

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 2020 and 31st December 2020

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

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POLICY INFORMATION

Sections A1 & B1-13 & B15-20

Your insurance is covered under two master policy numbers. RTBIT40115 A your pre-travel policy and RTBIT40115 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 B14 End Supplier Failure

This is arranged by International Passenger Protection, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE.

Section B21 Gadget

This is arranged by Bastion Insurance Services Ltd and underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the Axa Partners Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA Financial Conduct Register number is 202664. You can check this on the Financial Conduct Authority's Register by visiting the website www.fca.org.uk/register. Bastion Insurance Services Limited are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.

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 6. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.

CRITERIA FOR PURCHASE

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

- 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 32 days on any one trip when purchasing a Basic/Standard annual multi-trip policy. This is increased to 45 days for a Super annual multi-trip policy and to 62 days on a Premier policy.
- Are aged 75 years and under at the commencement of your Annual Multi trip policy, or 100 years and under at the departure date of your single trip policy.
- Understand there is no cover for cruises, (as defined on page 7), unless optional Cruise Cover has been purchased.
- Are not travelling independently of the named insured adults on the policy where they are aged 17 years and under.
- 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 in the United Kingdom, Channel Islands or BFPO when the policy starts and when the policy ends.

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

InsuraTrip Customer Services
+44 (0) 1483 80 69 09
Monday to Friday 9am-5.30pm

IF YOU NEED TO ADD A MEDICAL SCREENING

contact InsuraTrip Healthcheck on:
+44 (0) 1483 80 69 09
Monday to Friday 9am-5.30pm

YOUR IMPORTANT INFORMATION

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

Contact tifgroup-assistance 24 hour emergency advice line on:
+44 (0) 203 829 6745

IF YOU NEED A CLAIM FORM:

For sections A1 & B1-13 & B15- 20
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 B14 - End Supplier Failure

Please contact IPP Claims on:
UK: +44 (0) 345 266 1872

insolvency-claims@ipplondon.co.uk
Monday to Friday 8.30am-6.30pm
Saturday 8.30am-1pm

For section B21 - Gadget

Please contact Davies Group on:
UK: +44 (0) 345 074 4813

gadgetclaims@davies-group.com
Monday to Friday 8.30am - 6.30pm
Saturday 8.30am - 1pm

IF YOU NEED LEGAL ADVICE:

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

SEE THE RELEVANT SECTION FOR MORE DETAILS

Under Section B21 Gadget cover we can only insure gadgets that:

- Are purchased in the United Kingdom as new or refurbished direct from the manufacturer or network Provider with evidence of ownership available;
- Are gifted to you as long as you are able to provide a gift receipt;
- Not more than 48 months old (18 months for laptops) and in good condition and full working order at the time this policy is purchased.
- Have not previously been repaired using non-manufacturer parts.

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 01/01/2020 to 31/12/2020

Your Important Contact Numbers

IN CASE OF A SERIOUS EMERGENCY

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customer should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs of your recovery.

It is important that you are aware of the following:

Medical Treatment

- There is not cover for:
 - routine, non-emergency or elective treatment
 - or treatment that can wait until you return home.
- Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.
- In some instances, you may need to be moved from one local facility to another large/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care.
- Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.

Repatriation (bringing you home)

- Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.
- We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation this is best suited to your individual needs and your recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if your health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe globally. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling +44 161 468 3793.

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customer should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities. If you would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website <https://philosophies.tifgroup.co.uk/>

IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

In European Union Countries – if you present yourself at a public facility you should show your EHIC.

In Australia – you should enrol for Medicare, and have it accepted.

Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.

In Turkey, Cyprus, Egypt and Bulgaria – we utilise the services of Global Excel International who can arrange for the bill to be paid directly. You simply fill in a Global Excel form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to Global Excel for payment. More information can be found here www.globalexcel.com.

Everywhere else in the World – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

PLEASE NOTE: If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on +44 (0) 203 829 6745.

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 23 of the policy for information on our complaints procedure.

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

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

Sections & Benefits		Basic Cover		Standard Cover		Super Cover		Premier Cover	
Description of cover		Limit	Excess	Limit	Excess	Limit	Excess	Limit	Excess
A	Pre-Travel Policy	Up to		Up to				Up to	
A1	Cancellation	£500	£195	£1,000	£195	£5,000	£95	£7,500	£50
B	Travel Policy	Up to		Up to				Up to	
B1	Travel Delay - Limit (per 12 hours)	Nil	Nil	Nil	Nil	£100 (£10)	Nil	£200 (£20)	Nil
B1	Abandonment (after 24 hours)	£500	£195	£1,000	£195	£5,000	£95	£7,500	£50
B1	Missed Departure (Outward Return Journey) (Missed connections)	£100 (Yes) (No)	£195	£500 (Yes) (No)	£195	£500 (Yes) (No)	£95	£750 (Yes) (Yes)	£50
B2	Emergency Medical Emergency Dental Treatment Burial or Cremation	£10,000,000 £350 £5,000	£195	£10,000,000 £350 £5,000	£195	£10,000,000 £350 £5,000	£95	£10,000,000 £500 £5,000	£50
B2	Hospital Benefit – Limit (per 24 hours)	£250 (£50)	Nil	£500 (£50)	Nil	£750 (£50)	Nil	£1000 (£50)	Nil
B3	Curtailment	£500	£195	£1,000	£195	£5,000	£95	£7,500	£50
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 £100 £50 £50	£195	£1,000 £100 £100 £50 £50	£195	£2,000 £300 £300 £150 £100	£95	£3,000 £500 £500 £200 £250	£50 Nil
B5	Personal Money (Cash Limit for under 18's)	£200 (£50)	£195	£200 (£50)	£195	£250 (£50)	£95	£500 (£50)	£50
B5	Loss of Passport & Travel Documents	£100	Nil	£250	Nil	£300	Nil	£400	Nil
B6	Mugging – Limit (per 24 hours)	£1,000 (£50)	Nil	£1,000 (£50)	Nil	£2,500 (£100)	Nil	£5,000 (£200)	Nil
B6	Hijack & Kidnap – Limit (per 24 hours)	£1,000 (£50)	Nil	£1,000 (£50)	Nil	£2,500 (£100)	Nil	£5,000 (£200)	Nil
B7	Personal Liability	£1,000,000	£195*	£1,000,000	£195*	£2,000,000	£95*	£2,000,000	£50*
B8	Personal Accident Permanent Total Disablement/Loss of limb/sight Death Under 18	N/A Nil Nil	Nil	N/A Nil Nil	Nil	£25,000 £5,000 £1,000	Nil	£50,000 £10,000 £1,000	Nil
B9	Legal Expenses	£5,000	£195	£5,000	£195	£10,000	£95	£25,000	£50
B10	Natural Disaster Alternative Accommodation Curtailment	Nil	Nil	£250 £1,000	£195	£500 £5,000	£95	£1,000 £7,500	£50
B11	Withdrawal of Services – Limit (per 24 hours)	Nil	Nil	Nil	Nil	£200 (£20)	Nil	£300 (£30)	Nil
B12	Pet Care – Limit (per 24 hours)	Nil	Nil	Nil	Nil	£250 (£25)	Nil	£250 (£25)	Nil
B13	Home Emergency Reimbursement	Nil	Nil	Nil	Nil	£250	£95	£500	£50
B14	End Supplier Failure	£1,500	Nil	£1,500	Nil	£1,500	Nil	£1,500	Nil

