



TRAVEL INSURANCE POLICY

Effective from 1 September 2018

Scheme Reference VOY/PWSSTA/2018



BENEFITS TABLE - SCHEME REFERENCE VOY/PWSSTA/2018 REF: 06347C

Arranged exclusively for members of Scottish Secondary Teachers Association and their families.

Valid for issue for 12 months from 1st September 2018 and for travel commencing before 1st September 2020.

Provided **you** have paid the appropriate premium as shown on **your** schedule, **you** are covered in accordance with the full wording shown herein up to the limits indicated below. The limits apply per person for each separate **trip**. The excesses apply for each person and each section of each claim.

Description of cover	Limits	Excess*
1. Cancellation or curtailment	£5,000	£50 (£20)**
2. Emergency medical expenses - including emergency repatriation - including relative's additional expenses - including emergency dental treatment	£10,000,000 £350	£50*
3. Hospital stay benefit (amount per day)	£500 (£20)	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement - maximum payable in the event of death - maximum payable in the event of death if under 16	£20,000 £5,000 £2,000	Nil
5. Travel delay (a)£ after 12 hrs delay (b)£ each 12 hrs thereafter (c)£ max abandonment (after 24 hours)	(a)£25 (b)£15 (c)£100 £5,000	Nil £50
6. Missed departure	£500	Nil
7. Hijack (amount per day)	£1,000 (£100)	Nil
8. Baggage - overall limit (£500 for under 18's) - maximum per item, pair or set - total limit for all valuables - emergency purchases	£2,000 £250 £250 £150	£50 Nil
9. Personal money - cash limit (£50 for under 18's)	£500 £300	£50
10. Loss of passport	£250	Nil
11. Personal liability	£2,000,000	£100
12. Legal expenses - max per person/overall limit	£25,000/£50,000	£100
13. Ski equipment - overall limit - maximum per item or pair owned - maximum per item or pair hired	£400 £250 £150	£50
14. Ski pack	£300	£50
15. Piste closure (amount per day)	£200 (£20)	Nil
16. Journey disruption cover - extended cancellation or curtailment - extended travel delay (a)£ after 12 hrs delay (b)£ each 12 hrs thereafter (c)£ max abandonment - extended missed departure - accommodation costs	£5,000 a)£25 (b)£15 (c)£100 £5,000 £500 £5,000	£50 Nil £50 £50 £50

Annual multi-trip policy features

Maximum age at start/renewal of cover	69
Maximum period per trip	31 days (extensions for trips over 31 days are available for members aged under 65 years upon request to a maximum of 60 days. An additional charge will be made)
Business travel for main policyholder only	Yes
Home country trips (min of 2 nights using pre-booked paid accommodation or internal flight)	Yes
Family members can travel separately	Yes
Wintersports - up to total maximum of	17 days (under 65's only)

***Maximum excess of £100 per policy per incident **loss of deposit claims only**

Important conditions relating to health & activities

Please answer these questions in relation to yourself and your travelling companions insured under this policy.

1. Are any of **you** suffering from or have suffered from any form of cancer that has required treatment in the past 12 months?

Yes

No

2. Have any of **you** been treated for breathing difficulties (other than stable well controlled asthma) or any heart related condition (including angina) and are still taking medication or receiving follow up consultations?

Yes

No

3. Do any of **you** have any other medical conditions that have required specialist referral to a consultant or hospital treatment within the last 12 months?

Yes

No

Your medical conditions (if any) will be covered.

4. Are **you** aware of any existing medical conditions affecting any **non-travellers** whose state of health is likely to cause **you** to cancel or amend **your** travel plans? If so, please contact **Voyager Insurance Services Ltd** on **01483 562662**

5. Are **you** planning to take part in any hazardous activities (see general exclusions on page 13)? If so, please contact **Philip Williams & Co** on **01925 604 421** to see what cover may be available.

There is **no** cover for claims related directly or indirectly to these conditions.

However, cover may be available by contacting **Voyager Healthcheck** on **01483 806666**

(9am–5.30pm Mon–Fri).

Please quote **VOY/PWSSTA/2018**

In most cases cover can be provided. If special terms are necessary **we** will explain them to **you** and confirm them in writing.

Please note calls may be recorded.

PLEASE NOTE

You are not covered for any directly or indirectly related claims if at the time this insurance was arranged and each time **you** make arrangements for a **trip**;

- **you** or **your** travelling companions are planning to travel against the advice of a **medical practitioner**, or
- **you** or **your** travelling companions are travelling specifically to seek, or **you** know **you** will need, medical treatment while **you** are away, or
- **you** or **your** travelling companions are on a waiting list for treatment or investigation, or
- **you**, **your** travelling companions or any non-travellers have been given a terminal diagnosis.
- **you** or **your** travelling companions have any medical condition for which the recommended treatment or prescribed medication as directed by a **medical practitioner** is not being taken.
- **you** or **your** travelling companions are aware of any medical condition which **you**/they have but for which a diagnosis has not yet been received.

You must take care to:

- supply accurate and complete answers to all the questions **we** or the administrator may ask as part of your application for cover under the policy
- make sure that all information supplied as part of **your** application for cover is true and correct
- tell **us** of any changes to the answers **you** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **Your** administrator ask when **You** take out, make changes to and renew **Your** policy. If any information **You** provide is not accurate and complete, this may mean **Your** policy is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

If **You** become aware that information **You** have given **Your** administrator is inaccurate or has changed, **You** must inform them as soon as possible.

If **you** think **you** may have given **us** any incorrect answers or if **you** want any help, please contact Philip Williams & Co on 01925 604421 as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

IMPORTANT

You must tell **us** if, at any time during the period of insurance and each time **you** make arrangements to travel, there is a change in circumstances and **you** answer 'yes' to any of the important conditions relating to health and activities by **us** as soon as possible so that **we** may reassess **your** coverage relating to any **trips you** have booked or may wish to book in the future.

PERIOD OF INSURANCE

If **you** have paid the appropriate annual multi-trip travel insurance premium and **you** are under 70 years old, the overall period of insurance shall be for 12 months starting from the date that is shown on **your** policy schedule. This insurance then covers an unlimited number of holiday/leisure **trips** starting within that period, except that no cover exists at all for a **trip** if it is intended to be for longer than 31 days (unless agreed by **us** and confirmed in writing). Wintersports are covered up to a total of 17 days in each period of insurance, provided **you** are aged under 65.

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

Personal money (section 9) will be covered from the time of collection but not more than 72 hours before travel.

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

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay up to a maximum of 30 days.

24 HOUR MEDICAL EMERGENCY & REPATRIATION SERVICE

The nominated emergency service referred to in this policy is operated by Global Response.

Our nominated emergency service has the medical expertise, contacts and facilities to help should you be injured in an accident or fall ill. Our nominated emergency service will also arrange transport to your home country when this is considered to be medically necessary or when you have notice of illness or death of a relative at home. You must contact them if you are admitted to hospital and wish to return home by any means other than originally booked or require treatment that will cost more than £500 (or the equivalent in local currency).

