trip.

ii. Extended travel delay cover

You are covered up to the amount shown in the benefits schedule in respect of one of the following amounts, either:

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 your home country or to your overseas destination or on the return journey to your home we will pay you;

- a) £40 for the first completed 12 hours delay and £20 for each full 12 hours delay after that, up to a maximum of £200 (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; or
2. up to the amounts shown in the benefits schedule for either:
 - a) your part of 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 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 12 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 your home country as a result of:
 - i) the public transport on which you were booked to travel being cancelled, delayed for more than 12 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 12 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 1. or 2. 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.

iii. Extended missed departure cover

You are covered up to the amount shown in the benefits schedule for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or returning to your home country 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 your home country on the return journey to your home as a result of:

1. strike, industrial action, adverse weather conditions or disruption due to a volcanic eruption, or
2. 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 12 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.

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 curtailment 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.

You are not covered for

(applicable to all extended sections of cover)

1. The amount of the excess shown in the benefits schedule in respect of each claim.
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. Claims arising within 7 days of the date you purchased this insurance or the time of booking any trip, whichever is the later.
11. Anything mentioned in the general exclusions applicable to all sections of the policy.

General exclusions

You are not covered for claims arising out of:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. This is not applicable, however, in respect of claims under section 2 - emergency medical expenses arising through terrorism other than losses arising from nuclear, chemical and biological exposures unless you planned to travel to areas that were publicly known to be affected or threatened by such risks. (Please see general condition 3)
2. loss, damage, expense or indemnity incurred as a result of travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EU countries) have advised against travel provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.
3. loss, damage, expense or indemnity directly or indirectly resulting from or attributable to radioactive contamination of any nature.
4. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
5. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
6. your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
7. sexually transmitted diseases or the influence of alcohol or drugs.
8. your participation that was planned or intended at the time of arranging this insurance in activities of a hazardous nature except as listed on page 9 under the activities levels Leisure, Action & Action Plus, (where the appropriate additional premium has been paid), unless declared to and accepted by us. We reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to your compliance with them.
9. wintersports, other than curling, tobogganing and recreational ice-skating, except when this insurance is taken in connection with a wintersports trip and the appropriate premium paid. In no event, however, is cover granted for wintersports if you are aged over 74 or for ski or skibob racing in major events, ski jumping, ice-hockey or the use of skeletons or bobsleighs.
10. racing or race training of any kind (other than on foot or sailing).
11. you taking part in civil commotions or riots of any kind.
12. any consequential loss of any kind, except as may be specifically provided for in this insurance.
13. you breaking or failing to comply with any law whatsoever.
14. manual labour of any kind
15. any financial incapacity, whether directly or indirectly related to the claim.
16. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier except as provided for under section 13 - holiday financial protection of the policy.
17. a tour operator failing to supply advertised facilities.
18. any government regulation or act.
19. you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
20. you travelling against the advice of a medical practitioner.

General conditions

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

Insurers

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.

We (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 Regulator

Voyager Insurance Services Ltd. and Mapfre Asistencia S.A. are authorised and regulated by the Financial Services Authority. You can visit the Financial Services Authority website, which includes a register of all regulated companies, at www.fsa.gov.uk/register or you can telephone them on 0845 606 1234.

Compensation scheme

We 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. You can get more information about compensation scheme arrangements from the FSCS.

Governing law

This certificate shall be governed by and construed in accordance with the Law of England and Wales unless the certificate holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands shall apply.

Special notice

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

Complaints Procedure

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

Step one - Initiating your complaint

Does your complaint relate to:

A. Your policy?

B. A claim on your policy?

If A, you need to contact the agent from where you bought your policy or **Voyager Insurance Services** on Tel: **01483 562 662**.

If B, you need to contact **Travel Claims Services** on Tel: **0207 748 0682**

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 Manager

Mapfre Asistencia S.A.

PO Box 5775

Southend-on-Sea

Essex

SS1 2JY

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: 08000 234 567

Data Protection Act 1998

Some or all of the information which you supply to the insurer in connection with this policy will be held on their computer records to help with the administration of the policy. It may be used for underwriting, claims purposes or marketing purposes by the insurer. Your information may be transferred outside of the European Economic Area. This will only happen when it is necessary for the conclusion, or performance of a contract that is entered into at your request, or interest or for administrative, or marketing purposes.

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

The Customer Relations Manager

Mapfre Asistencia S.A.

PO Box 5775

Southend-on-Sea

Essex

SS1 2JY

Period of insurance

If you have paid the appropriate annual multi trip travel insurance premium and you are under 75 years old, the overall period of insurance shall be for 12 months starting from the date shown. This insurance then covers an unlimited number of holiday/leisure trips starting within that period, provided that no single trip is intended to be for longer than the maximum number of days shown in the benefits schedule for the cover you have bought. Wintersports are covered up to the total number of days shown in the benefits schedule.

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

If you have paid the appropriate longstay travel insurance premium, this insurance allows you to return to your home country for short term visits of up to two weeks, as long as they are not subject to a claim. Cover is temporarily suspended for the duration of these visits.

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

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

If you are going on a one-way trip all cover will finish 48 hours after your arrival in the country of final destination. If your return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay.

Cancellation rights

We hope you are happy with the cover this policy provides. However if after reading this certificate, this insurance does not meet with your requirements, please return it to the issuing agent, within 14 days of receipt and we will refund your premium.