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

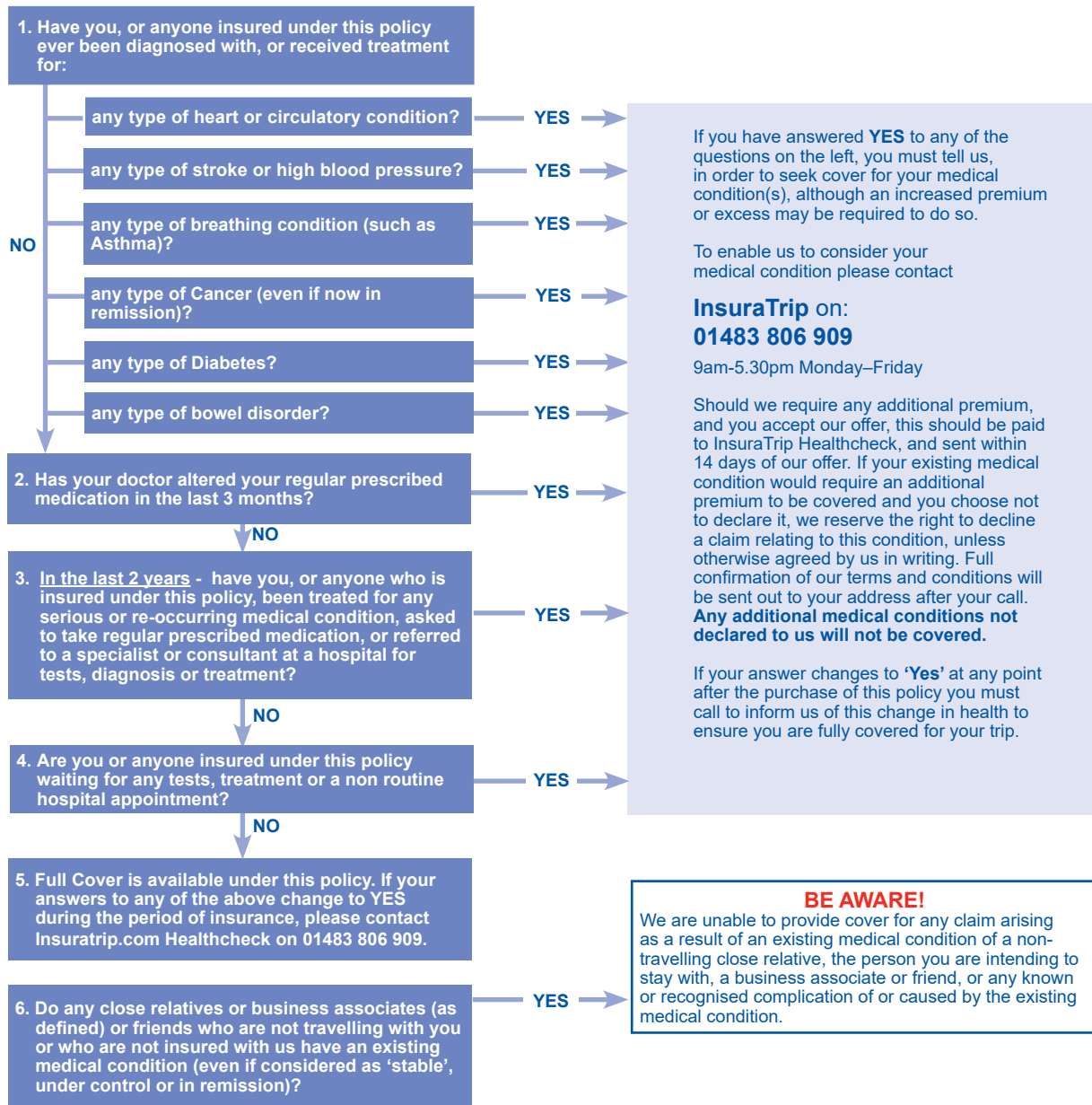
Optional Extensions - Applicable only where the additional premium has been paid and the option is shown on your certificate

Description of Cover	Basic / Standard Cover		Super Cover		Premier Cover			
	Limit	Excess	Limit	Excess	Limit	Excess		
Limits per person per trip								
B15 Winter Sports Option	On payment of the appropriate additional premium and shown on your certificate							
Ski Equipment - Owned Limit - Items/Pair/Set Limit - Hired Winter Sports Equipment	£500 £250 £150	£195	£750 £350 £200	£95	£1,000 £500 £400	£50		
Winter Sports Equipment Hire - Limit (per 24 hours)	£250 (£15)	Nil	£400 (£20)	Nil	£500 (£25)	Nil		
Lift Pass	£250	£195	£500	£95	£750	£50		
Ski Pack - Limit (per 24 hours)	£250 (£15)	Nil	£400 (£20)	Nil	£500 (£25)	Nil		
Piste Closure - Limit (per 24 hours)	£250 (£15)	Nil	£400 (£20)	Nil	£500 (£25)	Nil		
Avalanche & Landslide Closure - Limit (per 24 hours)	£250 (£15)	Nil	£400 (£20)	Nil	£500 (£25)	Nil		
Physiotherapy in the UK (max £50 per session)	Nil	Nil	£400	£95	£400	£50		
B16 Cruise Cover Option	On payment of the appropriate additional premium and shown on your certificate							
Cruise Connection - Limit	£250	Nil	£400	Nil	£600	Nil		
Cabin Confinement - Limit (Per 24 hours)	£250 (£50)	Nil	£400 (£75)	Nil	£600 (£100)	Nil		
Unused Pre Booked Excursions - Limit (Per excursion)	£250 (£50)	Nil	£400 (£75)	Nil	£600 (£100)	Nil		
Missed Port Benefit - Limit (Per Port)	£250 (£50)	Nil	£400 (£75)	Nil	£600 (£100)	Nil		
B17 Golf Cover Option	On payment of the appropriate additional premium and shown on your certificate							
Golf Equipment Cover - Item or Pair Limit	£1,000 £250	£195	£1,500 £350	£95	£2,500 £500	£50		
Golf Equipment Hire Cover (per 24 hours)	£250 (£25)	Nil	£400 (£40)	Nil	£500 (£50)	Nil		
Green Fees (per 24 hours)	£250 (£25)	Nil	£400 (£40)	Nil	£500 (£50)	Nil		
Hole in One (bar bill)	£100	£50	£100	£50	£100	£50		
B18 Business Cover Option	On payment of the appropriate additional premium and shown on your certificate							
Business Equipment - Item/Pair/Set limit Business Samples - Item/Pair/Set limit	£1,000 £250 £500 £250	£195	£1,500 £500 £750 £350	£95	£2,000 £1,000 £1,000 £500	£50		
Emergency Courier of Business Samples (after 12 hours)	£200	£195	£300	£95	£400	£50		
Business Money - Cash limit	£500 £250	£195	£500 £250	£95	£500 £250	£50		
Delayed Equipment/Hire (£100 per 24 hours)	£200	£195	£300	£95	£400	£50		
Replacing Staff	Nil		Nil		£500	£50		
B19 Wedding Cover Options	On payment of the appropriate additional premium and shown on your certificate							
Ceremonial Attire (per person)	£1,000	£195	£1,500	£95	£2,000	£50		
Wedding Gifts - Limit (per couple) - Limit (per Item/Pair/Set Limit)	£500 £250	£195	£750 £350	£95	£1,000 £500	£50		
Wedding Rings - Item limit	£500 £250	£195	£750 £350	£95	£1,000 £500	£50		
Photographs and Video Recording	£500	£195	£750	£95	£1,000	£50		
B20 Airspace Closure Option	On payment of the appropriate additional premium and shown on your certificate							
Abandonment (after 24 hours)	£2,000	£195	£3,000	£95	£3,500	£50		
Accommodation	£100	Nil	£100	Nil	£100	Nil		
Rearranged travel (after 24 hours delay)	£200	Nil	£200	Nil	£200	Nil		
Return home (after 72 hours of delay)	£500	£195	£2,000	£95	£2,000	£50		
B21 Gadget Cover Option	You may purchase any level of Gadget Cover							
Limits per person	Basic Cover	Excess	Standard Cover	Excess	Super Cover	Excess	Premier Cover	Excess
Limit (loss, theft or damage)	£500	£50	£1,000	£50	£1,500	£50	£2,000	£50
Unauthorised Calls	£10,000	£50	£10,000	£50	£10,000	£50	£10,000	£50

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 the 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 under Policy A, as described as Section A Pre-Travel Policy, begins from the start date of cover shown on your insurance validation documentation, when the policy is issued and ends when you leave home to start your trip.

