



INSURE2TRAVEL

Travel Insurance you can feel at home with

Single Trip

Annual Multi-trip

Long Stay



Insurer - Ageas Insurance Limited

This document only constitutes a valid insurance policy when it is issued between 1st March 2011 and 31st March 2012 in conjunction with a valid travel insurance certificate. All policies must expire prior to 31st May 2013.

Scheme Reference: 03815

This insurance is arranged by UK Underwriting Limited on behalf of the insurer, Ageas Insurance Limited. Morgan Brokers Limited t/a Insure2Travel Ltd, UK Underwriting Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

IMPORTANT NOTES

We hereby draw your attention to some important features of your travel insurance policy. If you would like more information, please contact the issuing company, particularly if you feel the insurance may not meet your needs.

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to ensure their travel insurance requirements are covered.

HEALTH CONDITIONS

Your policy contains certain exclusions relating to pre-existing medical conditions that affect you, your travelling companions or anyone else upon whom your travel plans may depend. Please read the section "MEDICAL HEALTH REQUIREMENTS" below.

RECIPROCAL HEALTH AGREEMENTS: EHC/MEDICARE

If you are travelling to European Union countries you should obtain a European Health Insurance Card (EHIC) postal application form 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 agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the excess under section B - Emergency Medical and Treatment Expenses will not apply. When you are travelling to Australia and you have to go to hospital, you must register for treatment under the national Medicare scheme.

POLICY DOCUMENT

You should read this document carefully. It gives you full details of what is and is not covered and the conditions of the cover.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of your policy, while general exclusions and general conditions will apply to the whole of your policy. It is a condition of this policy that all material facts must be disclosed to us at the time of taking out this insurance and prior to every trip. If you do not advise us of all the relevant information, we may quote the wrong terms, reject or reduce your claim, or your policy may become invalid.

AGE LIMITS

Single Trip - maximum age of 79 at the date of policy purchase. Annual Multi Trip - maximum age of 69 at the date of policy purchase. Longstay - maximum age of 64 at the date of policy purchase.

DANGEROUS SPORTS OR PASTIMES

There is no cover under the policy for claims arising from any activity not listed under the definition of the acceptable sports and leisure activities on page 4, unless you have paid the additional premium prior to travel, to include an activity listed under the definition of hazardous sports and leisure activities on page 5 and cover is confirmed on your travel insurance certificate.

MATERIAL FACTS

All material facts must be disclosed to us at the time your policy commences and throughout the period of insurance. If you are in any doubt as to whether a fact is "material" then for your own protection it should be discussed with your insurance seller on 02920 783010. An example of a material fact would be the serious illness of a non-travelling relative upon whose health your booking depends.

PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from ownership,

MEDICAL HEALTH REQUIREMENTS

This insurance contains certain exclusions relating to pre-existing medical conditions that affect you, your travelling companions or anyone else upon whom your travel plans may depend.

Please answer these questions in relation to you and/or your travelling companions:

- a Have you or any of your travelling companions ever suffered from or received medical advice, treatment or medication for:
 - I. any cardiovascular condition including but not limited to heart attack, angina, chest pain, palpitations, hypertension, blood clots, raised cholesterol;
 - II. any circulatory condition including but not limited to stroke, transient ischaemic attack, brain haemorrhage;
- b) Have you or any of your travelling companions received any treatment, prescribed medication, medical advice, investigation, follow-up/check up for any medical condition in the two years prior to purchasing this policy?

If you have answered 'yes' to either of these questions, cover is excluded for any claims arising directly or indirectly from these medical conditions. We can, however, sometimes extend your policy to include cover for these conditions so you must contact our medical helpline on 0844 573 4171 and they will confirm your cover and send you written confirmation of this. You may be required to pay an additional premium to cover your medical condition. Please note that failure to disclose a pre-existing medical condition will result in claims for those conditions and any related conditions not being paid.

Please note that no cover is provided for any claims arising directly or indirectly if, at the time of effecting this insurance or booking a trip (whichever is later), you or your travelling companion(s):

- i. is unwell or unfit to travel and to undertake the planned trip;
- ii. is travelling or acting against medical advice;
- iii. is travelling with the intention of obtaining medical treatment or consultation abroad;
- iv. is awaiting results of tests or medical investigations.

ONGOING HEALTH DECLARATION

If there is a change in your pre-existing medical condition or if you develop a new condition (after you have taken out this insurance but before you travel) which means that your responses would change and you would answer 'Yes' to any of the questions above, please call us immediately on 0844 573 4171 so we can tell you if we can continue to provide cover. If we cannot continue cover for you due to the change in your medical status, you may be entitled to claim for the cancellation of your trip. If you have purchased an annual multi trip policy, you may also be entitled to claim for a pro-rata refund of your policy. Please note that cancellation cover is limited to the cost of cancellation fees at the time that you are diagnosed with the change in your medical status and declare this to us. If you do not declare the change in your condition immediately upon being advised and do not cancel the trip at the time that we confirm that your policy can no longer cover you, and the cancellation costs increase as a result, these additional costs will not be covered.

CANCELLATION AND CURTAILMENT – RESTRICTIONS RELATING TO THE HEALTH OF NON-TRAVELLERS

This insurance policy excludes cover for any claims under Section A - CANCELLATION, CURTAILMENT AND TRIP INTERRUPTION that arise directly or indirectly from a pre-existing medical condition of any person upon whom travel depends (such as a close relative or business associate, travelling companion who is not insured under this policy or a person with whom you intend to stay whilst on your trip) if: 1) a terminal diagnosis has been received prior to the purchase of the policy or booking a trip (whichever is later); 2) they were on a waiting list or had the knowledge of the need for surgery.

possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment. We strongly recommend checking with the company you hire from, that they have sufficient Personal Liability cover in place, should you hire and participate in such an activity whilst on your trip.

POLICY LIMITS

All sections of your policy have limits on the amount we will pay under that section. There are also specific limits under the Personal Effects and Baggage section for: single items; valuables; items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

POLICY EXCESSES

Under some sections of the policy, claims will be subject to an excess. The excess will be applied per person, per section and per incident under which a claim is made. This means that you will be responsible for the first part of the claim. The amount you have to pay is the excess.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent illness, injury, loss or damage to your property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of personal money which was not carried on your person unless placed in a safety deposit box or similar locked, fixed receptacle.

YOUR RIGHT TO CANCEL

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy and return all your documents for a refund of your premium. If during this 14 day period you have travelled, made a claim or intend to make a claim, we are entitled to recover all costs we have incurred for your use of those services. Please note that your cancellation rights are no longer valid after this initial 14 day period and there is no provision for refund.

OUR RIGHT TO CANCEL

We can cancel this policy by sending you seven days' written notice in writing, as long as you have not travelled, made a claim or intend to make one. We will not refund your premium unless you cancel the policy within 14 days of receiving it (see YOUR RIGHT TO CANCEL, above)

RESIDENCY

This policy is only available to you if you are permanently resident in the United Kingdom, Channel Islands or the Isle of Man and registered with a medical practitioner in one of these areas, being the one in which you permanently reside.

GOVERNING LAW

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the insured'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.

COMPLAINTS PROCEDURE

If you have any cause for complaint regarding Sections A to X of this insurance, please refer to the Complaints Procedure on page 14.

MEDICAL EMERGENCY

If you suffer an injury or illness which may lead to a claim under your insurance, you must always seek the advice of a registered medical practitioner before cancelling or curtailing your trip, or before incurring any expenses. If you are already on holiday you must also seek the advice of the 24 Hour Emergency Assistance Service before incurring any expenses under sections A and B. Please remember to retain receipts for all costs incurred.

Summary of Cover, Limits and Excesses – Cover and Limits are per person unless otherwise specified (sub limits may apply – please refer to policy section for full details). This is to certify that we, in consideration of the premium that you have paid, agree to indemnify you on this travel insurance certificate in respect of:

Section	Single Trip, Annual Multi Trip and Longstay	Policy Limits for each insured person per trip (unless otherwise stated)	Standard Excess per person
Gold Cover			
A	Cancellation, Curtailment and Trip Interruption	£5,000	£50
B	Emergency Medical and Treatment Expenses	£5,000,000	£50
	Emergency Dental Treatment	£250	Nil
	Additional Accommodation and Travel Expenses	£2,000	£50
	Funeral Expenses / Repatriation of body	£2,500	£50
C	Hospital Benefit	£10 per 24 hours up to £2,500	Nil
D (1)	Travel Delay	£20 for the 1st 12 hours, £10 for each subsequent 12 hours up to £200	Nil
D (2)	Holiday Abandonment	£5,000	£50
E	Missed Departure (outward journey only)	£1,000 Worldwide £500 Europe	Nil Nil
F	Personal Accident		
	Permanent Total Disablement	£15,000	Nil
	Permanent Total Disablement if under 16 or over 65	£1,000	Nil
	Loss of limb(s) / eyes(s)	£15,000	Nil
	Death Benefit	£15,000	Nil
	Death Benefit if under 16 or over 65	£1,000	Nil
G	Personal Liability	Up to £2,000,000 per policy	£50
H	Legal Expenses	£25,000 per policy	Nil
I*	Personal Effects and Baggage	£1,500	£50
	Single Article / Pair / Set Limit	£200	£50
	Valuables Limit	£250	£50
	Delayed Baggage	£50 after 12 hours Additional £50 after 48 hours	Nil Nil
J	Personal Money and Travel Documents	£500	£50
	Cash Limit	£250	£50
K	UK Cover		
	Medical Transfer	Unlimited	Nil
	Additional Accommodation	£1,000	Nil
WINTERSPORTS COVER on payment of an additional premium			
L	Skis	£350	£50
	Ski Equipment	£300	£50
	Ski Pass	£15 per day up to £300	£50
M	Ski Hire	£15 per day up to £300	Nil
N	Ski Pack	£500	£50
O	Piste Closure	£20 per day up to £200	Nil
P	Delay due to Avalanche or Landslide	£30 per day up to £200	Nil
GOLF COVER on payment of an additional premium			
Q	Golf Equipment	£1,500	£50
	Single Article Limit	£300	£50
R	Golf Equipment Hire	£25 per day up to £200	Nil
S	Non-refundable Golf Fees	£75 per day up to £300	Nil
BUSINESS COVER on payment of an additional premium			
T	Business Equipment	£2,000	£50
	Single Article Limit	£500	£50
	Computer Equipment (Single Article Limit and Total Limit)	£1,500	£50
	Business Samples	£500	£50
	Delayed Business Equipment	£100 per day up to £200	Nil
	Emergency Courier of Essential Business Equipment	£500	£50
U	Business Equipment Hire	£50 per day up to £500	Nil
V	Business Money	£1,000	£50
	Cash Limit	£500	£50
SPECIAL SPORTS AND ACTIVITIES EXENTSION applicable where an additional premium has been paid			
W	Search, Rescue and Emergency Transfer*	£750	£50 £250 (Grade 3 activities)
X	Sports Gear and Activity Equipment*	£500	£50
SUPPLIER FAILURE COVER cover as standard on all policies			
Y	Airline Failure	£5,000	Nil
	Dynamic Packaging	£5,000	Nil

*If you have purchased Silver cover, Section I - Personal Effects and Baggage does not apply.

24 HOUR EMERGENCY ASSISTANCE SERVICE

The 24 Hour Emergency Assistance Service provides immediate help in the event of an insured person's illness or injury whilst travelling abroad – they provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone or fax.

The emergency assistance provided for you by this insurance is operated by **Global Response and Healthwatch S.A.**

In the event of any illness, injury, accident or hospitalisation which requires:

Inpatient treatment, anywhere in the world, you must contact:

Global Response

Tel: +44 (0) 113 318 8100

Fax: +44 (0) 113 318 8102

Outpatient treatment, anywhere in the world, excluding North America and the United Kingdom, Channel Islands or Isle of Man, you must contact:

Healthwatch S.A.

Tel: +44 (0) 113 3180 124

Fax: +44 (0) 113 3180 125

Email: newcase@healthwatch.gr

Outpatient treatment, in North America and The United Kingdom, Channel Islands or Isle of Man, you must contact:

Global Response

Tel: +44 (0) 113 318 8100

Fax: +44 (0) 113 318 8102

Global Response or **Healthwatch S.A.** may be able to guarantee costs on your behalf. When contacting **Global Response** or **Healthwatch S.A.** please state that your insurance is provided by UK Underwriting Limited and quote the appropriate scheme name and reference number:

Scheme Name: Insure2Travel Reference number: 03815

Note: You must retain receipts for medical and additional costs incurred and you are responsible for any policy excess which should be paid by you at the time of treatment.

In-patient Treatment Abroad

If you go into hospital you must contact **Global Response** immediately. If you do not, this could mean that we will not provide cover or we will reduce the amount we pay for medical expenses.

Outpatient Treatment Abroad

If you require outpatient treatment, please contact the appropriate Emergency Assistance Service as detailed above. If the Emergency Assistance Service is being provided by **Healthwatch SA**, they will ensure that the treating doctor or Clinic is aware of the following instructions.

OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS

In order to have your invoices paid quickly, please send your treatment invoice together with a copy of the policy (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to newcase@healthwatch.gr

You must include your bank account details, IBAN no's and / or swift code for payment to be processed electronically

Out Patient Department tel: 00 30 2310 256454 Out Patient Department fax: 00 30 2310 256455 or 00 30 2310 254160 Email: newcase@healthwatch.gr

Returning early to the United Kingdom, Channel Islands or Isle of Man

If you have to return to the United Kingdom, Channel Islands or Isle of Man under section B (Emergency Medical and Treatment Expenses) the relevant Emergency Assistance Service must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return home. We reserve the right to repatriate you should our medical advisors consider you fit to travel.

NB. FAILURE TO CONTACT THE 24 HOUR MEDICAL EMERGENCY SERVICE MAY RESULT IN A CLAIM BEING INVALID.

IMPORTANT CONTACT NUMBERS

FOR POLICY ENQUIRIES

Call our Customer Helpline on: 02920 783010

FOR MEDICAL SCREENING ENQUIRIES

Call our Medical Screening Helpline on: 0844 573 4171

FOR CLAIMS

Call our Claims Helpline on: 0844 412 4296

FOR EMERGENCIES ABROAD

Please call the relevant Emergency Assistance Service as detailed above.

TERRITORIAL LIMITS

Territorial Limits The level of cover applicable to you will depend upon the premium paid.

Area 1 - United Kingdom (England, Scotland, Wales and Northern Ireland).

Area 2 - Europe west of the Ural Mountains plus all countries with a Mediterranean coastline excluding Libya, Lebanon and Israel.

Area 3 - Worldwide excluding the USA, Canada, the Caribbean and Bermuda.

Area 4 - Worldwide including the USA, Canada, the Caribbean and Bermuda.

Trips within your home country of the United Kingdom, Channel Islands or Isle of Man are included providing a minimum of 2 nights are spent in paid accommodation.

MAKING A CLAIM FOR SECTIONS A TO X

Any incident or loss which gives rise, or may give rise, to a claim under your travel insurance should be advised immediately to:

Direct Group Travel Services

Claims Department

PO Box 800

Halifax

HX1 9ET

Tel: 0844 412 4296

Fax: 0844 412 4138

On contacting Direct Group Travel Services, please state your insurance is provided by UK Underwriting Limited and quote the following:

Scheme name: Insure2Travel Scheme ref: 03815

You will then be sent a claim form, which you should arrange to complete as fully as possible, and return with the necessary supporting documents. If you have to make a claim, you must notify us as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after your return home.

We reserve the right to decline liability for any claim notified after this date.

UK Underwriting Ltd are an insurers agent and in the matters of a claim, act on behalf of the insurer.

COVER

We will, subject to the terms of the policy and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the period of insurance. This policy gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the travel insurance certificate that states the persons covered and the basis of cover. Together these documents form a contract of insurance.

POLICY DEFINITIONS

We will, subject to the terms of the policy and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the period of insurance. This policy gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the travel insurance certificate that states the persons covered and the basis of cover. Together these documents form a contract of insurance.

Acceptable sports & leisure activities

The following activities are automatically included within the cover when participating on an amateur and incidental basis: Athletics, badminton, baseball, BMX, bowls, cricket, cross country running, curling, cycling, fell running, golf, heptathlon, hiking under 2000m, jogging, netball, orienteering, rambling, roller blading/line skating, rounders, running/sprint/long distance, safari, scuba diving(max 15m), skate boarding, snorkelling, squash, tennis, trekking under 2000m, triathlon, volleyball, water polo, windsurfing, Yachting/Crewing inside territorial waters.

In addition, the following activities are also automatically included within the cover when participating on an amateur and incidental basis although all cover under the Personal Liability and Personal Accident sections of the policy is excluded: Archery, boxing training, camel/elephant riding, canoeing/kayaking(not white water), field hockey, fishing, flying as a passenger in a small private aircraft, football, gaelic football, go karting, hiking over 2000m but under 6000m, horse riding, parascending over water, roller hockey, trekking over 2000m but under 6000m, white/black water rafting (up to grade 4), BCU Member canoeing/kayaking (grade 0-3).

Accident, Accidental

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

Act of terrorism

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

Adverse Weather

Weather of such severity that the police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by you.

Age Limits

Single Trip - maximum age of 79 at the date of policy purchase. Annual Multi Trip - maximum age of 69 at the date of policy purchase. Longstay - maximum age of 64 at the date of policy purchase.

Bodily Injury

Injury caused by external, violent and visible means.

Business Equipment

Computer equipment, communication devices and other business related equipment which is carried by you in the course of your business.

Cancellation Costs

Irrecoverable travel and accommodation expenses paid or contracted to be paid by you in respect of your trip.

Children

Persons aged up to and including 17 years of age, or up to and including 23 years of age in full time education.

Close Business Associate

Any person employed by the same company as you, whose absence from business for one or more complete days at the same time as you prevents the effective continuation of that business and necessitates the cancellation or curtailment of the holiday as certified by a senior Director of such company.

Common-Law Partner(s)

Any couple (including same sex) in a common-law relationship or who have cohabited for at least 6 months at the date of purchase.

Consequential Loss

Unless we provide cover under this insurance, any other loss, damage or additional expense following on from the event for which you are claiming is not covered. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.

Country of Residence

The country within the UK, Channel Islands or Isle of Man where your home is.

Curtailed, Curtailed, Curtailing, Curtail

The abandonment of the holiday by your early return to your home in the UK, Channel Islands or Isle of Man or you being confined as an in-patient in a hospital or nursing home during your trip.