Treating Doctor / Hospital

For travel to the United States of America: We will only pay for reasonable and necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.

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 3180 197

Fax: +44 (0) 113 3180 198

Email: operations@global-response.co.uk

Outpatient treatment, in North America and the United Kingdom you must contact:

Global Response

Tel: +44 (0) 113 3180 197

Fax: +44 (0) 113 3180 198

Email: operations@global-response.co.uk

Outpatient treatment, anywhere in the world, excluding North America and the United Kingdom, you must contact:

Healthwatch S.A.

Tel: +44 (0) 113 3180 124

Fax: +44 (0) 113 3180 125

Email: newcase@healthwatch.gr

In all cases please quote: SSTA 2018.

Reference: 06347C

PAYMENT FOR MEDICAL TREATMENT ABROAD

If you are admitted to a hospital/clinic while abroad, our nominated emergency service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact our nominated emergency service for you as soon as possible. Private medical treatment is not covered unless authorised specifically by our nominated emergency service.

SPECIAL NOTICE

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

RECIPROCAL HEALTH AGREEMENTS

If you travelling to European Union countries you should obtain a European Health Insurance Card (EHIC). You can apply either online through www.nhs.uk/NHSEngland/Healthcareabroad/EHIC or by telephoning 0300 330 1350. 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 the medical section will not apply.

When you are travelling to Australia and you have to go to hospital, you must register for and make use of the treatment offered under the national Medicare scheme www.humanservices.gov.au. If you know you need treatment, you can enrol for Medicare at a DHS Service Centre. If you receive treatment before you enrol, Medicare benefits will be back-paid for eligible visitors.

HOW TO MAKE A CLAIM

For all claims other than medical emergencies please notify the claims handlers either by contacting the telephone number below or via their website. Please quote SSTA 2018. Reference: 06347C

Claims Settlement Agencies Ltd,

308-314 London Road,

Hadleigh, Benfleet, Essex, SS7 2DD.

Tel: 020 7173 7841

Email: info@csal.co.uk Website: www.csal.co.uk

Alternatively, you can use our online claims system to submit your claim - www.submitclaim.co.uk/VOYPWSSTA

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

TERRITORIAL LIMITS

You are covered to travel anywhere in the world outside your home country. Trips wholly within your home country are also insured but only if they include a minimum of two nights away from home using pre-booked paid accommodation or involve an internal flight.

Please note this policy excludes all cover in respect of travel to Afghanistan, Liberia & Sudan.

CANCELLATION RIGHTS

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to Philip Williams & Co within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, You have not travelled and there has been no incident likely to give rise to a claim, we will then refund your premium in full.

If you wish to cancel your Policy after 14 days no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

1. Where We reasonably suspect fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with Policy terms and conditions
5. You have not taken reasonable care to provide complete and accurate answers to the questions We ask.

Where Our investigations provide evidence of fraud or a serious non-disclosure, We may cancel the Policy immediately and backdate the cancellation to the date of the fraud or the date when You provided Us with incomplete or inaccurate information, which

may result in **Your Policy** being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **We** cancel the Policy and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

INSURERS

This insurance is arranged by Voyager Insurance Services Ltd & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Voyager Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register <https://register.fca.org.uk/>

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

OUR REGULATOR

Voyager Insurance Services Ltd and Philip Williams & Co are authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/register or by contacting them on 0800 111 6768.

FINANCIAL SERVICES COMPENSATION SCHEME

Great Lakes Insurance (UK) SE, is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

CHOICE OF LAW AND JURISDICTION

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated

INTEREST

No sum payable under this policy shall carry interest.

RIGHTS OF THIRD PARTIES

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this policy. Only **you** and **we** can enforce any terms of this policy which may be varied or cancelled without consent of any third party.

IMPORTANT NOTICE

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

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

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

3. Health This insurance contains restrictions regarding existing health conditions concerning the health of the people travelling and of other people upon whose health the **trip** depends. **You** are advised to read the policy schedule carefully.

4. Property claims These claims are paid based on the value of the goods at the time **you** lose them and not on a 'new for old' or replacement cost basis. Allowance will be made for their age and likely condition.

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

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

7. Reasonable care **You** need to take all reasonable care to protect yourself and **your** property, as **you** would if **you** were not insured. Insurers will not pay for property left **unattended** in a public place or **unattended** vehicle, as specified in the wording.

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

9. This policy is only available to **you** if **you** are permanently resident in the United Kingdom, Channel Islands or the Isle of Man. **You** must have been present in the United Kingdom for at least six months prior to purchasing **your** policy and be registered with a **medical practitioner** in the area in which **you** reside.

10. Customer service **We** always try to provide a high level of service. However if **you** think **we** have not lived up to **your** expectations, please refer to the complaints procedure on page 15.

11. **You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
- Fails to reveal or hides a fact likely to influence the cover **we** provide;
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge or;
- If **your** claim is in any way dishonest or exaggerated;

we will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

DEFINITIONS

Listed below are certain words that appear throughout the policy. In all cases they will be shown in bold and will have the meanings shown below.

Accident/accidental means 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.

Adverse weather Weather of such severity that; the police, or other appropriate authority, warn by means of public communications networks including, but not limited to, popular websites, television or radio against all but essential travel and/or; it causes major disruption to transport services i.e. rail, road or bus which is reported in the media.

Baggage means personal belongings, including clothing worn, and personal luggage owned by **you** that **you** take with **you** or buy on **your trip** but excluding **valuables** as defined and the

items specifically excluded in section 8 - baggage.

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

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

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

Curtailment/curtail means cutting **your** planned **trip** short by early return to **your home country** or admission to hospital as an in-patient so that **you** lose the benefit of accommodation **you** have paid for or being confined to **your** accommodation.

Expert witness means a person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

Family means subscribing member, their cohabiting partner and any number of their dependent children aged under 21 years, all normally residing together in their family home. On annual multi-trip policies all insured persons are entitled to travel independently of each other.

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

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

Medical practitioner means a registered practising member of the medical profession registered in the country where **you** are treated who is not related to **you** or **your** employee or any person with whom **you** are travelling.

Mugging means a violent, threatening attack by a third party causing actual bodily harm.

Non-traveller means **your** relatives or business colleagues who are not travelling with **you**, and people with whom **you** have arranged to stay.

North America means the United States of America, Canada, Mexico, the Caribbean Islands, Bahamas & Bermuda.

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

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

Relative means Brother or Sister (Inc. in-laws), Civil partner, Child (Inc. Foster, Step and In-laws), son or daughter, including fostered or adopted children and children who **you** have legal guardianship of, Fiancé or Fiancée, Grandparent or child, Legal guardian, Parent (Inc. in-laws), Spouse, Step-brother or sister, Step-parent (Inc. in-laws). Common-law partners or any couple (Inc. same sex) cohabiting for at least six months prior to the purchase of this policy

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

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

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

Utilisation of nuclear, chemical or biological weapons of mass destruction means the use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of: fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed; which is capable of causing incapacitating disablement or death amongst people or animals.

