

This insurance policy wording is a copy of the master policy wording and is subject to the same terms, conditions and exclusions.

Valid for policies issued between 1st December 2015 and 30th November 2016, for all departures up to 30th November 2017.

This policy is for residents of the United Kingdom and the Channel Islands only.

For Policies issued from 01/12/2015 to 30/11/2016 with travel before 30/11/2017.

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POLICY INFORMATION

SECTIONS A 1-2 & B1-14 & B16-19

Your insurance is covered under two master policy numbers, RTXIT40115 A your pre-travel policy and RTXIT40115 B your travel policy, specially arranged for InsuraTrip by Voyager Insurance Services Limited on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.

Section B15 Trip Disruption

Your insurance under this section has been arranged for InsuraTrip by Voyager Insurance Services Limited and is underwritten by Affirma (trade brand for MGA Cover Services Limited) under binding agreement with CBL Insurance Europe Limited.

Section B20 Gadget

Your insurance under this section has been arranged for InsuraTrip by Voyager Insurance Services Limited and is administered by Supercover Insurance Ltd with UK General Insurance Limited on behalf of: Ageas Insurance Limited.

Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.

We have a cancellation and refund policy, which you will find in full on page 6. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.

CRITERIA FOR PURCHASE

This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:

- Have not started the trip.
- Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Are a resident of the United Kingdom or Channel Islands.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Are not travelling for more than 32 days on any one trip when purchasing a Basic/Standard annual multi-trip policy. This is increased to 45 days for a Super annual multi-trip policy and to 62 days on a Premier policy.
- Are aged 74 years and under on your Annual Multi trip policy
- Understand there is no cover for cruising unless optional Cruise Plus Cover has been purchased.
- Are not travelling independently of the named insured adults on the policy where they are aged 17 years and under (unless they have paid the appropriate Adult premium).

Under Section B20 Gadget cover we can only insure gadgets that are:

- Purchased as new in the territorial limits with evidence of ownership available;
- Purchased as refurbished in the territorial limits direct from the Manufacturer or Network Provider with evidence of ownership available;

IF YOU NEED HELP OR HAVE QUESTIONS ABOUT THE COVER CONTACT:

InsuraTrip Customer Services

+44 (0) 1483 80 66 68

Open Monday to Friday 9am-5.30pm

IF YOU NEED TO ADD A MEDICAL SCREENING
contact **InsuraTrip Healthcheck** on:

0203 829 3814

Monday to Friday 8am-8pm
Saturday 9am-5pm

YOUR IMPORTANT INFORMATION

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD OR NEED TO CUT SHORT YOUR TRIP:

Contact Emergency Assistance Facilities
24 hour emergency advice line on:

+44 (0) 1732 85 33 33

IF YOU NEED A CLAIM FORM:

For sections **A1-2 & B1-14 & B16-19**
You can download the relevant form:
www.travel-claims.net

Or contact **Travel Claims Facilities** on:

UK: +44 (0) 1732 853 361

Monday to Friday 9am-5pm

For section **B15 - Trip Disruption**
Please contact **AFFIRMA CLAIMS** on:
claims@affirmainsurance.com

For section **B20 - Gadget**
Please contact **Supercover Claims** on:
UK: +44 (0) 203 794 9334

IF YOU NEED LEGAL ADVICE:

Contact **Slater & Gordon LLP** on:
UK: +44 (0) 161 228 3851

MORE DETAILS OVERLEAF

- Gifted to you as long as you are able to provide a Gift receipt;
- Not more than 24 months old at the time the policy is purchased and in good condition and full working order at the time this policy is purchased.

ACCURATE & RELEVANT INFORMATION

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days notice of cancellation of the policy by recorded delivery to you at your last known address.

InsuraTrip Travel Insurance is a trading name of Voyager Insurance Services Ltd which is authorised and regulated by the Financial Conduct Authority. FRN: 305814

InsuraTrip is a registered trademark.

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For Policies issued from 01/12/2015 to 30/11/2016 with travel before 30/11/2017

Your Important Contact Numbers

FOR MEDICAL SCREENING CALL INSURATRIP HEALTHCHECK ON 0203 829 3814.

Make sure you have all your medical information and medication details and policy number to hand.
Open 8am – 8pm Monday – Friday, 9am – 5pm Saturday.

TO MAKE A CLAIM

For travel sections **A1-2 & B1-14 & B16-19**
on the policy please visit www.travel-claims.net
Or call **+44 (0) 1732 853 361**
Open 9am-5pm Monday-Friday.

For section **B15 - Trip Disruption**
please call **Affirma Claims:**
claims@affirmainsurance.com
+44 (0) 203 540 4422

For section **B20 - Gadget**
please call **SUPERCOVER +44 (0) 203 794 9334.**
Open 9am-6pm Monday-Friday, or email
claims@supercoversurance.com

FOR LEGAL ADVICE

Please contact **Slater & Gordon LLP +44 (0) 161 228 3851** or fax **+44 (0) 161 909 4444.** Open 9am-5pm Monday-Friday

IN CASE OF A SERIOUS EMERGENCY

Please contact the 24 hour emergency assistance service provided by Emergency Assistance Facilities

UK: +44 (0) 1732 85 33 33

Call an ambulance using the local equivalent of a 999 number and then contact **Emergency Assistance Facilities** to offer you advice.

We strongly suggest you put their telephone number

+44 (0) 1732 85 33 33

into your mobile phone **before** you travel so that it is to hand if you need it.

Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.

Our appointed assistance service, Emergency Assistance Facilities will explain this to them and provide them with a faxed/email confirmation if necessary.

You will need to have some basic information for them to hand:

- Your telephone number in case you are cut off
- Patient's name, age and as much information about the medical situation as possible
- Name of the hospital, ward, treating doctor and telephone numbers if you have them
- Tell them that you have InsuraTrip Travel Insurance, your policy number and the date it was bought
- Patient's UK GP contact details in case they need further medical information

Things to be aware of/remember

- Your policy does not cover any costs of private medical treatment unless authorised by us.
- NEVER give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness, you will be able to return home when the assistance service considers it safe and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

If you need to see a doctor ask your hotel reception or tour representative for the nearest **public/state** medical facility. Some hotels will urge you to seek private treatment, however this is not necessary. Private medical facilities vary greatly and are not equipped to deal with all emergencies, they may give you unnecessary treatment and at inflated prices. If you are ever in doubt please call the assistance team for advice on where to seek treatment.

In Europe you should show them your EHIC card; medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return.



In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo printed here as this will enable them to identify our membership and avoid language difficulties. If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to Charge Care for payment. The countries where this service is available are: **Bulgaria, Cyprus, Egypt, Greece and the Greek Isles, Turkey and Mexico.**
www.chargecareinternational.co.uk

WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured, only if medical treatment is not available locally.

If you are thinking of cutting short your trip because you are not well then you must contact

Emergency Assistance Facilities on **+44 (0) 1732 85 33 33** for advice first.

If you need to come home for any other reason, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured.

If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities **+44 (0) 1732 853 361.**

OUR PLEDGE TO YOU

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly.

We occasionally get complaints and these are usually through a misunderstanding or insufficient information.

Any complaint will be investigated at once and the matter resolved as quickly as possible, please see page 21 of the policy for information on our complaints procedure.



Schedule of Limits and Excesses for Single Trip and Annual Multi-trip Policies

You should check your policy schedule to confirm the cover level.
Cover limits and excesses are per person per trip (unless otherwise stated).
Please refer to each individual section for any sub-limits that may apply.

Sections & Benefits		Basic Cover		Standard Cover		Super Cover		Premier Cover	
Description of cover		Limit	Excess	Limit	Excess	Limit	Excess	Limit	Excess
A	Pre-Travel Policy	Up to		Up to		Up to		Up to	
A1	Cancellation	£500	£195	£1,000	£195	£5,000	£95	£7,500	£50
A2	Scheduled Airline Failure	Nil	Nil	Nil	Nil	Nil	Nil	£1,500	Nil
B	Travel Policy	Up to		Up to		Up to		Up to	
B1	Scheduled Airline Failure	Nil	Nil	Nil	Nil	Nil	Nil	£1,500	Nil
B1	Travel Delay - Limit Per 12 hours	Nil	Nil	Nil	Nil	£100	Nil	£200	Nil
B1	Abandonment (after 24 hours)	£500	£195	£1,000	£195	£3,000	£95	£7,500	£50
B1	Missed Departure (Outward Return Journey) (Missed connections)	£100 (Yes) (No)	£195	£100 (Yes) (No)	£195	£250 (Yes) (No)	£95	£500 (Yes) (Yes)	£50
B2	Emergency Medical Emergency Dental Treatment Burial or Cremation	£10,000,000 £350 £4,000	£195	£10,000,000 £350 £4,000	£195	£10,000,000 £350 £4,000	£95	£10,000,000 £350 £4,000	£50
B2	Hospital Benefit – Limit per 24 hours	£100 £50	Nil	£100 £50	Nil	£200 £50	Nil	£500 £50	Nil
B3	Curtailment	£500	£195	£1,000	£195	£3,000	£95	£7,500	£50
B4	Baggage – Overall limit Maximum per item, pair or set Total limit for all valuables Eyewear Limits Delayed Baggage (£50 per 12 hours)	£500 £100 £100 £50 £50	£195	£1,000 £100 £100 £50 £50	£195	£2,000 £150 £150 £150 £100	£95	£3,000 £250 £500 £200 £200	£50 Nil
B5	Personal Money Cash Limit for under 18's	£200 £50	£195	£200 £50	£195	£250 £50	£95	£300 £50	£50
B5	Loss of Passport & Travel Documents	£100	£195	£100	£195	£150	£95	£250	£50
B6	Mugging – Limit (per day)	£1,000 (£50)	Nil	£1,000 (£50)	Nil	£2,500 (£100)	Nil	£5,000 (£200)	Nil
B6	Hijack & Kidnap – Limit (per day)	£1,000 (£50)	Nil	£1,000 (£50)	Nil	£2,500 (£100)	Nil	£5,000 (£200)	Nil
B7	Personal Liability	£1,000,000	£195*	£1,000,000	£195*	£1,000,000	£95*	£1,500,000	£50*
B8	Personal Accident PTD/Loss of limb/sight Death Under 18	N/A Nil Nil		N/A Nil Nil		£25,000 £5,000 £1,000	Nil	£25,000 £10,000 £1,000	Nil
B9	Legal Expenses	£5,000	£195	£5,000	£195	£10,000	£95	£25,000	£50
B10	Natural Disaster	Nil	Nil	Nil	Nil	£500	£95	£1,000	£50
B11	Withdrawal of Services – Limit (per day)	Nil	Nil	Nil	Nil	£200 (£20)	£95 Nil	£300 (£30)	£50 Nil
B12	Pet Care – Limit (per day)	Nil	Nil	Nil	Nil	£250 (£25)	Nil	£250 (£25)	Nil
B13	Home Emergency Reimbursement	Nil	Nil	Nil	Nil	£250	£95	£500	£50