Curtailment Costs

Travel costs necessarily incurred to return you home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is consequently foregone. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

Excess

Where applicable, the excess is the first amount of the claim for each person, each section and each incident which is payable by you (unless you have paid the excess waiver additional premium). The excess amounts are shown in the Summary of Cover on page 3.

Family

Parents (up to a maximum of two adults) and their children under 18 or under 24 and in full time education. Cover for families shall apply where the appropriate premium has been paid. Both adults and children insured on an annual multi-trip policy are entitled to travel independently of each other.

Golf Equipment

Shall mean golf clubs, golf bag, non motorised golf trolley and golf shoes, all under 5 years of age.

Hazardous Sports and Leisure Activities

Any activity not defined within the Acceptable Sports and Leisure Activities or wintersports definitions. The following activities are considered to be hazardous sports and leisure activities. You will only be covered whilst participating in these hazardous sports and leisure activities, if you have paid the appropriate additional premium before your trip commenced and the activity is shown on your travel insurance certificate.

Category 2 Activities

The following activities are included within the cover when the appropriate premium has been paid and when participating on an amateur and incidental basis although all cover under the Personal Liability and Personal Accident sections of the policy is excluded:

Abseiling, animal conservation/game reserve work, canoeing/kayaking(white water grades 0-3), clay pigeon shooting, cross channel swimming, dry skiing, fencing, gymnastics, handball, high diving, hot air ballooning, jet skiing/boating, kite surfing/land boarding/buggying, lacrosse, marathons, martial arts(training), motorcycling(under 50cc), mountain biking, mountain boarding, paintballing, rowing(inland/coastal), sail/sandboarding, scuba diving up to 30m when unqualified, scuba diving up to 40m when qualified, surfing, wake boarding, war games, water skiing, weight lifting, zorbing/hydrozorbing.

Category 3 Activities

The following activities are included within the cover when the appropriate premium has been paid and when participating on an amateur and incidental basis although all cover under the Personal Liability and Personal Accident sections of the policy is excluded and the excess under Section B(Emergency Medical and Treatment Expenses) is increased to £250: American football, bungee jump(max 3), gliding, hang gliding, motorcycling over 50cc, parachuting, paragliding/parapenting, parascending over land, rugby, sand yachting, sky diving, white/black water rafting (grade 5-6), BCU Member canoeing/kayaking (grade 4-6), Yachting/Crewing outside territorial waters.

Home

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

Loss of Limb(s)

Loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

Loss of Sight

The complete and irrecoverable loss of vision in one or both eyes.

Material Fact

Any fact which is known to you, which is likely to influence us in the acceptance or assessment of this insurance. The serious illness of a non-travelling relative is an example of a material fact. All material facts must be disclosed to us at the time your policy commences and throughout the period of insurance. If you are in any doubt as to whether a fact is "material" then for your own protection it should be disclosed to your insurance seller on 02920 783010.

Medical Practitioner

A registered practising member of the medical profession who is not related to you or any person with whom you are travelling.

Period of Insurance

If single trip cover is selected: the trip duration, as shown in your travel insurance certificate. Under Section A (for cancellation), the insurance is effective from the date of issue of the travel insurance certificate and terminates on commencement of your trip. In respect of all other sections, the insurance commences when you leave to commence the trip as described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the policy period as shown on the travel insurance certificate;
- Your return as planned, at the end of the trip,
- Your return prior to the planned return at the end of the trip.

If annual multi trip cover is selected: the period for which we have accepted the premium as stated in the travel insurance certificate. During this period any trip not exceeding 31 days is covered. Under Section A (for cancellation), the insurance is effective from the date stated in the travel insurance certificate or the time of booking any trip (whichever is later) and terminates on commencement of any trip. Annual multi trip policies include wintersports cover for one trip of up to a maximum of 17 days duration. For all other sections of the policy, whichever cover is selected, the insurance commences when you leave your home or in respect of a business trip your place of business in the United Kingdom, Channel Islands or Isle of Man (whichever is the later) to commence the trip and terminates at the time of your return to your home or place of business in the United Kingdom, Channel Islands or Isle of Man (whichever is the earlier) on completion of the trip.

The period of insurance is automatically extended for the period of the delay in the event that your return home is unavoidably delayed due to an event insured by this policy.

Permanent Total Disablement

Disablement which, from the moment of accident, entirely prevents you from attending to any business or occupation whatsoever of any and every kind and which lasts 12 calendar months and at the expiry of that period is, in the opinion of our medical advisors, beyond expectation of improvement.

Personal Effects

Luggage, clothing, valuables and personal items, (excluding personal money) which are owned by you and have been either taken or purchased on the trip.

The following are not included in the definition:

Antiques, any property held or used for any business or professional purposes, bicycles, contact or corneal lenses, diving equipment, cameras and other photographic equipment of any kind, audio and visual equipment of any kind, electrical and electronic equipment,

computers and telecommunications equipment of any kind (including mobile phones), all discs and other audio and/or visual media of any kind, satellite navigation devices of any kind, jewellery, watches, furs, telescopes, binoculars, musical instruments, spectacles, sunglasses, precious stones or articles made of or containing gold, silver or other precious metals.

Personal Money

Your currency coins and bank notes in current circulation, cheques, travellers' cheques, postal or money orders or travel tickets.

Pre-Existing Medical Condition

Any cardiovascular or circulatory condition which has been suffered or for which any form of medical advice, treatment or medication has been received at any time; or any medical condition which, in the two years prior to the date of policy purchase, has necessitated any treatment, prescribed medication, medical advice, investigation, follow up or check up.

Public Transport

A train, bus, coach, ferry service, or scheduled flights running to a published timetable to join the booked travel itinerary.

Redundant, Redundancy

You becoming redundant and qualifying to receive payment under the current redundancy payments legislation.

Relative

Brother, brother-in-law, civil partner, common-law partner, daughter, daughter-in-law, fiancé(e), foster child, grandchild, grandparent, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, spouse, step-brother, step-sister, step-child or step-parent (in-law) who live in your country of residence.

Serious Injury or illness

Any illness or injury which:

- restricts your mobility; or
- results in you being a patient in hospital for more than 48 hours.

Single Item

Any one article, pair, set or collection.

Ski Equipment

Skis, ski poles, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots.

Sports Equipment

Those items which are usually worn, carried, used or held during the participation of a sporting activity. This excludes ski equipment and golf equipment.

Travel Insurance Certificate

The travel insurance certificate is proof of insurance and is part of the policy. This document describes you and the insured person(s) who are covered under this policy, the period of insurance and the cover you have opted for.

Trip, Trip duration, Holiday

A journey which begins when you leave to commence your trip and ends on your planned return, during the period of insurance, to either: a) Your home; or b) The place at which you are temporarily residing in the UK, Channel Islands or Isle of Man; or c) A hospital or nursing home in the UK, Channel Islands or Isle of Man following your repatriation.

UK, United Kingdom

England, Wales, Scotland, Northern Ireland.

Us, We, Our

UK Underwriting Limited on behalf of Ageas Insurance Limited.

Valuables

Means cameras and other photographic equipment of any kind, audio and visual equipment of any kind, electrical and electronic equipment, computers and telecommunications equipment of any kind, all discs and other audio and/or visual media of any kind, jewellery, watches, furs, telescopes, binoculars, precious stones or articles made of or containing gold, silver or other precious metals.

Wintersports

Guided cross-country skiing, mono skiing, off-piste skiing or snowboarding, recreational racing, skiing, snow boarding and snow sledging.

Wintersports does not include: Freestyle skiing, heli-skiing, ice hockey, lugging, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snowboarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski flying, ski jumping, ski racing or training, the use of skeletons or bobsleighs, snow mobiling and tobogganing.

You, your(s), insured

All person(s) within the age limit, the names of whom are provided to Insure2Travel at the time of premium payment and are shown on the travel insurance certificate. All persons must be resident in the United Kingdom, Channel Islands or the Isle of Man and registered with a medical practitioner in one of these areas, being the one in which you permanently reside. Each person is separately insured and both adults and children can travel

independently under a family policy provided children comply with relevant IATA & Airline policies.

SECTION A

CANCELLATION, CURTAILMENT AND TRIP INTERRUPTION

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 3, for your proportion of the cancellation costs which you have paid or agreed to pay and which you cannot recover from any source, if it is necessary and unavoidable to cancel or curtail your trip as a result of:

- a) death, serious injury or illness, during the period of insurance of:
 - you; or
 - a person you are travelling with; or
 - a relative; or
 - a close business associate who lives in the UK, Channel Islands or Isle of Man;
 - or a friend or relative who lives abroad with whom you have made arrangements for the provision of holiday accommodation where your holiday involves staying in such person's home and is dependent upon such person's well being.
- b) you or the person you are travelling with:
 - being required in the UK, Channel Islands or Isle of Man for jury service, as a witness in a Court of Law; or
 - being under compulsory quarantine; or
 - being required to be present by the police, as a result of your home or your travelling companion's home or usual place of business in the UK, Channel Islands or Isle of Man suffering a burglary within 7 days of the start of, or during your trip; or
 - suffering fire, theft, storm, flood damage to your home or to your travelling companion's home within 7 days of the start of, or during your trip, where you or your travelling companion's presence is required either by the Police or the insurers at your or your travelling companions home; or
 - being made redundant; or
 - receiving emergency requirements of duty in the armed forces, police, nursing or ambulance services.

If you have booked a self drive holiday and it is necessary to cancel your trip as a result of your vehicle being involved in an accident within 7 days of your intended trip, we will pay for your proportion of the costs which you have paid or agreed to pay and which you cannot recover from any source.

