

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 January 2019 and 31st December 2019

This policy is for residents of the United Kingdom, Channel Islands and British Forces Posted Overseas only.

PAGE	CONTENTS	
2	Important contact numbers	
3	Schedule of Limits and Excesses	
4	Disclosure of medical conditions	
5	How your policies work	
6-7	Definitions	
8	Conditions and exclusions applying to your policies	
YOUR PRE-TRAVEL POLICY A		Section
9	Cancellation - If you are unable to go on your trip	A1
9	Scheduled Airline Failure - If your scheduled airline stops trading	A2
YOUR TRAVEL POLICY B		
10	Scheduled Airline Failure & Travel Delay / Abandonment & Missed departure - If your travel plans are disrupted	B1
10	Emergency Medical Expenses - If you need emergency medical attention	B2
11	Curtailment - If you have to come home early	B3
11	Baggage - If your possessions are lost, stolen, damaged or delayed	B4
12	Personal Money - If your cash, passport or travel documentation is lost or stolen	B5
12	Mugging and Hijack - If you are mugged or hijacked	B6
12	Personal liability - If you are held responsible for injury or damage	B7
13	Personal Accident - Accidental death and disability benefit	B8
13	Legal Expenses - If you need legal advice	B9
14-16	Optional Extensions - Gadget Cover	B10
16	If you need to claim and Data Protection Act	
17	Your right to complain	
18	Additional sports and activities	

POLICY INFORMATION

Sections A1-2 & B1-9

Your insurance is covered under two master policy numbers, RTAT40115 A your pre-travel policy and RTAT40115 B your travel policy, specially arranged for InsuraTrip by Voyager Insurance Services Limited on behalf of tifgroup, a trading name of Travel Insurance Facilities plc, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.

Section B10 Gadget

This insurance is arranged by Supercover Insurance Ltd and underwritten by Zenith Insurance Plc, Authorised Insurers, registered in Gibraltar No 84085. Registered Office: 846-848 Europort, Gibraltar. Supercover Insurance Ltd is registered in England and Wales, registration no. 03058631. Registered Office: 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB. Authorised and regulated by the Financial Conduct Authority (No. 313806). 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.

Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Number 211787).

IMPORTANT

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 5. 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:

- You are not travelling against the advice of a doctor or a medical professional such as your dentist.
- Have not started the trip.
- Are commencing travel within 1 year of the policy start date.
- 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, Channel Islands and British Forces Posted Overseas only.
- Are not travelling within your home country for less than 3 days on any one trip.
- 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 24 months.
- Are aged 35 or under for Backpacker or 55 or under for Backpacker Plus, on the date of departure.
- 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 travelling outside your selected geographical area for more than 5 days in total.
- Are not taking a trip which involves a Cruise (see definition on page 6).
- 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.

Under Section B10 Gadget cover we can only insure gadgets that are:

- Purchased in your home country as new or refurbished or direct from the Manufacturer or Network Provider with evidence of ownership available;
- Gifted to you as long as you are able to provide a

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

InsuraTrip Customer Services

+44 (0) 1483 806 909

Open Monday to Friday 9am-5.30pm

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

01483 806 909

Monday to Friday 9am-5.30pm

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) 203 829 6745

IF YOU NEED A CLAIM FORM:

For sections A1-2 & B1-9

You can download the relevant form:
www.policyholderclaims.co.uk

Or contact Travel Claims Facilities on:

UK: +44 (0) 203 829 6761

Monday to Friday 8am-8pm

Saturday 9am-1pm

For section B10 - Gadget
Please contact Direct Group Ltd on:

UK: +44 203 794 9300

gadgetclaims@directgroup.co.uk

Monday to Friday 9.00am - 6pm

IF YOU NEED LEGAL ADVICE:
Contact **Slater & Gordon LLP** on:

UK: +44 (0) 161 228 3851

MORE DETAILS OVERLEAF

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.
- Insured for their full value under this cover.

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.

This policy is for residents of the United Kingdom, Channel Islands and British Forces Posted Overseas only.

For Policies issued from 01/01/2019 to 31/12/2019

Your Important Contact Numbers

FOR MEDICAL SCREENING CALL INSURATRIP ON 01483 806 909

Make sure you have all your medical information and medication details and policy number to hand.
Open 9am – 5.30pm Monday – Friday

For travel sections **A1-2 & B1-9** on the policy please visit www.policyholderclaims.co.uk
Or call **+44 (0) 203 829 6761**
Open 8am-8pm Monday-Friday
9am-1pm Saturday.

TO MAKE A CLAIM

For section **B10 - Gadget** please call **Direct Group Ltd, +44 203 794 9300**
Open 9am-6pm Monday-Friday, or email: gadgetclaims@directgroup.co.uk

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) 203 829 6745

Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact **Emergency Assistance Facilities** to offer you advice.

We strongly suggest you put their telephone number

+44 (0) 203 829 6745

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: PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW.

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 purchased
- 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.
- You may be required to obtain your medical records in the event of a claim.