* B7 (increased to £250 in respect of property damage claims)

Optional Extensions - Applicable only where the additional premium has been paid and the option is shown on your certificate

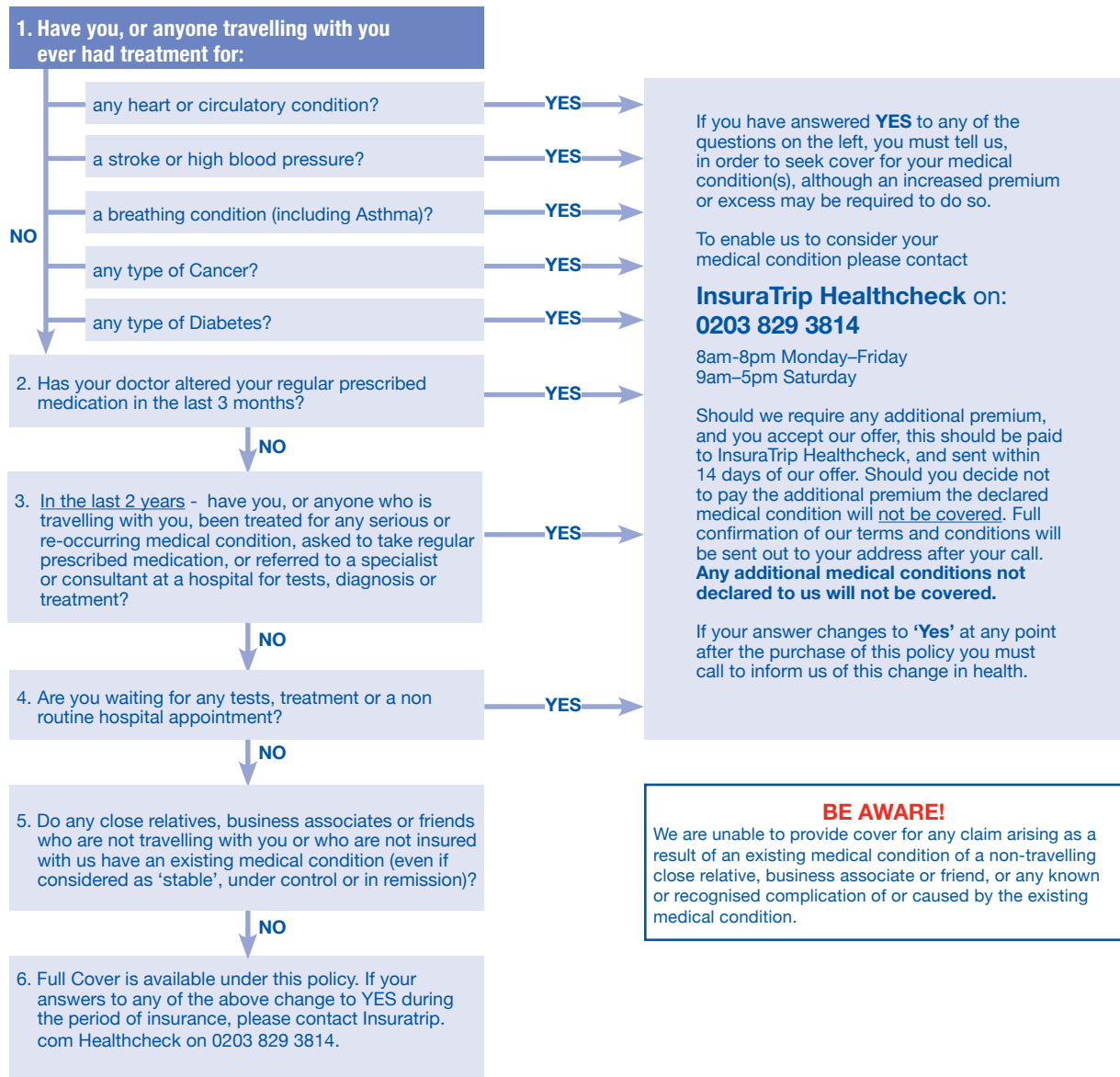
	Basic / Standard Cover		Super Cover		Premier Cover			
	Limit	Excess	Limit	Excess	Limit	Excess		
Limits per person per trip								
B14 Winter Sports Option	On payment of the appropriate additional premium and shown on your certificate							
Ski Equipment - Owned Limit - Items/Pair/Set Limit - Hired Winter Sports Equipment	£500 £250 £150	£195	£750 £350 £200	£95	£1,000 £500 £400	£50		
Winter Sports Equipment Hire - Limit - Per Day	£250 £15	Nil	£400 £20	Nil	£500 £25	Nil		
Lift Pass	£250	£195	£500	£95	£750	£50		
Ski Pack - Limit - Per day	£250 £15	Nil	£400 £20	Nil	£500 £25	Nil		
Piste Closure - Limit - Per Day	£250 £15	Nil	£400 £20	Nil	£500 £25	Nil		
Avalanche & Landslide Closure - Limit - Per Day	£250 £15	Nil	£400 £20	Nil	£500 £25	Nil		
Physiotherapy in the UK (max £50 per session)	Nil	Nil	£400	£95	£400	£50		
B15 Trip Disruption Cover Option	On payment of the appropriate additional premium and shown on your certificate							
End Supplier Failure	£1,000	£195	£1,500	£95	£3,000	£50		
Force Majeure*	£1,000	£195	£1,500	£95	£3,000	£50		
B16 Cruise Plus Cover Option	On payment of the appropriate additional premium and shown on your certificate							
Cruise Connection - Limit	£250	Nil	£400	Nil	£600	Nil		
Cabin Confinement - Limit - Per 24 hours	£250 £50	Nil	£400 £75	Nil	£600 £100	Nil		
Unused Pre Booked Excursions - Limit - Per excursion	£250 £50	Nil	£400 £75	Nil	£600 £100	Nil		
Missed Port Benefit - Limit - Per Port	£250 £50	Nil	£400 £75	Nil	£600 £100	Nil		
B17 Golf Cover Option	On payment of the appropriate additional premium and shown on your certificate							
Golf Equipment Cover - Item or Pair Limit	£1,000 £250	£195	£1,500 £350	£95	£2,500 £500	£50		
Golf Equipment Hire Cover (per day)	£250 (£25)	Nil	£400 (£40)	Nil	£500 (£50)	Nil		
Green Fees (per day)	£250 (£25)	Nil	£400 (£40)	Nil	£500 (£50)	Nil		
Hole in One (bar bill)	£100	£50	£100	£50	£100	£50		
B18 Business Plus Cover Option	On payment of the appropriate additional premium and shown on your certificate							
Business Equipment - Item/Pair/Set limit Business Samples - Item/Pair/Set limit	£1,000 £250 £500 £250	£195	£1,500 £500 £750 £350	£95	£2,000 £1,000 £1,000 £500	£50		
Emergency Courier of Business Samples (after 12 hours)	£200	£195	£300	£95	£400	£50		
Business Money - Cash limit	£500 £250	£195	£500 £250	£95	£500 £250	£50		
Delayed Equipment/Hire (£100 per day)	£200	£195	£300	£95	£400	£50		
Replacing Staff	Nil		Nil		£500	£50		
B19 Wedding Cover Options	On payment of the appropriate additional premium and shown on your certificate							
Ceremonial Attire (per person)	£1,000	£195	£1,500	£95	£2,000	£50		
Wedding Gifts - Limit (per couple) - Item/Pair/Set Limit	£500 £250	£195	£750 £350	£95	£1,000 £500	£50		
Wedding Rings - Item limit	£500 £250	£195	£750 £375	£95	£1,000 £500	£50		
Photographs and Video Recording	£500	£195	£750	£95	£1,000	£50		
B20 Gadget Cover Option	You may purchase any level of Gadget Cover on Backpacker or Longstay							
Limits per policy	Basic Cover	Excess (per claim)	Standard Cover	Excess (per claim)	Super Cover	Excess (per claim)	Premier Cover	Excess (per claim)
Limit (loss, theft or damage)	£500	£50	£1,000	£50	£1,500	£50	£2,000	£50
Single Article Limit	£500		£750		£750		£1,000	
Unauthorised Calls	£1,000	£50	£1,000	£50	£1,000	£50	£1,000	£50

* B15 Limit for B&B Accommodation per day, up to 7 days. £20 limit per day.

Disclosure of your Medical Conditions

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions accurately and carefully.

Your policies do not cover claims arising from any existing medical conditions that require you to answer 'Yes' to the questions below.



CHANGE IN HEALTH

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise InsuraTrip Healthcheck on **0203 829 3814**, as soon as possible. We will advise you what cover we are able to provide, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary. (Please refer to Definitions for more information).

WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start your trip. On annual multi-trip policies cover starts on the chosen starting date and cancellation cover is not in force until that date, subsequent trips start from the date of booking.

The cover under Policy B starts when you leave home as shown on your insurance certificate and ends on your return home or expiry of the policy, whichever is the first. No further trips are covered except where you hold an annual multi-trip policy which will cover further trips not exceeding the maximum duration allowed according to your chosen level of cover. There is absolutely no cover for any portion of a trip which is planned to be longer than the maximum duration of your chosen level of cover.

EXTENSION OF PERIOD

In the event of either your:

- death, injury or illness during your trip,
- delay or failure of public transport services during your trip;

you are unable to complete the trip before your travel policy expires, cover will be automatically extended for Medical Expenses only without additional premium for the additional days necessary to complete the trip, should you wish to include cover for all other sections of the policy, you can arrange to extend cover by contacting **InsuraTrip Sales on: +44 (0) 1483 80 69 09**

BE AWARE! WE DO NOT PROVIDE ANY COVER FOR:

- Claims caused by an existing medical condition of a non travelling close relative or a close business associate, or any recognised complication caused by the existing medical condition.
- Any circumstances that are not specified in your policies.

How your policies work

YOUR POLICY WORDINGS

Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. Please take the time to read and understand it straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.

CANCELLING YOUR POLICIES

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise InsuraTrip within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day 'cooling off' period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependent on what type of policy you have purchased.

Single Trip policies - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

Annual Multi Trip policies - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by

recorded delivery to you at your last known address in the event of the following circumstances: fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents.

BE CAUTIOUS

This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.

PREGNANCY

Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 whilst you are away.

From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance.

It is essential if at the time of booking your trip you are aware that you are pregnant that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.

MEDICAL COVER

Your travel policy is not private health insurance, in that it only covers unavoidable, unexpected emergency treatment.

You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. If you have an existing medical condition accepted by InsuraTrip Healthcheck it is a requirement that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard

of local medical services in your chosen destination. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be given if travel is against the advice of your doctor.

EHIC

The European Health Insurance Card (EHIC) allows you (provided you are a UK resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel.

Applying on www.ehic.org.uk for the card is free and it is valid for up to five years.