In addition, we will pay, up to the amount shown in the Summary of Cover on page 3, for necessary additional travelling costs incurred in returning you home in the event that you have a valid curtailment claim. If the situation allows, and the period of your original booked trip has not expired, we will also pay necessary additional travel costs to return you to the location abroad. Air travel will be limited to one economy class ticket for each insured person.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section A:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. any claim for curtailment or trip interruption which has not been approved by the 24 Hour Emergency Assistance Service, prior to your return to the UK, Channel Islands or Isle of Man.
3. any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing you to cancel or curtail your trip.
4. any costs which you have paid or agreed to pay, if your trip is cancelled or curtailed for the following reasons:
 - a) any medical condition which does not comply with the Medical Health Requirements on page 2.
 - b) claims, irrespective of your destination, arising directly or indirectly from you or anyone else upon whom your trip depends failing to disclose a material fact at the time your policy commences and throughout the period of insurance.
 - c) you have failed to have any recommended vaccines, inoculations or medications prior to your trip.
 - d) you have failed to get the relevant passport or visa.
 - e) unlawful or criminal proceedings against you or a person you are travelling with.
 - f) redundancy, which is not notified to you during the period of insurance.
 - g) your personal financial circumstances, other than you being made redundant after the purchase date of the policy.
 - h) your late arrival at the airport or port after check in or booking in time.

- i) any costs in respect of the following:
 - i) any claims arising directly or indirectly from the cancellation or curtailment of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority;
 - ii) loss of air passenger duty;
 - iii) unused timeshare property, airmiles or other promotions of this nature;
 - iv) your loss of enjoyment of the trip, however caused;
 - v) your failure to advise us of any material fact prior to the issue of the policy or prior to your departure on your trip; vi) unused portions of your original ticket, where repatriation has been made; vii) your travel expenses for you to return to the UK, Channel Islands or Isle of Man if you do not already possess prepaid return travel tickets;
 - viii) any cancellation or curtailment costs which we would not have had to pay, had you notified the travel agent, tour operator or provider of transport or accommodation immediately after you knew you would be cancelling or curtailing your trip;
 - ix) any claim resulting from you or a person you are travelling with being posted overseas or receiving an emergency requirement of duty, following an act of terrorism, war or invasion;
 - x) your disinclination to travel.

of you: a) dying; or b) being involved in an accident; or c) being admitted to hospital; or d) curtailing your trip due to medical reasons; or e) missing your flight due to medical reasons.

3. any medical costs or expenses, if you are in Australia and you have not enrolled with Medicare.
4. any medical, hospital or treatment expenses in the UK, Channel Islands or Isle of Man if you live there (except for those detailed under Section K - UK Cover).
5. any medical condition which does not comply with the Medical Health Requirements on page 2.
6. claims, irrespective of your destination, arising directly or indirectly from you or anyone else upon whom your trip depends failing to disclose a material fact at the time your policy commences and throughout the period of insurance.
7. any medical, hospital, treatment expenses which, in the opinion of our medical advisors, are not essential or can be reasonably delayed until your return home.
8. any costs arising from you arranging a single or private accommodation room in a hospital, clinic or nursing home.
9. dental treatment which is not for the purpose of relieving immediate pain or suffering.
10. any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered medical practitioner.
11. any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a serious injury or, which in the opinion of our medical advisors, can be reasonably delayed until your return home.
12. non continuous treatment.
13. any up-grades from economy class travel, unless our medical advisors specify this necessary on medical grounds.
14. any costs or expenses if you do not have a pre-paid return ticket to the UK, Channel Islands or Isle of Man or the country in which you are temporarily residing, at the start of your trip (this exclusion is not applicable to Section K - UK Cover).
15. any medication or drugs which you knew were needed at the start of the trip.
16. the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which you went into hospital or clinic abroad.
17. any costs of providing, repairing or replacing dentures, dental work involving the use of precious metals, false limbs, hearing aids, contact or corneal lenses or prescription spectacles.
18. Losses arising within 25 miles of your home (this exclusion does not apply to Section K - UK Cover).
19. cosmetic surgery and all expenses incurred in connection with cosmetic surgery.
20. services and supplies to the extent that they are not usual, customary and reasonable or not prescribed by a legally qualified medical practitioner in accordance with similar accepted provisional medical standards.

You may not claim under this Section B (Emergency Medical and Treatment Expenses), Section A (Cancellation, Curtailment and Trip Interruption) and Section K (UK Cover) in respect of the same additional accommodation or travel expenses.

SECTION C HOSPITAL BENEFIT

What You Are Covered For:

We will pay you the amount shown in the Summary of Cover on page 3, for each and every completed period of 24 hours for which you are an in-patient in a hospital, as a direct result of an accidental injury or illness which is covered under Section B.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under section C, if you:

1. are an in-patient at a hospital or clinic in the UK, Channel Islands or Isle of Man, if you live there.
2. are not receiving continuous treatment.
3. are an in-patient at a hospital or clinic, which has not been authorised and arranged by the 24 Hour Emergency Assistance Service, as detailed on page 4.

SECTION D TRAVEL DELAY AND HOLIDAY ABANDONMENT

What You Are Covered For:

D(1) Travel Delay

We will pay you the amount shown in the Summary of Cover on page 3, if your planned:

- International outward flight, rail or sea journey on your scheduled departure; or

SECTION B EMERGENCY MEDICAL AND TREATMENT EXPENSES

Wherever the Channel Islands or Isle of Man are mentioned in this section, it will only apply if you live there.

This section does not apply to trips within the UK, Channel Islands or Isle of Man if you live there.

What You Are Covered For:

If you suffer an unforeseen illness or bodily injury during the trip, we will pay up to the amount shown in the Summary of Cover on page 3 for up to 12 months after the start date of the treatment for:

- a) Emergency Medical and Treatment expenses
 - reasonable and customary medical, surgical and hospital expenses incurred outside the UK, Channel Islands or Isle of Man, whichever is your country of residence.
 - emergency dental treatment for the immediate relief of pain up to £250 incurred outside the UK, Channel Islands or Isle of Man, whichever is your country of residence.
- b) Funeral and Repatriation expenses

If you die during the trip we will pay for the following:

 - the funeral expenses in the country where your death occurs up to £2,500; or
 - the cost of returning your body or ashes home up to £2,500.
- c) Travel and Accommodation Expenses
 - Reasonable additional travel and room only accommodation expenses incurred in returning home each insured person accompanying you on the trip if you need to be accompanied on the trip home and where our 24 Hour Emergency Assistance Service have authorised this as medically necessary;
 - Reasonable additional travel and accommodation expenses incurred in flying one person out to you to accompany you on your trip home where our 24 Hour Emergency Assistance Service have authorised this as medically necessary; or
 - Reasonable additional travel costs incurred in returning any of your children under 18 home, if you are incapacitated and there is no other responsible adult to supervise and where our 24 Hour Emergency Assistance Service have authorised this as necessary; or
 - A return air ticket and reasonable accommodation expenses incurred in flying out one business colleague to replace you in your location outside the UK, Channel Islands or Isle of Man following your death or medical repatriation home, where our 24 Hour Emergency Assistance Service have authorised this as necessary.

Important Condition

We reserve the right to repatriate you to the United Kingdom or your usual country of residence when, in the opinion of the doctor in attendance and our medical advisors, you are fit to travel. If you refuse to be repatriated all cover under this policy will cease.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section B:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. any costs or expenses, if you or your representative have not advised the 24 Hour Emergency Assistance Service and received their agreement to these costs, in the event

- International inbound flight, rail or sea journey on your scheduled return; is delayed for 12 hours or more, as a direct result of:
- strike or industrial action
- adverse weather
- mechanical breakdown or derangement of such aircraft, sea vessel or train.

D(2) Holiday abandonment

We will pay, up to the amount shown in the Summary of Cover on page 3, for travel and accommodation expenses which you have paid or have contracted to pay, which you cannot recover from any source, if you elect to cancel your trip following a delay of 24 hours or more from the scheduled departure time.

What You Are Not Covered For:

We will not pay the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under section D:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. any compensation if you have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of your holiday, the scheduled departure time and the actual departure time of your flight, rail journey or sailing, if applicable.
3. any delay which is due to strike or industrial action which had started or was announced before you took out this policy.
4. compensation under both the 'Travel Delay' and 'Holiday Abandonment' sections of this policy.
5. any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to, by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.
6. your failure to check-in according to the itinerary supplied to you.

SECTION E

MISSED DEPARTURE ON THE OUTWARD JOURNEY

What You Are Covered For:

We will pay you, up to the amount shown in the Summary of Cover on page 3, for reasonable additional accommodation and travel expenses, if you arrive at your last departure point from the UK, Channel Islands or Isle of Man too late to board your booked flight, train or sailing, as a result of the following:

- scheduled public transport services failing to get you to your destination in time due to strike, industrial action, adverse weather or mechanical breakdown; or
- the private motor vehicle in which you were travelling suffering from a mechanical breakdown or failure; or
- the private motor vehicle in which you were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section E:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. any upgrade in accommodation.
3. any claim arising as a result of you not having taken reasonable steps to complete the journey to the departure point on time once the original occurrence giving rise to the delay is diminished or otherwise rectified.
4. any claim relating to internal flights.
5. any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before you started your journey to the departure point.
6. any claim in respect of mechanical breakdown or failure, if your private motor vehicle has not been properly serviced and maintained.
7. any repair costs to your private motor vehicle.
8. any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage.