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, and have it accepted; 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.

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) 203 829 6745** 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) 203 829 6761.

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 17 of the policy for information on our complaints procedure.

Schedule of Limits and Excesses for Backpacker & Backpacker Plus

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.

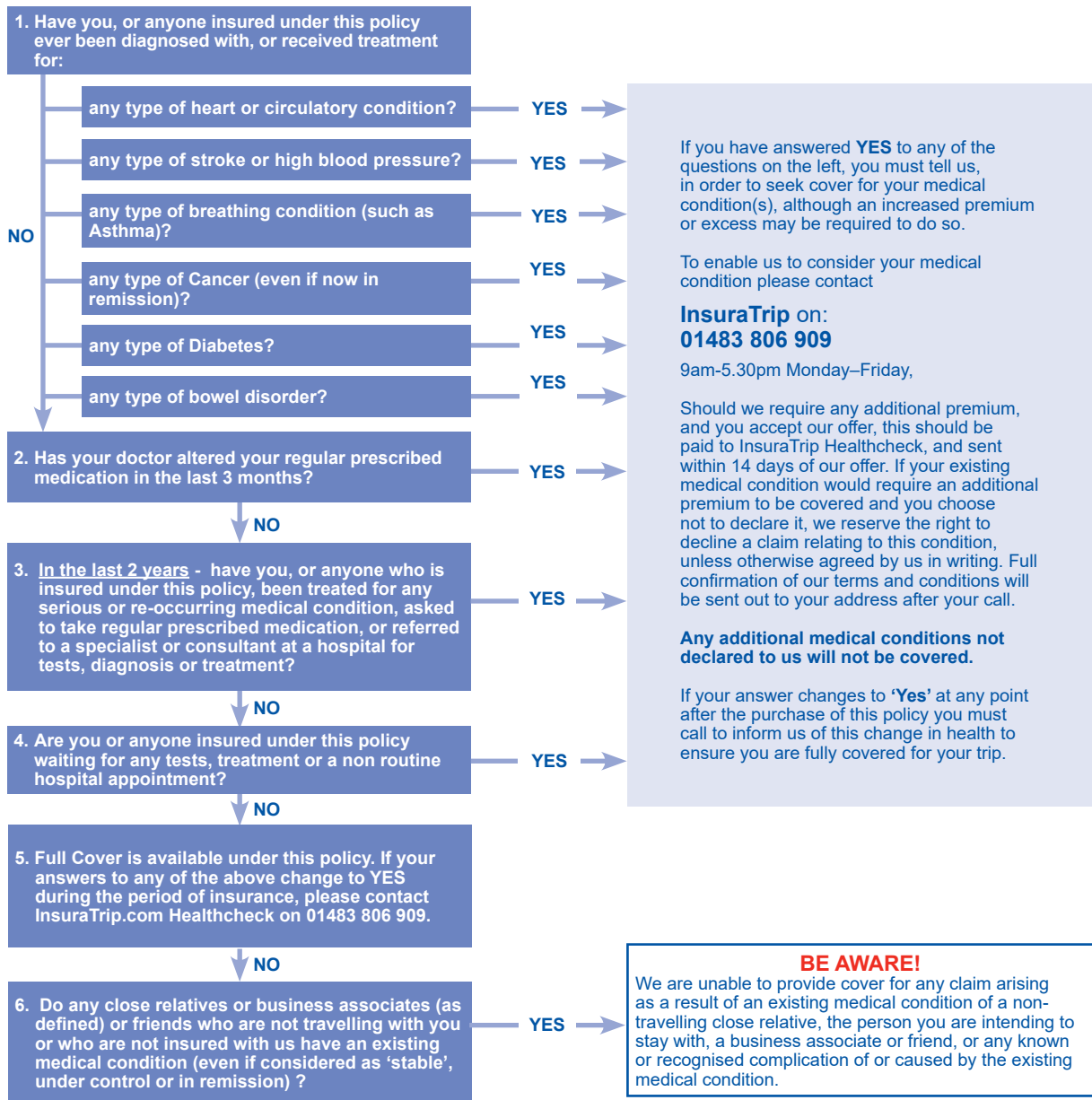
Sections & Benefits		Backpacker			Backpacker Plus				
Description of cover		Limit	Excess	Limit	Excess				
A	Pre-Travel Policy	Up to			Up to				
A1	Cancellation	£1,000	£85	£2,500	£85				
A2	Scheduled Airline Failure	Nil	Nil	£1,000	£85				
B	Travel Policy	Up to			Up to				
B1	Scheduled Airline Failure	Nil	Nil	£1,000	£85				
B1	Travel Delay - Limit Per 12 hours	Nil	Nil	£200 (£20)	Nil				
B1	Abandonment (after 24 hours)	Nil	Nil	£2,500	£85				
B1	Missed Departure	Nil	Nil	£500	£85				
B2	Emergency Medical Emergency Dental Treatment Burial or Cremation	£1,000,000 £100 £5,000	£85	£5,000,000 £100 £5,000	£85				
B2	Hospital Benefit – Limit per 24 hours	Nil	Nil	£200 £20	£85				
B3	Curtailment	£500	£85	£500	£85				
B4	Baggage – Overall limit Maximum per item, pair or set Total limit for all valuables Eyewear Limits Delayed Baggage (up to £50 per 12 hours)	£500 £100 £250 £100 £100	£85 Nil	£1,000 £100 £300 £150 £100	£85 Nil				
B5	Personal Money Cash Limit	£200 £100	£85	£500 £200	£85				
B5	Loss of Passport & Travel Documents	Nil	Nil	£200	£85				
B6	Mugging – Limit (per 24 hours)	Nil	Nil	£500 (£50)	Nil				
B6	Hijack & Kidnap – Limit (per 24 hours)	Nil	Nil	£500 (£50)	Nil				
B7	Personal Liability	£1,000,000	£85*	£2,000,000	£85*				
B8	Personal Accident Permanent Total Disablement Loss of limb/sight Death	£5,000 £5,000 £5,000	Nil	£15,000 £15,000 £15,000	Nil				
B9	Legal Expenses	£5,000	£85	£25,000	£85				
Optional Extensions - Applicable only where the additional premium has been paid and the option is shown on your certificate									
B10	Gadget Cover Option Limits per person	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