On annual multi-trip policies, cover starts on the chosen date and cancellation cover is not in force until that date. Subsequent trips will be covered for cancellation during the period of cover.

The cover under Policy B, as described as Section B Travel Policy, begins when you start your trip and ends when you complete your trip. Cancellation cover will cease when you start your trip, or when your policy expires, whichever is first. No further trips are covered except where you hold an annual multi-trip policy which will cover further trips not exceeding the maximum duration allowed according to your chosen level of cover.

There is absolutely no cover for any portion of a trip which is longer than the maximum duration of your chosen level of cover.

EXTENSION OF PERIOD

In the event of either your:

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

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

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

We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances: fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents.

If we feel that anything you tell us might increase the chances of a claim, we may ask you to pay an additional premium, or we might change the policy terms. If we feel that the increased risk is too great, we might tell you that we cannot cover you at all, in which case we will either allow you to make a claim for cancellation or we will refund you the appropriate proportion of your premium.

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.

TO MAKE A CLAIM

For travel sections **A1, B1-13 & B15-20** on the policy please visit:

www.policyholderclaims.co.uk

Or call **+44 (0) 203 829 6761**

Open 8am-8pm Monday-Friday
9am-1pm Saturday

For section **B14 - End Supplier Failure** please call IPP Claims on:

+44 (0) 345 266 1872

Or email:

insolvency-claims@ipplondon.co.uk

Open 8.30am-6.30pm Monday-Friday
8.30am-1pm Saturday

For section **B21 - Gadget** please call Davies Group on:

+44 (0) 345 074 4813

Or email:

gadgetclaims@davies-group.com

Open 8.30am-6.30pm Monday-Friday
8.30am-1pm Saturday

FOR LEGAL ADVICE

Please contact **Slater & Gordon LLP** on:

+44 (0) 161 228 3851

or fax **+44 (0) 161 909 4444**.

Open 9am-5pm Monday-Friday

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

DEFINITIONS APPLICABLE TO SECTIONS A1 AND B1-13 & B15-20

AUSTRALIA AND NEW ZEALAND

Australia and New Zealand - All countries listed in Europe including Spain, 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 as a passenger on a purpose built ship on seas or oceans that may include stops at various ports. Please be aware there is no cover for cruising unless optional Cruise Cover has been purchased.

CURTALMENT

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

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 family) and their dependents who are under the age of 18, who 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

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: any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, e-readers, electronic games, satellite navigations systems and electronic shavers. This does not include Laptops.

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.

PUBLIC TRANSPORT

Buses, coaches, domestic 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.

REPATRIATION

The return of someone named on the policy to their home, a hospital, nursing home or funeral directors in the United Kingdom or the Channel Islands as arranged by tiffgroup-assistance, unless otherwise agreed by us.

RESIDENT

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.

SKI EQUIPMENT

Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.

SKI PACK

Ski hire, ski lift pass and ski school fees.

SPORTS AND ACTIVITIES

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

If you are taking part in any sport/activity please refer to page 24 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 for which you have made a booking such as, a flight or accommodation, 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, the Channel Islands or BFPO, following your repatriation.

TRIP DISRUPTION

Trip disruption is made up of sections B10 Natural Disaster, B14 End Supplier Failure and option B20 Airspace Closure subject to the additional premium having been paid to include this option. Please note, Trip Disruption is not available on the Basic level of cover.

UNATTENDED

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

UNITED KINGDOM

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

VALUABLES

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

WE/OUR/US

For sections A1 and B1-13 & 15-20 means Union Reiseversicherung AG UK. **Section B14 End Supplier Failure** means International Passenger Protection, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE. **Section B21 Gadget means** Bastion Insurance Services Ltd and underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the Axa Partners Group.

WINTER SPORTS

Skiing, snowboarding and ice skating.

WORLDWIDE INCLUDING USA, CANADA, MEXICO & CARIBBEAN ISLANDS

Anywhere in the world including the United States of America, Canada, Mexico and the Caribbean Islands.

WORLDWIDE EXCLUDING USA, CANADA, MEXICO & CARIBBEAN ISLANDS

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

ADDITIONAL DEFINITIONS APPLICABLE TO SECTION B21 GADGET COVER OPTION

ACCESSORIES

Items such as, but not limited to, chargers, protective cases, headphones and hands free devices, below the value of £150, that are used in conjunction with your insured Gadget but excludes SIM cards and wearables. Evidence of ownership for accessories will need to be provided at the point of claim.

ACCIDENTAL LOSS / ACCIDENTALLY LOST

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

ACCOMMODATION

Your hotel, resort or other main residence where you are staying during your trip.

CLAIMS ADMINISTRATORS

Davies Group.

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.

EXCESS

An amount you have to pay towards the cost of a claim under this insurance. You have to pay this amount regardless of the circumstances leading to the claim.

GADGET(S)

The portable electronic gadget/s that meet the criteria (found on page 1), are insured by this policy and shown on your schedule of insurance. Gadgets include: Mobile Phones, iPhones, iPads, Tablets, Cameras, Go Pros, Smart Watches and Laptops.

IMMEDIATE FAMILY

Your mother, father, son, daughter, spouse or domestic partner who resides with you at your home.

PRECAUTIONS

All measures that would be deemed appropriate to expect a person to take in circumstances to prevent accidental loss, accidental 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.

SCHEDULE OF INSURANCE

The document provided to you following the purchase of this policy by you which includes the details of your gadget and which confirms your chosen level of insurance cover, your period of cover, the limits of liability under this policy and the excess payable.

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 or out of your arms-length reach when away from your accommodation.

WE / US / OUR

UK Branch of Inter Partner Assistance.

YOU / YOUR / YOURSELF

The person, who is over 18 years old, who owns the gadget(s) as stated on the schedule of insurance.

Conditions and Exclusions applying to your policies

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

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

1. Any trip exceeding 32 days on a Basic or Standard Annual Multi-Trip, 45 days on a Super Annual Multi-Trip or 62 days on a Premier Annual Multi-Trip. This includes not insuring you for part of a trip which is longer than the maximum duration for your chosen policy type, unless you have paid the appropriate additional premium.
2. Any costs incurred before departure (except cancellation) or after you return home.
3. 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.
4. The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
5. 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.
6. 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.
7. 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.
8. Any claim due to your carrier's refusal to allow you to travel for whatever reason.
9. Any costs which are due to any errors or omissions on your travel documents.
10. Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
11. You travelling to an area that is classified as 'Advise against all travel or Advise against all but essential travel' by the Foreign and Commonwealth Office at the time of your departure.
12. Manual labour (please see policy definition on page 7).
13. 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>.
14. You riding on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
15. Cruises, unless the appropriate Cruise cover extension has been paid for. (Please see the policy definition on page 7).
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 2-8 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 24).
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 7).
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.
29. There is **no cover** under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) or World Health Organisation (WHO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.
30. There is **no cover** under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any of the above, except for section B2 Emergency Medical Expenses (including Hospital Benefit). This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.