SECTION F

PERSONAL ACCIDENT

What You Are Covered For:

We will pay you or your estate a lump sum, as shown in the Summary of Cover on page 3, if you suffer bodily injury as a result of an accident during your trip which causes:

- 1) your death; or
- 2) permanent loss of limb(s); or
- 3) permanent loss of sight in one or both eyes; or

- 4) permanent total disablement.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under section F:

1. any benefit as a result of participating in a hazardous sport & leisure activity, unless you have paid the additional premium prior to travel and cover is confirmed on your travel insurance certificate.
2. any benefit where your death, injury or loss does not occur within 180 days of the accident.
3. any benefit if you cannot prove to us that the permanent total disablement has continued for 12 months from the date of the injury and in all probability will continue for the remainder of your life.
4. any claim for permanent total disablement if, at the date of the accident, you are over the statutory age of retirement and not in full time paid employment.
5. any claim arising directly or indirectly from the contracting of any disease or illness.
6. any claim arising directly or indirectly from the injection or ingestion of any substance.
7. any claim arising from any event, which exacerbates a previously existing bodily injury.
8. any claim not certified by an independent medical practitioner.
9. compensation shall not be payable under more than one of items 1, 2, 3 or 4 in respect of the same accident, and the payment under any one item shall terminate our liability under this section of the policy.

SECTION G

PERSONAL LIABILITY

What You Are Covered For:

We will pay for your legal liability inclusive of all associated legal fees and costs, in total up to the amount shown in the Summary of Cover on page 3, for any event which relates to an incident caused by you during the trip which results in:

- injury, illness or disease to another person;
- loss or damage to property which does not belong to you or any member of your family and is not in your or a member of your family's custody or control.

In the event of your death we will, in respect of the liability incurred by you, indemnify your personal representatives in the terms of and subject to the limitations of this section, provided that such personal representatives shall act as though they were you and observe, fulfil and be subject to the terms, exclusions and conditions of this section insofar as they can apply.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under section G:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. bodily injury or disease to any person who, at the time of sustaining such injury or disease, is engaged in your service or to any member of your family or anyone you are travelling with.
3. damage to property belonging to, or in the care, custody or control of you or a member of your family or a person in your service.
4. any liability arising out of or incidental to any profession, occupation or business.
5. any liability which has been assumed under contract and would not otherwise have attached.
6. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form or motorised leisure equipment.
7. any liability arising out of ownership, occupation, possession, or use of any land or building (other than occupation only of any temporary residence).
8. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind.
9. any liability arising in respect of any wilful or criminal act or assault.
10. any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to you or in your care, custody or control.
11. any claims arising directly or indirectly from participant to participant liability.

SECTION H

LEGAL EXPENSES

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 3, for legal costs and

expenses incurred in pursuing legal proceedings against third parties for compensation and damages arising from or out of your death, serious injury or illness during your trip.

Conditions Applicable to Section H

We will have complete control over the appointment of any solicitor(s) acting on your behalf and of any legal proceedings. We will be entitled to repayment of any amounts paid under this section in the event that you are awarded legal costs as part of any judgement or settlement.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under section H:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. any costs or expenses which have been incurred without our prior approval.
3. any claim where we consider your prospect of success in achieving a reasonable benefit to be insufficient.
4. any claim emerging from the pursuance to a contingent fee agreement between you and your counsel.
5. any claim for travel and accommodation expenses which you have incurred whilst pursuing legal action.
6. any claim arising from you pursuing legal proceedings as part of and (or) on behalf of a group or organisation.
7. any claim for legal costs where you are pursuing a legal action against your agent, Morgan Brokers Limited, trading as Insure2Travel Limited, Healix Insurance Services Limited, the medical screening provider, UK Underwriting Limited, the 24 Hour Emergency Assistance Service, Direct Group Travel Services or any other Primary Group company.
8. any claim against any member of your family or travelling companion.
9. any claim for legal costs where you are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.
10. any liability claim which arises directly or indirectly as a result of you participating in hazardous sports and leisure activities.

SECTION I

PERSONAL EFFECTS AND BAGGAGE

What You Are Covered For:

1) Personal Effects and Baggage

We will pay for the loss of, theft of or damage to your personal effects, after making reasonable allowance for wear, tear and depreciation, up to the amount shown in the Summary of Cover on page 3.

2) Baggage Delay

We will pay for the purchase of essential items, up to the amount shown in the Summary of Cover on page 3, if your personal effects are delayed or lost in transit on your outward journey for more than 12 hours.

Any payment made under baggage delay will be deducted should you subsequently claim for Personal Effects and Baggage which have been permanently lost or stolen.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section I:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. claims for theft of your personal effects and baggage if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
3. more than the single item and valuables limits in the Summary of Cover on page 3, up to a maximum shown in the Summary of Cover on page 3 in total for any one claim, limited to £50 per item and subject to a maximum of £200 in total, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.
4. any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).
5. wear, tear, or depreciation.
6. loss, theft or damage arising from the delay, detention, seizure or confiscation by customs or other officials.
7. damage caused by the leakage of powder or liquid carried within your personal effects or baggage.
8. any breakage of fragile articles, unless the breakage is caused by fire or an incident

involving the vehicle in which you are being carried.

9. theft from your holiday accommodation unless there is evidence of violent, visible and forcible entry thereto.
10. claims arising for loss to stamps, contact or corneal lenses, sunglasses, hearing aids, dentures, false limbs, antiques, satellite navigation equipment of any kind and mobile phones.
11. claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine equipment, diving equipment, watercraft, surfboards, golf equipment or sports equipment.
12. damage to, or loss or theft of your personal effects or baggage, if they have been left:
 - a) in the custody of a person of anyone other than an insured person or your travelling companion;
 - b) in an unattended motor vehicle between the hours of 9am and 8pm local time, unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry which is confirmed by a police report;
 - c) in an unattended motor vehicle between 8pm and 9am unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry confirmed by a police report, in which case the most we will pay is £100.
13. loss or damage to sports equipment, whilst in use.
14. loss, theft or damage to anything being shipped as freight under a Bill of Lading, dentures, bridgework, artificial limbs, hearing aids of any kind, or items being carried on a vehicle roof rack.
15. loss, theft or damage to valuables, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle.
16. any claim for baggage delay if you cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.
17. loss, theft or damage arising from: a) mechanical or electrical breakdown; or b) moth or vermin; or c) processes of cleaning, restoring or repairing.

SECTION J

PERSONAL MONEY AND TRAVEL DOCUMENTS

What You Are Covered For:

We will pay for the loss or theft of your personal money carried on your person or deposited in a safe, safety deposit box or similar locked fixed container in your trip accommodation, during your trip, up to the amount shown in the Summary of Cover on page 3. We will also pay reasonable expenses that you incur whilst obtaining emergency replacement passports, green cards, visas and accommodation vouchers or travel tickets which have been lost or stolen during the trip.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section J:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. any loss or theft of personal money or travel documents if you have not notified the police within 24 hours of its discovery by you and obtained a written report, which includes the crime reference number.
3. any claim, if the loss or theft occurs whilst in the custody of an airline or other carrier.
4. any loss, if you have not taken reasonable steps to prevent a loss happening.
5. loss or theft of personal money or travel documents that are:
 - not on your person; or
 - not deposited in a safe, safety deposit box or similar locked fixed container in your trip accommodation.
6. loss or theft of travellers cheques, if the issuer provides a replacement service.
7. depreciation in value, currency changes, shortage caused by any error or omission, loss or damage arising from delay, seizure, confiscation or detention by customs or other officials.

SECTION K

UK COVER

This section will cover you for each trip that you take solely within the UK, Channel Islands or Isle of Man, where the area of travel is your usual place of residence (ie travel in the Channel Islands where you are a Channel Islands resident) and you have pre-booked a minimum of 2 nights in paid accommodation away from home.

What You Are Covered For:

We will pay for the cost of transferring you to a suitable hospital near your home when the

24 Emergency Assistance Service deem this to be safe, in the event that you are hospitalized during your trip at least 50 miles from home as a result of sudden illness or accident. We will also arrange and pay for a medical escort to accompany you where this is deemed necessary and for additional accommodation and travel expenses, as described in Section B, where necessary and authorized by the 24 Hour Emergency Assistance Service.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section K:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. any claims where you have not contacted the 24 Hour Emergency Assistance Service and we have not given any authorization that we will pay any costs.
3. any claims where you are hospitalized less than 50 miles away from your home.
4. anything mentioned under 'What You Are Not Covered For' under Section B.

WINTER SPORTS

If you have paid the additional premium to include wintersports cover and the cover is shown on your policy travel insurance certificate, or you have purchased an annual multi trip policy which includes wintersports cover for one trip of up to 17 days in total, cover sections L-P inclusive apply:

SECTION L SKI EQUIPMENT AND SKI PASS

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 3, for accidental loss, theft of or damage to ski equipment and ski pass, which is owned or hired by you. If you own the ski equipment, we will take off the following amounts for wear and tear:

AGE OF SKI EQUIPMENT DEDUCTION

Up to 1 year old	10% of purchase price
1 to 2 years old	30% of purchase price
2 to 3 years old	50% of purchase price
3 to 4 years old	70% of purchase price
4 to 5 years old	80% of purchase price
Over 5 years old	No cover

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section L:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. claims for ski equipment which is owned by you, if it is over five years old.
3. more than your liability for the loss or damage to any hired ski equipment.
4. any claim for loss or theft of ski equipment or ski pass, if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
5. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).
6. claims arising from delay, detention, seizure or confiscation by customs or other officials.
7. claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading.
8. damage to, or loss or theft of ski equipment or ski pass, if it has been left: a) unattended in a place to which the public has access other than in respect of skis left in an area designated for their storage where no secure facility exists; or b) in an unattended motor vehicle; or c) in the custody of anyone other than an insured person or your travelling companion.

