The United Kingdom also has reciprocal healthcare agreements with other non-EEA countries and territories. Details can be found at

When travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland, you should take a European Health Insurance Card (EHIC) with you. This does not apply to residents of the Isle of Man or the Channel Islands. You can apply online for your EHIC at https://www.gov.uk/european-health-insurance-card or by calling the automated EHIC application service on 0300 3301350. Your application should be completed and validated before you travel. This will allow you to benefit from the reciprocal health arrangements, which exist within these countries. You should take reasonable steps to use these arrangements where possible.

If you are travelling to Australia and you have to go to hospital, you must enrol for treatment under the National Medicare Scheme.

The United Kingdom also has reciprocal healthcare agreements with other non-EEA countries and territories. Details can be found at www.nhs.uk/NHSEngland/
The **medical conditions** listed in the Waived Conditions table are covered subject to the normal terms and conditions of this insurance, provided the **insured person** can meet ALL of the following criteria:

a) has NO other **pre-existing medical condition(s)** which is not listed within the Waived Conditions table; and

b) is not awaiting surgery for the condition; and

c) has been fully discharged from any post-operative follow-up.

**IF THE INSURED PERSON DOES NOT MEET ALL OF THE CRITERIA SHOWN ABOVE THEN A FULL AND COMPLETE DECLARATION OF ALL PRE-EXISTING MEDICAL CONDITIONS (INCLUDING ANY LISTED BELOW) MUST BE MADE TO THE MEDICAL SCREENING HELPLINE.**

**IF you have any other pre-existing medical condition or your medical condition does not meet the above criteria, you must contact the FORTIFY MEDICAL SCREENING LINE on 0333 300 2151 to declare ALL your medical conditions and ensure that we are able to provide cover.**