If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on <http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx>

MEDICARE

If you are travelling to Australia you **must** register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

YOUR CONTRIBUTION

Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses (your contribution) shown for this policy are payable by **each** insured-person, per section and for **each** incident giving rise to a separate claim. Your contribution may be increased to include existing medical conditions confirmed in writing by us. The increased contribution will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

If an excess waiver has been paid then standard excess is not applied, however any increased medical excess is still applied in the event of a claim resulting from the condition/s it is attached to.

Definitions - Where these words are used throughout your policy they will always have this meaning:

DEFINITIONS APPLICABLE TO SECTIONS A1-2 AND B1-14 & B16-19

AUSTRALASIA

Australia and New Zealand.

BAGGAGE

possessions including valuables

BUSINESS ASSOCIATES

a business partner, director or employee of yours who has a close working relationship with you.

BUSINESS SAMPLES /EQUIPMENT

business goods and samples taken on an insured journey by an insured person that are owned by you or your employer.

CASH

Sterling or foreign currency in note or coin form.

CHANGE IN HEALTH

any deterioration or change in your health between the date the policy was bought and the date of travel. This includes new medication, change in regular medication deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.

CHANNEL ISLANDS

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brechqhou and Lihou.

CLOSE RELATIVE

spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild, niece, nephew or fiancé(e).

CRUISE

A pleasure voyage of more than 72 hours duration, sailing on sea/s or oceans and includes stops at various ports. Please be aware there is no cover for cruising unless optional Cruise Plus Cover has been purchased.

CURTALMENT

the cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.

ESSENTIAL ITEMS

underwear, socks, toiletries and a change of clothing.

EUROPE INCLUDING SPAIN

all countries west of the Ural Mountains, Algeria, Egypt, Morocco, Tunisia, Turkey, the Azores, Mediterranean Islands. Including Spain, Balearics, Madeira and Canary Islands.

EUROPE EXCLUDING SPAIN

all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Mediterranean islands. Excluding Spain, Balearics, Madeira and Canary Islands.

EXISTING MEDICAL CONDITION

any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

FLIGHT

a service using the same airline or airline flight number.

HOME

one of your normal places of residence in the United Kingdom or the Channel Islands.

HOME COUNTRY

both the United Kingdom, the Channel Islands, and your country of nationality.

INSURED PERSON/YOU/ YOUR

any person named on the insurance certificate.

INTERNATIONAL DEPARTURE POINT

the airport, international rail terminal or port from which you departed from your home country to your destination (or in the case of Northern Ireland this is extended to include Dublin if you reside in Northern Ireland) and from where you depart to begin the final part of your journey home at the end of your trip.

MANUAL LABOUR

work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys or any form of work underground.

ON PISTE

Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts with the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.

PAIR OR SET

two or more items of possessions that are complementary or purchased as one item or used or worn together.

POSSESSIONS

each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:

Clothes: underwear, outerwear, hats, socks, stockings, belts, braces.

***Cosmetics:** make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.

Luggage: handbags, suitcases, holdalls, rucksacks, briefcases.

Electrical Items & Photographic equipment: any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, games, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, satellite navigation equipment, films, discs or cartridges.

Fine Jewellery & watches: rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi precious stones or metal.

Eyewear: spectacles, sunglasses, prescription spectacles or binoculars.

Shoes: boots, shoes, trainers and sandals.

PUBLIC TRANSPORT

buses, coaches, internal flights or trains that run to a published scheduled timetable.

REDUNDANCY

being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of Employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

RELEVANT INFORMATION

a piece of important information that would increase the likelihood of a claim under your policy.

RESIDENT

means a person who has their main home in the United Kingdom or the Channel Islands and has not spent more than six months abroad in the year before buying this policy.

SCHEDULED AIRLINE

An airline upon whom your trip depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

SKI EQUIPMENT

skis, ski bindings, ski sticks, ski boots, board boots, snowboard bindings and snowboards.

SKI PACK

ski hire, ski lift pass and ski school fees.

SPORTS AND ACTIVITIES

any recreational activity that requires skill and involves increased risk of injury.

If you are taking part in any sport/activity please refer to page 22 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear in your activity pack, it may require an additional premium so please call us before participating to apply for cover.

Please call **InsuraTrip Sales** on:
+ 44 (0) 1483 806909.
Monday to Friday 9am-5.30pm.

TRAVEL DOCUMENTS

current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.

TRIP

a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom or Channel Islands, following your repatriation. **both during the period of cover.**

UNATTENDED

Not within your sight at all times and out of your arms-length reach.

UNITED KINGDOM

United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.

VALUABLES

PLEASE REFER TO THE SUB-DEFINITION OF Electrical Items & Photographic equipment. Fine Jewellery & watches shown under 'Possessions'.

WE/OUR/US

For sections A1-2 and B1-14 & B16-19 means Union Reiseversicherung AG UK. For section B15 Trip Disruption means CBL Insurance Europe Limited. For section B20 Gadget means Ageas Insurance Limited.

WINTER SPORTS

skiing, snowboarding and ice skating.

WORLDWIDE

anywhere in the world.

WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN

anywhere excluding the United States of America, Canada and the Caribbean.

ADDITIONAL DEFINITIONS APPLICABLE TO SECTION B15 TRIP DISRUPTION

END SUPPLIER

Scheduled Airline, Rail Operators, Ferry and Cruise Operators, Coach Operators, Transfer Companies, Hotels and Apartments, Villas, Caravan and Camp Sites, Mobile Homes and Camper Rentals, Destination Management Company, Theme Parks, Tour Operators, Travel and Booking Agents and Consolidators.

FORCE MAJEURE

Claims directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemy, hostilities or warlike operation (whether war be declared or not), civil war, mutiny, military rising, insurrection, rebellion, revolution, military or usurped power, climatic conditions and acts of nature which first arise during the period of insurance and give rise to your pre-booked outward or return journey being delayed by more than 24 hours.

INSOLVENCY OR FINANCIAL FAILURE

An event causing the cancellation of all or part of your trip happening after you purchased this insurance which results in the scheduled airline no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

IRRECOVERABLE LOSS

Deposits and charges paid by you for your trip which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the scheduled airline or another insurance company or a government agency or a travel agent or credit card company.

MODE OF TRANSPORT

Scheduled airline (as defined below), train (i.e. Eurostar and Eurotunnel), coach, ferry, cruise ship.

SCHEDULED AIRLINE

An airline upon whom your trip depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

TRANSPORT PROVIDER

Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

ADDITIONAL DEFINITIONS APPLICABLE TO SECTION B20 GADGET COVER OPTION

ACCIDENTAL LOSS

The gadget has been accidentally left by you in a location and you are permanently deprived of its use.

EVIDENCE OF OWNERSHIP

A document to evidence that the gadget you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt or, if the gadget is a mobile phone, confirmation from your Network Provider that the mobile phone has been used by you.

GADGET(S)

The portable items insured by this policy, which were purchased as new by you. The items can be any of the following: mobile phone (including iPhone), iPad, Tablet, satellite navigation unit, iPod, MP3 player, laptop, camera, portable DVD player, portable gaming consoles, or LCD monitors or tablets.

IMMEDIATE FAMILY

Your mother, father, son, daughter, spouse, domestic partner who resides at the same address as you.

PRECAUTIONS

All measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, damage or theft of your gadgets.

PROOF OF USAGE

Evidence that the gadget has been in use since policy inception. Where the gadget is a mobile phone, this information can be obtained from your Network Provider. For other gadgets, in the event of an accidental damage claim this can be verified when the gadget is sent to our repairers for inspection.

TERRORISM

Any act of any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

UNATTENDED

Not within your sight at all times and out of your arms-length reach.

Conditions and Exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre-travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES: You are not covered under any section, unless specified, for any of the following circumstances:

1. Any trip exceeding 32 days on a Basic or Standard Annual Multi-Trip, 45 days on a Super Annual Multi-Trip or 62 days on a Premier Annual Multi-Trip. This includes not insuring you for part of a trip which is longer than the maximum duration for your chosen policy type, unless you have paid the appropriate additional premium.
2. Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home.
3. More than the proportionate cost of your trip and any claim against the policy where you have not insured for the full cost of your trip.
4. Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.
5. The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
6. Any claim arising from relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.
7. The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.
8. Any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover in writing and any additional premium has been paid.
9. Any claim due to your carrier's refusal to allow you to travel for whatever reason.
10. Any costs which are due to any errors or omissions on your travel documents.
11. Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
12. You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.
13. Manual labour (see policy definition).
14. You riding a motorcycle or moped for which you do not hold a full licence to ride in your home country. If you are riding pillion, the rider must hold a full UK licence.
15. You riding on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
16. Cruises, unless the appropriate Cruise Plus cover extension has been paid.
17. Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.
18. Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/ injury (except where it is to save human life).
19. In respect of all sections other than emergency medical expenses, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
20. Participation in any sports and activities other than those listed in Activity Pack 1 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 22).
21. Your failure to obtain the required passport, visa or ESTA.
22. You, your travelling companion, close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine) or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.
23. Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified.

Policy A - Your pre-travel policy

A1 - Cancellation - If you are unable to go on your trip

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>Up to the amount shown in the Schedule of Limits and Excesses for your proportion of prepaid:</p> <p>i. transport charges, ii. loss of accommodation, iii. foreign car hire</p> <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss (course charges, or tuition fees are not included unless agreed in writing by us).</p>	<ul style="list-style-type: none"> you or a travelling companion is ill, injured or dies before the trip starts. a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. the person you are going to stay with is ill, injured or dies before the trip starts. <ul style="list-style-type: none"> you are required for jury service or as a witness in a court of law. you or a travel companion being made redundant. of the requirements of HM forces. 	<ol style="list-style-type: none"> have paid or accept that your contribution will be deducted from any settlement. have complied with the health declaration on page 5 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid. accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed. are not cancelling due to the death, injury or illness of any pets or animals. accept that we can only offer to medically screen and extend cover for existing medical conditions to our <u>own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered; <ul style="list-style-type: none"> a travel companion not insured by us. a close relative of you or your travel companion. a business associate of you or your travel companion. are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made, were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and continuous employment for two years (see definition - redundancy). have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u> as well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p>Provide us with your original summons notice.</p> <p>Obtain written confirmation to validate your circumstances.</p> <p>Obtain written confirmation to validate your circumstances.</p>

BE AWARE! No cover is provided under this for section due to:

- anything mentioned in the conditions or general exclusions (page 8).
- the fear of an epidemic, pandemic, infection or allergic reaction.
- your disinclination to travel or any circumstance not listed above.
- your carrier's refusal to allow you to travel for whatever reason.
- the cancellation of your trip by the tour operator.
- a previously diagnosed condition of any close relatives or business associate.
- your failure to obtain required ESTA or Visa in time.
- the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.

