

InsuraTrip Travel Policy.

Single and Annual Multi-trip policies

Master policy numbers RTYIT40115 A&B

KEY FACTS

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

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance. Where a page number is shown this refers to the page number on the Policy Wording. This Policy Summary does not form part of the Policy Wording.

Valid for policies issued between 1st December 2016 and 30th November 2017, for all departures up to 30th November 2018

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

Sections A1-2 & B1-14 and B16-19 of this insurance are underwritten by Travel Insurance Facilities plc and insured by Union Reiseversicherung AG, UK Branch.

Section B15 Supplier Insolvency and Disruption is underwritten by Affirma (trade brand for MGA Cover Services Ltd) under binding agreement with CBL Insurance Europe Limited.

Section 20 Gadget Cover is administered by Supercover Insurance Ltd with UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

InsuraTrip TRAVEL INSURANCE POLICY SUMMARY

Who regulates us? InsuraTrip Travel Insurance is a trading name of Voyager Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority (FCA). FRN305814. The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our products are right for you.

What products do we offer? Our permitted business is arranging general insurance. You can check this on the FCA's register by visiting the FCA website www.fsa.gov.uk/register/home.do or by contacting the FCA on 0845 606 1234

Whose products do we offer? We offer products insured by Union Reiseversicherung AG who 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.

Which service will we provide you with? You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products we might offer you. You will then need to make your own choice as to how to proceed

How does our policy work? You have two policies - the first, (A), is your Pre-travel policy which starts on the day you requested cover to commence after you paid the premium and remains in force until you leave home to start your trip. The second, (B), your Travel policy, provides cover while you are on your trip from the time you leave home on the booked date of departure until the date of booked return. If you return home early the cover on that trip will cease on that date instead. You must have a return ticket or an open ticket pre booked to be able to purchase the policy.

Can I cancel my policy? You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements, you can advise InsuraTrip within 14 days of purchase for a full refund to be considered. Please refer to page 6 of the policy wording under "How your policies work" for further details.

Where can I make a claim? If you need to make a claim under sections A 1-2, B1-14 and B16-19 please contact Travel Claims Facilities, our appointed claims handlers, to request a claim form on 0203 8296761, write to Travel Claims Facilities, 1, Tower View, Kings Hill, West Malling, Kent, ME19 4UY or you may download the appropriate claims form from www.travel-claims.net.

If you need to make a claim under Supplier Insolvency and Disruption Cover, Section B15, please email the Affirma claims department: claims@affirmainsurance.com or contact them on 0203 540 4422.

If you need to make claim under Gadget Cover, Section B20, please telephone Supercover's claims department on 0203 794 9334 or email them at claims@supercoverinsurance.com.

What to do if you have a complaint?

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.

Under sections A 1-2, B1-14 and B16-19

If you would like to complain about the outcome 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, Kingshill, West Malling, Kent, ME19 4UY. Telephone 0203 829 6604, who will review the claims office decision.

Under Supplier Insolvency and Disruption Cover, Section B15

If you would like to complain about the outcome or assistance provided please forward details of your complaint in the first instance as follows; Write to: Affirma, 27 Gloucester Road, London, WC1N 3AX, please ensure that your policy number is quoted in all correspondence.

Under Gadget Cover, Section B20

If you would like to complain about the outcome or assistance provided please forward details of your complaint in the first instance as follows; Write to: Supercover's Customer Services Director at: Supercover Insurance Ltd, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF. Telephone 0203 794 9334. Email complaints@supercoverinsurance.com.

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

If you remain dissatisfied, you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS). The FOS advice and helpline number is 0800 023 4567.

Are we covered by the Financial Services Compensation Scheme (FSCS)? We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and the circumstances of the claim. Further information about compensation scheme is available from the FSCS.

Are there any significant features and benefits on my policies? Please read details of these as they apply to your specific policies.

Criteria for purchase

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

- Have not started the trip.
- Are a resident* of the United Kingdom, Channel Islands and BFPO.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Will take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Understand that there is no cover for cruising unless optional Cruise Plus Cover has been purchased.
- Are not travelling for more than 32 days on any one trip when purchasing a Basic or 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, or 100 years and under on your single trip policy.
- 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).
- Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.
- Are not covered for 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.
- Are not travelling within your home country for less than 3 days on any one trip.