### WAIVED CONDITIONS

| Abnormal Smear Test | Achilles Tendon Injury | Acne | Acromion (Ingrowing Toe-nail) | Adenoids | Allergic Rhinitis | Alopeica | Anal Fissure/Fistula | Appendectomy | Astigmatism | Athlete’s Foot (Tinea Pedis) | Attention Deficit Hyperactivity Disorder | Bell’s Palay (Facial Paralysis) | Benign Prostatic Enlargement | Bladder Infection (fully recovered, no hospital admissions) | Blepharitis | Blindness | Blocked Tear Ducts | Breast - Fibroadenoma | Breast Cyst(s) | Breast Enlargement/Reduction | Broken Bones (other than head or spine) - (no longer in plaster) | Bunion (Hallux Valgus) | Bursitis | Caesarean Section | Candidiasis (oral or vaginal) | Carpal Tunnel Syndrome | Cartilage Injury | Cataracts | Cervical Erosion | Cervicitis | Chalazion | Chicken Pox (fully resolved) | Choleystectomy | Chronic fatigue syndrome (if only symptom is fatigue) | Coeliac Disease | Cold Sore (Herpes Simplex) | Colitis (simple) | Common Cold(s) | Conjunctivitis | Constipation | Corneal Graft | Cosmetic Surgery | Cyst - Breast | Cyst - Testicular | Cystitis (fully recovered, no hospital admissions) | Cystocele (fully recovered, no hospital admissions) | D & C | Deaf Mutism | Deafness | Dental Surgery | Dermatitis (no hospital admissions or consultations) | Deviated Nasal Septum | Diarrhoea and/or Vomiting (resolved) | Dilatation and Curettage | Dislocated Hip | Dislocations | Dry Eye Syndrome | Dyspepsia | Ear Infections (resolved - must be all clear prior to travel if flying) | Eczema (no hospital admissions or consultations) | Endocervical Polyp | Endocervicitis | Endometrial Polyp | Endometrial Polypitis | Epiphora (Water Eye) | Epispadia | Epistaxis (Nosebleed) | Erythema Nodosum | Essential Tension | Facial Neuritis (Trigeminal Neuralgia) | Facial Paralysis (Bell’s Palsy) | Femoral Hernia | Fibroadenoma | Fibroid - Uterine | Fibronyalgia | Fibromyositis | Fibrositis | Frozen Shoulder | Gall Bladder Removal | Ganglion | Glandular Fever (full recovery made) | Glaucma | Glue Ear (resolved - must be all clear prior to travel if flying) | Goitre | Gout | Grave’s Disease | Grommet(s) inserted (Glue Ear) | Gynaecomastia | Haematoma (external) | Haemorrhoidectomy | Haemorrhoids (Piles) | Hallux Valgus (Bunion) | Hammer Toe | Hay Fever | Hernia (not Hiatus) | Herpes Simplex (Cold Sore) | Herpes Zoster (Shingles) | Hip Replacement (no subsequent arthritis) | Hives (Nettle Rash) | Housemaid’s Knee (Bursitis) | HRT (Hormone Replacement Therapy) | Hyperthyroidism (Overactive Thyroid) | Hypospadias | Hypothyroidism (Underactive Thyroid) | Hypertension (Provided no malignancy) | Impetigo | Indigestion | Influenza | Ingrowing Toe-nail (Acromion) | Ingual Hernia | Insomnia | Intercostal Neuralgia | Intertrigo | Irritable Bowel Syndrome (IBS) | Kenboeck’s Disease | Keratoconus | Knee Injury - Collateral/ cruciate ligaments | Knee Replacement (no subsequent arthritis) | Kohlers Disease | Labyrinthitis | Laryngitis | Learning Difficulties | Leptothrix | Leucoderma | Lichen Planus | Ligaments (injury) | Lipoma | Macular Degeneration | Mastitis | Mastoidectomy (resolved - must be all clear prior to travel if flying) | Menopause | Menorrhagia | Migraine (provided this is a definite diagnosis and there are no ongoing investigations) | Molluscum Contagiosum | Myalgia | Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue) | Myxoedema | Nasal Infection | Nasal Polyp(s) | Nettie Rash (Hives) | Neurolgia, Neuritis | Nosedbleed(s) | Nystagmus | Obstructive Sleep Apnoea | Osgood-schlatter’s Disease | Osteochondritis | Osteosclerosis | Overactive Thyroid | Parametritis | Pediculosis | Pelvic Inflammatory Disease | Photodermatositis | Piles | Pityriasis Rosea | Post Viral Fatigue Syndrome (if the only symptom is fatigue) | Pregnancy (provided no complications and not travelling less than 8 weeks or (16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date) | Prickly Heat | Prolapsed Uterus (womb) | Pruritis | Psoriasis (no hospital admissions or consultations) | Repetitive Strain Injury | Retinitis Pigmentosa | Rhinitis (Allergic) | Rosacea | Ruptured Tendons | Salpingo-oophoritis | Scabies | Scalp Ringworm (Tinea Capitis) | Scheuermann’s Disease | Sebaceous Cyst | Shingles (Herpes Zoster) | Shoulder Injury | Sinusitis | Skin Ringworm (Tinea Corporis) | Sleep Apnoea | Sore Throat | Sprains | Stigmatisma | Stomatich Bug (resolved) | Strabismus (Squint) | Stress Incontinence | Synovitis | Talipes (Club Foot) | Tendon Injury | Tennis Elbow | Tenosynovitis | Termination of Pregnancy | Testicles - Epididymitis | Testicles - Hydrocele | Testicles - Varicocele | Testicular Cyst | Testicular Torsion (Twisted Testicle) | Throat Infection(s) | Thrush | Thyroid - Overactive | Thyroid Deficiency | Tinea Capitis (Scalp Ringworm) | Tinea Corporis (Scalp Ringworm) | Tinea Pedis (Athlete’s Foot) | Tinnitus | Tonsillitis | Tooth Extraction | Toothache | Torn Ligament | Torticollis (Wry Neck) | Trichomycosis | Trigeminal Neurailgia | Turner’s Syndrome | Twisted Testicle | Umbilical Hernia | Underactive Thyroid | Undescended Testicle | Urethritis (fully recovered, no hospital admissions) | URTI (Upper Respiratory Tract Infection) (resolved, no further treatment) | Urticaria | Uterine Polyp(s) | Uterine Prolapse | Varicoccele | Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel) | Vasectomy | Verruca | Vertigo - provided no disabling episodes | Vitiligio | Warts (benign, non-genital) | Womb Prolapse (uterus) | Wy Neck (Torticollis) |
### Benefit Levels