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

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 on **01483 806 909**, as soon as possible. We will advise you what cover we are able to provide for your change in health, as defined on page 7, 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 Definition of existing Medical Condition for more information).

BE AWARE! WE DO NOT PROVIDE ANY COVER FOR:

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

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.

The cover under Policy B starts when when you commence your trip and ends when you complete your trip. Cancellation cover will cease when you start your trip, or upon expiration of your policy, whichever is first.

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;
- delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point.

you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

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, from which a £15 admin fee will be deducted; the following cancellation terms will be applied dependent on what type of policy you have purchased.

BACKPACKER AND BACKPACKER PLUS 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 are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any portion 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 (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: 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. 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, or a medical professional such as your dentist.

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>. Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.

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 EXCESS

Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses (your excess) shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim unless otherwise stated in the schedule of limits and excesses. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us. 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.

RETURN HOME EXTENSION

This cover only applies if purchased before leaving your home country.

On payment of the additional premium and **your** policy schedule showing this cover as being included the cover under Policy B, travel insurance, is extended to include two return **trips to your home country**. All cover is suspended on clearance of your home country customs and restarts after the baggage check-in at **your international departure point** for the return **flight**, international train or ferry.

However you must be aware of the following conditions that will apply should you choose to use this option:

- You are only allowed two return trips during the policy period.
- Each trip can only be for a maximum of 21 days.
- If your trip exceeds 21 days, your policy terminates immediately, and you will have to purchase a new policy should you wish to travel again.
- When using the return home extension all cover is suspended on clearance of customs in your home country and restarts after the baggage check in at your international departure point for your return flight, international train or ferry to your overseas destination.
- All cover ceases if you have made a claim or intend to make a claim under the Policy B Section 3.

STOP OVER EXTENSION

Allows **you** to stop over outside of **your** chosen geographical area for a maximum of 31 days in total providing **you** have purchased the extension and paid an additional premium.

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

DEFINITIONS APPLICABLE TO SECTIONS A1-2 AND B1-9

AUSTRALIA AND NEW ZEALAND

Australia and New Zealand - All countries listed in Europe including Spain and Egypt, as well as Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord How Island), and New Zealand, including the Cook Islands, Niue and Tokelau.

BAGGAGE

Possessions including valuables.

BFPO

British Forces Posted Overseas.

BUSINESS ASSOCIATES

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

BUSINESS EQUIPMENT

Any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.

BUSINESS SAMPLES

Business goods and samples taken on an insured journey by an insured person and 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, Brechqou and Lihou.

CLOSE RELATIVE

Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).

CONNECTING FLIGHT

A connecting flight which departs your first scheduled stop-over destination within 12 hours after arrival from your international departure point.

COUPLE

You and your husband/wife/civil partner/spouse or partner who you are living with at the same address.

CRUISE

A pleasure voyage of more than 72 hours duration, sailing on sea/s or oceans and includes stops at various ports.

Be Aware: Please note that this policy does not provide cover if you are going on a cruise

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.

DOMESTIC FLIGHT

A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.

EMERGENCY TREATMENT

Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home.

ESSENTIAL ITEMS

Underwear, socks, toiletries and a change of clothing.

EUROPE EXCLUDING SPAIN

Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, Kos (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Ukraine, United Kingdom, Vatican City.

EUROPE INCLUDING SPAIN

All countries listed in the definition of Europe excluding Spain, but including Spain, Balearics and the Canary Islands.

EXCURSION

A short journey or activity undertaken for leisure purposes.

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.

FAMILY

Two adults (or 1 adult for single parent families) and their dependents who are under the age of 18, must be resident in the UK and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.