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> <ol style="list-style-type: none"> transport charges, loss of accommodation, foreign car hire pre-paid excursions booked before you go on your trip. <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. <ul style="list-style-type: none"> you are required for jury service or as a witness in a court of law. you or a travelling companion being made redundant. of the requirements of HM forces. 	<ol style="list-style-type: none"> have paid or accept that your excess will be deducted from any settlement. have complied with the health declaration on page 5 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid. accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed. are not cancelling due to the death, injury or illness of any pets or animals. accept that we can only offer to 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 travelling companion not insured by us. a close relative of you or your travelling companion. a business associate of you or your travelling companion. the person you are intending to stay with. are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made, were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (see definition - redundancy on page 7). 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 9).
- 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 required vaccinations and inoculations, Passports, ESTA or Visa in time.
- the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.

Policy B - Your travel policy

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

We will pay:	If:	Provided:	If you need to claim:
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 delayed 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 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>
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"> 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. 	
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 or your missed connection (only if you have bought Premier Cover). 	<ol style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. 	<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>
<p>BE AWARE! 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 9) 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. 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 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</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary. 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 tifgroup-assistance team</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 tifgroup-assistance on:</p> <p>+44 (0) 203 829 6745</p> <p>Call our 24 hour tifgroup-assistance team 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 tifgroup-assistance 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 EHIC 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 abroad 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. 	
<p>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 tifgroup-assistance <u>prior</u> to being admitted anywhere, in this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.</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 9) (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, tifgroup-assistance, has not been notified or <u>has not agreed the costs</u>. 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 tifgroup-assistance, 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 cost for food or drink. additional flights which exceed the standard of that originally booked unless medically necessary and agreed with tifgroup-assistance. 			

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 <u>necessary</u> cutting short of your trip (course charges, or tuition fees are not included). <p>PLEASE NOTE Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</p>	<ul style="list-style-type: none"> your early return home because of the death, injury or illness of: <ul style="list-style-type: none"> you or a friend with whom you are travelling. a close relative who lives in your home country. a close business associate who lives in your home country 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"> any payment where you have not suffered any financial loss. coming home due to your existing medical condition, unless declared and accepted by us in writing. 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. any costs where you have not paid your excess. the cost of Air Passenger Duty (or equivalent), <u>airport charges and booking charges</u>, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. any claim due to the death, injury or illness of any pets or animals. the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. any unused portion of your original ticket where you have been repatriated. coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. curtailment cover where the trip is of 2 days duration or less or is a one-way trip. the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking. the curtailment of your trip by the tour operator. curtailment due to financial circumstances. 	<p>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:</p> <p>Due to a medical necessity you must ring to confirm this with our 24 hour tifgroup-assistance 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 tifgroup-assistance 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 9). coming home early due to your existing medical condition where the risk attached to that medical condition has not been accepted by us in writing. 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. 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"> have paid your excess or accept it will be deducted from any settlement. have complied with the carrier's conditions of carriage. have notified the police, your carrier or tour operator's representative and obtained an independent written report. own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. are not claiming for possessions which have been left on a beach or lido (if so we will only pay a maximum of £50). have not left electrical items, eyewear, valuables, jewellery & watches or photographic equipment unattended (including being contained in luggage during transit) except where they are locked in a safe or safety deposit box where these are available or left out of sight in your locked holiday or trip accommodation. This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. have not left 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. have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. are not claiming for the stolen, lost or damaged item(s) under optional section B21 - Gadget cover. 	<p><u>For all damage claims:</u></p> <p>you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable</p> <p>Please then return the damaged items to:</p> <p>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></p> <p>(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>Delayed Baggage</p> <p>Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. 	<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 9) <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, car keys, duty free items such as tobacco products, alcohol and perfumes. the use of, or damage to, drones. any claim evidenced by any other report not specified in this section, unless otherwise agreed by us. 	
<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>			

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, or 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 9).
- 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 9).
- 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 amount incurred due to an 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 that 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 9). (Where you are liable for damage to trip accommodation your excess 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 <u>any and every</u> kind all occurring within 12 months of the event happening*. 	<ol style="list-style-type: none"> you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. you are not over 75 and claiming permanent disablement. you are not claiming for more than one of the benefits resulting from of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate. For other claims please write describing the circumstances of the accident and its consequences and you will be advised what further documentation is required.</p>

BE AWARE!

This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the 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'.)

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any payment for permanent disablement when your age is over seventy five (75) at the time of the incident.

B9 - Legal Expenses - If you need legal advice

We will pay:	For:	Provided:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses.</p> <p>for 30 minutes legal advice on the telephone.</p>	<ul style="list-style-type: none"> legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. enquiries relating to your insured trip. 	<ol style="list-style-type: none"> your 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>

BE AWARE!

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

No cover is provided under this section for:

- legal proceedings in more than one country for the same event.
- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any claims for legal proceedings through the contingency fee system in the USA or Canada.

B10 - Natural Disaster - If a natural disaster occurs

We will pay:	For:	Provided:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> reasonable additional costs of travel and accommodation within a 20 mile radius to the same standard as those on your booking to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease. under Standard, Super & Premier levels of cover only; either your pre-booked return travel costs, or the cost of your curtailment travel costs, whichever is greater. 	<ol style="list-style-type: none"> Your trip is not: <ul style="list-style-type: none"> within the United Kingdom or Channel Islands. part of a tour operator's package holiday. you are able to provide evidence of the necessity to make alternative travel arrangements. the trip covered is for 2 days duration or less in the case of curtailment cover. 	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to Claims Office along with your original booking confirmation and receipts for all expenses made.</p>

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9) or any amounts recoverable from any other source.
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other consequential loss.
- any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had already happened before you left home.

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

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

BE AWARE!

No cover is provided under this section due to:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- failure to obtain independent confirmation of the circumstances.

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

We will pay:	If:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses (per 24 hour).	<ul style="list-style-type: none"> every complete period of 24 hours that you are delayed following the delayed arrival in the UK, Channel Islands or BFPO of your pre-booked flight, train, coach or sea trip on the return journey which results in you incurring additional kennel or cattery fees. every complete period of 24 hours that you are unable to return home due to your illness. 	<ol style="list-style-type: none"> your pets stay exceeds the pre-booked period of accommodation. your claim does not form part of the original pre-booked duration for your pet. you reached your international departure point on your return journey home in time to board the pre-booked transport. you are able to provide written confirmation from the transport provider showing the original booked arrival time, the actual arrival time and the reason for the delay. you have a valid claim under section B2. 	<p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that show the scheduled arrival time, the actual arrival time and the reason for the delay of your flight, international train or sailing.</p> <p>You will need to obtain independent confirmation of the circumstances.</p>

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9)
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss unless specified in the policy
- your failure to reach the international departure point on your return journey home in time to board the pre-booked transport.
- any claim where the delay is less than 24 hours in total.

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

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

BE AWARE!

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

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

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- normal day-to-day property maintenance or gradual deterioration in performance which do not give rise to an emergency such as the de-scaling of central heating pipes or the replacement of tap and cistern washers;
- do it yourself repairs;
- damage caused to contents;
- subsequent claims arising from the same cause or event when you have not made the recommended permanent repair;
- cover for plumbing, drainage or heating after your home has been unoccupied for more than 62 days in a row;

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

B14 - End Supplier Failure

This part of your policy is provided by International Passenger Protection Limited and is underwritten by Liberty Mutual Insurance Europe SE.