Unattended means out of **your** immediate control and supervision such that **you** are unable to prevent loss, theft or damage occurring.

Valuables means watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses and electronic equipment and its media, antiques, musical instruments and unset precious stones. * Please note that exclusions may apply for **valuables** that are lost, damaged or stolen whilst as checked-in baggage. It is therefore important that **you** store **your valuables** in **your** carry-on or hand luggage and they are under **your** supervision at all times.

We, us and our UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

Wintersports means cross country (Nordic skiing), glacier skiing, recreational racing, snowmobiling, mono skiing, off-piste skiing or snowboarding (provided local safety guidelines and warnings are observed), on-piste skiing, on-piste snowboarding, snow blading and sledging.

You and your means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the benefits table. This policy is only available to **you** if **you** are permanently resident in the United Kingdom, Channel Islands or the Isle of Man. **You** must have been present in the United Kingdom for at least six months prior to purchasing **your** policy and be registered with a medical practitioner in the area in which **you** reside. Each person is separately insured.

SECTION 1 CANCELLATION OR CURTAILMENT

Cover under this section starts from the date shown on **your** schedule or the date travel is booked, whichever is the later.

You are covered up to the amount shown in the benefits table for **your** proportionate share of the unused travel and accommodation costs (including unused pre-booked excursions up to a value of £150) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or curtail the planned **trip** because of any of the following events involving **you** or a travelling companion insured under this policy that first occur during the period of insurance;

- a. i. unforeseen injury, illness or death, or
- ii. unforeseen complications arising as a direct result of pregnancy; suffered by **you**, a travelling companion or a non-traveller.
- b. the accidental injury, illness or death of **your** relative or that of a travelling companion, a business colleague or person with whom **you** intended to stay.
- c. receipt of a summons for jury service, being called to court as a witness (but not as an expert witness) or being placed in compulsory quarantine.
- d. **your** unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- e. redundancy, provided that **you** are entitled to payment under the current redundancy payments legislation and that at the time of booking **your trip you** had no reason to believe that **you** would be made redundant. **You** must have had 2 years continuous employment with that employer.
- f. **your** presence being required to make **your** property safe and secure following fire, flood or burglary that causes damage at **your** home within 48 hours prior to **your** departure, or whilst **you** are away.

g. **your** car becoming unusable as a result of theft, fire or accident within 7 days prior to **your** departure. This only applies if **you** are planning to go on a self-drive **trip** in the car.

You are not covered for

- a. the amount of the excess shown in the benefits table
- b. anything not included in **You** are covered above
- c. any directly or indirectly related claims if at the time this insurance was arranged and each time **you** make arrangements for a **trip you** or **your** travelling companions insured under this policy;
- i. are suffering from or have suffered from any form of cancer that has required treatment in the last 12 months
- ii. have been treated for breathing difficulties (other than stable well-controlled asthma) or any heart related condition (including angina) and are still taking medication or receiving follow up consultations
- iii. have any other medical condition that has required specialist referral to a consultant or hospital treatment within the last 12 months.

We may agree not to apply (c) above or to accept this insurance at special terms but only if **you** supply **us** with details of **your** condition. Please contact Voyager Healthcheck on 01483 806666 quoting VOY/PWSSTA/2018

- d. any claim related to the health of a non-traveller if **you** made arrangements for **your trip** in the knowledge that their state of health is likely to cause **you** to cancel or amend **your** travel plans, unless agreed by **us** and confirmed in writing. If **you** are in any doubt, please call Voyager Insurance Services Ltd on 01483 562662
- e. any directly or indirectly related claims if at the time this insurance was arranged and each time **you** make arrangements for a **trip**;
- i. **you** or **your** travelling companions are planning to travel against the advice of a **medical practitioner**, or
- ii. **you** or **your** travelling companions are travelling specifically to seek, or **you** know **you** will need, medical treatment while **you** are away, or
- iii. **you** or **your** travelling companions are on a waiting list for treatment or investigation, or
- iv. **you**, **your** travelling companions or any non-travellers have been given a terminal diagnosis
- v. **you** or **your** travelling companions have any medical condition for which the recommended treatment or prescribed medication as directed by a **medical practitioner** is not being taken
- vi. **you** or **your** travelling companions are aware of any medical condition which **you**/they have but for which a diagnosis has not yet been received
- f. any costs incurred in respect of visas obtained in connection with the **trip**
- g. disinclination to travel
- h. failure to obtain the necessary passport, visa or permit for **your trip**
- i. claims arising from **your** anxiety, stress, depression or any other mental or nervous disorder unless **you** provide a medical certificate from a registered mental health professional stating that this necessarily prevented **you** from travelling
- j. the cost of **your** unused original tickets where **our** nominated emergency service or **we** have arranged and paid for **you** to come home following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your** home.
- k. Normal pregnancy, without any accompanying bodily injury, illness, disease or complication.

Please note that **curtailment** claims will be calculated from the day **you** return to **your home country** or **you** are hospitalised as an in-patient so that **you** lose the benefit of accommodation **you** have paid for, or being confined to **your** accommodation. **Your** claim will be based solely on the number of complete nights' accommodation lost. In respect of travel expenses, **we** will pay for any additional costs but not for the loss of **your** pre-booked arrangements.

Conditions

It is a requirement of this insurance that if **you**;

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

Please also refer to the general exclusions and conditions.

SECTION 2 EMERGENCY MEDICAL EXPENSES

You are covered up to the amount shown in the benefits table for either the necessary costs incurred as a result of **your** unforeseen bodily injury, disease, illness, death or complications arising as a direct result of pregnancy during **your trip** in respect of;

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

You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim unless a recovery can be made under the terms of the EHIC or any other reciprocal agreement
- b. any directly or indirectly related claims if at the time this insurance was arranged and each time **you** make arrangements for a **trip you** or **your** travelling companions insured under this policy;
- i. are suffering from or have suffered from any form of cancer that has required treatment in the last 12 months
- ii. have been treated for breathing difficulties (other than stable well-controlled asthma) or any heart related condition (including angina) and are still taking medication or receiving follow up consultations
- iii. have any other medical condition that has required specialist referral to a consultant or hospital treatment within the last 12 months.