<table>
<thead>
<tr>
<th></th>
<th>Standard Cover</th>
<th>Premier Cover</th>
<th>Premier Plus Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Limits up to</strong></td>
<td><strong>Excess per person per claim</strong></td>
<td><strong>Limits up to</strong></td>
<td><strong>Excess per person per claim</strong></td>
</tr>
<tr>
<td>Cancellation And Curtailment</td>
<td>£2,500</td>
<td>£95 (£25 deposit)</td>
<td>£5,000</td>
</tr>
<tr>
<td>Emergency Medical &amp; Repatriation Expenses</td>
<td>£5,000,000</td>
<td>£95*</td>
<td>£10,000,000</td>
</tr>
<tr>
<td>Emergency Dental Treatment</td>
<td>£250</td>
<td>£95</td>
<td>£250</td>
</tr>
<tr>
<td>Funeral Expenses/Body Repatriation</td>
<td>£5,000</td>
<td>£95</td>
<td>£5,000</td>
</tr>
<tr>
<td>Hospital Benefits</td>
<td>£25 per day up to £500</td>
<td>Nil</td>
<td>£25 per day up to £1,000</td>
</tr>
<tr>
<td>Personal Accident</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Death Benefit</td>
<td>£5,000</td>
<td>Nil</td>
<td>£20,000</td>
</tr>
<tr>
<td>- Loss Of Limbs Or Sight</td>
<td>£10,000</td>
<td>Nil</td>
<td>£20,000</td>
</tr>
<tr>
<td>- Permanent Total Disablement</td>
<td>£10,000</td>
<td>Nil</td>
<td>£20,000</td>
</tr>
<tr>
<td>Personal Possessions &amp; Baggage</td>
<td>£750</td>
<td>£95</td>
<td>£2,000</td>
</tr>
<tr>
<td>- Single Item Limit</td>
<td>£100</td>
<td>£95</td>
<td>£300</td>
</tr>
<tr>
<td>- Valuables Limit In Total</td>
<td>£100</td>
<td>£95</td>
<td>£300</td>
</tr>
<tr>
<td>- Baggage Delay On Your Outward Journey</td>
<td>£300</td>
<td>Nil</td>
<td>£300</td>
</tr>
<tr>
<td>Personal Money, Passport And Documents</td>
<td>£250</td>
<td>£95</td>
<td>£500</td>
</tr>
<tr>
<td>- Cash Limit</td>
<td>£150</td>
<td>£95</td>
<td>£200</td>
</tr>
<tr>
<td>Personal Liability (Cover Per Policy)</td>
<td>£1,000,000</td>
<td>£95</td>
<td>£2,000,000</td>
</tr>
<tr>
<td>Travel Delay On Your Outward Journey</td>
<td>£30 for the first 12 hours, then £10 per each other 12 hours up to a maximum of £300</td>
<td>Nil</td>
<td>£30 for the first 12 hours, then £10 per each other 12 hours up to a maximum of £300</td>
</tr>
<tr>
<td>Abandoning Your Holiday</td>
<td>No Cover</td>
<td>n/a</td>
<td>£5,000</td>
</tr>
<tr>
<td>Missed Departure On Your Outward Journey</td>
<td>£500</td>
<td>Nil</td>
<td>£1,000</td>
</tr>
<tr>
<td>Legal Expenses</td>
<td>£10,000</td>
<td>Nil</td>
<td>£25,000</td>
</tr>
<tr>
<td>Pet Care</td>
<td>£250</td>
<td>Nil</td>
<td>£250</td>
</tr>
<tr>
<td>Hijack And Kidnap</td>
<td>£50 per 24 hours up to a maximum of £5,000</td>
<td>Nil</td>
<td>£50 per 24 hours up to a maximum of £5,000</td>
</tr>
<tr>
<td>Travel Disruption Cover:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Extended Travel Delay Cover</td>
<td>£30 for the first 12 hours, then £10 per each other 12 hours up to a maximum of £300</td>
<td>£0</td>
<td>£30 for the first 12 hours, then £10 per each other 12 hours up to a maximum of £300</td>
</tr>
<tr>
<td>- Extended Missed Departure Cover</td>
<td>£500</td>
<td>£0</td>
<td>£1,000</td>
</tr>
<tr>
<td>- Catastrophe Cover</td>
<td>£3,000</td>
<td>£0</td>
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</table>