* We define a resident as being someone who has their main home in the United Kingdom, Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.

Accurate and relevant information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer 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. In

the event that it becomes necessary to do this, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

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.

Policy information

Your insurance is covered under two master policy numbers, RTYIT40115 A, your pre-travel policy and RTYIT40115 B, your travel policy, Sections A 1-2, B1-14 and B16-19 is specially arranged for InsuraTrip by Voyager Insurance Services Ltd on behalf of Travel Insurance Facilities and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.

brand for MGA Cover Services Ltd) under binding agreement with CBL Insurance Europe Limited.

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

Supplier Insolvency and Disruption Cover, Section B15 is arranged for InsuraTrip by Voyager Insurance Services Ltd and is underwritten by Affirma (trade

Section 20 Gadget Cover is arranged for InsuraTrip by Voyager Insurance Services Ltd and is administered by Supercover Insurance Ltd with UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your needs. In this case you must return the policy and premium receipt to us within 14 days of purchase for a refund to be considered. (Please refer to page 6 for more information).

Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name is shown on the insurance validation documentation.

When your two policies start and end

The cover for Policy A, as described under section A of the pre-travel policy, starts when you purchase your policy and ends when you leave home to start your trip.

The cover under policy B starts when you leave home as shown on your schedule of insurance 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.

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.

Extension of period

If in the event of either your death, injury or illness during your trip, or the 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 the other

sections of the policy, you can arrange to extend cover by contacting InsuraTrip Sales on 01483 806909.

Summary of Cover

Please note the following is only a brief description of all the different sections of cover and options available and some of the principal conditions that apply. Not all the sections or options shown will apply in every case. The individual insurance certificate issued will show which cover level applies and any options that have been chosen and paid for. You must refer to the full Policy Wording and schedule of benefits for full details, including the limits applicable to the cover level selected. The page numbers referred to in this summary relate to the relevant page in the full Policy Wording.

Policy A – Your pre-travel policy (cover starts when you pay your premium)

Section	Benefit	Cover is only provided if
A1	Cancellation - If you are unable to go on your trip (page10) Cover for your proportion of prepaid transport, accommodation & additional travel expenses that you cannot recover from any other source if you cannot travel due to; your, a close relative, person you are intending to stay with or a business associate's death, injury or illness, jury service or witness in a court of law, redundancy or the requirements of H.M. Forces.	<ul style="list-style-type: none"> Cancellation is caused by your or a close relatives' death, injury or illness, redundancy or HM forces requirements. The cancellation is not due to an existing medical condition unless we have agreed cover and additional premium has been paid. You are not claiming for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
A2	Scheduled Airline Failure - If your scheduled airline stops trading (page 10) Cover for any amounts already paid and unused for your flight if the scheduled airline on which you are booked to travel stops trading before your departure.	<ul style="list-style-type: none"> Your flight is booked independently of your accommodation and you have not been offered an alternative/refund from any other agent. The scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.

Policy B – Your travel policy (cover starts when you leave home to begin your trip for Single Trip insurance. For annual multi-trip insurance cover starts on the date you select as the policy start date).