FLIGHT

A service using the same airline or airline flight number.

HOME

One of your normal places of residence in the United Kingdom, Channel Islands or BFPO.

HOME COUNTRY

One of your normal places of residence in the United Kingdom, Channel Islands or BFPO.

INSHORE

12 Nautical miles and under from the shore.

INSURED PERSON/YOU/ YOUR

Any person named on the insurance validation documentation.

INTERNATIONAL DEPARTURE POINT

The airport, international rail terminal or port from which you departed from the UK, Channel Islands, BFPO (or in the case of Northern Ireland this is extended to include Dublin if you reside in Northern Ireland) to your destination, 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.

MEDICAL CONDITIONS

Any disease, illness or injury, including any psychological conditions.

MOBILITY EQUIPMENT

Any equipment which you would require in your daily life in order to perform everyday tasks and to make journeys which would otherwise be undertaken on foot.

NATURAL DISASTER

Natural disaster - A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.

OFF SHORE

12 Nautical miles and over from the shore.

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 within 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, drones, games, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, films, discs or cartridges.

Drones: Un-manned aerial vehicles.

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

Buggies, Strollers & Car seats: Buggies, Strollers & Car seats.

Eyewear: spectacles, sunglasses, prescription spectacles or binoculars.

Shoes: boots, shoes, trainers and sandals.

Ski equipment: Skis, ski bindings, ski sticks, ski boots, board boots, snowboard bindings and snowboards.

Please note Ski Equipment is only covered if activity pack 2 has been purchased.

PUBLIC TRANSPORT

Buses, coaches, internal flights, ferries 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, Channel Islands or BFPO 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.

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 18 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.

TIMETABLE RESTRICTIONS

Published scheduled itinerary restrictions.

TRAVELLING COMPANION

A person with whom you are travelling on the same booking, or with whom you have arranged to spend a proportion of your trip, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.

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, Channel Islands or BFPO, following your repatriation.

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 B1-9 means Union Reiseversicherung AG UK. For section B10 Gadget means Zenith Insurance Plc.

WINTER SPORTS

Skiing, snowboarding and ice skating.

WORLDWIDE

Anywhere in the world.

WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN ISLANDS

Anywhere excluding the United States of America, Canada and the Caribbean Islands.

ADDITIONAL DEFINITIONS APPLICABLE TO SECTION B10 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 in the UK and which are no more than 24 months old at the time the policy is purchased. The items can be any of the following: mobile phone (including iPhone), iPad, Tablet, satellite navigation unit, iPod, MP3 player, laptop, camera, camera lenses, portable DVD player, portable gaming consoles or portable LCD monitors.

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

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 under a Backpacker or Backpacker Plus policy that exceeds 24 months.
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 on page 6).
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. (Please note there is no cover under section B7 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>.
15. You riding on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
16. 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.
17. 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).
18. In respect of all sections other than B2 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.
19. Participation in any sports and activities listed in activity packs 2-4 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 18).
20. Your failure to obtain the required passport, visa or ESTA.
21. 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 your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents.
22. 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.
23. The use of Drones (see definition on page 6).
24. Any claim not supported by the correct documentation as laid out in the individual section.
25. Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.
26. No cover will be in force for Policy B if you claim under Policy A.
27. You piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.
28. If you choose not to adhere to medical advice given any claims related to this will not be paid.

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 iv. pre-paid excursions booked before you go on your trip.</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 who lives 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. • 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"> 1. have paid or accept that your excess will be deducted from any settlement. 2. have complied with the health declaration on page 4 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid. 3. 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. 4. have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. 5. 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. 6. are not cancelling due to the death, injury or illness of any pets or animals. 7. accept that we can only offer to review and extend cover for declared 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 travel, 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. • the person you are intending to stay with. 8. 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. 9. are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. 10. 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 you have been in continuous employment for two years (see definition - redundancy in page 6). 11. 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 section due to:

- anything mentioned in the conditions and exclusions applying to your policies (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, your travelling companion, the person you are intending to stay with, or a business associate.
- your failure to obtain the required vaccinations and inoculations, 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"> 1. excess has been paid or deducted from any settlement. 2. 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. 3. booking has not been taken over by another airline. 4. 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 section due to:

- anything mentioned in the conditions and exclusions applying to your policies (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 <u>unused part</u> 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 excess 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 of trip disruption).	<ul style="list-style-type: none"> the departure of your international flight, international train or sailing is on your outbound journey for more than 12 hours from its scheduled departure time from your international departure point. 	<ol style="list-style-type: none"> your trip is not less than 2 days duration or is not a one-way trip. your excess has been paid or deducted from any settlement. 	<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 the UK, Channel Islands or BFPO you abandon the trip. 	<ol style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. 	
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, Channel Islands and BFPO, your inbound return to the United Kingdom, Channel Islands and BFPO. 		

BE AWARE!