We may agree not to apply (b) above or to accept this insurance at special terms but only if **you** supply **us** with details of **your** condition. Please contact Voyager Healthcheck on 01483 806666 quoting VOY/PWSSTA/2018

- c. any claim related to the health of a non-traveller if **you** made arrangements for **your trip** in the knowledge that their state of health is likely to cause **you** to cancel or amend **your** travel plans, unless agreed by **us** and confirmed in writing. If **you** are in any doubt, please call Voyager Insurance Services Ltd on 01483 562662

d. any directly or indirectly related claims if at the time this insurance was arranged and each time **you** make arrangements for a **trip**;

i. **you** or **your** travelling companions are planning to travel against the advice of a **medical practitioner**, or

ii. **you** or **your** travelling companions are travelling specifically to seek, or **you** know **you** will need, medical treatment while **you** are away, or

iii. **you** or **your** travelling companions are on a waiting list for treatment or investigation, or

iv. **you**, **your** travelling companions or any non-travellers have been given a terminal diagnosis

v. **you** or **your** travelling companions have any medical condition for which the recommended treatment or prescribed medication as directed by a **medical practitioner** is not being taken

vi. **you** or **your** travelling companions are aware of any medical condition which **you**/they have but for which a diagnosis has not yet been received.

e. any treatment or surgery;

i. which is not immediately necessary and can wait until **you** return home

ii. which in the opinion of **our** nominated emergency service is considered to be cosmetic, experimental or elective

iii. carried out in **your home country** or more than 12 months after the expiry of this insurance.

f. any expenses incurred after the date which, in the opinion of **our** nominated emergency service, **you** should be moved to an alternative treatment facility or be repatriated to **your home country** but despite which advice, **you** decide not to be moved or repatriated

g. any expenses related to treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **our** nominated emergency service.

h. any expenses incurred in England, Scotland, Wales or Northern Ireland which are funded by, or are recoverable from, the health authority in **your home country**

i. any expenses for treatment not related to the injury or illness which necessitated **your** admittance to hospital

j. normal pregnancy, without any accompanying bodily injury, illness or complication. This section is designed to provide cover for unforeseen events, accidents and illnesses and normal childbirth would not constitute an unforeseen event

k. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital

l. claims related to manual labour unless declared to and accepted by **us**

m. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative

n. the costs of medication or treatment that **you** knew at the time of **your** departure would need to be continued during **your trip**

o. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals

p. the cost of **your** unused original tickets where **our** nominated emergency service or **we** have arranged and paid for **you** to come home following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your** home.

q. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a medical practitioner as necessary due to **complications of pregnancy and childbirth**

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

a. in the event of any illness, injury, accident or hospitalisation involving anyone insured under this policy where the anticipated costs are likely to exceed £500 (or the equivalent in local currency) **you** must notify **our** nominated emergency service. They will direct **you** to an appropriate medical facility and may be able to guarantee costs on **your** behalf. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb **our** nominated emergency service must be contacted as soon as possible. Failure to do so will affect the assessment of **your** claim

b. wherever possible **you** must use medical facilities that entitle **you** to the benefits of any reciprocal health agreements such as the EHC in Europe and MEDICARE in Australia.

Important note on mobile phones

Mobile phones are convenient, but expensive. Even if **you** ask someone to call **you** back on **your** mobile phone, **you** may still have to pay the bill for the international element. **You** will also be charged for calls made on a mobile phone via a freephone number. For these reasons **we** ask that wherever possible **you** contact **us** from a landline. If it is absolutely essential that **you** do use a mobile phone, then **we** will consider reimbursing the charges to a maximum of £25, if **we** believe they have been necessarily incurred.

Please also refer to the general exclusions and conditions.

SECTION 3 HOSPITAL STAY BENEFIT

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

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

SECTION 4 PERSONAL ACCIDENT

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

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

Payment under this section in respect of all the consequences of an accident shall be limited in total to the amount shown in the benefits table.

In the event of **your** death within 12 months of the accident, the total payment will be limited to the amount shown for death.

'Permanent total disablement' means that for the 12 months following **your** accident **you** are totally unable to work in any and every occupation and at the end of that time there is no prospect of improvement.

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

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

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

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

You are not covered for

a. claims arising out of manual labour

b. a 'permanent total disablement' claim if at the date of the accident **you** are over the age of 65 years and are not in full time paid employment

c. the contracting of any disease, illness and/or medical condition

d. the injection or ingestion of any substance

e. any event which directly or indirectly exacerbates a previously existing physical bodily injury

f. more than one of the benefits relating to the same injury.

Special condition relating to section 4

a the death benefit will be paid to the deceased person's estate.

Please also refer to the general exclusions and conditions.

SECTION 5 TRAVEL DELAY & ABANDONMENT

Travel delay

You are covered up to the amounts (a), (b) and (c) shown in the benefits table if the arrival of the public transport on which **you** are booked to travel is delayed by at least 12 hours. (a) for the first complete 12 hour period of delay and (b) for each subsequent complete 12 hour period, up to the maximum payable (c).

Abandonment

However, if **you** are delayed on **your** outward journey from **your** home country such that **you** will arrive at **your** destination more than 24 hours after the original scheduled arrival time and **you** choose to abandon **your** trip instead of a payment for delay, **you** are covered for the cost of the **trip**, up to the maximum claimable under section 1 - cancellation or **curtailment**.

You are not covered

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

Please also refer to the general exclusions and conditions.

SECTION 6 MISSED DEPARTURE

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

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

You are not covered

- for a claim caused by a strike if it had started or been announced before **you** arranged this insurance or booked **your** trip, whichever is the later
- to claim under this section if **you** have also claimed under section 5 - travel delay from the same cause
- for any claim for more than the cost of the original booked **trip**.

Conditions

It is a condition of this insurance that **you** must;

- have planned to arrive at **your** departure point in advance of **your** earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause
- obtain a report from repairers if **your** claim is because of breakdown or accident to **your** car.

Please also refer to the general exclusions and conditions.

SECTION 7 HIJACK

You are covered up to the amount shown in the benefits table if the aircraft on which **you** are travelling as a passenger or the crew of the aircraft are hijacked.

You are not covered for claims arising from **you**, **your** family or **your** business connections having been or being engaged in activities that could reasonably be expected to increase the risk of hijack.

Please also refer to the general exclusions and conditions.

SECTION 8 BAGGAGE

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

- your** baggage
- your** valuables.

We may at **our** option replace, reinstate or repair the lost or damaged baggage.

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

You are not covered for

- the amount of the excess shown in the benefits table in respect of each claim, except for emergency purchases
- more than the amount shown in the benefits table for anyone item, pair or set in respect of baggage and **valuables**
- any additional value an item may have because it forms part of a pair or set
- baggage stolen from an **unattended** motor vehicle between the hours of 9p.m. and 8a.m. or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation
- loss or theft of or damage to **valuables** whilst they are **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation
- breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried
- loss or theft of or damage;
- to household goods, bicycles, waterborne craft and their fittings of any kind
- to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon
- to watersports and ski equipment
- to contact lenses, dentures and hearing aids
- to baggage in transit unless reported to the carrier as soon as possible and a written Property Irregularity Report is obtained
- to mobile phones, computers and/or accessories, (including games and games consoles [but not including handheld games consoles], PDA's, personal organisers, laptops and electronic navigation equipment) and televisions

PLEASE NOTE THAT THESE ITEMS ARE MORE APPROPRIATELY INSURED ON A HOUSEHOLD POLICY ALL RISK SECTION WHERE THE FULL VALUE MAY BE COVERED WORLDWIDE FOR THE DURATION OF THE POLICY TERM.