A2 - Scheduled Airline Failure - If your scheduled airline stops trading

We will pay:	If:	Provided you:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses (to cover any amounts already paid for the scheduled flight that you are unable to get back).</p>	<ul style="list-style-type: none"> the airline on which you are booked becomes insolvent <u>before your departure</u> from your home country causing you financial loss. 	<ol style="list-style-type: none"> contribution has been paid or deducted from any settlement. scheduled flight is booked independently through a licensed or bonded travel organiser or direct with a scheduled airline in the United Kingdom and it is not part of an inclusive trip or holiday package. booking has not been taken over by another airline. claim is not for: additional expenses if you are forced to arrange your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy. 	<p>Download or request a cancellation claim form and complete it enclosing all required documentation listed on the front.</p> <p>You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.</p>

BE AWARE! No cover is provided under this for section due to:

- anything mentioned in the conditions or general exclusions (page 8).
- the financial failure of your travel agent, tour organiser, booking agent or flight consolidator with whom your scheduled flight has been booked.
- you being able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.

Policy B - Your travel policy

B1 - Scheduled Airline Failure & Travel Delay / Abandonment & Missed Departure - If your travel plans are disrupted

We will pay:	If:	Provided:	If you need to claim:
Scheduled Airline Failure Up to the amounts shown in the Schedule of Limits and Excesses for the proportionate value of the unused part of your scheduled airline ticket.	<ul style="list-style-type: none"> the airline on which you are booked becomes insolvent after your departure from your home country. 	<ol style="list-style-type: none"> your contribution has been paid or deducted from any settlement. scheduled flight is booked independently through a licensed or bonded travel organiser or direct with a scheduled airline in the United Kingdom and it is not part of an inclusive trip or holiday package. you are not claiming for additional expenses if you are forced to cut short your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy. delay is not due to the diversion of aircraft after it has departed. you are at the airport/port/station and the delay is over 12 hours. 	<p>Download or request and complete the relevant claim form.</p> <p>You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.</p> <p>For travel delay and abandonment obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
Travel Delay Up to the amounts shown in the Schedule of Limits and Excesses (per 12 hourly period for trip disruption).	<ul style="list-style-type: none"> the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point. 		<p>For missed departure obtain written confirmation from the relevant authority of circumstances which prevent you from being able to check in on time for your prebooked transport.</p>
Abandonment Up to the amounts shown in the Schedule of Limits and Excesses for the cancellation of your trip.	<ul style="list-style-type: none"> after 24 hours of delay at the international departure point of your <u>outbound</u> journey from your home country you abandon the trip. 	<ol style="list-style-type: none"> your trip is not less than 2 days duration or is not a one-way trip. your contribution has been paid or deducted from any settlement. 	
Missed Departure Up to the amounts shown in the Schedule of Limits and Excesses for alternative transport to get you to your trip destination.	<ul style="list-style-type: none"> the vehicle in which you are travelling to your international departure point becomes undrivable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, your inbound return to the United Kingdom or your missed connection (only if you have bought Premier Cover). 	<ol style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home. 	

BE AWARE!

No cover is provided under this for section due to

- anything mentioned in the conditions or general exclusions (page 8)
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12 hours or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 [at the time of taking out your policy](#).

B2 - Emergency Medical Expenses - If you need emergency medical attention

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
For trips outside your home country: up to the amounts shown in the Schedule of Limits and Excesses for necessary emergency treatment, customary and reasonable fees or charges that are payable within six months of the event that causes the claim that results from your death, injury or illness:	<ul style="list-style-type: none"> customary and reasonable fees or charges to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services. additional travel, accommodation and repatriation costs to be made for or by you and for any one other person <u>who is required for medical reasons to stay with you</u>, to travel to you from your home country or to travel with you, where it is deemed medically necessary. 	<ol style="list-style-type: none"> any costs where you have not paid your contribution. treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid. any elective or pre-arranged treatment or any routine non-emergency tests or treatment. This includes complications as a result of elective, pre-arranged or cosmetic treatment. costs of private treatment <u>unless our 24 hour medical helpline has agreed and adequate public facilities are not available.</u> replenishment of any medication you were using at the start of the trip or follow up treatment for any condition you had at the start of your trip. the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. the cost associated with the diversion of an aircraft due to your death, injury or illness. repairs to or for artificial limbs or hearing aids. the cost of diagnostic tests or treatment for any existing emergency. any extra costs for single/private accommodation in a hospital or nursing home. 	<p>FOR MEDICAL EMERGENCIES</p> <p>Call Emergency Assistance Facilities on:</p> <p>+44 (0) 1732 85 33 33</p> <p>Call our 24 hour medical helpline 24 hours a day, 7 days a week, from anywhere in the world.</p> <p>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts, accounts and medical certificates.</p> <p>For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to.</p> <p>A photocopy or scanned image of your EHC card.</p>
Burial or Cremation Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> your death outside your home country for your burial or cremation, including the cost of returning your ashes home or the return of your body to your home. 		
Hospital Benefit Public hospital benefit of up to £50 per 24 hours, up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> each full day that you are in a <u>public</u> hospital as an in-patient during the period of the trip in addition to the fees and charges. 		
Dental Treatment Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> emergency dental treatment only to treat sudden pain. 	<ol style="list-style-type: none"> Any dental work involving the use of precious metals to or for the provision of dentures. Any treatment or work which could wait until your return home. 	

BE AWARE! Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact Emergency Assistance Facilities prior to being admitted anywhere, in this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 8) (including any treatment, tests, associated illnesses to existing conditions).
- any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, Emergency Assistance Facilities, has not been notified or has not agreed the costs. We reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of Emergency Assistance Facilities, in consultation with your treating doctor, you can return home OR which can reasonably wait until you return to your home country.

B3 - Curtailment - If you need to come home early

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>Up to the amount shown in the Schedule of Limits and Excesses in total for your unused proportion of:</p> <ul style="list-style-type: none"> transport charges, loss of accommodation that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip (course charges, or tuition fees are not included). <p>PLEASE NOTE Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</p>	<ul style="list-style-type: none"> your early return home because of the death, injury or illness of: <ul style="list-style-type: none"> you or a friend with whom you are travelling. a close relative who lives in your home country. a close business associate who lives in your home country you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a Court of Law, or you, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. your early return home because of the death, injury or illness of a friend who lives abroad and with whom you were intending to stay. 	<ol style="list-style-type: none"> any payment where you have not suffered any financial loss. coming home due to an existing medical condition of you, a non-travelling close relative or travelling companion, unless declared and accepted by us in writing. any costs where you have not paid your contribution. the cost of Air Passenger Duty (or equivalent), <u>airport charges</u> and <u>booking charges</u>, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. any claim due to the death, injury or illness of any pets or animals. the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. any unused portion of your original ticket where you have been repatriated. coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. curtailment cover where the trip is of 2 days duration or less or is a one-way trip. the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking. the curtailment of your trip by the tour operator. curtailment due to financial circumstances. 	<p>If you need to cut short your trip: due to a medical necessity you must ring to confirm this with our 24 hour medical helpline.</p> <p>UK: +44 (0) 1732 85 33 33</p> <p>Curtailment claims will not otherwise be covered.</p> <p>If you need to come home early for any other reason please call this number:</p> <p>UK: +44 (0) 1732 85 33 61</p> <p>to ensure your circumstances are covered under your policy.</p> <p>Download or request a claim form for Curtailment and complete to the best of your ability enclosing all required documentation as listed on the front of the claim form.</p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

BE AWARE!

If you need to come home early you **MUST** contact our emergency assistance service who will be able to assist you - no cover is available for cutting short your trip unless the emergency medical assistance service has agreed it was medically necessary. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 8).
- coming home early due to an existing medical condition of you or a travelling companion included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing.
- coming home early due to death or illness of a close relative or close business associate caused by an existing medical condition or a known complication of it.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.

B4 - Baggage - If your possessions are lost, stolen, damaged or delayed

We will pay:	For:	Provided you:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses for <u>your</u> possessions.</p>	<ul style="list-style-type: none"> Either <ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. or <ul style="list-style-type: none"> we will replace the item on your behalf from one of our dedicated suppliers. or <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<ol style="list-style-type: none"> have paid your contribution or accept it will be deducted from any settlement. have complied with the carrier's conditions of carriage. have notified the police, your carrier or tour operator's representative and obtained an independent written report. own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value. are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. have not left electrical items, eyewear, valuables, jewellery & watches or photographic equipment unattended (including being contained in luggage during transit) except where they are locked in a safe or safety deposit box where these are available or left out of sight in your locked holiday or trip accommodation. This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. have obtained written confirmation of any loss, damage or delay. 	<p><u>For all damage claims:</u></p> <p>you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable</p> <p><u>For all loss or damage claims during transit:</u></p> <p>(a) retain your tickets and luggage tags,</p> <p>(b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><u>For all losses:</u> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p><u>For delay claims:</u> you must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership. Any items not supported by such proof of ownership will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p> <p>We will only accept <u>original</u> purchase receipts for any items lost/stolen, these will <u>not</u> be returned to you following settlement of your claim.</p>
<p>Delayed Baggage</p> <p>Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> the purchase of essential items if your luggage containing your possessions are misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. 		

BE AWARE! Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc, as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear and tear scale published on our website at www.tif-plc.co.uk/wearandtear.

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 8) or any items that do not fall within the categories of cover listed in the possessions definition.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories.

B5 - Personal Money - If your cash, passport or travel documentation are lost or stolen on your trip

We will pay:	For:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> the loss or theft of your cash, passport or travel documents during your trip. 	<ol style="list-style-type: none"> your contribution has been paid or deducted from any settlement. your cash or passport is: <ul style="list-style-type: none"> on your person. held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your locked trip accommodation. you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange. you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations for foreign currency.</p> <p>(b) where sterling is involved, documentary evidence of possession.</p> <p>For a lost or stolen passport you will also need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>

BE AWARE!

No cover is provided under this for section for:

- anything mentioned in the conditions or general exclusions (page 8).
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- the cost of a new passport upon your return to the United Kingdom.
- Cash that is not on your person, in a safe/safety deposit box or left out-of-sight in your locked trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

B6 - Mugging and Hijack - If you are mugged or hijacked

We will pay:	For:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> each full day you are: <ul style="list-style-type: none"> hospitalised following a mugging attack confined as a result of hijack. 	<ol style="list-style-type: none"> you are necessarily hospitalised in a public hospital and have submitted a claim for emergency medical expenses and provided us with a written police report. you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement. 	<p>Download a claim for either medical expenses/and possessions (if applicable) and complete to the best of your ability.</p> <p>Claims will need to be supported by a written report from the appropriate authorities.</p>

BE AWARE!

No cover is provided under this for section for:

- anything mentioned in the conditions or general exclusions (page 8).
- any claim where you are unable to provide us with proof of the incident, i.e. police/authorities/medical report.
- any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.