No cover is provided under this section due to

- anything mentioned in the conditions and exclusions applying to your policies (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.
- 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

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 for necessary and emergency treatment, 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, to travel to you from your home country or to travel with you, where it is deemed medically necessary.</u> the cost of returning your ashes home or the return of your body to your home. 	<ol style="list-style-type: none"> any costs where you have not paid your excess. 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 received whilst abroad. costs of private treatment <u>unless our 24 hour medical helpline</u> has agreed and adequate public facilities are not available. 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 condition other than that which has caused the immediate 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) 203 829 6745</p> <p>Call our 24 hour Emergency Assistance Facilities service 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 and 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. 		
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 24 hour period 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 in any dental treatment. the provision of dentures, crowns or veneers. 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 and exclusions applying to your policies (page 8) (including any treatment, tests, associated illnesses for non-declared existing medical 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.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with Emergency Assistance Facilities

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"> • pre-paid excursions booked before you go on your trip; • loss of accommodation; • foreign car hire; and • either your pre-booked return travel costs, or the cost of your curtailment travel costs, whichever is the greater that you have paid or agreed to pay and that you cannot recover from any other source following your necessary 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 - a friend who lives abroad and with whom you are staying with. • 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. 	<ol style="list-style-type: none"> 1. any payment where you have not suffered any financial loss. 2. coming home due to your existing medical condition, unless declared and accepted by us in writing. 3. coming home due to an existing medical condition of a non-travelling close relative, the person you are staying with, a business associate or travelling companion 4. any costs where you have not paid your excess. 5. 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. 6. any claim due to the death, injury or illness of any pets or animals. 7. the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. 8. any unused portion of your original ticket where you have been repatriated. 9. coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. 10. curtailment cover where the trip is of 2 days duration or less or is a one-way trip. 11. the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking. 12. the curtailment of your trip by the tour operator. 13. curtailment due to financial circumstances. 	<p>Please download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the General Practitioner of the persons whose injury, illness or death has caused the curtailment. 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>If you need to cut short your trip: Due to a medical necessity you must ring to confirm this with our 24 hour Emergency Assistance Facilities service.</p> <p>+44 (0) 203 829 6745</p> <p>Curtailment claims will not otherwise be covered.</p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>
<p>BE AWARE! If you need to come home early you MUST contact our emergency assistance service who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.</p> <p>No cover is provided under this section for:</p> <ul style="list-style-type: none"> • anything mentioned in the conditions and exclusions applying to your policies (page 8). • coming home early due to death or illness of a close relative, the person you are staying with, a travelling companion, or a close business associate caused by an existing medical condition or a known complication of it. • coming home early due to death or illness of a close relative, close business associate, travelling companion or person you are staying 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. • any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country. • your curtailment travel costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip. 			

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 - 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"> 1. have paid your excess or accept it will be deducted from any settlement. 2. have complied with the carrier's conditions of carriage. 3. have notified the police, your carrier or tour operator's representative and obtained an independent written report. 4. own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. 5. 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. 6. are not claiming for possessions which have been left on a beach or lido (if so we will only pay a maximum of £50). 7. 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. 8. have not left any possessions not mentioned in the preceding bullet 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. 9. have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider 10. are not claiming for the stolen, lost or damaged item(s) under optional section B10 - Gadget cover. 	<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>Please then return the damaged items to: The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p><u>For all loss or damage claims during transit:</u> (a) retain your tickets and luggage tags, (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>In the event that you provide us with original purchase receipts for any items lost/stolen, these will not be returned to you following settlement of your claim.</p>
<p>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 <u>not</u> 'new for old' and an amount for age, wear and tear <u>will be deducted</u>, you can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/</p> <p>No cover is provided under this section for:</p> <ul style="list-style-type: none"> • anything mentioned in the conditions or general exclusions (page 8) <u>or any items that do not fall within the categories of cover listed in the possessions definition.</u> • mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories. • the use of, or damage to, drones. • any claim evidenced by any other report not specified in this section, unless otherwise agreed by us. 			

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. cover to contribute towards the cost of an emergency travel document. cover for necessary costs collecting your emergency travel document on your trip. 	<ol style="list-style-type: none"> your excess 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 out-of-sight 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 section for:

- anything mentioned in the conditions and exclusions applying to your policies (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, Channel Islands or BFPO.
- cash or passport that is not on your person.
- cash or passport that is not 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 24 hour period 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 section for:

- anything mentioned in the conditions and exclusions applying to your policies (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 excess 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 section for:

- anything mentioned in the conditions and exclusions applying to your policies (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 whilst on your trip 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 or 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 any and every 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 35 or under on a Backpacker policy or 55 or under on a Backpacker Plus policy 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>
<p>BE AWARE!</p> <p>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 trip. 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'.)</p>		<p>No cover is provided under this section for:</p> <ul style="list-style-type: none"> anything mentioned in the conditions and exclusions applying to your policies (page 8). any payment for permanent disablement when your age is thirty six (36) or over on a Backpacker policy or fifty six (56) or over on a Backpacker Plus policy 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 excess 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 who is a 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, 58, Mosley Street, Manchester, M2 3HZ.</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> <p>Monday to Friday 9am-5pm</p>
<p>BE AWARE!</p> <p>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.</p>		<p>No cover is provided under this section for:</p> <ul style="list-style-type: none"> legal proceedings in more than one country for the same event. anything mentioned in the conditions and exclusions applying to your policies (page 8). any claims for legal proceedings through the contingency fee system in the USA or Canada. 	