- to baggage sent by post, freight or any other form of unaccompanied transit
- to sports clothes and equipment whilst in use.
- caused by moth or vermin or by gradual wear and tear in normal use
- caused by any process of cleaning, repairing or restoring
- caused by leakage of powder or fluid from containers carried in **your** baggage.
- mechanical or electrical breakdown
- loss, theft or damage to business equipment, business goods, samples, tools of trade and other items used in connection with **your** business, trade profession or occupation.
- Claims for: antiques, golf equipment, personal money, prams/buggies/pushchairs, prosthetic limbs, stamps, wheelchairs.

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

SECTION 9 PERSONAL MONEY

Cover under this section starts at the time of collection from the bank, or 72 hours prior to departure, whichever is the later.

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

You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim
- b. loss or theft from an **unattended** motor vehicle at any time
- c. more than the amount shown in the benefits table in respect of all cash carried by **you** whoever it may belong to
- d. any loss resulting from shortages due to error, omission, depreciation in value or variations in exchange rates
- e. loss or theft of personal money whilst **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.

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

SECTION 10 LOSS OF PASSPORT

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

You are not covered for

- a. loss or theft either from an **unattended** motor vehicle at any time or from baggage whilst in transit unless **you** are carrying it
- b. the cost of a permanent replacement for the passport itself.

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

Special exclusions applicable to sections 8, 9 & 10

You are not covered for

- a. loss or theft of anything left **unattended** in a public place, including on a beach
- b. loss or theft of **valuables**, personal money or passport unless reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained in the country where the incident occurred
- c. loss of bonds or securities of any kind
- d. delay, detention, seizure or confiscation by customs or other officials.

Special conditions applicable to sections 8, 9 & 10

It is a requirement of this insurance that **you** must;

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

Please also refer to the general exclusions and conditions.

SECTION 11 PERSONAL LIABILITY

You are covered up to the amount shown in the benefits table (inclusive of legal costs and expenses), incurred with **our** written consent, if **you** are held legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause if **you** are held legally liable for causing;

- a. accidental bodily injury, including death, illness and disease to a person, and/or
- b. accidental loss of or damage to material property (property that is both material and tangible).

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim
- b. any liability for;
 - i. bodily injury, illness or disease of any person who is **your** relative, a travelling companion, or under a contract of

employment, service or apprenticeship with **you** when the bodily injury, illness or disease arises out of and in the course of their employment to **you**

- ii. loss or damage to property belonging to or held in trust by or in the custody or control of **you** other than temporary accommodation occupied by **you** in the course of the journey;
- iii. bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by **you** or on behalf of **you** of aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns)
- iv. bodily injury caused directly or indirectly in connection with the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity
- v. fraudulent, dishonest or criminal acts of **you** or any person authorised by **you**
- vi. any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named
- vii. any claim assumed by **you** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
- viii. punitive or exemplary damages.

Conditions

- a. **you** or **your** legal representatives will give **us** written notice immediately if **you** have received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section
- b. no admission, offer, promise, payment or indemnity shall be made by or on behalf of **you** without **our** prior written consent.
- c. every claim notice, letter, writ or process or other document served on **you** shall be forwarded to **us** immediately upon receipt
- d. **we** shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** own benefit any claim for indemnity or damages against all other parties or persons
- e. **we** may at any time pay **you** in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made **we** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Please also refer to the general exclusions and conditions.

SECTION 12 LEGAL EXPENSES

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

Where there are two or more persons insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed £50,000.

Definitions applicable to this section

Legal expenses means;

- a. fees, expenses and other disbursements reasonably incurred (as determined by **our** legal counsel) by a legal representative in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused **your** bodily injury, death or illness
- b. fees, expenses and other disbursements reasonably incurred (as determined by **our** legal counsel) by a legal representative in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator
- c. costs that **you** are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings

Legal representative means a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **us** to act on **your** behalf.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim
- b. any liability for;
- i. any claim reported to **us** more than 12 months after the beginning of the incident which led to the claim
- ii. legal expenses incurred in the defence against any civil claim or legal proceedings made or brought against **you**
- iii. legal expenses incurred before receiving **our** prior written approval, unless such costs would have been incurred subsequently to **our** approval
- iv. legal expenses incurred in connection with any criminal or wilful act committed by **you**
- v. legal expenses incurred for any claim or legal proceedings brought against; a. a travel agent, tour operator, carrier, insurer or their agent, or b. **us, you,** or any company or person involved in arranging this policy
- vi. fines, compensation or other penalties imposed by a court or other authority
- vii. legal expenses incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from **us** to settle a claim
- viii. legal expenses which **we** consider to be unreasonable or excessive or unreasonably incurred (as determined by **our** legal counsel)
- x. actions between individuals named on the schedule
- xi. legal expenses incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.
- xii. any claim for legal costs where **you** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.

Conditions

- a. written consent must be obtained from **us** prior to incurring legal expenses. This consent will be given if **you** can satisfy **us** that; i. there are reasonable (as determined by **our** legal counsel) grounds for pursuing or defending the claim or legal proceedings, and ii. it is reasonable (as determined by **our** legal counsel) for legal expenses to be provided in a particular case. The decision to grant consent will take into account the opinion of **your** legal representative as well as that of **our** own advisers. **We** may request, at **your** own expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, **your** costs in obtaining this opinion will be covered by this policy
- b. all claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim
- c. if **you** are successful in any action, any legal expenses provided by **us** will be reimbursed to **us**
- d. **we** may at **our** discretion assume control at any time of any claim or legal proceedings in **your** name for damages and or compensation from a third party
- e. **we** may at **our** discretion offer to settle a claim with **you** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim
- f. **we** may at **our** discretion offer to settle a counter-claim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

Please also refer to the general exclusions and conditions.

SECTION 13 SKI EQUIPMENT

- You** are covered up to the amounts shown in the benefits table, after making reasonable allowance for wear, tear and depreciation and subject to the special condition shown below, for;
- a. loss or theft of, or damage to ski equipment owned by **you**
 - b. loss or theft of, or damage to ski equipment hired by **you**
 - c. the cost of necessary hire of ski equipment following;
 - i. loss or theft of, or damage to, **your** ski equipment insured by **us,** or

- ii. the delayed arrival of **your** ski equipment, subject to **you** being deprived of their use for not less than 12 hours.

We may at **our** option replace, reinstate or repair the lost or damaged ski equipment.