B7 - Personal Liability - If you are held responsible for injury or damage

We will pay:	For:	Provided:	If you need to claim:
Up to the amounts shown in the schedule of Limits and Excesses.	<p>any event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in:</p> <ul style="list-style-type: none"> injury, illness or disease of any person. loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ol style="list-style-type: none"> your contribution has been paid or deducted from any settlement. Liability for loss of, or damage to, property or injury, illness or disease is not caused or suffered by: <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. your ownership, care, custody or control of any animal. Compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices. 	<p><u>Never admit responsibility to anyone</u> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

BE AWARE!

No cover is provided under this for section for:

- anything mentioned in the conditions or general exclusions (page 8). (Where you are liable for damage to trip accommodation your contribution is increased to £250).
- for injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

B8 - Personal Accident - Accidental death and disability benefit

We will pay:	For:	Provided:	If you need to claim:
<p>Each insured person:</p> <p>Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> Your accidental bodily injury that; independently of any other cause, results in your: <ul style="list-style-type: none"> Death (limited to £1,000 when you are under 18 or over 75 at the time of incident). Total and permanent loss of sight in one or both eyes or total loss by physical severance Total and permanent loss of use of one or both hands or feet. Permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening. 	<ol style="list-style-type: none"> you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. you are not over 75 and claiming permanent disablement. you are not claiming for more than one of the benefits that is a result of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate. For other claims please write describing the circumstances of the accident and its consequences and you will be advised what further documentation is required.</p>

BE AWARE!

This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section. (Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 8).
- any payment for permanent disablement when your age is over seventy five (75) at the time of the incident.

B9 - Legal Expenses - If you need legal advice

We will pay:	For:	Provided:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses.</p> <p>for 30 minutes legal advice on the telephone.</p>	<ul style="list-style-type: none"> legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. enquiries relating to your insured trip. 	<ol style="list-style-type: none"> your contribution has been paid or deducted from any settlement. you accept that if you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation. legal proceedings in the USA or Canada follow the contingency fee system operating in North America. you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. the estimated recovery is more than £500. we believe that you are likely to obtain a reasonable settlement. the costs cannot be considered under an arbitration scheme or a complaints procedure. you are not claiming against another insured-person, member of your family, a friend or travelling companion, whether insured by us or another provider. the claim is not due to damage to any mechanically propelled vehicle. 	<p>If you have an accident abroad and require legal advice you should telephone:</p> <p>Slater & Gordon LLP, 123 Deansgate, Manchester, M3 2BU</p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</p> <p>To obtain this service you should: telephone 0161 228 3851 or fax 0161 909 4444</p>

BE AWARE!

Legal expenses claims are only considered on the condition that you use **Slater & Gordon LLP** and co-operate with them as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. We will settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.

No cover is provided under this section for:

- proceedings in more than one country for the same event.
- anything mentioned in the conditions or general exclusions (page 8).

B10 - Natural Disaster - If a natural disaster occurs

We will pay:	For:	Provided:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> reasonable additional costs of travel and accommodation within a 20 mile radius to the same standard as those on your booking to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease. 	<ol style="list-style-type: none"> Your trip is not: <ul style="list-style-type: none"> within the United Kingdom or Channel Islands. part of a tour operator's package holiday. you are able to provide evidence of the necessity to make alternative travel arrangements. 	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to Claims Office along with your original booking confirmation and receipts for all expenses made.</p>

BE AWARE!

No cover is provided under this for section for:

- anything mentioned in the conditions or general exclusions (page 8) or any amounts recoverable from any other source.
- alternative transport home, missed flights/connections, food, drink, telephones calls or any other consequential loss.
- any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had already happened before you left home.

B11 - Withdrawal of Services - If services are withdrawn at your hotel

We will pay:	If:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> your pre-booked hotel completely withdraws the services due to strike or industrial action that started after your arrival. 	<ol style="list-style-type: none"> you are claiming for : water or electrical facilities, swimming pool facilities, kitchen services to the extent that no food is available, chambermaid facilities. services are not restored within 24 hours. the services were not already withdrawn before your arrival or they were not due to strike or take industrial action that had been announced before your arrival. you are not claiming for any services that were not available prior to any strike or industrial action. 	Obtain written confirmation from the hotel management stating the services withdrawn, the reason for the withdrawal of services, the time the services stopped and the time they recommenced.

BE AWARE!

No cover is provided under this for section due to:

- anything mentioned in the conditions or general exclusions (page 8).
- Failure to obtain independent confirmation of the circumstances.

B12 - Pet Care - If you are unable to collect your pet

We will pay:	If:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> you are unable to collect your pet due to delayed arrival in your home country. 	<ol style="list-style-type: none"> your pet's stay does not exceed the pre-booked period of accommodation. your claim does not form part of the original pre-booked duration for your pet. your claim is not less than 24 hours in total. that the kennel or cattery centre is not outside your home country. 	<p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that show the scheduled arrival time, the actual arrival time and the reason for the delay of your flight, international train or sailing.</p> <p>You will need to obtain independent confirmation of the circumstances.</p>

BE AWARE!

No cover is provided under this for section for:

- anything mentioned in the conditions or general exclusions (page 8)
- Alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss unless specified in the policy
- Your failure to reach the international departure point on your return journey home in time to board the pre-booked transport.

B13 - Home Emergency - If your home is damaged while you are away

We will pay:	If:	Provided:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses.</p> <p>For pre-approved costs relating to emergency call out, labour and parts to effect temporary repairs carried out by qualified professional repairers to make safe or secure the property or minimise further damage, in respect of:</p> <ol style="list-style-type: none"> the domestic plumbing or drainage system where there is a likelihood of flooding; the domestic gas or electricity supply system in the event of complete failure; the roofing, down piping or guttering where internal damage is likely to be caused; the external locks, doors or windows rendering the home insecure; fixed heating system where there is an escape of water or oil. 	<ul style="list-style-type: none"> Upon return from Your insured trip, Your home is found to be damaged during your period of travel, which if not dealt with quickly will <ul style="list-style-type: none"> render it unsafe or insecure; cause loss or damage to Your home and its contents; leave Your home with a total loss of heating, lighting or water or result in unreasonable discomfort to the occupants and <ul style="list-style-type: none"> requires emergency repairs due to burglary, flood, fire, lightning, explosion, earthquake, subsidence, storm or weather damage to Your residential property. 	<ol style="list-style-type: none"> You notify your claim to Us within 24 hours of Your return home and/or upon discovery of the emergency. You provide evidence from your appointed repairer that the work was necessary and unavoidable and falls within the terms covered under this section. You have paid your contribution or accept it will be deducted from any settlement. It is not as a result of equipment which has not been installed, serviced, or maintained in accordance with manufacturer's instructions or regulations. The costs are not recoverable under any building, contents or other insurance. It is not as a result of a fault any member of Your family knew or should have known about when You took out the Policy. The claim is not covered by any maintenance agreement, guarantee or extended warranty contract. The repairer is not a member of your family or someone who lives with you. 	You need to retain all your receipts and obtain a letter from your repairer confirming why the work was necessary.

BE AWARE!

This is not an approved repairer or find a repairer service, You are responsible for selecting Your own professional tradesperson to undertake the pre-approved and covered repairs. You are responsible for paying the tradesperson and seeking reimbursement from Us under the terms of the policy. If You are a tenant, You must get agreement from Your landlord before contacting us or instructing any repairs.

Major emergencies (including suspected gas leaks) which may result in serious damage or danger to life or limb should immediately be advised to the public supply authority or, in case of difficulty, to the emergency services.

No cover is provided under this section for:

- Anything mentioned in the conditions or general exclusions (page 8).
- normal day-to-day property maintenance or gradual deterioration in performance which do not give rise to an emergency such as the de-scaling of central heating pipes or the replacement of tap and cistern washers;
- Do It Yourself repairs;
- damage caused to contents;
- subsequent claims arising from the same cause or event when You have not made the recommended permanent repair;
- cover for plumbing, drainage or heating after Your home has been unoccupied for more than 60 days in a row;

- underfloor heating, solar heating systems, boilers over 10 years old or with an output over 60Kw;
- systems or structures (for example, central heating) that have not been installed or fitted by a qualified person;
- any claim if Your mains electricity, water or gas supply is deliberately cut off by any electricity, water or gas supply company;
- replacement of light bulbs and fuses in plugs;
- air locks in the central heating piping or the re-lighting of central heating boilers (please refer to manufacturers handbook);
- lost keys for outbuildings, garages and sheds;
- breakdown or loss of, or damage to, domestic appliances like freezers, washing machines, microwaves or other mechanical equipment such as Saniflow toilets;
- the cost of effecting permanent repairs once the immediate emergency situation has been resolved, including any redecoration or making good the fabric of the property;
- damage caused to contents;
- any defect, damage or failure caused by a malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair, DIY repair, or modification which does not comply with recognised industry standards;
- callout charges if there is no-one at the property when the contractor arrives.

OPTIONAL EXTENSIONS

Cover under any of the sections below only apply when the appropriate additional premium has been paid and is confirmed on your certificate.

B14 - Winter Sports Option

Upon payment of an additional premium for Winter Sports, your policy will cover Wintersports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of a Single Trip policy or 24 days in total in one policy year, on a Multi-trip policy.

We will pay:	For:	Provided:	If you need to claim:
Ski Equipment Up to the amounts shown in the Schedule of Limits and Excesses for your hired or owned ski equipment.	<ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. or <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip. 	<ol style="list-style-type: none"> you have paid your contribution or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. 	For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.
Ski Equipment Hire Up to the amounts shown in the Schedule of Limits and Excesses per 24 hours delay.	<ul style="list-style-type: none"> the cost of hiring replacement ski equipment if your ski equipment is misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination. 	<ol style="list-style-type: none"> you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items. 	For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.
Lift Pass Up to the amount shown the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> the proportionate cost of your unused Lift pass if it is misplaced, lost or stolen on your trip. 	<ol style="list-style-type: none"> you have a valid claim for medical expenses. 	For all other losses you should report to the police within 24 hours of discovery, and obtain a written report and reference number from them.
Ski Pack Up to the amounts shown in the Schedule of Limits and Excesses per full day.	<ul style="list-style-type: none"> the loss of use of your ski pack following your injury or illness during your trip. 	<ol style="list-style-type: none"> you are skiing between 1st Jan and 30th Apr (Northern Hemisphere only) and at a destination higher than 1600 metres above sea level. 	
Piste Closure Up to the amounts shown in the Schedule of Limits and Excesses per full day.	<ul style="list-style-type: none"> each full day you are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort. 	<ol style="list-style-type: none"> you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. 	
Avalanche and Landslide Closure Up to the amounts shown in the Schedule of Limits and Excesses per full day.	<ul style="list-style-type: none"> the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort. 	<ol style="list-style-type: none"> you have a valid claim for medical expenses. you have the prior authorisation of Emergency Assistance Facilities. 	
Physiotherapy in the UK Up to the amounts shown in the Schedule of Limits and Excesses per session and up to the maximum shown.	<ul style="list-style-type: none"> the cost of physiotherapy once you have returned to your home in the UK or Channel Islands following an injury occurring during your trip. 		