SECTION M SKI HIRE

What You Are Covered For:

If your own ski equipment is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 12 hours,

we will pay for the cost of hiring you the necessary ski equipment for each 24 hour period you are without your own ski equipment, up to the amount shown in the Summary of Cover on page 3.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section M:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. any claim for loss or theft of your own ski equipment if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
3. any claim, if the loss or theft of your own ski equipment occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).
4. claims arising from your own ski equipment being delayed, detained, seized or confiscated by customs or other officials.
5. claims for loss or theft of, or damage to your own ski equipment, whilst being shipped as freight or under a Bill of Lading.
6. claims arising from damage, or loss or theft of your ski equipment, if it has been left:
 - a) unattended in a place to which the public has access other than in respect of skis left in an area designated for their storage where no secure facility exists; or
 - b) in an unattended motor vehicle: or
 - c) in the custody of anyone other than insured person or your travelling companion.

SECTION N SKI PACK

What You Are Covered For:

If you are unable to use your ski pass, tuition or ski hire due to:

- being involved in an accident; or
- your sickness when substantiated by a medical practitioner;

we will pay you, up to the amount shown in the Summary of Cover on page 3, for the proportionate value of any unused ski pass, ski hire or tuition fee.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section N:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. claims arising from a medical condition which is not substantiated by a report from the treating medical practitioner, confirming your inability to ski.
3. claims for loss of enjoyment, however caused.

SECTION O PISTE CLOSURE

What You Are Covered For:

We will pay a benefit, as shown in the Summary of Cover on page 3, if you are unable to ski for a continuous period in excess of 24 hours, due to a lack of snowfall during the months of December to March inclusive, at your pre-booked wintersports resort.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section O:

1. any benefit, if you are not skiing in a pre-booked wintersports resort which is more than 1,000m above sea level.
2. any benefit, if you are unable to provide a written report from either the resort management or your tour operator substantiating your claim.
3. any benefit, if an alternative resort is available.
4. any benefit, where you have been offered a reasonable alternative destination due to piste closure in your pre-booked wintersports resort.
5. claims for loss of enjoyment, however caused.
6. any benefit in respect to a UK, Channel Islands or Isle of Man holiday.
7. any benefit if you were aware of or it was publicly known there was likely to be a lack of snow at the time of taking out this insurance.

SECTION P DELAY DUE TO AVALANCHE OR LANDSLIDE

What You Are Covered For:

If your outward or return journey is delayed by at least 12 hours beyond the scheduled

departure time as a direct result of an avalanche or landslide in your pre-booked wintersports resort, we will pay you an amount, as shown in the Summary of Cover on page 3, for additional travel and accommodation expenses.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section P:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. any claim, if you are unable to provide a written report from the resort management substantiating your claim.

GOLF COVER

If you have paid the additional premium to include golf cover and the cover is shown on your travel insurance certificate, cover sections Q to S inclusive apply:

SECTION Q GOLF EQUIPMENT

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 3, for accidental loss, theft of or damage to golf equipment which you own.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims under Section Q:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. more than the single item limits in the Summary of Cover on page 3, up to a maximum shown in the Summary of Cover on page 3 in total for any one claim, limited to £50 per item and subject to a maximum of £200 in total, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.
3. golf equipment which is over five years old.
4. any claim for loss or theft of golf equipment if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
5. any claim, if the loss of theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).
6. claims arising from delay, detention, seizure or confiscation by customs or other officials.
7. claims for loss, theft or damage to anything whilst being shipped as freight or under a Bill of Lading.
8. damage to, or loss or theft of golf equipment, which is being carried on a vehicle roof rack.
9. damage to, or loss or theft of golf equipment, if it has been left: a) unattended in a public place; or b) left in an unattended motor vehicle; or c) in the custody of anyone other than an insured person or your travelling companion.

SECTION R GOLF EQUIPMENT HIRE

What You Are Covered For:

If your own golf equipment is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 24 hours,

we will pay for the cost of hiring you the necessary golf equipment for each 24 hour period you are without your own golf equipment, up to the amount shown in the Summary of Cover on page 3.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section R:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. any claim arising from the loss or theft of your own golf equipment if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
3. any claim, if the loss or theft of your own golf equipment occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).

4. claims arising from your own golf equipment being delayed, detained, seized or confiscated by customs or other officials.
5. claims following loss or theft of, or damage to your own golf equipment whilst it is being shipped as freight or under a Bill of Lading.
6. claims damage to, or loss or theft of golf equipment, which was being carried on a vehicle roof rack.
7. claims damage to, or loss or theft of golf equipment, if it has been left: a) unattended in a public place; or b) left in an unattended motor vehicle; or c) in the custody of anyone other than an insured person or your travelling companion.

SECTION S NON-REFUNDABLE GOLFING FEES

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 3, for the proportionate value of any non refundable

- pre-paid green fees; or
- golf equipment hire fees; or
- tuition hire fees; which are not used due to you being:
- involved in an accident; or
- your sickness; or
- adverse weather which causes the closure of the golf course.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section S:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. claims arising from a medical condition which is not substantiated by a report from the treating medical practitioner confirming your inability to play golf.

BUSINESS COVER

If you have paid the additional premium to include business cover and the cover is shown on your travel insurance certificate, cover sections T to V inclusive apply:

SECTION T BUSINESS EQUIPMENT

What You Are Covered For:

a) Business Equipment

We will pay, up to the amount shown in the Summary of Cover on page 3, for accidental loss, theft of or damage to your business equipment. Following the accidental loss, theft or damage to your business equipment, we will also pay for any emergency courier expenses you have incurred, in obtaining any business equipment which is essential to your intended business itinerary, up to the amount shown in the Summary of Cover on page 3.

b) Business Equipment Delay

We will pay for the hire or purchase of essential items, up to the amount shown in the Summary of Cover on page 3 if your business equipment is delayed or lost in transit on your outward journey for more than 24 hours.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims under Section T:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. more than the single item limits in the Summary of Cover on page 3, up to a maximum shown in the Summary of Cover on page 3 in total for any one claim, limited to £50 per item and subject to a maximum of £200 in total, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.
3. claims for loss or theft of your business equipment, if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
4. any claim if the loss, damage or theft occurs during a journey and you have not notified the carrier of the incident and obtained an official report or a Property Irregularity Report (PIR).
5. any claim if the loss, damage or theft occurs whilst in the custody of an airline or other carrier.
6. wear, tear or depreciation.

7. loss, theft or damage arising from the delay, detention, seizure or confiscation by customs or other officials.
8. damage caused by the leakage of powder or liquid carried with your business equipment.
9. any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which you are being carried.
10. loss, theft or damage to anything being shipped as freight or under a Bill of Lading.
11. any claim for business equipment delay, if you cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.
12. damage to, or loss or theft of your business equipment if it has been left: a) unattended, in a place to which the public have access; or b) in an unattended motor vehicle; or c) in the custody of anyone other than insured person or your travelling companion.

Any payment made under Business Equipment Delay will be deducted should you subsequently claim for business equipment which has been permanently lost or stolen.

SECTION U BUSINESS EQUIPMENT HIRE

What You Are Covered For:

If your business equipment is:

- Lost, stolen or damaged; or
- Misdirected or delayed in transit by more than 12 hours;

we will pay for the cost of hiring you the necessary business equipment for each 24 hour period you are without your business equipment, up to the amount shown in the Summary of Cover on page 3.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims under Section U:

1. the excess, as shown in the Summary of Cover on page 3.
2. any claim arising from the loss or theft of your own business equipment if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
3. any claim if the loss, damage or theft of your own business equipment occurs during a journey and you have not notified the carrier of the incident and obtained an official report or Property Irregularity Report (PIR).
4. any claim if the loss, damage or theft of your own business equipment, occurs whilst in the custody of an airline or other carrier.
5. claims arising from your own business equipment being delayed, detained, seized or confiscated by customs or other officials.
6. claims following loss or theft of, or damage to your own business equipment whilst being shipped as freight or under a Bill of Lading.
7. damage to, or loss or theft of your own business equipment, if it has been left: a) unattended, in a place to which the public have access; or b) in an unattended motor vehicle; or c) in the custody of anyone other than an insured person or your travelling companion.

SECTION V BUSINESS MONEY

What You Are Covered For:

We will pay for the loss or theft of your business money and travellers' cheques during your trip, up to the amount shown in the Summary of Cover on page 3.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section V:

1. the excess, as shown in the Summary of Cover on page 3, unless you have purchased the excess waiver and this is shown on your travel insurance certificate.
2. any loss or theft of business money, if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
3. any claim if the loss or theft occurs during a journey and you have not notified the carrier of the incident and obtained an official report or a Property Irregularity Report (PIR).
4. any claim if the loss or theft occurs whilst in the custody of an airline or other carrier.
5. any loss, if you have not taken reasonable steps to prevent a loss happening.
6. loss or theft of business money that is: a) not on your person; or b) not deposited in a safe, safety deposit box or similar locked fixed container in your holiday accommodation.
7. Loss or theft of business money that does not belong to: a) your employer; or b) you, if you are self employed.