We will pay:	For:	Provided:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses</p>	<ul style="list-style-type: none"> • Irrecoverable sums paid prior to Financial Failure of the scheduled airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure. • Financial Failure after departure: <ul style="list-style-type: none"> a) additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements or b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements. <p><i>N.B Financial Failure means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services. End Supplier means the company that owns and operates the services listed in point 1 above.</i></p>	<ul style="list-style-type: none"> • the travel and accommodation is booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure. • the prospect of Financial Failure of the End Supplier is not known by the Insured or widely known publicly at the date of the Insured's application under this policy. • The loss or part of a loss which at the time of the loss is not insured or guaranteed by any other existing Policy, Policies, bond or is not capable of recovery under Section 75 of the Consumer Credit Act, from any bank or card issuer or any other legal means. • the Financial Failure is not of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation. 	<p>Insolvency Claims Procedure: - International Passenger Protection (IPP) claims only.</p> <p>Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by quoting your Policy Number, Travel Insurance Policy name and reference ESFI-V2.19:</p> <p>IPP Claims at Sedgwick Oakleigh House 14-15 Park Place Cardiff CF10 3DQ United Kingdom Telephone: +44 (0)345 266 1872 Email: Insolvency-claims@ipplondon.co.uk Website: www.ipplondon.co.uk/claims.asp Open 8.30am-6.30pm Monday-Friday 8.30am-1pm Saturday</p>

BE AWARE!

No cover is provided under this section for:

- Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the financial failure of an airline.

OPTIONAL EXTENSIONS

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

B15 - Winter Sports Option

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

We will pay:	For:	Provided:	If you need to claim:
Ski Equipment Up to the amounts shown in the Schedule of Limits and Excesses for your hired or owned ski equipment.	<ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. or <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip. 	<ol style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report. 	For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.
Ski Equipment Hire Up to the amounts shown in the Schedule of Limits and Excesses per 24 hours delay.	<ul style="list-style-type: none"> the cost of hiring replacement ski equipment if your ski equipment is misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination. 	<ol style="list-style-type: none"> the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. 	For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.
Lift Pass Up to the amount shown the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> the proportionate cost of your unused Lift pass if it is misplaced, lost or stolen on your trip. 	<ol style="list-style-type: none"> you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items. 	For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.
Ski Pack Up to the amounts shown in the Schedule of Limits and Excesses per 24 hour period.	<ul style="list-style-type: none"> the loss of use of your ski pack following your injury or illness during your trip. 	<ol style="list-style-type: none"> you have a valid claim for medical expenses. you have supporting medical evidence confirming your inability to ski. 	Please return any damaged items to: The Recoveries Department at Travel Insurance Facilities 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.
Piste Closure Up to the amounts shown in the Schedule of Limits and Excesses per 24 hour period	<ul style="list-style-type: none"> each 24 hour period you are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort. 	<ol style="list-style-type: none"> you are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level. you have obtained a letter from your tour operator / transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. 	For all other losses you should report to the police within 24 hours of discovery, and obtain a written report and reference number from them.
Avalanche and Landslide Closure Up to the amounts shown in the Schedule of Limits and Excesses per 24 hour period.	<ul style="list-style-type: none"> the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort. 	<ol style="list-style-type: none"> you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. 	
Physiotherapy in the UK Up to the amounts shown in the Schedule of Limits and Excesses per session and up to the maximum shown.	<ul style="list-style-type: none"> the cost of physiotherapy once you have returned to your home in the UK or Channel Islands following an injury occurring during your trip. 	<ol style="list-style-type: none"> you have a valid claim for medical expenses. you have the prior authorisation of tifgroup-assistance. 	

BE AWARE!

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

No cover is provided under this wintersports extension for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

B16 - Cruise Cover Option

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

BE AWARE!

No cover is provided under this cruise extension for:

- alternative transport home, missed flights/connections, food, drink, telephones calls or any other loss.
- anything mentioned in the conditions and exclusions applying to your policies (page 9) or any amounts recoverable from any other source.
- any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had already happened before you left home.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

B17 - Golf Cover Option

We will pay:	For:	Provided:	If you need to claim:
Golf Equipment Up to the amounts shown in the Schedule of Limits and Excesses.	either <ul style="list-style-type: none"> the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear. or <ul style="list-style-type: none"> the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<ol style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement (where applicable). you have complied with the carrier's conditions of carriage. you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage. you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents. your golf equipment is not specifically insured elsewhere. you are able to provide either the damaged items on request or to prove the existence or ownership of any item lost or stolen. you have kept all receipts for this hire and sent them in to us with your claim. 	<p>Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipts for items purchased/hired.</p>
Golf Equipment Hire Up to the amounts shown in the schedule of limits and excesses per day up to the maximum amount shown.	<ul style="list-style-type: none"> the cost of hire of golf equipment if your golf equipment is lost, stolen, or delayed on your outward journey for over 24 hours from the time you arrived at your trip destination. 		<p>Please return any damaged items to:</p> <p>The Recoveries Department at Travel Insurance Facilities 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p>
Green Fees Up to the amounts shown in the Schedule of Limits and Excesses per day up to the maximum amount shown.	<ul style="list-style-type: none"> the loss of irrecoverable Green Fees should the pre-booked Course become unplayable due to adverse weather conditions. 	<ol style="list-style-type: none"> the course is closed by a club official and you have confirmation in writing from the Club Secretary. you have kept all receipts for these items and send them in to us with your claim. 	
Hole-in-One Up to the amount shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> celebration drinks in the bar immediately following you achieving a hole in one. 	<ol style="list-style-type: none"> you have kept all receipts for these items and sent them in to us with your claim. your claim is evidenced in writing by the golf club at which you were playing. 	<p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>

BE AWARE! The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

No cover is provided under this golf extension for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any intentional damage or damage to golf equipment due to carelessness/reckless actions.
- your golf equipment being left unattended away from your personal holiday or trip accommodation between 6:00am and 11:00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless access was gained by violent and forcible means.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

B18 - Business Cover Option

We will pay:	For:	Provided:	If you need to claim:
Business Equipment Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> • Either - the cost of repairing business samples or equipment that is damaged whilst on your trip, up to the original purchase price of the item, less any allowance for age, wear and tear. Or - 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. you have paid your excess or accept it will be deducted from any settlement. 2. you have complied with the carrier's condition of carriage. 3. you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage or delay. 4. you or your employer/business associate own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value. 5. you are not claiming for: <ul style="list-style-type: none"> - items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. 	<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></p> <p>(a) retain your tickets and luggage tags.</p> <p>(b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <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>
Emergency Courier of samples Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> • the transportation costs of replacing business samples if they are misplaced, lost or stolen on your onward journey from your home country for over 12 hours from the time you arrive at your trip destination. 	<ul style="list-style-type: none"> - mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories. - cash stolen from anywhere other than your person, a safe, or a safety deposit box. - any business equipment left unattended (including in luggage during transit). Except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). 	<p>(b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><u>For all losses</u> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/ apartment manager wherever appropriate.</p>
Business Money Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> • the loss or theft of your business cash during your trip. 	<ul style="list-style-type: none"> - business equipment left unattended away from your holiday or trip accommodation unless left between 6.00am and 11.00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. - loss or theft of business money due to depreciation in value, currency changes or shortage caused by any error or omission. - business money that is not on your person or in a safe/deposit box. 	<p><u>For all losses</u> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/ apartment manager wherever appropriate.</p>
Replacing Staff Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> • either a replacement employee or for you to return within one month of the event to complete the planned duties you were unable to complete due to your <ul style="list-style-type: none"> - hospitalisation prior to your trip. - repatriation during your trip. - necessary curtailment of your trip. 	<ol style="list-style-type: none"> 1. the travel and accommodation cost and expenses are of the same standard/cost to the original booking. 2. the necessity of a replacement employee complies with the terms in section A1, B2, B3 of your pre travel and travel policy. <i>NB: All requirements regarding existing medical conditions apply to all sections of your policy.</i> 	<p>You must keep all receipts for these items and send them in to us with you claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>For loss of money we will also require (a) confirmation from your UK currency exchange of the issue of foreign currency or travellers cheques, (b) exchange confirmations for currency changed from travellers cheques, or (c) where sterling is involved, documentary evidence of possession.</p>