Optional extensions

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

B10 - Gadget Cover Option

This extension to your policy is administered by Supercover Insurance Ltd and underwritten by Zenith Insurance Plc.

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 of 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 excess to each claim. 	<p>Please telephone Direct Group Ltd + 44 (0) 203 794 9300</p> <p>Monday to Friday 9am to 6pm. Email: gadgetclaims@directgroup.co.uk</p> <p>If your gadget is lost or stolen you need to do the following:</p> <ol style="list-style-type: none"> Notify Direct Group Ltd 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 excess for 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 from 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. any claim for the cost of unauthorised calls or data download for your mobile phone unless the claim for the theft or accidental loss of your gadget is covered under your policy. 	

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 conditions and exclusions applying to your policies (page 8) or the additional exclusions applying to section B10 Gadget Cover Option (page 16) only.
- anything for which you are claiming under Section B4, Baggage.

HOW WE USE YOUR INFORMATION

Introduction

We believe in keeping your information safe and secure. Full details of what data we collect and how we use it can be found in our privacy policy which you can access via www.supercoverinsurance.com or by requesting a copy from our Data Protection Officer (contact details below). This section provides you with some basic information and explains:

- What we do with your information
- How we may check the information you have provided to us against other sources such as databases
- Who we share your information with, and
- How we may use your information.

We are governed by the Data Protection legislation applicable in the United Kingdom

How we may collect your information

We may collect details about you from

- Information you give to brokers
- Information you give us in online forms and other forms
- Other sources such as Google Earth and social media
- Third parties and other sources
- Telematics systems.

What information we may collect about you

We collect details including details about your health, personal circumstances, claims history, credit history, motoring history and other relevant details. We may collect information on you from databases such as the electoral roll and county court judgment records.

How we may share your information

In order to provide our services to you, we may share your information with other insurance companies, solicitors, regulators, business partners and suppliers. We may also have a legal obligation to provide your information, in certain circumstances, with regulators, police and other public bodies.

Information you supply may be used for the purposes of insurance administration by us and third parties. These third parties may share your information with their own agents.

How we may use your information

We may use your information for a number of purposes. These include:

- Providing you with our services
- Dealing with your claim
- Carrying out checks such as fraud checks and credit checks
- Providing you with information about our products and services.

We give details about some of these processes below.

Providing you with details on our Products and Services

Where you have given us your consent to do so, we will send you information about products and services of ours and other companies in our Group which may be of interest to you. We may contact you by telephone, letter or email (as you have indicated)

You have a right at any time to stop us from contacting you for marketing purposes or giving your information to other members of the Group.

If you no longer wish to be contacted for marketing purposes then please contact our Data Protection Officer (contact details below).

Fraud Prevention and Detection

We carry out fraud checks on our customers. We do this in order to prevent fraud and also to help us make decisions about the provision, pricing and administration of insurance.

When carrying out these checks, we will search against fraud detection databases.

We may pass details about you to some of these databases.

Law enforcement agencies, financial service providers, fraud prevention agencies, police and other organisations may also access these databases.

Claims History

We may process data relating to your claims history for the purposes of assessing any claim you may make.

The aim is to help us to check information provided and also to prevent fraudulent claims. When you tell us about an incident we will pass information relating to it to these databases. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal.

Credit Searches and Accounting

In assessing an application for insurance or policy renewal, we may search files made available to us by credit reference agencies. They keep a record of that search.

Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud.

Transfers

Sometimes your information may be transferred outside the European Economic Area by us, by the organisations with whom we share your information or by the servants and agents of these organisations. If we do this we will ensure that anyone to whom we pass it provides an adequate level of protection.

Your Rights as a Data Subject

Under Data Protection Laws you have certain rights; these include for example, a right to understand what data we hold on you and a right to ask us to amend that data if it is incorrect. If you would like to exercise any of your rights please contact our Data Protection Officer (contact details below).

Data Protection Officer

If you have any questions about how we use your data, or to exercise any of your data rights please contact our Data Protection Officer at

Data Protection Officer
Supercover Insurance Limited
45 Westerham Road
Bessels Green
Sevenoaks
Kent
TN13 2QB

Additional Exclusions applying to Section B10 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. Sonic Boom. Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
10. Any indirect loss or damage resulting from any event which caused a claim under this policy.
11. Liability of whatsoever nature arising from ownership or use of the gadgets, including any illness or injury resulting from it.
12. Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.
13. 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.
14. War Risk - Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority."
15. Nuclear Risk - Damage or destruction caused by, contributed to or arising from:
 - a. ionizing 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 component thereof.
16. Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
17. Any loss where your bank account/credit card details stored on your gadget are used to purchase goods or withdraw funds.