Section	Benefit	Cover is only provided if
B1	Scheduled Airline Failure - If your scheduled airline stops trading (page 11) Cover for any amounts already paid and unused for your flight, if the scheduled airline on which you are booked to travel stops trading after your departure.	<ul style="list-style-type: none"> Your flight is booked independently of your accommodation and you have not been offered an alternative/refund from any other agent. The scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy. You are at the airport/port/station. You have obtained written confirmation of the delay from your booking agents, airline or transport provider.
	Travel Delay - If your departure is delayed by 12 hours or more Benefit for delays over 12 hours at your international departure point which you could use towards the cost of any additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.	<ul style="list-style-type: none"> You are at the airport/port/station. You have obtained written confirmation of the delay from your booking agents, airline or transport provider.
	Abandonment - If you choose to cancel after a 24 hour delay If your outbound journey from your home country is delayed by more than 24 hours and you decide to abandon your trip.	<ul style="list-style-type: none"> You are unable to recoup costs from any other provider or agency. Your trip is more than 2 days in duration.
	Missed Departure Cover for alternative transport costs if you miss your outbound departure if, after leaving home, your vehicle becomes undrivable due to a mechanical breakdown or your public transport is delayed.	<ul style="list-style-type: none"> You are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason including traffic, road closures and/or adverse weather conditions. You are not claiming for your missed return journey back to the United Kingdom.
B2	Emergency Medical Expenses - If you need emergency medical attention (page 12) To cover emergency customary and reasonable medical expenses as well as necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.	<ul style="list-style-type: none"> You are not claiming for any private medical treatment. You have called our Emergency assistance service to authorise any in-patient treatment or any bills over £500. You are claiming for essential treatment unrelated to any existing medical condition (unless you have declared it and paid the required premium).
	Hospital benefit per day For each 24hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.	<ul style="list-style-type: none"> You are in a public hospital.
B3	Curtailment - If you have to come home early (page 12) Pro-rata refund of your unused trip costs from the day you come home, if you or your travel companion have to return early because: <ul style="list-style-type: none"> you, the person you are travelling with, a close relative in your home country or business associate in your home country, unexpectedly suffer injury, illness or death. 	<ul style="list-style-type: none"> You have actually returned home earlier than originally booked. You have contacted our emergency assistance service. You are not claiming due to an existing condition of you, unless declared and accepted by us in writing.
B4	Baggage - If your possessions are lost stolen or damaged (page 11) Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific items are listed, any items which do not fall within this category are not covered: Clothes Cosmetics and toiletries Luggage Electrical items and Photographic Equipment Jewellery and watches Eyewear Shoes	<ul style="list-style-type: none"> You accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear details are shown www.tif-plc.co.uk/wear&tear. You have proof of purchase/ownership for items over the value of £50. Your bag/contents were not stolen from a beach or lido. Your Electrical items/photographic equipment, jewellery or watches were not left unattended. You are not claiming for a mobile phone, accessories or calls. You are not claiming for contact/corneal lenses.
	Delayed Baggage - If your possessions are delayed by 12 hours Cover for the cost of essential items such as toiletries, change of clothes etc...if your possessions are delayed by more than 12 hours on your outward journey.	<ul style="list-style-type: none"> You have kept all of your receipts. You accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions. You have obtained written confirmation of the delay.

Section	Benefit	Cover is only provided if
B5	<p>Personal Money - If your cash, passport or travel documentation are lost or stolen (page 13) Cover for your cash if it is lost or stolen Cover to contribute towards the cost of an emergency travel document Cover for necessary costs collecting your emergency travel document on your trip</p>	<ul style="list-style-type: none"> Your cash / passport was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange. You have a police report confirming the loss and kept all receipts for any incurred costs. You are not claiming for the cost of missing your return flight/transport to the United Kingdom or additional transport costs to return home. You are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen.
B6	<p>Mugging and Hijack - If you are mugged or hijacked (page 13) If you are mugged Cover for each full day hospitalised following a mugging attack</p>	<ul 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.
	<p>If you are hijacked Cover for each full day you are confined as a result of hijack.</p>	<ul style="list-style-type: none"> You have obtained written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement.
B7	<p>Personal Liability – If you are held responsible for injury or damage (page 13) Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.</p>	<ul style="list-style-type: none"> You have not admitted responsibility, or agreed to pay any monies. You have kept paperwork/notes and informed us immediately. Your claim is not due to any form of motorised transport or sailing vessel. You are not claiming for an incident suffered by you, a member of your family, business associate or travelling companion or any property owned by you/ them.
B8	<p>Personal Accident - Accidental Death and Disability benefit (page 14) A single payment payable for your death, permanent disability or loss sight or use of limbs. Accidental death benefit <i>(payment is reduced to £1,000 if under 18 or over 75)</i> Permanent loss of sight or limb Permanent and total disablement</p>	<ul style="list-style-type: none"> You qualify for the full benefit. No partial payments are payable. You have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. You are not over 75 and claiming permanent disablement.
B9	<p>Legal Expenses - If you need legal advice (page 14) Cover for 30mins free legal advice relating to your trip as well as legal expenses we have agreed in writing, pursuing compensation in the event of your death or personal injury whilst on your trip.</p>	<ul style="list-style-type: none"> You are not claiming against a carrier, travel agent, tour operator/organiser the insurers/agents or claims office. You are using our appointed legal advisors. The estimated recovery is more than £500. You understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted.
B10	<p>Natural Disaster – If a natural disaster occurs (page 14) Cover for additional travel and accommodation costs (within a 20 mile radius to the same standard as those on your booking) to enable you to continue your trip close to originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightening, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.</p>	<ul style="list-style-type: none"> The disaster occurs during your trip. Your trip is not within your home country. Your trip was not part of a tour operators package holiday. You are not expecting to receive compensation from any other source. You have not been offered alternative travel arrangements by your transport operator.
B11	<p>Withdrawal of Service – If services are withdrawn at your hotel (page 15) Cover if your pre-booked hotel completely withdraws the services due to strike or industrial action that started after your arrival.</p>	<ul style="list-style-type: none"> Services are not restored within 24 hours. You are not claiming for any services that were not available prior to any strike or industrial action.
B12	<p>Pet Care – If you are unable to collect your pet (page 15) If you are unable to collect your pet due to delayed arrival in your home country.</p>	<ul style="list-style-type: none"> Your pets stay does not exceed the pre-booked period of accommodation. Your claim is not less than 24 hours in total. The kennel or cattery centre is not outside your home country.
B13	<p>Home Emergency – If your home is damaged while you are away (page 15) Cover for pre-approved costs relating to emergency call out, labour and parts to effect temporary repairs to make safe or secure the property or minimise damage.</p>	<ul style="list-style-type: none"> You must notify your claim within 24 hours. The repairer is not a member of your family or someone who lives with you.