BE AWARE!

Other than hired equipment, this section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear tear scale published on our website at www.tif-plc.co.uk/wearandtear

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 8).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort.

B15 - Trip Disruption Cover Option

This extension to your policy is underwritten by underwritten by Affirma (trade brand for MGA Cover Services Limited) under binding agreement with CBL Insurance Europe Limited.

We will pay:	For:	Provided:	If you need to claim:
End Supplier Failure (prior to your departure from the UK). Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> sums paid in advance in the event of Insolvency of the End Supplier associated with your trip which was incurred before your departure date if you have to cancel your trip or if you have already completed the outward journey; 	<p>You are not claiming for:</p> <ol style="list-style-type: none"> any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip; any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip; any cost incurred by you which are recoverable or for which you receive or are expected to receive compensation; any form of travel delay or other temporary disruption to your trip; any loss sustained by you when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of Insolvency or Financial Failure (as defined herein) of the Scheduled Airline or other relevant company was announced; any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim); any loss for which a third party is liable or which can be recovered by other legal means. 	<p>First, check your schedule of insurance and your policy to make sure that what you are claiming for is covered.</p> <p>Please email our claims department claims@affirmainsurance.com or + 44 (0) 20 3 540 4422.</p> <p>We will send you the appropriate claim form by email (or post if you prefer). This claim form will have a 'check list' of document and evidence we will need to process Your claim.</p> <p>Once you return this form to us, we will allocate a claim number and send Your notice of this by SMS & Email (please keep watch on your spam/junk folders) and give You an estimate of when we will be back in touch.</p> <p>You may return your claim form and evidence by email but You should not destroy the originals in case we need them.</p> <p>Please read the general conditions contained in this policy document and the relevant sections of your policy for more information.</p> <p>We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.</p> <p>Affirma will only accept claims submitted up to six months after the failure.</p> <p>Any claims submitted after the six month period will NOT be processed.</p>
End Supplier Failure (after your departure from the UK). Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> the extra cost of a one way fare of a standard not greater than the class of journey on the Outward Journey to allow you to complete the Return Journey of your trip (to your original departure country within the European Union/EEA country or residence in the UK or Channel Islands) as a result of the Insolvency or Financial Failure of the mode of transport on which you are booked to travel causing the transport on which your trip depends that were subject to your Advanced Booking being discontinued and you not being offered from any other source any reasonable alternative transport or refund of charges you have already paid. 		
Force Majeure (prior to your departure from the UK). Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> unused charges associated with your trip that are not refundable and which were incurred before your departure date if you have to cancel your trip because your Outward Journey is delayed by more than 24 hours because of Force Majeure 		
Force Majeure (after your departure from the UK). Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> reasonable (meaning of standard similar to that originally paid for by you) additional accommodation and travel expenses if Your Return Journey to Your final destination in the European Union/EEA country of residence (including the UK or Channel Islands) is delayed by more than 24 hours due to Force Majeure. <p><i>Please note: The maximum we will pay per person for accommodation expenses on a bed and breakfast basis is £100 per day for up to 7 days and an allowance of up to £20 per day for food.</i></p>		

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the general exclusions or conditions (page 8)

B16 - Cruise Plus Cover Option

We will pay:	For:	Provided:	If you need to claim:
Cruise Connection Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> reasonable additional travel expenses incurred to reach the next overseas port destination due to the vehicle in which you are travelling to your international cruise departure point becoming undriveable due to mechanical failure or being involved in an accident or your public transport being delayed, preventing you from being able to check-in on time for your outward departure or your connecting flight. 	<ol style="list-style-type: none"> you have allowed sufficient time to get to your destination as shown on your itinerary and are claiming for the circumstances listed and not for your failure to arrive in time due to any other reason such as traffic, road closures and/or adverse weather conditions. the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home. you have independent written confirmation of the circumstances. you have not been offered alternative transport, or compensation from your tour operator or cruise provider. 	<p>Please telephone our claims department.</p> <p>They will advise you what documentation to send in.</p> <p>You must obtain a written report from the cruise operator, carrier or their handling agents confirming the skipped port and the reason for it.</p>
Cabin Confinement Up to the amounts shown in the Schedule of Limits and Excesses per 24 hours, up to the limit shown.	<ul style="list-style-type: none"> each full day that you are confined to your cabin or a ships hospital bed as an in-patient during the period of the trip in addition to the fees and charges paid. 	<ol style="list-style-type: none"> you have not had any monetary amount (including on board credit) of compensation offered by the ship or tour operator. there is a valid claim under section B2 of this policy. 	
Unused Pre-Booked excursions Up to the amounts shown in the Schedule of Limits and Excesses	<ul style="list-style-type: none"> pre-paid shore excursions that you are unable to participate in due to your confinement to a hospital, or ships hospital bed during your trip. 		
Missed Port Benefit Up to the amounts shown in the Schedule of Limits and Excesses per port, up to the limit shown.	<ul style="list-style-type: none"> a payment per port that your cruise operator is unable to dock at scheduled ports due to adverse weather conditions or timetable restrictions. 	<ol style="list-style-type: none"> you are not claiming: for a missed port caused by strike or industrial action; because your ship cannot put people ashore due to a scheduled tender operation failure; 	

BE AWARE!

No cover is provided under this cruise extension for:

- alternative transport home, missed flights/connections, food, drink, telephones calls or any other loss.
- anything mentioned in the conditions or general exclusions (page 8) or any amounts recoverable from any other source.
- any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had already happened before you left home.

B17 - Golf Cover Option

We will pay:	For:	Provided:	If you need to claim:
Golf Equipment Up to the amounts shown in the Schedule of Limits and Excesses.	either <ul style="list-style-type: none"> the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear. or <ul style="list-style-type: none"> the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<ol style="list-style-type: none"> you have paid your contribution or accept it will be deducted from any settlement (where applicable). you have complied with the carrier's conditions of carriage. you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage. you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents. your golf equipment is not specifically insured elsewhere. 	Please telephone our claims department. They will send you the appropriate claim form and advise you what documentation to send in. For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipts for items purchased/hired equipment.
Golf Equipment Hire Up to the amounts shown in the schedule of limits and excesses per day up to the maximum amount shown	<ul style="list-style-type: none"> the cost of hire of golf equipment if your golf equipment is lost, stolen, or delayed on your outward journey for over 12 hours from the time you arrived at your trip destination. 	<ol style="list-style-type: none"> you are able to provide either the damaged items on request or to prove the existence or ownership of any item lost or stolen. you have kept all receipts for this hire and sent them in to us with your claim. 	
Green Fees Up to the amounts shown in the Schedule of Limits and Excesses per day up to the maximum amount shown.	<ul style="list-style-type: none"> the loss of unrecoverable Green Fees should the pre-booked Course become unplayable due to adverse weather conditions. 	<ol style="list-style-type: none"> the course is closed by a club official and you have confirmation in writing from the Club Secretary. 	
Hole-in-One Up to the amount shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> for celebration drinks in the bar immediately following you achieving a hole in one. 	<ol style="list-style-type: none"> you have kept all receipts for these items and sent them in to us with your claim. your claim is evidenced in writing by the golf club at which you were playing. 	

BE AWARE!

No cover is provided under this for section for:

- anything mentioned in the conditions or general exclusions (page 8)
- Any intentional damage or damage to golf equipment due to carelessness/reckless actions.

B18 - Business Cover Option

We will pay:	For:	Provided:	If you need to claim:
Business Equipment Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> Either <ul style="list-style-type: none"> the cost of repairing business samples or equipment that is damaged whilst on your trip, up to the original purchase price of the item, less any allowance for age, wear and tear. Or we will replace the item on your behalf from one of our dedicated suppliers. Or the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<ol style="list-style-type: none"> you have paid your contribution or accept it will be deducted from any settlement. you have complied with the carrier's condition of carriage. you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage or delay. you or your employer/business associate own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value. You are not claiming for: <ul style="list-style-type: none"> items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories. cash stolen from anywhere other than your person, a safe, or a safety deposit box. any business equipment left unattended (including in luggage during transit). Except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). business equipment left unattended away from your holiday or trip accommodation unless left between 6.00am and 11.00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. loss or theft or business money due to depreciation in value, currency changes or shortage caused by any error or omission. Business money that is not on your person or in a safe/deposit box. 	<p><u>For all damage claims:</u> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p><u>For all loss or damage claims during transit:</u></p> <p>(a) retain your tickets and luggage tags.</p> <p>(b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p>
Emergency Courier of samples Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> the transportation costs of replacing business samples if they are misplaced, lost or stolen on your onward journey from your home country for over 12 hours from the time you arrive at your trip destination. 	<ul style="list-style-type: none"> any business equipment left unattended (including in luggage during transit). Except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). business equipment left unattended away from your holiday or trip accommodation unless left between 6.00am and 11.00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. loss or theft or business money due to depreciation in value, currency changes or shortage caused by any error or omission. Business money that is not on your person or in a safe/deposit box. 	<p><u>For all losses</u> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/ apartment manager wherever appropriate.</p>
Business Money Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> for the loss or theft of your business cash during your trip 	<ul style="list-style-type: none"> Business money that is not on your person or in a safe/deposit box. 	You must keep all receipts for these items and send them in to us with you claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.
Replacing Staff Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> either a replacement employee or for you to return within one month of the event to complete the planned duties you were unable to complete due to your <ul style="list-style-type: none"> Hospitalisation prior to your trip. Repatriation during your trip. Necessary curtailment of your trip. 	<ol style="list-style-type: none"> the travel and accommodation cost and expenses are of the same standard/cost to the original booking. the necessity of a replacement employee complies with the terms in section A1, B2, B3 of your pre travel and travel policy. NB: All requirements regarding existing medical conditions apply to all sections of your policy. 	For loss of money we will also require (a) confirmation from your UK currency exchange of the issue of foreign currency or travellers cheques, (b) exchange confirmations for currency changed from travellers cheques, or (c) where sterling is involved, documentary evidence of possession.

BE AWARE!