WARNING

If you or anyone acting on your behalf knowingly commit a fraudulent act or submit a fraudulent document or make a fraudulent statement or exaggerate any claim made under this insurance, we will not pay the claim and cover under this and all other insurances currently in force with us with which you are connected will cease immediately. You will not be entitled to any refund of premium under any policy.

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 circumstances of the loss or damage we consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

If you need to claim under sections A1-2, B1-9

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.policyholderclaims.co.uk
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, PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW, telephone: 0203 829 6761

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. • We will pay a maximum of £80 for medical records / completion of a medical certificate. 	<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. • Only make claims payments by electronic BACS transfer, unless otherwise agreed by us.

DATA PROTECTION ACT - PERSONAL INFORMATION

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you.

If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on 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 manager's attention in writing: The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data.

For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

Your right to complain

Your right to complain - Under sections A1-2, B1-9

If your complaint is regarding the sale and administration 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 Customer Insights Manager, URV, C/O Travel Insurance Facilities PLC, 1, Tower View, Kings Hill, West Malling, Kent, ME19 4UY, telephone number 0203 829 6604 or email complaints@tifgroup.co.uk 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, London, E14 9SR.
 - You are also able to use the EC Online Disputes Resolutions (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.
- 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 B10 Gadget Cover Option

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding:

SALE OF THE POLICY

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

CLAIMS

For complaints about the handling of any claim, please contact:

Direct Group Ltd, Direct Group, PO Box 1291, Preston, PR2 0QJ

Tel: 0203 794 9300. Email: customer.relations@ryandirectgroup.co.uk

Direct Group Ltd will make every effort to resolve your complaint by the end of the third working day after receipt. If they cannot resolve your complaint within this timeframe they will acknowledge your complaint within 5 days of receipt and will do their best to resolve the problem within four weeks by sending you a final response letter.

If they are unable to resolve your complaint in this time they will write to advise you of progress and will endeavour to resolve your complaint within the following four weeks.

If they are still unable to provide you with a final response at this stage, they will write to you explaining why and advise when you can expect a final response. At this point you may refer your complaint to The Financial Ombudsman Service at

the following address:

Financial Ombudsman Service

Exchange Tower Harbour Exchange Square London E14 9SR

www.financial-ombudsman.org.uk

What you should know

You may go directly to the Financial Ombudsman Service when you first make your complaint, but the Ombudsman will only review your complaint at this stage with our consent. However, we are still required to follow the procedure stated above.

If you have received a final response but are dissatisfied, you have the right of referral to the Financial Ombudsman Service within six months of the date of your final response letter. You may only refer to the Ombudsman beyond this time limit if we have provided our consent.

Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action

Sections A1-2, B1-9

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. 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: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. 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 B10 Gadget Cover Option

Supercover Insurance Ltd is registered in England and Wales, registration no. 03058631. Registered Office: 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB. Authorised and regulated by the Financial Conduct Authority (No. 313806). 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.

Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Number 211787).

COMPENSATION SCHEME

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation from this scheme if we cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

Demands and Needs

Sections A1-2, B1-9

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 B10 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 and, no additional premium is required for activities listed in Activity Pack 1. We have categorised the activities that are not covered as standard into three further bands. If you do not see your chosen activity, do not worry, we may be able to cover it, but you must contact us so we can discuss the activity and what, if any additional premium is necessary. *(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 professional / semi-professional

/ paid / sponsored racing, professional display events, photo shoots, etc..) will not be covered under this policy. Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim. If you are unsure please do not hesitate to contact us 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.

Please note those activities marked in italics and underlined do not have Personal Liability cover or Accidental Death and Disability cover.

Activity Pack 1 – Covered as standard

Adventure Racing (up to 6 hours), Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), Archery, Badminton, 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 (White Water Grades 1-3), Caravanning, Catamaran Sailing (In-shore), Clay Pigeon Shooting, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m*), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fencing, Fives, Flag Football, Flying as passenger (private/small aircraft/helicopter), Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Handball - Practice and Training, Highland games, Hockey (Field – Organised Amateur Match), Horse Riding (No Jumping), Hot Air Ballooning, Indoor Skating (not ice), Jet Boating, Jet Skiing, Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m*), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, Rafting (White Water Grades 1-3), Re-Enactment, Rifle Range, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, Rowing (inshore –recreational), Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), Scuba Diving (not solo, up to maximum 30m), Segway (supervised, non-competitive), Snorkelling (inside marked areas and / or with lifeguard present), Softball, Squash, Stoolball, Swimming (inside marked areas and / or with lifeguard present), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (inside marked areas and / or with lifeguard present), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m*, Tubing, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), Yachting (Inshore – crewing), Yoga, Zip Lining / Zip Trekking (booked pre-trip - requires appropriate trekking altitude pack).