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

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

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

Activities - Cover options

Leisure

This policy automatically covers you to undertake the activities listed below on an amateur basis.

Abseiling;
Aerobics;
Angling;
Archery;
Athletics (amateur);
Badminton;
Ballooning;
Banana boating;
Baseball;
Basketball;
Biathlon (amateur);
Big foot skiing (W/S premium must be paid);
Black water rafting (grades 1-4);
Boating (inside 12 mile limit);
Boardsailing;
Bowls;
Bowling;
Bungee jumping (incidental 1-3 jumps);
Camel riding;
Canoeing (grades 1-3);
Canoeing (grades 4-5);
Catamaran sailing (inside 12 mile limit);
Clay pigeon shooting;
Climbing (indoor only);
Cricket;
Croquet;
Cross county skiing (W/S premium must be paid);
Curling;
Cycling (not BMX, competition or stunting);
Cycling (recreational including mountain bikes);
Dance (amateur);
Deep sea fishing (recreational inside 12 mile limit);
Dinghy sailing (inside 12 mile limit);
Diving (recreational);
Dog sledging (W/S premium must be paid);
Dry slope skiing (W/S premium must be paid);
Fell running;
Fell walking;
Fencing;
Flying (in light aircraft as a passenger, not piloting);
Fishing (angling);
Football (recreational or incidental soccer);
Glacier walking (under 2000m, W/S premium must be paid);
Gliding (as a passenger, not piloting);
Go karting below 250cc (no liability);
Golf;
Handball;
Hiking/trekking/walking below 4000m;
Hill walking;
Hockey;
Horse riding (NOT competitions, racing, jumping & hunting);
Hot air ballooning (as a passenger only);
Ice skating (on rink, W/S premium must be paid);
Indoor climbing (on climbing wall only);
Jet skiing (no liability);
Kayaking (grades 1-3 rivers/sea);
Kayaking (grades 4-5);
Kite buggying (single seat);
Kite flying (traction);
Kite surfing (over water);
Lacrosse;
Marathon running;
Mono-skiing (W/S premium must be paid);
Motorcycling (on road, provided you hold an appropriate full licence and are wearing a helmet);
Mountain biking (not competition);
Netball;
Off-piste skiing (W/S premium must be paid);
Orienteering;
Paintballing;
Parascending (towed by boat);
Pistol shooting;
Pony trekking;
Racquet ball;
Rafting (grades 1-4);
Rambling;
Rifle range shooting;
Roller blading;
Roller skating;
Rounders;
Rowing;
Safari (organised trips only);
Sail boarding;
Sailing (inside 12 mile limit);
Scuba diving (up to 30m unqualified);
Skateboarding (recreational);
Sledging (W/S premium must be paid);
Snooker;
Snorkelling;

Snow-boarding (W/S premium must be paid);
Snow-mobiling (W/S premium must be paid);
Softball;
Squash;
Surfing;
Table tennis;
Ten pin bowling;
Tennis;
Tobogganing (W/S premium must be paid);
Trampolining (recreational);
Trekking up to 4000m;
Volleyball;
Water polo;
Water skiing;
White water canoeing/rafting (up to grade 3 rivers only);
Windsurfing (inside 12 mile limit);
Yachting (inside 12 mile limit);

Action

In addition to the activities listed above, the following activities will also be covered on an amateur basis and are subject to a 50% premium load.

Black water rafting (grades 5-6);
Bungee jumping (more than 3 jumps);
Cycling (including amateur event training);
Flying (piloting of light aircraft as PPL holder);
Football (amateur competition/tour);
Glacier walking (2000-6000m, W/S premium must be paid);
Gliding (as pilot with necessary licence);
Gymnastics;
Hiking/trekking/walking 4000-6000m;
Judo (training only);
Karate (training only);
Kendo (training only);
Kick boxing (training only);
Kite surfing (over land);
Martial arts (training only);
Parachuting (static line & sky diving - tandem only);
Paragliding;
Quad biking (under 250cc);
Rafting (above grade 4);
Scuba diving (40m max qualified);
Skateboarding; (demonstration or competitive);
Trekking (4000-6000m);
White water canoeing/rafting (grade 4 and over);

Action Plus

In addition to the activities listed above, the following activities will also be covered on an amateur basis and are subject to a 100% premium load.

American football;
Bouldering (with crash pad; max height 7m);
Canyoning;
Catamaran sailing (outside 12 mile limit);
Cycling (BMX, competition or stunting);
Diving (high diving);
Flying (piloting of light aircraft under instruction);
Gaelic football;
Gliding (as pilot under instruction);
Hang gliding;
High diving;
Horse riding (competition);
Hurling;
Ice hockey;
Mountain biking (including amateur competitions);
Parachuting (sky diving - solo);
Polo;
Rugby union & league (amateur);
Heli skiing (with a qualified guide, W/S premium must be paid);

W/S = Wintersports

Special conditions and exclusions applicable to Action and Action plus activities.

Please note

Whilst participating in any of the activities listed under Action or Action plus, the following will apply:

- no cover will be provided under section 4 - personal accident
- no cover will be provided under section 10 - personal liability
- the policy excess will be increased to £200 per person per claim
- you must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.

Please note the normal policy terms and conditions will still apply.

Please also refer to the general exclusions and conditions.

If the activity in which you are participating is not listed or you need to pay an additional premium for those activities listed in Action and Action Plus, please contact your issuing agent or Voyager Insurance Services Ltd on 01483 562662.

Voyager Insurance Services Ltd