No cover is provided under this section for:

- Anything mentioned in the general exclusions or conditions (page 8) (including any treatment, tests, associated illnesses to existing conditions).
- Any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- Any claim for loss of business equipment where you or your employer hold insurance elsewhere

B19 - Wedding Cover Option

We will pay:	For:	Provided:	If you need to claim:
<p>Ceremonial Attire Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> • Either <ul style="list-style-type: none"> - the cost of repair of the wedding dress, suit, shoes and the like which were bought specifically for the wedding if the items are damaged during the period of insurance. Or <ul style="list-style-type: none"> - the cost to replace with a similar wedding dress, suit, shoes and the like, make up, hairstyling and flowers up to the same value of items lost if the items are lost or stolen during the period of insurance. 	<ol style="list-style-type: none"> 1. you have paid your contribution or accept it will be deducted from any settlement. 2. your property has not been shipped as freight or under a bill of lading. 3. your loss is not due to delay, detention, confiscation, requisition or damage by Customs or any other officials or authorities. 4. you have notified the police, your carrier or tour operator's representative within 24 hours and obtained a written report. 5. you have a valid claim with supporting documentation under the terms and conditions of Section B4 'if your possessions are lost or stolen/or damaged'. 	<p>Please telephone our claims department: Travel Claims Facilities on: +44 (0) 1732 853361</p> <p>They will send you the appropriate claim form and advise you what documentation to send in.</p>
<p>Wedding Rings Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> • the loss, theft or damage to wedding rings during the period of insurance. 	<ol style="list-style-type: none"> 6. you are able to provide the damaged items on request or to prove the existence or ownership of any items with an insured value in excess of £50. 	<p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipts for items purchased/hired equipment.</p>
<p>Wedding Gifts Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> • for the loss or theft of wedding gifts given to the couple in resort. 	<ol style="list-style-type: none"> 7. You are not claiming for <ul style="list-style-type: none"> - damage or loss that is the result of a domestic dispute. - wedding rings, wedding attire, wedding gifts, wedding photographs or wedding video recordings stolen from your personal holiday or trip accommodation except where entry or exit was gained by violent and forcible means. - more than the single item limit shown in the schedule of limits and excesses for each wedding ring. - wedding rings carried in any suitcases, trunks or similar containers when left unattended. (including checked in luggage). - more than the item/pair/set limit shown in the schedule of limits and excesses for any single item, pair or set of wedding gift/s. 	
<p>Wedding Photographs and Video Recording Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> • Either <ul style="list-style-type: none"> - pay for the cost of reprinting lost or damaged photographs and/or video recordings specifically taken of the wedding and 14 days after the wedding or up to the expiry of the policy, whichever is the first. or <ul style="list-style-type: none"> - reasonable additional costs to re-book a photographer of a similar standard to the original to take photographs and/or video recordings specifically of the wedding following the death, injury, illness or due to unforeseen unavoidable transport problems which prevented the original photographer from fulfilling their contract. 	<ol style="list-style-type: none"> 8. the loss or damage is not due to: <ul style="list-style-type: none"> - scratching, wear, tear, depreciation or deterioration. - any process of cleaning, repairing or restoring. - atmospheric or climatic conditions. - moths or vermin. - electrical or mechanical breakdown or derangement. 	

BE AWARE!

No cover is provided under this section for:

- Anything mentioned in the general exclusions or conditions (page 8)
- Any intentional or damage to wedding attire or accessories due to carelessness/ wreckless actions.

B20 - Gadget Cover Option

This extension to your policy is administered by Supercover Insurance Ltd with UK General Insurance Limited on behalf of Ageas Insurance Ltd

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> the cost of repairing your gadget if it is damaged as the result of an accident whilst on your trip. The cost of repairing your gadget if it is damaged as a result of electrical or mechanical breakdown occurring whilst on your trip and outside of the manufacturers guarantee period. <p><i>N.B if your gadget cannot be repaired we will replace it.</i></p>	<ol style="list-style-type: none"> Damage caused by: <ul style="list-style-type: none"> you deliberately damaging or neglecting the gadget; you not following the manufacturer's instructions; routine servicing, inspection, maintenance or cleaning; a manufacturers defect or recall or the gadget; repairs carried out by persons not authorised by us; liquid damage to your gadget/s where the event causing the need to claim involved you taking your gadgets on a boat, other water vessels or whilst taking part in water activities. your contribution to each claim. 	<p>Please telephone Supercover's claims department + 44 (0) 203 794 9334 Monday to Friday 9am to 6pm.</p> <p>If your gadget is lost or stolen you need to do the following:</p> <ol style="list-style-type: none"> Notify Supercover Insurance as soon as possible but in any event within 28 days of any incidents likely to give rise to a claim under this insurance; Report the theft or accidental loss of any gadget to the Police within 48 hours of discovery and obtain a written crime report in support of a theft claim or a written lost property report in support of any accidental loss claim; Report the theft or accidental loss of any mobile phone within 24 hours of discovery to your Airtime Provider and blacklist your handset. If your gadget is damaged you must provide this gadget for inspection/repair.
	<ul style="list-style-type: none"> the cost of replacing your gadget if it is accidentally lost or stolen whilst on your trip. <p><i>N.B Where only part or parts of your gadget have been accidentally lost or stolen we will only replace the part or parts.</i></p>	<ol style="list-style-type: none"> Theft or accidental loss; <ul style="list-style-type: none"> where the gadget has been left unattended in a public place. where you have left the gadget unattended (including being in luggage during transit) except where it is locked in a safe or safety deposit box where these are available, or left out of sight in your locked holiday or trip accommodation and force, resulting in damage to the accommodation, was used to gain entry or exit, evidence of which must be provided with your claim; where you have left the gadget unattended away from your holiday or trip accommodation unless left between 6.00am and 11.00pm local time (during daytime) in a locked boot or covered luggage area or a motor vehicle or locked pannier of a motorcycle, where entry was gained by violent and forcible means evidence of which must be provided with your claim; from any building or premises unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairer's account for any damage, or other evidence of damage may be required with your claim; where precautions have not been taken; when away from your holiday or trip accommodation, or when in your holiday or trip accommodation with invited guests / tradesmen or other people; unless the gadget is concealed on or about your person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer); if you do not report the theft or loss of your gadgets to the police within 48 hours of discovering it and do not obtain a police report; your contribution to each claim. 	
	<ul style="list-style-type: none"> the reimbursement of unauthorised calls or data download if your mobile is accidentally lost or stolen whilst on your trip and is used fraudulently. 	<ol style="list-style-type: none"> the reimbursement of charges where you have not provided an itemised bill for your service provider. the cost of any calls or data where you have not reported the incident to your service provider to bar and blacklist your phone or tablet within 24 hours of discovery of the incident. unauthorised call or data download exceeding the sum shown in Schedule of Limits and Excesses. 	

BE AWARE!

Conditions

- This policy is not a replacement as new policy. If the gadget cannot be replaced with an identical gadget, we will replace it with one of comparable or better specification or the equivalent value. We cannot guarantee your replacement will be the same colour as the original. Replacement items will only be delivered to a UK address of your choice.
- You must inform the Police within 48hrs of discovery of any incident relating to theft, accidental loss or malicious damage, and obtain a written incident report. If the item is a mobile phone (or tablet with a SIM), you must also report the incident to your airtime provider.
- You must provide us with details of the claim and any other contract, guarantee, warranty or any other insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurers.
- You must pay the policy excess before your claim will be processed.
- You cannot transfer the insurance to someone else without notifying us in writing and receiving confirmation from us.

WARNING: We will process your claim under the terms and conditions of this insurance based on the first reason notified to us for the claim. If your claim is not covered and you then submit a claim having changed the reason, we will consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the general exclusions or conditions (page 8) or the additional exclusions applying to section B20 Gadget Cover Option (page 20) only.
- loss damage or theft of a laptop computer as these are covered under Section B4.

Additional Exclusions applying to Section B20 Gadget Cover Option only

1. Any gadget that is more than 24 months old when the policy is started. This insurance does not cover gadgets for which you cannot provide evidence of ownership to prove that the gadget was purchased as new and within the territorial limits of the policy.
2. You will not be covered for the accidental loss or theft of a SIM card.
3. Any expense incurred as a result of not being able to use the gadget, or any loss other than the repair or replacement costs of the gadget.
4. Loss of or damage to accessories of any kind.
5. Reconnections costs or subscription fees of any kind.
6. Accidental loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place where you last had your gadget.
7. Any claim for a gadget where proof of usage cannot be provided or evidenced.
8. Any theft, loss or damage that occurs to your gadget whilst travelling on public transport or on an aircraft unless they are being carried in your hand luggage or on your person.
9. Nuclear Risk. Damage or destruction caused by, contributed to or arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or competent thereof.
10. Sonic Boom. Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
11. Loss of Data or Software. Any loss of or damage to information or data or software contained in or stored on the gadgets whether arising as a result of a claim paid by this insurance or otherwise.
12. Any indirect loss or damage resulting from any event which caused a claim under this policy.
13. Liability of whatsoever nature arising from ownership or use of the gadgets, including any illness or injury resulting from it.
14. Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.
15. Any claim for any gadget over the value of the maximum sum for the level of cover you choose. This can be found on your Insurance Certificate.

If you need to claim under sections A1-2, B1-14 & B16-19

First, check your Schedule of Insurance and your policy to make sure that what you are claiming for is covered.

We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: www.travel-claims.net
Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:
Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, telephone: 01732 85 33 61.

You need to:	We can:
<ul style="list-style-type: none"> • Produce your insurance certificate confirming you are insured before a claim is admitted. • Give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time. • Provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance). • Pass on to us immediately every writ, summons, legal process or other communication in connection with the claim. • Provide full details of any House Contents and All Risks insurance policies you may have. • Ensure that all claims are notified within 3 months of the incident occurring. • Not abandon any property to us or the claims office. • Not admit liability for any event or offers to make any payment without our prior written consent. 	<ul style="list-style-type: none"> • Make your policy void where a false declaration is made or any claim is found to be fraudulent. • Take over and deal with in your name the defence/settlement of any claim made under the policy. • Subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy. • Obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval. • Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip. • Not make any payment for any event that is covered by another insurance policy. • Only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance. • Settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you. • Submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands. <p>It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims managers attention in writing. The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.</p>

If you need to claim under sections B15 Trip Disruption or B20 Gadget please refer to the relevant policy section.

Your right to complain

Your right to complain - Under section sections A1-2, B1-14 & B16-19

If your complaint is regarding the selling of your policies, please contact:

InsuraTrip, C/O Voyager Insurance Services Ltd,
4th Floor, 13-21 High Street, Guildford, Surrey, GU1 3DG.
Telephone number 01483 80 66 68. Email info@insuratrip.com.

Or, if you would like to complain about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows:

- Write to the Branch Manager, URV, C/O Travel Insurance Facilities PLC, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, telephone 01732 853 438, who will review the claims office decision.

Should you remain dissatisfied following the final written response, you may be eligible to refer your case to the Financial Ombudsman Services (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action. If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at the address given below.

- Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Tel: 0800 023 4567 - UK landline. Tel: 0300 123 9123 - UK mobile.
Email: complaints.info@financial-ombudsman.org.uk

Your right to complain - Under section B15 Trip Disruption Cover Option

If your complaint is regarding the selling of your policies please contact:

InsuraTrip, C/O Voyager Insurance Services Ltd, 4th Floor, 13-21 High Street, Guildford, Surrey, GU1 3DG

Or if, you would like to complain about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows:

Affirma, 27 Gloucester Road, London, WC1N 3AX.