You are not covered for

- a. the amount of the excess shown in the benefits table for each claim other than claims for hire costs
- b. ski equipment stolen from an **unattended** motor vehicle between the hours of 9p.m. and 8a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked either inside the vehicle or to a purpose designed ski rack
- c. damage to ski equipment whilst in use for race training or racing
- d. **your** damaged ski equipment unless returned to the United Kingdom for **our** inspection
- e. loss or theft of ski equipment not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained in the country where the incident occurred
- f. loss or theft of, or damage to, ski equipment whilst in transit unless reported to the carrier and a Property Irregularity Report obtained
- g. loss or theft of, or damage to, ski equipment over 5 years old
- h. loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown
- i. loss or damage due to delay, confiscation or detention by customs or other authority.

Special condition applicable to section 13

- a. the maximum **we** will pay for any one article, pair or set of articles is the proportion of original purchase price shown below or the 'maximum per item' limit in the benefits table, whichever is less
- b. in the event of a claim **you** must; i. provide receipts or other documentation to prove ownership and value, especially in respect of **valuables,** and ii. retain any damaged items for **our** inspection
- c. take care of **your** property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in **your** claim being reduced or declined.

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

Please also refer to the general exclusions and conditions.

SECTION 14 SKI PACK

- You** are covered up to the amounts shown in the benefits table for the proportionate value of any ski pass, ski hire or ski school fee that **you** are unable to use following;
- a. accidental injury or sickness that prevents **you** from skiing, as certified by a **medical practitioner,** or
 - b. loss or theft of **your** ski pass.

You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim
- b. loss or theft of ski pass not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained in the country where the incident occurred.

Please also refer to the general exclusions and conditions.

SECTION 15 PISTE CLOSURE

Valid for the period 15th December to 31st March only.

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

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

You are not covered

- if **you** arranged this insurance or booked **your trip** within 14 days of departure and at that time there was a lack of snow in **your** pre-booked **trip** resort such that it was likely to be not possible to ski
- any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.

Conditions

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

Please also refer to the general exclusions and conditions.

SECTION 16 JOURNEY DISRUPTION COVER

Extended cancellation or curtailment

Section 1 – cancellation or **curtailment** is extended to include the following cover.

You are covered up to the amount shown in the benefits table for any irrecoverable unused travel and accommodation costs (including unused pre-booked excursions up to a value of £150) and other pre-paid charges which **you** have paid or are contracted to pay, together with any necessary additional travel expenses incurred if;

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

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

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

Extended travel delay & abandonment

Section 5 – travel delay & abandonment is extended to include the following cover.

You are covered up to the amount shown in the benefits table for one of the following amounts;

Travel delay

If the public transport on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting public transport in **your home country** or to **your** overseas destination or on the return journey to **your home we** will pay **you**;

- (a) for the first completed 12 hours delay and (b) for each full 12 hours delay after that, up to a maximum of (c) (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue the **trip**.

Abandonment

You are covered up to the amount shown in the benefits table for either;

- any irrecoverable unused travel and accommodation costs (including unused pre-booked excursions up to a value of £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of;i. the public transport on which **you** were booked to travel from **your home country** being cancelled or delayed for more than 12 hours, or ii. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours, and **you** have to abandon **your trip** because the alternative transport to **your** overseas destination offered by the public transport operator was not suitable, or

- suitable additional travel and accommodation expenses (on a bed & breakfast basis) necessarily incurred in reaching **your** overseas destination and/or in returning to **your home country** as a result of;i. the public transport on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off, or ii. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours, and **you** have to make other travel arrangements for **your trip** because the alternative transport offered by the public transport operator was not suitable. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the public transport operator. **You** can only claim under subsections 1. or 2. for the same event, not both. If the same costs, charges or expenses are also covered under section 5 – travel delay & abandonment **you** can only claim for these under one section for the same event.

Extended missed departure

Section 6 – missed departure cover is extended to include the following cover.

You are covered up to the amount shown in the benefits table for necessary additional travel and accommodation expenses (on a bed & breakfast basis) incurred in reaching **your** overseas destination or returning to **your home country** if **you** fail to arrive at the departure point in time to board any onward connecting public transport on which **you** are booked to travel, following completion of the initial international journey, including connections within **your home country** on the return journey to **your** home as a result of;

- the failure of other public transport, or
- strike, industrial action or adverse weather conditions, or
- you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

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

Accommodation costs

You are covered up to the amount shown in the benefits table for either;

- any irrecoverable unused accommodation costs (including unused pre-booked excursions up to a value of £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation, or
- necessary additional travel and accommodation costs incurred;a. up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation, orb. with the prior authorisation of **our** nominated emergency service to repatriate **you** to **your** home if it becomes necessary to curtail the **trip**;

as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an

outbreak of food poisoning or an infectious disease affecting **your** accommodation or resort. **You** can only claim under one of subsections 1. or 2. of what is covered for the same event, not both. If the same costs and charges are also covered under section 1 – cancellation or **curtailment you** can only claim for these under one section for the same event.

You are not covered for

- a. the amount of the excess shown in the benefits table (except claims under subsection 1. a) of what is covered under the extended travel delay & abandonment cover shown on page 15)
- b. the cost of Airport Departure Duty/Tax (whether irrecoverable or not)
- c. travel tickets paid for using any airline mileage reward scheme, for example Air Miles
- d. accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme
- e. claims arising directly or indirectly from;
 - i. strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**
 - ii. an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling
 - iii. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
- f. any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement
- g. any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance
- h. any accommodation costs, charges and expenses where the public transport operator has offered suitable alternative travel arrangements
- i. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.

Special conditions relating to claims

- a. if **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied
- b. **you** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this
- c. **you** must tell **our** nominated emergency service as soon as possible of any circumstances making it necessary for **you** to return home and before any arrangements are made for **your** repatriation
- d. **you** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the airport
- e. **you** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered
- f. **you** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Please also refer to the general exclusions and conditions.

GENERAL EXCLUSIONS

You are not covered for claims arising out of;

1. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion. Cover is provided under section 2 – emergency medical expenses of the policy caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion unless you planned to travel to areas that were publicly known to be affected or threatened by such risks.
 2. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
 3. loss, damage or expense incurred as a result of travelling to an area that the Foreign and Commonwealth Office have advised against travel provided that such loss, damage or expense is directly or indirectly related to any such circumstances that are the reason for the advice.
 4. loss, damage or expense directly or indirectly resulting from or attributable to radioactive contamination of any nature.
 5. Any direct or indirect consequence of:
 - i. Irradiation, or contamination by nuclear material; or
 - ii. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - iii. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
 6. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
 7. **you** travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
 8. **your** suicide or attempted suicide or **your** deliberate exposure to unnecessary danger (except in an attempt to save human life).
 9. sexually transmitted diseases.
 10. **your** excessive consumption of alcohol or use of drugs.
 11. **your** alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not.
 12. any claim which is as a result of **you** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
 13. **your** failure to obtain any recommended vaccines, inoculations or medications prior to **your** trip departure and take the complete course of recommended medications.
 14. **your** participation in sports & activities except as listed on page 21 of the policy wording (and an additional premium paid in respect of level 2 where appropriate), unless declared to and accepted by **us**.
- We** reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to **your** compliance with them.
15. any loss or damage under wintersports sections 13, 14 & 15 except when this insurance is taken in conjunction with a wintersports trip.
 16. scuba diving if **you** are;
 - i. not qualified for the dive undertaken unless **you** are accompanied by a properly qualified instructor, or
 - ii. diving to a greater depth than 30 metres, or
 - iii. diving alone, or
 - iv. diving on or in wrecks or at night.
 17. racing of any kind (other than on foot and recreational wintersports racing).
 18. **your** participation or engagement in manual work, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, flying except as a fare paying passenger in a fully licensed passenger-carrying aircraft.