8. loss or theft of traveller cheques, if the issuer provides a replacement service.
9. depreciation in value, currency charges or shortage caused by any error or omission.
10. loss or damage arising from delay, seizure, confiscation or detention by customs or other officials.

SPECIAL SPORTS AND ACTIVITIES

SECTION W SEARCH, RESCUE AND EMERGENCY TRANSFER

What You Are Covered For:

In addition to Section B and if you have a valid claim under that section, we will pay any costs that you incur from a specialist local rescue organization for search, rescue and emergency transfer to a hospital, up to the amount shown in the Summary of Cover on page 3, in the event that this is necessary and is a result of you participating in a hazardous activity, provided you have paid the additional premium for that hazardous activity and this is shown on your travel insurance certificate.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section W:

1. the excess, as shown in the Summary of Cover on page 3. This excess is applicable even if you have purchased the policy excess waiver.
2. any hazardous activity for which you have not paid an additional premium and where it is not shown as covered on your travel insurance certificate.
3. any claim arising whilst you are participating in organized competitions or as a professional or where you are receiving payment for participation (other than sponsorship).

SECTION X SPORTS GEAR AND ACTIVITY EQUIPMENT

What You Are Covered For:

In addition to Section I, we will pay for the loss of, theft of or damage to your sports gear and/or activity equipment, up to the amount shown in the Summary of Cover on page 3 whilst on your trip and/or whilst in use.

What You Are Not Covered For:

We will not pay for the following, in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 13, in connection with claims made under Section X:

1. the excess, as shown in the Summary of Cover on page 3. This excess is applicable even if you have purchased the policy excess waiver.
2. claims for theft of your sports gear and/or activity equipment if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
3. A limit of £50 per item and subject to a maximum of £200 in total, if you are unable to provide the original receipt, proof of purchase or insurance valuation which was obtained prior to the loss.
4. any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).
5. wear, tear or depreciation.
6. loss, theft or damage arising from the delay, detention, seizure or confiscation by customers or other officials.
7. damage caused by leakage of powder or liquid carried within your baggage.
8. any breakage of fragile articles, unless the breakage is caused by fire or an incident involving the vehicle in which you are being carried.
9. theft from your holiday accommodation unless there is evidence of violent, visible and forcible entry thereto.
10. damage to, or loss or theft of your sports gear and/or activity equipment, if they have been left:
 - a) in the custody of anyone other than the insured person or your travelling companion;
 - b) in an unattended motor vehicle between the hours of 9am and 8pm local time, unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry which is confirmed by a police report;
 - c) in an unattended motor vehicle between 8pm and 9am unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry confirmed by a police report, in which case the most we will pay is £100.

11. loss, theft or damage to anything being shipped as freight under a Bill of Lading, artificial limbs or items being carried on a vehicle roof rack.
12. loss, theft or damage arising from: a) mechanical or electrical breakdown; or b) moth or vermin; or c) processes of cleaning, restoring or repairing.

GENERAL EXCLUSIONS WHICH APPLY TO SECTIONS A-X OF THE INSURANCE

This insurance does not cover:

- 1 Any medical condition which does not comply with the Medical Health Requirements on page 2.
- 2 Claims, (irrespective of your destination), arising directly or indirectly from you or anyone else upon whom your trip depends failing to disclose a material fact at the time your policy commences and throughout the period of insurance.
- 3 Which are claims in any way caused or contributed to by: i) the failure of; or ii) the fear of the failure of; or iii) the inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured cause.
4. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
 - a) act of terrorism (this exclusion does not apply to Section B - Emergency Medical or Treatment Expenses or Section F - Personal Accident); or
 - b) nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
 - c) war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority (this exclusion does not apply to Section B -Emergency Medical or Treatment Expenses or Section F - Personal Accident); or
 - d) seizure or illegal occupation; or
 - e) confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives you of the use or value of your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
 - f) discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
 - g) chemical or biological release or exposure of any kind; or
 - h) attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
 - i) threat or hoax, in the absence of physical damage due to an act of terrorism; or
 - j) any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism;
 - k) prohibitive regulations by the government of any country;
 - l) the tour operator, coach operator, transport company or hotel:
 - causing a delay in the commencement of the holiday;
 - levying a surcharge, thus increasing the basic brochure price of the holiday; or
 - m) failure to notify the hotel or holiday establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or curtail the travel arrangements.
5. Any claims arising directly or indirectly from you travelling against Foreign Office advice or where it is deemed unsafe for you to travel.
6. Any claims arising directly or indirectly from you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
7. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

8. Any claims arising directly or indirectly from you engaging in any illegal or criminal act.
9. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the insured, or any other person on whom the holiday plans depend except this exclusion shall not apply in the event of your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within your occupational, professional or other similar capacity.
10. Any claims arising directly or indirectly from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section J, relating to loss of travel documents).
11. Any claims arising directly or indirectly out of your financial incapacity other than redundancy.
12. Any claims which, but for the existence of this policy, would be covered under any other insurance policy (policies), including any amounts recovered by you from: a) private health insurance; or b) EHC payments; or c) any reciprocal health agreements; or d) airlines; or e) hotels; or f) home contents insurers; or g) any other recovery by you, which is the basis of a claim.
13. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
14. Any claims arising directly or indirectly from your death, serious injury or illness as a result of participating in: a) a hazardous sport & leisure activity whilst on your trip, unless you have paid the additional premium prior to travel and cover is confirmed on your travel insurance certificate. b) wintersports, if you have not paid the additional premium before your trip departure and it is not shown on your travel insurance certificate, unless you have purchased an Annual Multi Trip policy which includes wintersports cover for one trip of up to a maximum of 17 days in total.
 There is no cover if you are receiving any personal financial reward or gain for participating in any activity during the period of insurance, unless we have agreed to this and you have paid the appropriate additional premium.
15. Any claims arising directly or indirectly from:
 - a) wilful, self inflicted injury or illness; or
 - b) committing or attempting to commit suicide; or
 - c) wilful exposure to danger, except in an attempt to save a human life; or
 - d) solvent abuse; or
 - e) being under the influence of alcohol or drugs, except those prescribed by a registered medical practitioner and not those drugs prescribed for drug addiction; or
 - f) a failure to obtain any recommended vaccines, inoculations or medications prior to your trip departure; or
 - g) sexually transmitted diseases; or
 - h) Acquired Immune Deficiency syndrome (AIDS); or
 - i) HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivative or variations thereof.
16. Any claims arising directly or indirectly from you entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which you are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
17. Any claims arising directly or indirectly from your wilful exposure to peril. You must exercise reasonable care to prevent illness, injury or loss or damage to your property as if uninsured.
18. Any claims arising directly or indirectly from you being engaged in any employment during your trip unless agreed by us and any additional premium paid.
19. Any claims which have not been proven and the amount of the claim substantiated.
20. Claims for loss of enjoyment, however caused.
21. Any loss whereby any period of disability or loss whatsoever is increased through your own act or omission.
22. Third party rights and no party other than you may claim benefit under the terms of this insurance.
23. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
24. Any claims arising directly or indirectly from you engaging in any manual work except those defined under Acceptable Sports & Leisure Activities.
25. Any claims arising directly or indirectly from you travelling against any health requirements stipulated by the carrier, their handling agent or any other public transport provider.
26. Any claims arising directly or indirectly from routine treatment or care which could be reasonably be expected to arise during your period of insurance.

GENERAL CONDITIONS WHICH APPLY TO SECTIONS A TO X OF YOUR POLICY

1. It is a condition that all material facts have been disclosed to us. Failure to do so may affect your rights under this insurance. Following a change in material fact disclosed to us by you during the period of insurance, we reserve the right to amend or cancel your insurance, providing you with a pro-rata refund of premium. If you are in any doubt as to whether a fact is 'material', then for your own protection it should be disclosed to us.
3. You must be resident in the UK, Channel Islands or Isle of Man and registered with a medical practitioner in the UK, Channel Islands or Isle of Man, one of these areas being the one in which you permanently reside at the time of taking out this policy and intend to return home within the trip duration.
4. If your cover does not meet your requirements, please notify us within 14 days of receiving your policy and return all your documents for a refund of your premium. If during this 14-day period you have travelled, made a claim or intend to make a claim, we are entitled to recover all costs we have incurred for your use of those services.
5. Whilst participating in any hazardous sport & leisure activity, you must take reasonable care at all times to ensure your own safety and the safety of those around you. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or the safety procedures commonly exercised in pursuing the sport or activity in question at all times.
6. You or your legal representatives must provide us with all policies, information and evidence we require and in the format we require.
7. You shall submit to medical examination at your expense, except post mortem which we reserve the right to have undertaken at our own expense.
8. Any items which become the subject of a claim for damage must be retained, until your claim is settled, for our inspection and shall be forwarded to us upon request at your or your legal personal representative's expense. All such items shall become our property following final settlement of the claim.
9. In the event of any occurrence which may give rise to a claim under this policy, you must take all reasonable steps to minimise any loss arising out of such a claim.
10. You must exercise due care and attention at all times for the safety of your property and take all reasonable steps to prevent accident, loss or damage.
11. Each insured person shall be deemed to be insured separately, with the exception of Children/Grandchildren unless travelling with an insured adult.
12. You must notify any claim to us within 31 days after the incident giving rise to the loss. All documents, travel insurance certificate and medical evidence required in support of a claim should be furnished at your expense. We will reserve the right to decline liability for any claim notified after this date.
13. This insurance is non-transferable. No premium will be refunded, either in full or on a prorata basis, after the expiry of the initial 14 day cooling off period.
14. This policy shall be governed by and construed in accordance with the Law of England and Wales unless the insured'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.
15. We may, at its own expense, take proceedings in your name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to us. Where a full recovery is made, we agree to return your excess.
16. Our liability shall be conditional upon the observance by you of the terms and conditions of this insurance and the truth and completeness of the statements and answers supplied by you and on your behalf. If a claim is in any respect false or if any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.
17. If at the time of loss, damage or liability covered under this policy, you have any other insurance or guarantee which covers the same loss, damage or liability, we will only pay a rateable share of the claim (excluding Section F Personal Accident).