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

We will contact you within 14 days or receiving your complaint to inform you of what action we are taking. We will try to resolve the problem and give you an answer within four weeks. If it will take us longer than four weeks we will tell you when you can expect an answer.

Should you remain dissatisfied following the final written response, you may be eligible to refer your case to the Financial Ombudsman Services (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action. If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at the address given below.

- Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Tel: 0800 023 4567 - UK landline. Tel: 0300 123 9123 - UK mobile.
Email: complaints.info@financial-ombudsman.org.uk

Your right to complain - Under section B20 Gadget Cover Option

If your complaint is regarding the selling of your policies:

InsuraTrip, C/O Voyager Insurance Services Ltd, 4th Floor, 13-21 High Street, Guildford, Surrey, GU1 3DG

Or if, you would like to complain about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows:

Supercover's Customer Services Director at:
Supercover Insurance Ltd, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF.

Tel: 0203 794 9334. Email : complaints@supercoverinsurance.com

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If your complaint is not resolved by the end of the next working day, your agent will pass it to:

The Customer Relations Manager, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Tel: 0345 218 2685. Email: customerrelations@ukgeneral.co.uk

Should you remain dissatisfied following the final written response, you may be eligible to refer your case to the Financial Ombudsman Services (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action. If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at the address given below.

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Tel: 0800 023 4567 - UK landline. Tel: 0300 123 9123 - UK mobile.
Email: complaints.info@financial-ombudsman.org.uk

Your insurers

Sections A1-2, B1-14 & B16-19

Arranged for Insuratrip by Voyager Insurance Services Ltd on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability.

Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany. Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.
Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA. Registered in England. Registered Number 3220410.

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority. Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc.

Section B15 Trip Disruption Cover Option

Arranged for InsuraTrip by Voyager Insurance Services Limited and underwritten by Affirma (trade brand for MGA Cover Services Limited). Registered Address: Faren House, The Street, Faren Court, Cowfold, West Sussex, RH13 8BP. Registered no. 08444204. MGA Cover Services Limited are authorised and regulated by the Financial Conduct Authority, FRN 597536. Arranged under binding agreement with CBL Insurance Europe Limited: 2nd Floor, 13-17 Dawson Street, Dublin, Ireland. Company Registration: 218234, who are authorised and regulated by the Financial Conduct Authority, FRN203120.

All the Insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations to you under this contract. If you are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 or 020 7741 4100 and on their website at www.fscs.org.uk.

Section B20 Gadget Cover Option

Arranged for Insuratrip by Voyager Insurance Services Limited and administered by Supercover Insurance Ltd with UK General Insurance Limited on behalf of:

Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Supercover Insurance Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.

Demands and Needs

Sections A1-2, B1-14 & B16-19

This policy meets the demands and needs of those who have no excluded existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed in this insurance policy. Subject to terms and conditions and maximum specified claim limits.

Section B15 Trip Disruption Cover Option

This policy meets the demands and needs of those who wish to insure against the additional costs and losses arising from End Supplier Failure and Force Majeure occurring either prior to your departure or during your trip.

Section B20 Gadget Cover Option

This policy meets the demands and needs of those who wish to insure against the cost of replacing hand-held gadgets that are stolen, lost, break down or are damaged accidentally while overseas.

Additional sports and activities

Unlike other policies we cover many sports and activities as standard, **no additional premium is required for activities listed in Activity Pack 1**. We have categorised the activities that are not covered as standard into seven further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any additional premium is necessary. The activities covered are on a 'non incidental basis' – meaning that your chosen activity is not the sole purpose of your trip (with the exception of wintersports whereby you can opt to have specific winter cover included to cover you for the entire duration of your trip). (All of the activities

are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy. If you are unsure please do not hesitate to contact us InsuraTrip Sales on: +44 (0) 1483 80 69 09 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200.

Activity Pack 1 – Covered as standard

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), Archery, Badminton, Ballooning – Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking (UK booked), Camping, Canoeing/kayaking (Grades 1-3 – Excludes White Water), Caravanning, Catamaran Sailing (In-shore), Clay Pigeon Shooting, Cricket, Croquet, Curling, Cycle Touring/leisure biking, Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Elephant Trekking (UK booked), Fencing, Fives, Flag football, Flying as passenger (private/small aircraft), Football/Soccer – Kick Around (any surface), Frisbee (recreational), Golf, Gorilla Trekking (up to 1000m), Highland games, Horse Riding (No Jumping), Hot Air Ballooning, Indoor Skating (not ice), Jet Boating, Jet Skiing, Kiting, Korfbal, Laser Tag, Low Ropes, Marathons, Model Flying, Model sports, Mountain Biking (up to 1000m), Netball, Orienteering, Petanque, Peteca, Pigeon racing, Pony Trekking, Pool, Quoits, Rackets, Racquet Ball, Rafting (Grades 1-3), Re-Enactment, Rifle Range, Ringos, River Punting, Rounders, Rowing (inshore –recreational), Safari (UK booked), Sailing/Yachting (recreational - inshore), Scuba Diving (not solo, up to maximum 30m), Snorkelling, Softball, Squash, Stoolball, Swimming (pool - not open water), Swimming with Dolphins, Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1000m, Tubing, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching, Yachting (racing/crewing) - outside territorial waters, Yoga.

Activity Pack 2 – Additional Premium required (in addition to the activities listed under Pack 1)

Abseiling (up to 25m), Adventure Racing (up to 6 hours), Airsoft, Angling/Fishing (sea), Camel/Elephant Riding/Trekking (non-UK booked), Climbing (Indoor/outdoor climbing wall up to 25m), Cross Country Running, Diving (Indoor up to 10m), Dry Slope Skiing, Elephant Trekking (non UK booked), Falconry, Flyboarding, Football/Soccer - Organised Amateur, Frisbee (Ultimate Frisbee), Gaelic Football, Gorilla Trekking (up to 2000m), Gymnastics, Handball, Hockey (field), Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2000m), Paint Balling, Parasailing, Parascending (Over water), Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), Roller Blading/skating/Skate Boarding/scooters (non motorised), Rugby (training), Safari (non UK booked), Safari Trekking, Sand Yachting, Sea Canoeing/Kayaking (inshore), Shark Diving/Swimming (cage), Shinty, Street Hockey, Surf life saving (organised competition), Surfing, Trampoline, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group up to 2000m), Triathlon, up to 1 day Skiing/Dry slope skiing/Snowboarding, War Games/Paint Balling, Water Polo, Water Skiing (no jumping), Weight Lifting, Windsurfing/Boardsailing/Sailboarding, Wrestling (organised training).

Activity Pack 3 - Additional Premium required (in addition to the activities listed under Pack 1 & 2)

Adventure Racing (up to 12 hours), American Football (Organised/with Safety Equipment), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Canoeing/kayaking (grades 4-6), Canyoning, Cat Skiing, Cross Country Skiing, Equestrian, Flying crew/pilot, Flying Helicopter (Pilot), Glacier Walking, Gliding (non-competitive), Go Karting, Gorge Walking (with ropes), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Skating, Kick Sledging, Land Skiing, Langlauf, Modern Pentathlon, Mono Skiing, Mountain Boarding, Octopush, Off Road Motorcycling (up to 250cc), Off-piste skiing (with guide), Passenger Sledge, Power Boating (inshore), Power lifting, Quad Bikes, Rafting (grades 4-6), River Tubing, Rodeo, Roller Hockey, Rugby (Amateur Game), Sand Boarding, Sand Dune Surfing/Skiing, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Cat, Skiing – Mono, Skiing – Nordic, Sledging/Tobogganing, Sleigh riding (reindeer, horses or dogs), Snow Biking, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Speed Sailing (in shore), Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Summer Tobogganing, Swimming (open water), Telemarking, Tree Top Canopy Walking, Under 17 Driving (not public roads).

Activity Pack 4 - Additional Premium required (in addition to the activities listed under Pack 1-3)

Blowcarting/Land Yachting/Kite Buggy, Boxing Training, Devil Karting, Dirt Boarding, Gorge Walking (no ropes), Gorilla Trekking (up to 3000m), High Diving, Jousting, Kite-boarding/surfing, Motorised Buggy, Mountain Biking (up to 3000m), Paragliding, Parascending (over land), Ski Biking, Ski Blading /Snow Blading, Skiing – Snowcat, Snow Karting, Snow Surfing, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 3000m) Wake Boarding, Water Skiing (jumping).

Activity Pack 5 - Additional Premium required (in addition to the activities listed under Pack 1-4)

Abseiling (outdoor above 25m), Caving/Pot Holing, Climbing (rock & ice climbing), Glacier Skiing, Gorilla Trekking (up to 4000m), Heliskiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Mountain Biking (up to 4000m), Polo, Polo cross, Rap Running/Jumping (Outdoor above 25m), River Bugging, Skeleton, Ski Randonee, Ski Touring, Ski Yawing, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 4000m), Via Ferratta, Wind Tunnel Flying/Indoor Sky diving, Zorbing/Sphereing.

Activity Pack 6 - Additional Premium required (in addition to the activities listed under Pack 1-5)

Adventure Racing (up to 24 hours), Assault Courses including High Ropes, Cave Diving, Cycle Racing, Cyclo Cross, Freestyle Skateboarding, Gliding (competition), Hang Gliding, Micro Lighting, MotoCross, Motor Racing/Rallies/Competitions, Parapenting/Paraponting, Power Boating (off shore), Power Gliding, Power Kiting, Rafting (black water grades 1-3), Scuba Diving (not solo - to 40m), Ski Flying, Ski Mountaineering, Ski Run Walking, Skiing – Off Piste (Without a Guide), Slack-Lining, Wicker Basket Tobogganing, Zip Trekking

Activity Pack 7- Additional Premium required (in addition to the activities listed under Pack 1-6)

Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Downhill Mountain Biking, Gorilla Trekking (up to 5000m), Kloofing, Mountain Biking (up to 5000m), Scuba Diving (Solo), Solo Climbing/Mountaineering, Tandem Skydive (up to 2 jumps maximum), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 5000m)

Activity Pack 8 - Additional Premium required (in addition to the activities listed under Pack 1-7)

Adventure Racing (up to 48 hours), Airboarding, Bobsleigh, Bouldering, Boxing, Bull Running, Cave Tubing, Coasteering, Drag Racing, Free Diving, Gorilla Trekking (up to 6000m), Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Judo (competition), Karate (competition), Kendo (competition), Luge/Bobsleigh, Martial Arts (competition), Mixed Gas Diving, Mountain Biking (up to 6000m), Parachuting, Potholing, Rafting (black water grades 4-6), Rowing (Off-shore Recreational), Sailing/Yachting (Off-shore recreational), Shark Diving/Swimming (no cage, full safety equipment and supervised), Ski Acrobatics, Ski Jumping, Ski Racing, Ski Stunting, Skiing – Para, Sky Diving, Sky Jumping, Sky Surfing, Tree Top Canopy Walking (set up), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 6000m), Wrestling (competition), Yachting (racing/crewing) - outside territorial waters.