*Excess deposit*
### Optional Winter Sports Cover

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Standard Cover</th>
<th>Premier Cover</th>
<th>Premier Plus Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Limits up to</td>
<td>Excess per person per claim</td>
<td>Limits up to</td>
</tr>
<tr>
<td>Ski Equipment</td>
<td>£500</td>
<td>£95</td>
<td>£500</td>
</tr>
<tr>
<td>Hired Ski Equipment</td>
<td>£250</td>
<td>£95</td>
<td>£250</td>
</tr>
<tr>
<td>Ski Hire</td>
<td>£300 (£15 per day)</td>
<td>Nil</td>
<td>£300 (15 per day)</td>
</tr>
<tr>
<td>Ski Pass</td>
<td>£50</td>
<td>Nil</td>
<td>£500</td>
</tr>
<tr>
<td>Piste Closure</td>
<td>£200 ( £20 per day)</td>
<td>Nil</td>
<td>£200 ( £20 per day)</td>
</tr>
<tr>
<td>Avalanche or Landslide</td>
<td>£150 ( £30 per day)</td>
<td>Nil</td>
<td>£150 ( £30 per day)</td>
</tr>
</tbody>
</table>

### Optional Golf Cover

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Standard Cover</th>
<th>Premier Cover</th>
<th>Premier Plus Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Green Fees</td>
<td>£250</td>
<td>Nil</td>
<td>£250</td>
</tr>
<tr>
<td>Golf Equipment Hire</td>
<td>£200 (£35 per day)</td>
<td>Nil</td>
<td>£200 (£35 per day)</td>
</tr>
<tr>
<td>Loss of Golf Equipment</td>
<td>£1,500</td>
<td>£95</td>
<td>£1,500</td>
</tr>
<tr>
<td>Hole-In-One</td>
<td>£75</td>
<td>Nil</td>
<td>£75</td>
</tr>
</tbody>
</table>

### Optional Business Equipment Cover

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Standard Cover</th>
<th>Premier Cover</th>
<th>Premier Plus Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Goods or Equipment</td>
<td>£1,000</td>
<td>£95</td>
<td>£1,000</td>
</tr>
<tr>
<td>• Business Samples</td>
<td>£500</td>
<td>£95</td>
<td>£500</td>
</tr>
<tr>
<td>• Single Article Limit</td>
<td>£75</td>
<td>£95</td>
<td>£75</td>
</tr>
<tr>
<td>Business Equipment Hire</td>
<td>£750 (£150 per day)</td>
<td>Nil</td>
<td>£750 (£150 per day)</td>
</tr>
<tr>
<td>Emergency Courier of Essential Business Equipment</td>
<td>£300</td>
<td>£95</td>
<td>£300</td>
</tr>
<tr>
<td>Business Money</td>
<td>£1,000</td>
<td>£95</td>
<td>£1,000</td>
</tr>
<tr>
<td>• Cash Limit</td>
<td>£500</td>
<td>£95</td>
<td>£500</td>
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</tbody>
</table>

### Optional Overseas Wedding Cover

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Standard Cover</th>
<th>Premier Cover</th>
<th>Premier Plus Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wedding Rings (Per Person)</td>
<td>£250</td>
<td>£95</td>
<td>£250</td>
</tr>
<tr>
<td>Wedding Attire (Per Person)</td>
<td>£1,000</td>
<td>£95</td>
<td>£1,000</td>
</tr>
<tr>
<td>Wedding Gifts</td>
<td>£1,000</td>
<td>£95</td>
<td>£1,000</td>
</tr>
<tr>
<td>• Gift Cash Limit</td>
<td>£150</td>
<td>£95</td>
<td>£150</td>
</tr>
<tr>
<td>• Single Article Limit</td>
<td>£300</td>
<td>£95</td>
<td>£300</td>
</tr>
<tr>
<td>Wedding Photographs or Video Recording</td>
<td>£750</td>
<td>£95</td>
<td>£750</td>
</tr>
</tbody>
</table>

### Optional Cruise Pack

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Standard Cover</th>
<th>Premier Cover</th>
<th>Premier Plus Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Missed Port Departure</td>
<td>£300 (£50 per port)</td>
<td>Nil</td>
<td>£300 (£50 per port)</td>
</tr>
<tr>
<td>Cabin Confinement</td>
<td>£300 (£50 per complete day)</td>
<td>Nil</td>
<td>£300 (£50 per complete day)</td>
</tr>
<tr>
<td>Unused Pre-Booked Excursions</td>
<td>£300</td>
<td>Nil</td>
<td>£300</td>
</tr>
<tr>
<td>Itinerary Change</td>
<td>£300 ( £50 per change)</td>
<td>Nil</td>
<td>£300 ( £50 per change)</td>
</tr>
<tr>
<td>Emergency Airlift</td>
<td>£25,000</td>
<td>Nil</td>
<td>£25,000</td>
</tr>
</tbody>
</table>