Extensions available on your policy – on payment of an additional premium

Section	Benefit	Cover is only provided if	
B14	Winter Sports Cover Option (page 16) Ski Equipment covers you if your items are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear Or Cover if your items are stolen, permanently lost or destroyed on your trip up to the original purchase price of the item, less an allowance for age, wear and tear	<ul 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 6.00am 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. You are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items. 	
	Ski Hire Equipment covers you for the cost of hiring 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.		
	Lift Pass cover for the proportionate cost of your unused Lift pass if it is misplaced, lost or stolen on your trip.		
	Ski Pack covers you for the loss of use of your ski pack following your injury or illness during your trip.		<ul style="list-style-type: none"> You have a valid claim for medical expenses.
	Piste Closure covers you for 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.		<ul style="list-style-type: none"> You are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level.
	Avalanche and Landslide covers you for 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.		<ul 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.
	Physiotherapy in the UK covers you for the cost of physiotherapy once you have returned to your home in the UK or Channel Islands following an injury occurring during your trip.		<ul style="list-style-type: none"> You have a valid claim for medical expenses. You have the prior authorisation of Emergency Assistance Facilities.
B15	Supplier Insolvency and Disruption Cover Option (page 17) End supplier Insolvency (prior to your departure from the UK) covers you if you have to cancel your trip due to the insolvency of the end supplier associated with your trip.	<ul 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 form of travel delay or other temporary disruption to your trip; Any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation 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 their 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 but other legal means. 	
	End supplier insolvency (after your departure from the UK) covers you if you incur additional expenses due to the insolvency of the end supplier that occurs after your departure.		
	Force Majeure Trip Disruption (prior to your departure from the UK) covers you if you have to cancel your trip as a result of Force Majeure.		
	Force Majeure Trip Disruption (after your departure from the UK) covers you if you incur additional travel and accommodating expenses.		
B16	Cruise Plus Cover Option (page 17) Cruise connection covers you if you incur additional expenses to reach the next overseas port destination due to the vehicle in which you are travelling to your international cruise departure point becoming undrivable due to a 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, or your connecting flight.	<ul 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 had 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. 	
	Cabin confinement covers you if you are confined to your cabin or a ships hospital bed due to injury or illness during your trip		<ul style="list-style-type: none"> If you are confined to your cabin or a ships hospital bed in the ships due to injury or illness during your trip
	Unused pre-booked shore excursions covers you if you are unable to participate in pre-paid shore excursions due to your confinement to a hospital, or ships hospital bed, or your cabin during your trip		
	Missed port covers you if your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions.		<ul 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.
B17	Golf Cover Option (page 18) Golf Equipment - covers 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. 	<ul style="list-style-type: none"> Your items were not unattended and you have proof of ownership. You accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear You have obtained written confirmation for the delay, loss or damage from the appropriate authorities and/or police You have kept all your receipts for the hire of alternative equipment. 	
	Golf Equipment Hire covers you for each full day you have to hire golf equipment because your golf equipment is lost or stolen by more than 12 hours on your outward journey.		
	Green Fees cover costs incurred over for the loss of green fees per day you are unable to play golf due to adverse weather conditions		<ul style="list-style-type: none"> The course is closed by a club official and you have confirmation in from the club secretary
	Hole-in-one covers the loss incurred as a result of you achieving a hole in one		<ul style="list-style-type: none"> You have kept all receipts for any costs. You have written confirmation from the golf club at which you are playing.