BE AWARE! The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

No cover is provided under this business extension for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9) (including any treatment, tests, associated illnesses to existing conditions).
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any claim for loss of business equipment where you or your employer hold insurance elsewhere.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

B19 - Wedding Cover Option

We will pay:	For:	Provided:	If you need to claim:
<p>Ceremonial Attire Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> • either - the cost of repair of the wedding dress, suit, shoes and the like which were bought specifically for the wedding if the items are damaged during the period of insurance. or - the cost to replace with a similar wedding dress, suit, shoes and the like, make up, hairstyling and flowers up to the same value of items lost if the items are lost or stolen during the period of insurance. 	<ol style="list-style-type: none"> 1. you have paid your excess or accept it will be deducted from any settlement. 2. your property has not been shipped as freight or under a bill of lading. 3. your loss is not due to delay, detention, confiscation, requisition or damage by Customs or any other officials or authorities. 4. you have notified the police, your carrier or tour operator's representative within 24 hours and obtained a written report. 5. you have a valid claim with supporting documentation under the terms and conditions of Section B4 'if your possessions are lost or stolen/or damaged'. 6. you are able to provide the damaged items on request or to prove the existence or ownership/purchase of any items with an insured value in excess of £50. 7. you are not claiming for <ul style="list-style-type: none"> - damage or loss that is the result of a domestic dispute. - wedding rings, wedding attire, wedding gifts, wedding photographs or wedding video recordings stolen from your personal holiday or trip accommodation except where entry or exit was gained by violent and forcible means. - more than the single item limit shown in the schedule of limits and excesses for each wedding ring. - wedding rings carried in any suitcases, trunks or similar containers when left unattended. (including checked in luggage). - more than the item/pair/set limit shown in the schedule of limits and excesses for any single item, pair or set of wedding gift/s. 	<p>Please telephone our claims department: Travel Claims Facilities on: +44 (0) 203 829 6761</p> <p>They will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipts for items purchased/hired equipment.</p> <p>Please return any damaged items to: The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.</p>
<p>Wedding Rings Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> • the loss, theft or damage to wedding rings during the period of insurance. 	<ol style="list-style-type: none"> 6. you are able to provide the damaged items on request or to prove the existence or ownership/purchase of any items with an insured value in excess of £50. 7. you are not claiming for <ul style="list-style-type: none"> - damage or loss that is the result of a domestic dispute. - wedding rings, wedding attire, wedding gifts, wedding photographs or wedding video recordings stolen from your personal holiday or trip accommodation except where entry or exit was gained by violent and forcible means. - more than the single item limit shown in the schedule of limits and excesses for each wedding ring. - wedding rings carried in any suitcases, trunks or similar containers when left unattended. (including checked in luggage). - more than the item/pair/set limit shown in the schedule of limits and excesses for any single item, pair or set of wedding gift/s. 	
<p>Wedding Gifts Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> • the loss or theft of wedding gifts given to the couple in resort. 	<ol style="list-style-type: none"> 8. the loss or damage is not due to: <ul style="list-style-type: none"> - scratching, wear, tear, depreciation or deterioration. - any process of cleaning, repairing or restoring. - atmospheric or climatic conditions. - moths or vermin. - electrical or mechanical breakdown or derangement. 	
<p>Wedding Photographs and Video Recording Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> • either - pay for the cost of reprinting lost or damaged photographs and/or video recordings specifically taken of the wedding and 14 days after the wedding or up to the expiry of the policy, whichever is the first. or - reasonable additional costs to re-book a photographer of a similar standard to the original to take photographs and/or video recordings specifically of the wedding following the death, injury, illness or due to unforeseen unavoidable transport problems which prevented the original photographer from fulfilling their contract. 	<ol style="list-style-type: none"> 8. the loss or damage is not due to: <ul style="list-style-type: none"> - scratching, wear, tear, depreciation or deterioration. - any process of cleaning, repairing or restoring. - atmospheric or climatic conditions. - moths or vermin. - electrical or mechanical breakdown or derangement. 	

BE AWARE! The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

No cover is provided under this wedding extension for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9)
- any intentional or accidental damage to wedding attire or accessories due to carelessness/reckless actions.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

B20 - Airspace Closure Option

We will pay:	For:	Provided:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses if there is a closure of Airspace due to a Volcanic eruption</p>	<ul style="list-style-type: none"> • Abandonment the cancellation of your trip if on your outbound journey from your home country you are delayed for more than 24 hours, and you decide to abandon your trip. • Accommodation & Emergency purchases reasonable additional and unexpected costs for accommodation and necessary emergency purchases that you may incur for the first 24 hours you are waiting to depart your international departure point. • Re-arranged Travel additional and unexpected costs you incur, re-arranging your outbound travel to reach your original destination if you decide to continue your trip and have been delayed for more than 24 hours at your international departure point. • Return Home alternative travel arrangements to get you home, providing your carrier is unable to after a 72 hour period of delay. 	<ol style="list-style-type: none"> 1. your excess has been paid or deducted from any settlement. 2. the closure of the airspace is due to a volcanic eruption and not for any other reason. 3. you have not been offered compensation, contribution or alternative arrangements by any other entity, including but not limited to: <ul style="list-style-type: none"> - A Tour Operator - A Travel Agent - A Carrier 4. your trip is not less than 2 days duration or a one-way trip. 5. you are at an airport and are checked in. If you are unable to check in, you may still be eligible to make a claim dependent upon the circumstances which have prevented you from checking in. Please contact Travel Claims Facilities to discuss your circumstances and to obtain a claim form so your claim can be considered. 6. that at the time of purchasing your insurance the eruption had not already taken place, or could be reasonably anticipated to erupt. <i>(any claim where, at the time of taking out the insurance, the warning level was at 'red', will be refused).</i> 	<p>Please telephone our claims department to request and complete a departure delay claim form: Travel Claims Facilities on: +44 (0) 203 829 6761</p> <p>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> <p>You will need to obtain independent confirmation of the circumstances.</p>

BE AWARE! No cover is provided under this Airspace extension for;

- anything mentioned in the conditions and exclusions (page 9).
- the cancellation of your trip by the tour operator.
- your disinclination to travel or any circumstance not listed above.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

B21 - Gadget Cover Option

This extension to your policy is administered by Bastion Insurance Services Ltd and underwritten by Inter Partner Assistance SA UK Branch (IPA).

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 cost of repairing your gadget if it is damaged as the result of an accident or malicious damage whilst on your trip. the cost of repairing your gadget if it suffers electrical breakdown occurring whilst on your trip and outside of the manufacturers guarantee period. <p><i>N.B. Repairs will be carried out using readily available parts. Where possible we will use original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by us under this policy invalidate your manufacturer's warranty, we will repair or replace your gadget for the remaining period of your manufacturer's warranty.</i></p> <p><i>If your gadget cannot be economically repaired, it will be replaced.</i></p>	<ol style="list-style-type: none"> You have paid your excess or accept it will be deducted from any settlement. You are not claiming for items which have been damaged by: <ul style="list-style-type: none"> you deliberately damaging, intentionally leaving or neglecting the gadget; you not following the manufacturer's instructions; a manufacturer's defect or recall of the gadget; liquid damage to your gadget/s where the event causing the need to claim involved you taking your gadgets on a boat, other water vessel or whilst taking part in water activities; the use of non-manufacturer approved accessories.; You are not claiming: <ul style="list-style-type: none"> for electrical breakdown of a laptop; for routine servicing, inspection, maintenance or cleaning; for repairs carried out by persons not authorised by us; for cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance; for wear and tear or gradual deterioration of performance; if the serial number has been deliberately tampered with in any way; 	<p>Please telephone our claims department Davies Group: + 44 (0) 345 074 4813</p> <p>Monday to Friday 8.30am-6.30pm. Saturday 8.30am to 1pm. Email: gadgetclaims@davies-group.com</p> <p>If your gadget is lost or stolen you need to do the following:</p> <ol style="list-style-type: none"> Notify Davies Group 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 gadget within 24 hours of discovery to your Airtime Provider and blacklist your handset. Airtime Providers' numbers; <ul style="list-style-type: none"> - 3 - +44 (0) 7782 333 333 - BT Mobile - +44 (0) 8000 322 111 - O2 - +44 (0) 8705 214 000 - Orange - +44 (0) 7973 100 150 - T-Mobile - +44 (0) 8454 125 000 - Virgin - +44 (0) 8456 000 789 - Vodafone - +44 (0) 7836 191 191 - EE - +44 (0) 7953 966 250 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"> from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the gadget has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle windows and doors are closed and locked and all security systems have been activated. A copy of the repairer's account for damage in gaining entry to the locked vehicle must be supplied with any claim; from any building or premises (including your holiday accommodation) 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 repairers account for such damage, or other evidence of damage must be supplied with any claim; where your gadget was in the possession of a third party (other than a member of your immediate family) at the time of the event giving rise to a claim under this insurance; when away from your accommodation, or when in your accommodation with invited guests 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); where the gadget has been left unattended when it is away from your accommodation (including being in luggage during transit); where all available precautions have not been taken to prevent theft. 	
	<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 up to a maximum of 24 hours from discovery of the incident. 	<ol style="list-style-type: none"> You are not claiming for <ul 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 limit in the Schedule of Benefits. 	