19. **you** taking part in civil commotions or riots of any kind.
 20. any other loss, damage or additional expense following on from the event for which **you** are claiming unless **we** provide cover under this insurance. 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, illness or disease.
 21. **you** breaking or failing to comply with any law whatsoever.
 22. any financial incapacity, whether directly or indirectly related to the claim.
 23. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
 24. a tour operator failing to supply advertised facilities.
 25. any government regulation or act.
 26. **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
 27. a trip in, to or through Afghanistan, Liberia or Sudan.
 28. any search and rescue costs.
 29. Loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus)
- For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.
- For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Electronic Data:

Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

GENERAL CONDITIONS

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

1. **you** must answer the important conditions relating to health on page 4 of this booklet carefully, and contact **us** if required. If **you** do not then any related claim may be reduced or rejected or **your** policy may become invalid.
2. **you** must tell **us** as soon as possible about any change in circumstances which affects **your** policy, including **you**, a travelling companion, a business colleague or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities **you** intend to participate in during **your** trip or any additional person(s) to be insured under this policy. **We** have the right to re-assess **your** coverage, policy terms and/or premium after **you** have advised **us** of any such change. This may include **us** accepting a claim for the cancellation charges applicable at that time if no suitable or alternative cover for **your** changed circumstances can be provided. If **you** do not advise **us**

of any change then any related claim may be reduced or rejected or **your** policy may become invalid.

3. **you** must tell **us** if **your** plans for **your** trip include travel to areas affected or threatened by war or similar risks as set out in general exclusion 1. **You** will not be covered if **you** choose to travel to a specific area against the advice issued by the Foreign & Commonwealth Office. Website: www.fco.gov.uk. **We** reserve the right not to cover such trips or, if **we** will cover them, to apply special terms or conditions and/or charge an additional premium as **we** think appropriate. No cover for such trips shall attach unless **you** accept such terms, including any additional premium, before **you** depart.

4. **you** must advise the claims handlers of any possible claim within 31 days of **your** return home. **You** must supply them with full details of all the circumstances and any other information and documents **we** may require. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.

5. **you** must keep any damaged articles that **you** wish to claim for and, if requested, send them to the claims handlers at **your** own expense. If **we** pay a claim for the full value of an article, it will become **our** property.

6. **you** must agree to have medical examination(s) if required. In the event of **your** death, **we** are entitled to have a post mortem examination. All such examinations will be at **our** expense.

7. **you** must assist **us** to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work and Pensions) by providing all necessary details and by completing any forms.

8. **you** must take all reasonable steps to avoid or minimise any loss that might result in **you** making a claim under this insurance.

9. **you** must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.

10. except for claims under sections 3 - hospital stay benefit, 4 - personal accident & 5 - travel delay, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.

11. **we** may take action in **your** name but at **our** own expense to recover for **our** benefit the amount of any payment made under this insurance.

12. **we** may at **our** option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing **you** with a credit voucher.

13. this insurance is non-transferable. If a trip is cancelled for any reason other than that described in section 1 - cancellation or curtailment, then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.

14. **you** must not act in a fraudulent manner. If **you** or anyone acting for **you**;

a. make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way, or

b. make a statement in support of a claim knowing the statement to be false in any way, or

c. submit a document in support of a claim knowing the document to be forged or false in any way, or

d. make a claim for any loss or damage caused by **your** wilful act or with **your** connivance. Then;

i. **we** will not pay the claim

ii. **we** will not pay any other claim which has been or will be made under the policy

iii. **we** may make the policy void from the date of the fraudulent act

iv. **we** will be entitled to recover from **you** the amount of any claim already paid under the policy

v. **we** will not refund any premium

vi. **we** may inform the police of the circumstances.

UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as “we/us/our” in this notice. Our data controller registration number issued by the Information Commissioner’s Officer is **27739575**.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as “you/your” in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy. For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

UK General’s full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

GREAT LAKES INSURANCE SE INFORMATION NOTICE

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>.

CUSTOMER SERVICES

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 follow the Complaints Procedure outlined next:

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 06347C.

Complaints regarding:

SALE OF THE POLICY

Please contact the agent who arranged the Insurance on **your** behalf.

If **your** complaint about the sale of **your** policy cannot be resolved by the end of the third working day, **your** agent will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House, Old Mill Business Park, Gibraltar Island Road,
Leeds LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

CLAIMS

Claims Settlement Agencies Ltd,
308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD.
Tel: 020 7173 7841
Email: info@csal.co.uk www.csal.co.uk

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, CSA will pass it to:

Customer Relations Department
UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ
Tel: 0345 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:

The Financial Ombudsman Service,
Exchange Tower, London, E14 9SR.
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

If you have purchased the insurance policy online, you may also raise your complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling your complaint than if you contact the Financial Ombudsman Service directly.

IMPORTANT INFORMATION

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

1. Denied boarding and cancelled flights

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

2. Long delays

If **you** are delayed for two hours or more, the airline must offer **you** meals and refreshments, hotel accommodation and communication facilities. If **you** are delayed for more than five hours, the airline must also offer to refund **your** ticket.

3. Luggage

If **your** checked-in luggage is damaged or lost by an EU airline, **you** must claim compensation from the airline within 7 days. If **your** checked-in luggage is delayed, **you** must claim compensation from the airline within 21 days of its return.

4. Death or injury

If **you** are injured in an accident on a flight by an EU airline, **you** may claim damages from the airline. If **you** die as a result of these injuries **your** family may claim damages from the airline.