### SECTION B - SCHEDULED AIRLINE FAILURE SUMMARY

<table>
<thead>
<tr>
<th>Cover</th>
<th>Economy Cover</th>
<th>Standard Cover</th>
<th>Premier Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Limits up to</td>
<td>Excess per person per claim</td>
<td>Limits up to</td>
</tr>
<tr>
<td>Scheduled Airline Failure Cover</td>
<td>£1,500</td>
<td>£95</td>
<td>£2,000</td>
</tr>
</tbody>
</table>

### FORTIFY

This policy has been arranged by Fortify Insurance Solutions Ltd, which is an appointed representative of ActiveQuote Ltd. The policy is administered by Rock Insurance Services Limited (ROCK). ActiveQuote Limited is authorised and regulated by the Financial Conduct Authority (FCA). ActiveQuote’s FCA registration number is 501109. Rock Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). ROCK’s FCA registration number is 300317.

You can check the regulatory status of ActiveQuote and ROCK by visiting http://www.fca.org.uk/register or by telephoning 0800 111 6768. ROCK is the administrator of this policy and has brought together a number of different insurers to provide the following benefits.

### THE INSURERS

The insurer details provided below can be checked on the Financial Services Register by visiting: www.fca.org.uk or contacting the Financial Conduct Authority on 0800 111 6768.

### INSURER DETAILS FOR SECTION A - TRAVEL POLICY

Benefits under this policy are provided by EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre (Reference number 451 366 405) acting through its Irish office (trading as EUROP ASSISTANCE S.A., Irish Branch) whose principal establishment is located at 4th floor, 4-8 Eden Quay, Dublin 1, D01N5W8, Ireland, registered in the Irish Companies Registration Office under number 907089.

Europ Assistance S.A. (trading as Europ Assistance S.A. Irish Branch) is regulated in France by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) of 61 rue Taitbout, 75436 Paris Cedex 09, France. Europ Assistance S.A. Irish Branch conducts business in Ireland in accordance with the Code of Conduct for Insurance Undertakings published by the Central Bank of Ireland.

### INSURER DETAILS FOR SECTION B - SCHEDULED AIRLINE FAILURE

Benefits under this policy are underwritten by MGA Cover Services Limited (registered address Farren House The Street, Farren Court Cowfold West Sussex RH13 8BP, company registration: 08444204 authorized and regulated by the Financial Conduct Authority registration number 597536) under binding agreement with CBL Insurance Europe Limited, 13 Fitzwilliam Street Upper, Dublin 2, company registration: 218234 who are authorized and regulated by the Financial Conduct Authority registration number 203120.
IMPORTANT INFORMATION

ELIGIBILITY CRITERIA

- This policy is only available to residents of the United Kingdom.
- Insurance cannot be purchased once your trip has commenced.
- A family policy is for the main insured person, his/her spouse, Civil Partner or Common Law Partner, and up to four of their dependent children under 18 years of age (in full-time education and residing with them). For annual multi-trip policies, each insured adult can travel independently. All members of the family must live at the same address.
- A couple policy is for 2 adults in a relationship, living at the same address.
- Your trip must start and end in your home country and you must have a return ticket.
- You should note that the policy will NOT cover you if:
  - You reside outside the United Kingdom;
  - You are over the age of 85 when you purchase an Annual Multi-trip Policy;
  - You are over the age of 85 when you purchase a Single Trip Policy;
  - You are over 39 years old when you purchase a Backpacker Policy;
  - You require Winter Sports cover but are over the age of 65;
  - You are not registered with a General Practitioner in your home country.

NON-TRAVELLING RELATIVES

This policy will NOT cover any claims under Cancellation or Curtailment arising directly or indirectly from any medical condition known to you prior to the start of your period of insurance, and before booking your trip affecting any close relative, travelling companion, or person you are going to stay with on your trip if:
- a terminal diagnosis had been received; or
- if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital; or if during the 90 days immediately prior to the start of the period of insurance they had:
  - required surgery, inpatient treatment or hospital consultations; or
  - required any form of treatment or prescribed medication.