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

Abseiling (Indoor/Outdoor climbing wall up to 25m), Adventure Racing (up to 12 hours), Airsoft, American Football - Training or Amateur Match (Organised & with Safety Equipment), Angling/

Fishing (Sea), Animal Sanctuary (Big Game), Assault Courses (No High Ropes), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Camel/Elephant Riding/Trekking (non-UK booked), Canoeing/Kayaking (White Water Grade 4), Canyoning, Cat Skiing, Climbing (Indoor/Outdoor climbing wall up to 25m), Cross Country Running, Diving (Indoor up to 10m), Dry Slope Skiing, Equestrian, Falconry, Fell Running (up to 2,000m), Fly boarding, Flying (Crew/Pilot), Flying Helicopter (Pilot), Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football - Training or Amateur Match, Glacier Walking, Gliding (non-competitive), Go Karting, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Fishing, Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Kick Sledging, Lacrosse, Land Skiing, Langlauf, Martial Arts (Organised Training), Modern Pentathlon, Mono-Skiing, Mountain Biking (up to 2,000m), Mountain Boarding, Octopush, Off Road Motorcycling (up to 250cc), Off-piste skiing/snowboarding (with guide), Paint Balling, Parasailing, Parascending (Over water), Passenger Sledge, Power Boating (inshore), Power lifting, Quad Bikes (Providing you wear a helmet), Rafting (White Water Grade 4), Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), River Tubing, Rodeo, Roller Hockey, Rugby (Amateur Match), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Boarding, Sand Dune Surfing/Skiing, Sand Yachting, Sea Canoeing/Kayaking (inshore), Shark Diving/Swimming (Cage), Shinty, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Nordic/ Cross Country, Sledging/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – outside marked areas and / or without lifeguard present, Snow Biking, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowcat Driving, Speed Sailing (in shore), Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Street Hockey, Summer Tobogganing, Surf life-saving (organised competition), Surfing, Swimming (outside marked areas and / or without lifeguard present), Swimming off of a boat (Unsupervised and / or no lifeguard), Telemarking, Tough Mudder, Trampoline, Tree Top Canopy Walking, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, Under 17 Driving (not public roads), up to 1 day Skiing (On Piste)/Dry slope Skiing/Snowboarding (On Piste), War Games/Paint Balling, Water Polo, Water Skiing (No Jumping), Weight Lifting, Windsurfing/Boardsailing/Sailboarding, Wrestling (Organised Training), Zip Lining / Zip Trekking (booked during trip - requires appropriate trekking altitude pack), Zorb Football.

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

Abseiling (outdoor above 25m), Blowcarting/Land Yachting/Kite Buggy, Boxing Training, Caving/Pot Holing, Climbing (Rock & Ice - Harnessed up to 3,000m*), Devil Karting, Dirt Boarding, Fell Running (up to 3,000m), Glacier Skiing, Gorge Walking (no ropes), Heli-skiing, High Diving, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Jousting, Kite-Boarding/Surfing, Motorised Buggy, Mountain Biking (up to 3,000m), Paragliding, Parascending (over land), Paramotoring, Passenger Sledge, Rap Running/Jumping (Outdoor above 25m), River Bugging, Roller Skating (24 hour relay), Skeleton, Ski Biking, Ski Blading /Snow Blading, Ski Mountaineering (up to 3,000m*), Ski Randonee, Ski Run / Walking (up to 3,000m*), Ski Touring (up to 3,000m*), Ski Joering, Skiing – Freestyle, Skiing – Glacier, Skiing – Snowcat, Snow Karting, Snow Kiting, Snow Surfing, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 3,000m*), Via Ferrata, Wake Boarding, Water Skiing (Jumping), Wind Tunnel Flying/Indoor Sky Diving, Zorbing/Sphering.

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

Adventure Racing (up to 24 hours), Assault Courses including High Ropes and Harnessed, Black Water Rafting, BMX Freestyle & Racing, Bull Riding, Canoeing/Kayaking (White Water Grade 5), Cave Diving, Cave Tubing, Climbing (Rock & Ice - Harnessed up to 4,000m*), Cycling Racing, Cyclo Cross, Downhill Mountain Biking, Fell Running (up to 4,000m*), Freestyle Skateboarding, Gliding (competition), Hang Gliding, Micro Lighting, Motocross, Motor Racing/Rallies/Competitions (amateur), Mountain Biking (up to 4,000m*), Off-Piste Skiing/Snowboarding (Without a Guide), Parapenting/Paraponting, Polo, Polo cross, Power Boating (off shore), Power Gliding, Power Kiting, Rafting (White Water Grade 5), Scuba Diving (not solo - to 40m), Ski Flying, Slack-Lining, Tandem Skydive (maximum of 2 jumps per trip), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca - Trail), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 4,000m*), Wicker Basket Tobogganing, Yachting (racing/crewing) - outside territorial waters (offshore).

* altitude

BE AWARE!

Please refer to the Conditions and Exclusions on page 8, particularly items 14 & 15 (in respect of Motorcycling, Moped riding and Quad-biking) and 19.