BE AWARE!

The intention of this policy is to put you back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy. If the gadget cannot be replaced with an identical gadget of the same age and condition, we will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original gadget. We cannot guarantee that the replacement gadget will be the same colour as the original item.

No cover is provided under this gadget extension for: *anything mentioned in the conditions and exclusions.*

Additional conditions & exclusions applying to B21

Conditions

- Unless we have agreed differently with you, English law and the decisions of English courts will govern this insurance.
- You must be able to provide evidence of ownership for any gadget. Evidence of ownership should include the make, model and IMEI / serial number of the gadget and must be in your name or, you must be in possession of a gift receipt.
- All blocks must be removed from your gadget before being sent for repair. This includes any personal pin locks or operator specific security blocks, including Find My iPhone. Failure to do so will result in your claim being delayed, and / or, your gadget being returned to you.
- You must not be travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. You can check the FCO travel advice at www.fco.gov.uk.
- You must be able to prove that your gadget is less than 48 months old (or 18 months old for laptops) and purchased in the UK as new or, if refurbished, purchased directly from the manufacturer and you must be able to provide evidence of ownership when it is requested.
- This insurance may only be altered, varied or its conditions altered or premium changed by us giving you 30 days' notice in writing.
- You cannot transfer the insurance to someone else or to cover any other gadget(s) without our permission.

No cover is provided under this section for:

- Any kind of damage whatsoever unless the damaged gadget is provided for repair.
- Any loss of a SIM (subscriber identity module) card.
- 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 unless relating to unauthorised call / data use for your mobile phone up to the maximum value outlined on the Schedule of Limits and Excesses.
- Loss of or damage to accessories that were not attached to your gadget at the time of the incident.
- Any claim for a gadget where proof of usage cannot be provided or evidenced.
- Accidental loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place of the loss.
- Reconnection costs or subscription feed of any kind.
- War Risk - Terrorism, war, invasion, acts of foreign enemy, 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.
- Nuclear Risk - Damage or destruction caused by, contributed to or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
- Sonic Boom - Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- Loss of Data or Software - Any loss of, or damage to, information or data or software contained in or stored on the gadget whether arising as a result of a claim paid by this insurance or otherwise.
- Any indirect loss or damage resulting from the event which caused the claim under this policy.
- Liability of whatsoever nature arising from ownership or use of the gadgets, including any illness or injury resulting from it.
- Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.
- We will not provide any cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction.

If you need to claim under sections A1, B1-13 & B15 - 20

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, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, 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 submitted.• 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 to your GP for medical records / completion of a medical certificate as requested by us.	<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.

If you need to claim under sections B14 End Supplier Failure or B21 Gadget please refer to the relevant policy section.

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/>

In respect of section B21, Gadget extension - DATA PROTECTION

Details of you, your insurance cover under this policy and claims will be held by us (acting as data controllers) for underwriting, policy administration, claims handling, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below).

We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include:

- a. use of sensitive information about you, in order to evaluate your claim and provide other services as described in this policy;
- b. disclosure of information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with an insurance gadget cover claims service, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c. monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d. obtaining and storing any relevant and appropriate evidence of the condition of the property subject of the gadget claim, which you have provided for the purpose of validating your claim; and
- e. sending you feedback requests or surveys relating to our services, and other customer care communications.

We will separately seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing). Marketing activities may include matching your data with information from public sources, in order to send you relevant communications. You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and both within and outside of the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using our services, you acknowledge that we may use your personal data, and consent to our use of sensitive information, as described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let us know if you think any information we hold about you is inaccurate, so that we can correct it.

If you want to know what information is held about you by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to our use of your data, please write to us at:

Data Protection Officer, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from us on request.

Your right to complain

Your right to complain - Under section sections A1, B1-13 & 15-20

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 69 09. 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 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, Harbour Exchange Square, 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 B14 End Supplier Failure

If your complaint is regarding the sale and administration of this section, please contact:

InsuraTrip, C/O Voyager Insurance Services Ltd, 4th Floor, 13-21 High Street, Guildford, Surrey, GU1 3DG. Telephone number 01483 80 69 09. Email info@insuratrip.com.

Or, if you would like to make a complaint about the outcome of your claim please contact International Passenger Protection Limited.

If you have a complaint, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve our service to you.

Please telephone us on: (020) 8776 3750.

Or write to: The Customer Services Manager, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR

Fax: (020) 8776 3751 - Email: info@iplondon.co.uk

Please make sure that you quote the policy number which can be found on your Schedule.

It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them. We will provide you with a written response outlining our detailed response to your complaint within four weeks of receipt of the complaint. You will receive either our written response or an explanation as to why we are not in a position to provide one within eight weeks of receipt of your complaint.

If you are not satisfied with the response you receive or we have failed to provide you with a written response, you may have the right to contact the Financial Ombudsman Service at the following address.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone 0800 023 4 567 (calls to this number are free from "fixed lines" in the UK) or 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email: complaint.info@financial-ombudsman.org.uk

More information can be found on their website – www.financial-ombudsman.org.uk. To confirm whether you are eligible to ask the Financial Ombudsman Service to review your complaint please contact them at <https://www.financial-ombudsman.org.uk/consumers/how-to-complain>.

Alternatively, as LMIE is a Luxembourg insurance company, you are also entitled to refer the dispute to any of the following dispute resolution bodies:

Commissariat aux Assurances, 7, Boulevard Joseph II, L-1840 Luxembourg

Telephone: (+352) 22 69 11 - 1 Email: caa@caa.lu

or, Service National du Médiateur de la consommation – Individual Consumers ONLY

Ancien Hôtel de la Monnaie, 6, rue du Palais de Justice, L-1841 Luxembourg

Telephone: (+352) 46 13 11 Email: info@mediateurconsommation.lu

or, Médiateur en Assurances

ACA, 12, Rue Erasme, L1468 Luxembourg Telephone: (+352) 44 21 44 1

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

Your right to complain - Under section B21 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 Claims Administrators, Davies Group, Unit 8, Fulwood Business Park, Caxton Road, PR2 9NZ

Email: gadgetcomplaints@davies-group.com Telephone: +44 (0) 345 074 4813

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

The claim administrators will make every effort to resolve your complaint immediately. If they cannot resolve your complaint by the end of the next working day 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 endeavor to resolve your complaint within the following four weeks.