TRIP DURATION LIMITS

Single Trip Policies: 100 days if you are aged up to 75 years old. If you are 76 or over single trips are limited to 31 days.
Annual Multi-trip Policies: Any number of trips in the policy year but limited to 50 days per trip if you are aged up to 65 years old. If you are 66 or over trips are limited to 35 days unless the relevant trip extension has been purchased and is detailed on your certificate of insurance.
Backpacker Policies: Up to 546 days.
You must pay the appropriate premium for the full number of days for your planned trip. If you travel for more than the number of days for which you have paid for cover, you will not be covered after the last day for which you have paid. If your return is unavoidably delayed for an insured reason, cover will be extended free of charge until you are able to return.
Single Trip Policies can only be booked up to 365 days in advance of your trip. Annual Multi-Trip Policies cannot be booked more than 90 days before the start date shown on your certificate of insurance. Please note that cancellation cover will not commence until the start date of your policy regardless of the date you purchased the insurance.

GEOGRAPHICAL LOCATIONS

Home Country
Your Home Country within the United Kingdom.
Europe
Means the continent of Europe west of the Ural Mountains including the Republic of Ireland, the Isle of Man, Channel Islands and all countries bordering the Mediterranean Sea, as well as Madeira and The Azores, including Spain, The Canaries, Turkey, Cyprus, Malta and Switzerland. For residents of the Isle of Man and Channel Islands travelling to the United Kingdom, the United Kingdom shall be considered as Europe.
Australia and New Zealand
Includes cover for Europe as well as Australia and New Zealand.
Worldwide, excluding USA, Canada, Caribbean and Mexico
Means anywhere in the world except the United States of America, Canada, the Caribbean and Mexico.
Worldwide, including USA, Canada, Caribbean and Mexico
Means anywhere in the world.
Please note:
No cover is provided for trips where you have travelled to a country or area where, prior to your trip commencing, the Foreign and Commonwealth Office advised against all (but essential) travel.

PREGNANCY & CHILDBIRTH

Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 1 for unforeseen bodily injury or illness. Pregnancy and childbirth are not considered to be either an illness or injury. Cover is ONLY provided under Sections 1, 3, 4 and 5 of this policy for claims arising from complications of pregnancy and childbirth. Please make sure you read the definition of complications of pregnancy and childbirth given under the Meaning of Words.

COVER

This wording provides full details of all your cover. The policy covers all persons named on the certificate of insurance for whom the premium has been paid.
This policy wording contains all possible levels of cover on offer. Sections of cover that apply to your policy will depend on your choice of cover, upgrade options and the premium you have paid and will be shown on your certificate of insurance.

If you are in any doubt about any aspect of this policy wording please contact us using the telephone number on your certificate of insurance.

YOUR PREMIUM

ROCK collects and holds insurance premiums as an agent of the insurer. We do not charge a fee for arranging your policy. However, administrative fees may be applicable if you wish to receive your documents by post or you require an amendment to your policy at a later date.

YOUR DUTY OF DISCLOSURE

It is vital that you answer any questions in relation to arranging or administering this insurance policy honestly and accurately. You must take reasonable care not to make any misrepresentation because inaccurate answers may result in a claim being declined.

AUTOMATIC RENEWAL

To make sure you have continuous cover under your policy, if you have purchased an Annual Multi-trip policy, we will aim to automatically renew (auto-renew) your policy when it runs out, unless you tell us not to. Each year we will write to you 21 days before the renewal date of your policy, and tell you about any changes to the premium or the policy terms and conditions.
If you do not want to auto renew your policy, just call us on the telephone number provided on your certificate of insurance or click on the link provided within the email sent 21 days ahead of the renewal date. Otherwise we will collect the renewal premiums from your credit card or debit card.
You should also note that your renewed policy will only be valid when:
- You have told us about any changes to your policy details
- You have rescreened any pre-existing medical conditions
Please note your policy will not be renewed if your credit card or debit card details have changed.
In some cases we may not be able to automatically renew your policy. We will let you know at the time if this is the case.
We are entitled to assume that your details have not changed and you have the permission of the card holder unless you tell us otherwise. We will tell the relevant processing bank to charge the relevant premium to your debit card or credit card on or before the renewal date. You can tell us about any changes to your policy details or opt out of automatic renewal at any time by phoning us on the telephone number provided on your certificate of insurance.