COMPLAINTS PROCEDURE FOR SECTIONS A TO X

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact:

COMPLAINTS REGARDING THE SALE OF THE POLICY

The Managing Director
Insure2Travel Limited
Morgan House
248 Cowbridge Road East
Canton
Cardiff
CF5 1GZ
Tel: 02920 783010
Fax: 02920 666686
Email: info@insure2travel.co.uk

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

The Managing Director
UK Underwriting Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

In all correspondence please state your insurance is provided by UK Underwriting Limited and quote scheme ref 03815.

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

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
Docklands,
London
E14 9SR
Tel: 0845 080 1800

COMPLAINTS REGARDING A CLAIM

The Managing Director
Direct Group Travel Services
Claims Department
PO Box 800
Halifax
HX1 9ET
Tel: 0844 412 4296
Fax: 0844 412 4138

In all correspondence please state your insurance is provided by UK Underwriting Limited and quote scheme ref 03815.

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

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

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

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
Docklands,
London,
E14 9SR.
Tel: 0845 080 1800

Your statutory rights are not affected if you choose to follow any of the complaints procedures above. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

SECTION Y END SUPPLIER FAILURE INSURANCE

Airline Failure and Dynamic Packaging Cover

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 OPR, United Kingdom and is underwritten by a consortium of Association of British Insurers member Companies & Lloyds Syndicates.

The Insurer will pay up to £5,000 in total for each Person-Insured named on the Invoice for:

- 1 Irrecoverable sums paid in advance in the event of insolvency of the Travel or Accommodation provider not forming part of an inclusive holiday prior to departure or
- 2 In the event of insolvency after departure:
 - a) additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard to that originally booked or
 - b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard to that originally booked.

The Insurer will not pay for:

- Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure
- The Financial Failure of:
 - a any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of the Certificate
 - b any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
 - c any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation
- Any loss for which a third party is liable or which can be recovered by other legal means

- PROVIDED THAT in the case of 2(a) and (b) above where practicable the Person-Insured shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the insurer as set out below

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

International Passenger Protection Claims Office
 IPP House
 22-26 Station Road
 West Wickham
 Kent BR4 OPR
 United Kingdom
 Facsimile: +44 (0)20 8776 3751
 Telephone: +44 (0)20 8776 3752
 Email: info@ipplondon.co.uk

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

NOTES ON END SUPPLIER FAILURE INSURANCE - ESF

We Cover:

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

These would include:

Scheduled airlines (See PPIPB);
 Hotels;
 Car ferries;
 Villa's abroad & cottages in the UK;
 Railway journeys including the Eurostar
 Coach journeys;
 Cruises not bonded;
 Car hire;
 Caravan sites / campsites / mobile homes;
 Camper rental;
 Safaris;
 Excursions;
 Eurotunnel;
 Theme parks such as Disneyland Paris

We Do Not Cover:

The booking agent or consolidator.

COMPLAINTS PROCEDURE

If you have a complaint, we really want to hear from you.

We welcome your comments as they give us the opportunity to put things right and improve our service to you.

Please telephone us on: 020 8776 3750.

Or write to:

International Passenger Protection Limited,
 IPP House,
 22-26 Station Road,
 West Wickham,
 Kent
 BR4 OPR
 Fax: 020 8776 3751

Email: info@ipplondon.co.uk It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them.

If our investigations take longer, a full response will be given within four weeks or an explanation of IPP's position with time-scales for a full response.

Having followed the above procedure, if you are not satisfied with the response you may write to:

The Lead Insurer on behalf of the Insurance Panel:

Patricia Mack
 Managing Director
 ETI
 Albany House
 First Floor
 14 Bishopric
 Horsham
 Sussex
 RH12 1QN

In addition, you have the right to contact the Financial Ombudsman Service at the following address if your company's turnover is not more than £1 million:

Insurance Division Financial Ombudsman Service,
 South Quay Plaza,
 183 Marsh Wall,
 London.
 E14 9SR
 Telephone: 0845 080 1800
 Email: enquiries@financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

COMPENSATION SCHEME

Ageis Insurance Limited is covered by the financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and 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 or visit www.fscs.org.uk

DATA PROTECTION ACT 1998

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

24 HOUR EMERGENCY ASSISTANCE SERVICE

The 24 Hour Emergency Assistance Service provides immediate help in the event of an insured person's illness or injury whilst travelling abroad – they provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone or fax.

The emergency assistance provided for you by this insurance is operated by **Global Response and Healthwatch S.A.**

In the event of any illness, injury, accident or hospitalisation which requires:

Inpatient treatment, anywhere in the world, you must contact:

Global Response
Tel: +44 (0) 113 318 8100
Fax: +44 (0) 113 318 8102

Outpatient treatment, anywhere in the world, excluding North America and the United Kingdom, Channel Islands or Isle of Man, you must contact:

Healthwatch S.A.
Tel: +44 (0) 113 3180 124
Fax: +44 (0) 113 3180 125
Email: newcase@healthwatch.gr

Outpatient treatment, in North America and The United Kingdom, Channel Islands or Isle of Man, you must contact:

Global Response
Tel: +44 (0) 113 318 8100
Fax: +44 (0) 113 318 8102

Global Response or **Healthwatch S.A.** may be able to guarantee costs on your behalf. When contacting **Global Response** or **Healthwatch S.A.** please state that your insurance is provided by UK Underwriting Limited and quote the appropriate scheme name and reference number:

Scheme Name: Insure2Travel Reference number: 03815

Note: You must retain receipts for medical and additional costs incurred and you are responsible for any policy excess which should be paid by you at the time of treatment.

In-patient Treatment Abroad

If you go into hospital you must contact **Global Response** immediately. If you do not, this could mean that we will not provide cover or we will reduce the amount we pay for medical expenses.

Outpatient Treatment Abroad

If you require outpatient treatment, please contact the appropriate Emergency Assistance Service as detailed above. If the Emergency Assistance Service is being provided by **Healthwatch SA**, they will ensure that the treating doctor or Clinic is aware of the following instructions.

OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS

In order to have your invoices paid quickly, please send your treatment invoice together with a copy of the policy (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to newcase@healthwatch.gr

You must include your bank account details, IBAN no's and / or swift code for payment to be processed electronically

Out Patient Department tel: 00 30 2310 256454 Out Patient Department fax: 00 30 2310 256455 or 00 30 2310 254160 Email: newcase@healthwatch.gr

Returning early to the United Kingdom, Channel Islands or Isle of Man

If you have to return to the United Kingdom, Channel Islands or Isle of Man under section B (Emergency Medical and Treatment Expenses) the relevant Emergency Assistance Service must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return home. We reserve the right to repatriate you should our medical advisors consider you fit to travel.

NB. FAILURE TO CONTACT THE 24 HOUR MEDICAL EMERGENCY SERVICE MAY RESULT IN A CLAIM BEING INVALID.

IMPORTANT CONTACT NUMBERS

FOR POLICY ENQUIRIES

Call our Customer Helpline on: 02920 783010

FOR MEDICAL SCREENING ENQUIRIES

Call our Medical Screening Helpline on: 0844 573 4171

FOR CLAIMS

Call our Claims Helpline on: 0844 412 4296

FOR EMERGENCIES ABROAD

Please call the relevant Emergency Assistance Service as detailed above.



Treating Customers Fairly



Committed to treating our customers fairly

At insure2travel we are committed to offering our customers the highest possible standards of service. In so doing we are pleased to support the Financial Services Authority initiative 'Treating Customers Fairly'.

We recognise that both insure2travel and our customers have everything to gain if we look after you, the customer. Your best interests are at the core of our business process and we would strive to treat you fairly in all aspects of our dealings with you.

Our commitment to you

We will:

- provide you with clear information about the products and service we offer, including any fees or charges
- ascertain your individual needs, preferences and circumstances before recommending an insurance policy to you
- only recommend a policy that we consider suitable for you
- not recommend an insurance policy if we can't find one we consider suitable
- encourage you to ask if there's something you don't understand
- give you access to a formal complaints procedure should you become unhappy with our services

How you can help us

To help us give you the most appropriate advice, we will ask you to:

- tell us as much as possible about the cover that you require, to enable us to properly assess your requirements
- let us know about changes that might affect your insurance
- let us know if there is any aspect of our service, or of a product we have discussed or recommended that you don't understand
- tell us if you think there are ways we can improve our service

Thank you for choosing insure2travel