Full details are available at
ec.europa.eu/transport/passenger-rights/en/index.html

SPORTS & ACTIVITIES

Level 1	Level 2 (if required, please call Phillip Williams & Co on 01925 604 421)
Abseiling (max 100m) (a,c)	Abseiling (over 100m) (a,c)
Angling	Aerial Safari (a)
Archery (a,b)	American Football (c)
Badminton	Bouldering
Bowling	Bungee Jumping (3 or more jumps) (a,c)
Bungee Jumping (max 2 jumps) (a,c)	
Camel/Elephant riding/trekking (main purpose of trip) (b)	Canoeing White Water (Grade 1-3) (a)
Canoeing (inland/coastal, no White Water) (a)	
Clay Pigeon Shooting (a,b)	
Cycling	
Deep Sea Fishing (a)	Equestrian activities other than trekking and hacking
Fell Running/Walking (without ropes, picks or guides)	Football (including 5 a side)
Golf	Go-Karting (a,b)
Gymnastics (a)	
Hiking without ropes, picks or guides up to 1500m	Hiking without ropes, picks or guides up to 3000m (a)
Horse Riding (Hacking only – incidental to trip, no jumping)	Hockey
Hot-Air Ballooning (a,b)	Horse Riding/Trekking (main purpose of trip)
	Hunting on foot, animal or machine (a,b,c)
Ice Skating (in-door only)	
Jet Boating / Jet Skiing (inland/coastal waters, no White Water) (a,b)	Jet Boating / Jet Skiing White Water (Grades 1-2) (a,b)
Kayaking (inland/coastal waters, no White Water) (a)	Kayaking White Water (Grades 1-3) (a)
	Kite Surfing (c)
Martial Arts (non-contact)	Mountain Biking (off-road) (b,c)
Motor Biking (full UK licence and helmet to be worn) (b,c)	
Orienteering (a)	
Outdoor Endurance (a)	
Outward Bound (a)	
Paint balling (a,b)	Parachuting (1 Jump only) (a,c)
Parasailing (a)	Quad Biking (a,b,c)
Parascending (over water only) (a)	
Passenger private small aircraft/helicopter (a)	
Rambling	Rugby (c)
Roller Skating/Blading (no stunting)	
Rowing / Sculling (inland/coastal waters, no White Water)	
Rifle range shooting (a,b)	
Safari Tours (a)	Scrambling
Sailing (coastal waters only) (a,b)	Sea Canoeing (coastal waters only)
Scuba Diving (30m) (a)	Surfing (main purpose of trip)
Snorkeling	
Speed Boating (inland/coastal waters ONLY, no White Water) (a,b)	
Squash	
Surfing (incidental to trip)	
Swimming	
Table Tennis	Trekking (without ropes, picks or guides up to 3000m)
Ten Pin Bowling	
Tennis	
Trekking (without ropes, picks or guides up to 1500m)	
Volleyball	
Water Skiing (no jumps) (a,b)	War Games (a,b)
White Water Rafting (grades 1-3) (a,c)	White Water Rafting (Grades 4-5) (a,c)
Wind Surfing (incidental to trip) (b)	Wind Surfing (main purpose of holiday) (b)
Wintersports (see definitions on page 4)	
Yachting (coastal waters only) (a,b)	

This policy automatically covers **you** when participating in sports and activities listed under level 1.

Provided **you** have paid the appropriate additional premium as shown on **your** certificate, **you** are covered when participating in sports and activities listed under level 2.

The following conditions and exclusions apply to individual sports and activities where highlighted in the list below;

- provided **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity
- personal liability cover is excluded
- personal accident cover is excluded
- excludes participant to participant liability

Conditions

You must act in a responsible way and use all recommended safety equipment and protective clothing that is necessary.

You are not covered when participating in professional or organised sports, racing, speed or endurance tests and dangerous pursuits.

Please also refer to the general exclusions and conditions.

CLAIMS EVIDENCE

For all claims we will require your travel details and Originals of your flights tickets, booking invoice and itinerary.

We will require the following evidence where relevant as well as any other relevant information that we may ask you for

SECTION 1, 14 & 15 – CANCELLATION & CURTAILMENT, SKI PACK & PISTE CLOSURE

A medical certificate from the treating medical practitioner explaining why it was necessary for you to cancel or curtail the trip.

In the case of death causing cancellation or curtailment of the trip, the original death certificate.

Booking confirmation together with a cancellation invoice from your airline, agent, tour operator and/or provider of accommodation.

In the case of curtailment claims, written details from your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.

Your unused travel tickets / Unused flight details.

Original Receipts or bills for any costs, charges or expenses claimed for.

The Global Response reference number to confirm that you contacted the emergency assistance service.

In the case of compulsory quarantine a letter from the relevant authority or the treating medical practitioner.

In the case of jury service or witness attendance the court summons. (subject to wording)

The letter of redundancy for redundancy claims. (Subject to wording)

A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.(Subject to wording)

In the case of serious damage to your home a report from the Police or relevant authority.

Private Medical Insurance Policy Schedule.

SECTION 2 & 4 – EMERGENCY MEDICAL EXPENSES & PERSONAL ACCIDENT

Original Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.

A medical certificate from the treating medical practitioner explaining why it was necessary for you to cancel or curtail the trip.

In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.

The Global Response reference number to confirm that you contacted the emergency assistance service.

Original Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.

Original Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for.

Private Medical Insurance Policy Schedule

SECTION 3 – HOSPITAL STAY BENEFIT

Confirmation in writing from the hospital, relevant authority or the treating medical practitioner of the dates on which you were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to your accommodation.

SECTION 5 – TRAVEL DELAY

Full details of your planned travel itinerary.

A letter from your airline confirming the numbers of hours delay, the reason for the delay and confirmation of your check in time.

Your unused travel tickets / Flight Details.

Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

If you chose to abandon your trip you must forward confirmation from your airline that you did not travel. This must detail the time and date of when you could have next been accommodated to travel.

In the case of abandonment claims, your booking confirmation together with written details from your airline, travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.

SECTION 6 – MISSED DEPARTURE

Full details of your planned travel itinerary.

Your unused travel tickets / Flight Details.

Original Receipts or bills for any transport or accommodation costs claimed for.

Written evidence to support reason for scheduled public transport services failing to get you to your destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown.

Written evidence from Licensed Repair Unit to support the private motor vehicle in which you were travelling suffering from a mechanical breakdown or failure.

Police Report and/or Report from Licensed Repair Unit to evidence that the private motor vehicle in which you were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure.

SECTION 7 – HIJACK

Usually a daily benefit. Authorities would be able to supply an individual of the dates of hijack of the aircraft/vessel

SECTION 8, 9, 10 & 13 – BAGGAGE, PASSPORT, PERSONAL MONEY & SKI EQUIPMENT

An original Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.

A Property irregularity Report from your airline or a letter from the carrier where loss, theft or damage occurred in their custody, as well as confirmation of any payment made.

A letter from your tour operator's representative, hotel or accommodation provider where appropriate.

Original Receipts for items lost, stolen or damaged.

A letter from your airline confirming the time and date your baggage was returned to you along with any payment made.

Used flight details and luggage tags.

Report from a reputable supplier confirming item(s) is/are damaged beyond economical repair.

Original Receipts or bills for any transport and accommodation expenses claimed for.

Household Insurance Policy Schedule



35 Walton Road, Stockton Heath,
Warrington, Cheshire WA4 6NW

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Philip Williams and Company are authorised
and regulated by the Financial Conduct Authority.

Documents can be downloaded
by visiting the Group Scheme
section of our website
www.philipwilliams.co.uk
or by scanning the QR code.