Section	Benefit	Cover is only provided if
B18	<p>Business Cover Option (page 18)</p> <p>Business Equipment covers you if your business equipment is lost stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear.</p>	<ul style="list-style-type: none"> You accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. You have proof of purchase for items over the value of £50. Your items were not unattended and you have proof of ownership. You are not claiming for a mobile phone, accessories or calls.
	<p>Emergency Courier of samples covers you for the cost of transportation costs to replace business samples if your original samples are delayed by more than 12 hours on your outward journey.</p>	<ul style="list-style-type: none"> You have kept all of your receipts. You have obtained written confirmation of the delay.
	<p>Business Money covers you for the loss or theft of your business cash during your trip.</p>	<ul style="list-style-type: none"> Your cash is on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange as well as police report confirming the loss.
	<p>Replacing Staff Cover for either travel and accommodation costs for you to return within one month to fulfil your duties, or for a replacement employee to take over your duties due to: Hospitalisation prior to your trip. Repatriation during your trip. Necessary curtailment of your trip.</p>	<ul style="list-style-type: none"> Accommodation and travel costs are of the same standard/cost of that originally booked. 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.
B19	<p>Wedding Extension (page 19)</p> <p>Ceremonial Attire covers the cost of repair or replacement to a similar cost of your wedding attire, i.e. wedding dress, suit, shoes if they are lost or damaged prior to your wedding whilst on your trip.</p>	<ul style="list-style-type: none"> You have obtained a written report from the appropriate authorities confirming the loss or damage. Damage was not during transit and not shipped as freight/under a bill of lading. You are able to provide proof of ownership for items over £50. The wedding rings, attire, gifts, photographs or recordings were not left unattended other than in a safe, in your locked trip accommodation. Your wedding rings were not lost/stolen from suitcases, trunks, bags (including checked in luggage). You are not claiming for damage caused by: <ul style="list-style-type: none"> Scratching, wear, tear, depreciation or deterioration. Any process of cleaning, repairing or restoring. Atmospheric or climatic conditions. Moth or vermin. Electrical or mechanical breakdown or derangement.
	<p>Wedding Rings covers the loss, theft or damage of your wedding rings whilst on your trip.</p>	
	<p>Wedding Gifts Cover for the loss or theft of your wedding gifts received in resort during your trip.</p>	
	<p>Wedding Photographs and Video Recording covers the cost of reprinting lost or damaged photographs/video recordings of your wedding, or</p> <p>Cover for additional costs to re-book a photographer of the same/similar standard following your pre-booked photographer suffering death, injury illness or unforeseen unavoidable transport problems.</p>	
B20	<p>Gadget Cover Option (page 20) covers the repair or replacement of your gadget if it is accidentally damaged, lost or stolen.</p> <p>Cover for reimbursement of unauthorised calls or data download if your mobile is accidentally lost or stolen whilst on your trip and is used fraudulently.</p> <p style="text-align: right;">Single article limit CDs, games, tapes, cassettes or cartridges Unauthorised calls on your mobile phone</p>	<ul style="list-style-type: none"> You have not left your gadgets unattended in a public place. You are not claiming for the cost of replacing any music stored on the gadget. You are not claiming for any unused credit on your mobile phone. You are not claiming for the same items under Section B4 personal possessions. Your gadget is not more than 24 months old when the policy is purchased. Your gadget was bought as new in your home country. You have insured the full value of your gadget.