If you are still dissatisfied after receiving their final response letter 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

You have the right of referral within six months of the date of your final response letter. 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.

Your insurers

Sections A1, B1-13 & 15-20

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 tifgroup-assistance are trading names of Travel Insurance Facilities plc.

Section B14 End Supplier Failure

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE

Section B21 Gadget Cover Option

This insurance is arranged and administered by Bastion Insurance Services Ltd and underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Partners Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request.

Inter Partner Assistance SA Financial Conduct Authority Register number is 202664. You can check this on the Financial Conduct Authority's Register by visiting the website www.fca.org.uk/register

Bastion Insurance Services are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register

Financial Services Compensation Scheme (FSCS):

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, B1-13 & B15-20

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 B14 End Supplier Failure

This policy meets the demands and needs of those who wish to insure against the financial failure of End Suppliers.

Section B21 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 seven 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. If you are unsure please do not hesitate to contact InsuraTrip Sales on: +44 (0) 1483 80 69 09 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are 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

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, Handball – Practice and Training, Highland games, Horse Riding (No Jumping), Hot Air Ballooning, Indoor Skating (not ice), Jet Boating, Jet Skiing, Kiting, Korfbal, 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.

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 6 hours), Airsoft, American Football – Training (Organised and with Safety Equipment), Angling/Fishing (Sea), Assault Courses (No High Ropes), Camel/Elephant Riding/Trekking (non-UK booked), Climbing (Indoor/Outdoor climbing wall up to 25m), Diving (Indoor up to 10m), Dry Slope Skiing, Falconry, Fell Running (up to 2,000m*), Fly boarding, Football/Soccer – Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football (Training), Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Hockey (Field – Organised Amateur Match), Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2,000m*), Paint Balling, Parasailing, Parascending (Over water), Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Yachting, Sea Canoeing/Kayaking (inshore), Shark Diving/Swimming (Cage), Shinty, Street Hockey, Surf life-saving (organised competition), Surfing, Tough Mudder, Trampoline, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to

2,000m*, Triathlon, War Games/Paint Balling, Water Polo, Water Skiing (No Jumping), Weight Lifting, Windsurfing/Boardsailing/Sailboarding, Wrestling (Organised Training), Zip Lining / Zip Trekking (booked pre-trip - requires appropriate trekking altitude pack).

Activity Pack 3 - Additional Premium required (in addition to the activities listed under Pack 1 & 2) – Included upon payment of winter sports premium

Adventure Racing (up to 12 hours), American Football Amateur Match (Organised & with Safety Equipment), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Canoeing/Kayaking (White Water Grade 4), Canyoning, Cat Skiing, Equestrian, Flying (Crew/Pilot), Flying Helicopter (Pilot), Gaelic Football (Amateur Match), Glacier Walking, Gliding (non-competitive), Go Karting, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Fishing, Kick Sledding, Land Skiing, Langlauf, Modern Pentathlon, Mono-Skiing, Mountain Boarding, Octopush, Off Road Motorcycling (up to 250cc), Off-piste skiing/snowboarding (with guide), Passenger Sledge, Power Boating (inshore), Power lifting, Quad Bikes (Providing you wear a helmet), Rafting (White Water Grade 4), River Tubing, Rodeo, Roller Derby (Safety Equipment must be worn), Roller Hockey, Rugby (Amateur Match), Sand Boarding, Sand Dune Surfing/Skiing, Ski Boarding, Ski Bobbing, Ski Dooring, Skiing, Skiing – Nordic/Cross Country, Sledding/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – outside marked areas and / or without a 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), Summer Tobogganing, Swimming (outside marked areas and / or without a lifeguard present), Swimming off of a boat (Unsupervised and / or no lifeguard), Swimming with Dolphins – (outside marked areas and / or without a lifeguard present), Telemarking, Tree Top Canopy Walking, Under 17 Driving (not public roads), Zip Lining / Zip Trekking (booked during trip - requires appropriate trekking altitude pack), Zorb Football.

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

Blowcarting/Land Yachting/Kite Buggy, Boxing Training (Head Guard must be worn), Devil Karting, Dirt Boarding, Fell Running (up to 3,000m*), Gorge Walking (no ropes), High Diving - indoor / outdoor swimming pools only, Jousting, Kite-Boarding/Surfing, Motorised Buggy, Mountain Biking (up to 3,000m*), Paragliding, Paramotoring, Parascending (over land), Roller Skating (24 hour relay), Ski Biking, Ski Blading /Snow Blading, Skiing – Snowcat, Snow Karting, Snow Surfing, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3,000m*), Wake Boarding, Water Skiing (Jumping).

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

Abseiling (outdoor above 25m), Caving/Pot Holing, Climbing (Rock & Ice - Harnesses up to 4,000m*), Fell Running (up to 4,000m*), Heli-skiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing,

Mountain Biking (up to 4,000m*), Polo, Polo cross, Rap Running/Jumping (Outdoor above 25m), River Bugging, Skeleton, Ski Mountaineering (up to 4,000m*), Ski Randonee, Ski Run / Walking (up to 4,000m*), Ski Touring (up to 4,000m*), Ski Joering, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 4,000m*), Via Ferrata, Wind Tunnel Flying/Indoor Sky Diving, Zorbing/Sphering.

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

Adventure Racing (up to 24 hours), Assault Courses including High Ropes and Harnessed, Black Water Rafting, Bull Riding, Canoeing/Kayaking (White Water Grade 5), Cave Diving, Cave Tubing, Cycling Racing, Cyclo Cross, Freestyle Skateboarding, Gliding (competition), Hang Gliding, Micro Lighting, Motocross, Motor Racing/Rallies/Competitions (amateur), Off-Piste Skiing/Snowboarding (Without a Guide), Parapenting/Paraponting, Power Boating (off shore), Power Gliding, Power Kiting, Rafting (White Water Grade 5), Scuba Diving (not solo - up to 40m), Ski Flying, Slack-Lining, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca - Trail), Wicker Basket Tobogganing.

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

Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Climbing (Rock & Ice - Harnesses up to 5,000m*), Downhill Mountain Biking, Fell Running (up to 5,000m*), Kloofing, Mountain Biking (up to 5,000m*), Scuba Diving (Solo) – up to 40m, Ski Mountaineering (up to 5,000m*), Ski Run / Walking (up to 5,000m*), Ski Touring (up to 5,000m*), Solo Climbing/Mountaineering (up to 5,000m*), Tandem Skydive (maximum of 2 jumps per trip), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 5,000m*).

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

Adventure Racing (up to 48 hours), Airboarding, Alligator Wrestling, Bobsleigh, Bouldering, Boxing - Amateur Fight (Head Guard must be worn), Bull Running, Climbing (Rock & Ice - Harnesses up to 6,000m*), Coasteering, Drag Racing, Fell Running (up to 6,000m*), Free Diving, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Judo (competition), Karate (competition), Kendo (competition), Luge/ Bobsleigh, Martial Arts (competition), Mixed Gas Diving, Mountain Biking (up to 6,000m*), Parachuting, Rowing (Off-shore Recreational), Sailing/Yachting (Off-shore recreational), Solo Skydive (maximum of 1 jump per trip), Ski Acrobatics, Ski Jumping, Ski Mountaineering (up to 6,000m*), Ski Racing, Ski Run / Walking (up to 6,000m*), Ski Stunting, Ski Touring (up to 6,000m*), Skiing – Para, Sky Diving, Sky Jumping, Sky Surfing, Tree Top Canopy Walking (set up), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 6,000m*), Wrestling (Amateur competition), Yachting (racing/crewing) - outside territorial waters (offshore).

* altitude

BE AWARE!

Please refer to the Conditions and Exclusions on page 9, particularly items 14 & 15 (in respect of Motorcycling, Moped riding and Quad-biking) and 20.