How your policies work

<p>YOUR POLICY WORDINGS</p>	<p>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. <u>Please take the time to read and understand it straight away</u> 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); <i>NOTE: cover is only available for circumstances specified in the policy and if your circumstances do not fit that criteria then there is no cover in place.</i></p>
<p>CANCELLING YOUR POLICIES</p>	<p>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 + 44 (0)1483 80 66 68 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 dependant on what type of policy you have purchased.</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p>BE CAUTIOUS</p>	<p>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.</p>
<p>PREGNANCY</p>	<p>Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 (inclusive) 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: <i>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.</i> 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 as regulations vary from one carrier/airline to another.</p>
<p>MEDICAL COVER</p>	<p>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. You will then need to declare your existing medical condition and have it accepted by Insuratrip Healthcheck for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. 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.</p>
<p>EHIC</p>	<p>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's valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil. 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</p>
<p>MEDICARE</p>	<p>If you are travelling to Australia you <u>must</u> 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.</p>
<p>YOUR EXCESS</p>	<p>Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions confirmed in writing by InsuraTrip HealthCheck. The increased excess 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.</p>
<p>OTHER POLICIES</p>	<p>Your policy will not make any payment for any event that is more specifically covered by another insurance policy, and will only pay a proportionate amount of a claim where there is other insurance in force (such as Home Contents and All Risk insurance policies) covering the same risk, and we will require you to provide details of such other insurance.</p>

Conditions and Exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policies. It is recommended that you read this along with the conditions and exclusions which apply to the individual sections of your policies so that you are aware of what is and what is not covered.

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 policy, 45 days on a Super Annual Multi-Trip Policy 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. Within the last 2 years, 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 or purchase of your policy.
13. Manual labour (see policy definition).
14. You riding a motorcycle, moped or quad-bike for which you do not hold the appropriate qualifications required in the UK or the Channel Islands. 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 listed in activity packs 2-8 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 23).
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.
24. The use of Drones (see definitions on page 7 of the policy wording).

Additional Exclusions applying to Section B20 Gadget Cover Option only

1. Any gadget that is more than 24 months old when the policy is purchased. 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 your home country.
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



If you need to make a claim under sections A 1-2, B1-14 and B16-19 please contact Travel Claims Facilities, our appointed claims handlers, to request a claim form on 0203 829 6761, write to Travel Claims Facilities, 1, Tower View, Kings Hill, West Malling, Kent, ME19 4UY or you may download the appropriate claims form from www.travel-claims.net.

You need to:

- Produce your schedule of insurance 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 offering to make any payment without our prior written consent.

We can:

- 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 more specifically 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.
- 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.
- 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.

If you need to make a claim under **Supplier Insolvency and Disruption Cover, Section B15**, please email the Affirma claims department: claims@affirmainsurance.com or contact them on 0203 540 4422.

If you need to make claim under **Gadget Cover, Section B20**, please telephone Supercover's claims department on 0203 794 9334 or email them at claims@supercoverinsurance.com.

Your right to complain

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: 01483 806668.
Email: info@insuratrip.com

Under sections A 1-2, B1-14 and B16-19

If you would like to complain about the outcome 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, Kingshill, West Malling, Kent, ME19 4UY. Telephone 0203 829 6604, who will review the claims office decision.

Under Supplier Insolvency and Disruption Cover, Section B15

If you would like to complain about the outcome or assistance provided please forward details of your complaint in the first instance as follows; Write to: Affirma, 27 Gloucester Road, London, WC1N 3AX, please ensure that your policy number is quoted in all correspondence.

Under Gadget Cover, Section B20

If you would like to complain about the outcome or assistance provided please forward details of your complaint in the first instance as follows; Write to: Supercover's Customer Services Director at: Supercover Insurance Ltd, Waterside House, 20 Riverside Way, Uxbridge, UB8 2YF. Telephone: 0203 794 9334. Email: complaints@supercoverinsurance.com.

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

If you remain dissatisfied, you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS). The FOS advice and helpline number is 0800 023 4567.

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, please contact us in writing, explaining why you do not think our decision is correct.



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