CLAIMS UNDER SECTION A - TRAVEL INSURANCE

Please contact the following should you need to make a claim:
- Contact Global Response calling 00 44 (0) 2920 474222 or email travelclaims@global-response.co.uk
Claims under this section must be submitted within 28 days of your return home.

CLAIMS UNDER SECTION B - SCHEDULED AIRLINE FAILURE

First, check your Certificate and your policy to make sure that what you are claiming for is covered.
For all claims please e-mail claims@MGACS.com or call 020 3 540 4422
We will send you the appropriate claim form by email (or post if you prefer). This claim form will have a “check list”of documents and evidence we will need to process your claim.
Once you return this form to us we will allocate a claim number and send you notice of this by SMS & Email (please keep watch on your spam / junk folders) and give you an estimate of when we will be back in touch.
You may return your claim form and evidence by email but you should not destroy the originals in case we need them.
Please read the general conditions contained in this policy document and
the relevant sections of your policy for more information. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills. MGA Cover Services Limited will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.

CANCELLATION OF YOUR POLICY

We hope you are happy with the cover this policy provides. However, you have the right to cancel this policy, should it not meet your needs, within 14 days from either the date of purchase or receipt of your certificate of insurance, whichever is later, and provided that you have not already travelled.

If you decide to cancel the policy during the 14 day cooling off period then your premium will be refunded in full, provided no claims have been made or no incidents have occurred that may give rise to a claim. Should you decide to cancel after the 14 day cooling off period no refund will be given.

We may cancel this policy at any time if you have not paid your premium or if there is reasonable evidence that you misled us or attempted to do so. By this we mean, if you are dishonest or use fraudulent means to benefit under this policy or if you give any false declaration or make a deliberate misstatement when applying for this cover or when making or supporting your claim.

We will contact you by email and tell you at your last known email address if we cancel your policy, or by letter if we do not hold an email address for you.

FAUD

If you or anyone acting on your behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), or statement, then this policy will be cancelled with immediate effect and any claim rejected. In these circumstances, we reserve the right to retain the premium you have paid and to recover any sums we have paid you. We may also pass your details to the police and share your details with other insurance companies.

COMPLAINTS

We always aim to provide a first class service. However, if you have any cause for complaint, please address these in the first instance to:

The Compliance Manager,
ROCK Insurance Group,
Griffin House,
135 High Street,
Crawley,
West Sussex,
RH10 1DQ
Email: admin@rockinsurance.com

For complaints about how a claim has been handled you should contact:

The Complaints Department,
Global Response Ltd,
Regus House,
Falcon Drive,
Cardiff
CF10 4RU
Email: customerservices@global-response.co.uk
Phone: 00 44 (0) 2920 468793

If you are not satisfied you can contact the Financial Ombudsman Service:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London, E14 9SR
Phone: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk

ROCK Insurance Group adheres to the Alternative Dispute Resolution Regulations 2015 EU Directive. You can access the Online Dispute Resolution Portal here: https://webgate.ec.europa.eu/odr/main/?event=main.about.show

FINANCIAL SERVICES COMPENSATION SCHEME

ROCK is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at www.fscs.org.uk.

Whilst ROCK monitors the financial strength of the insurers with whom we place business, it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. You may not be able to obtain a refund of premium in these circumstances.

DATA PROTECTION

We will collect certain information about you in the course of considering your application and conducting our relationship with you. This information will be processed for the purposes of underwriting your insurance cover, managing any insurance issued, administering claims and fraud prevention. We may pass your information to a qualified medical practitioner, other insurers, reinsurers, other parties who provide services under the policy and loss adjusters for these purposes. This may involve the transfer of your information to countries which do not have data protection laws. Some of the information may be classified as ‘sensitive’ – that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain your explicit consent before the information may be processed. By finalising your insurance application, you consent to the processing and transfer of information described in this notice. Without this consent we would not be able to consider your application.

We agree to adhere to the provisions of the Data Protection Act 1998 and all successor legislation during the term of the policy.

MEANING OF WORDS

The following words and expressions used in this policy shall mean the following wherever they appear in bold within this document:

Act of terror: any illegal actions, whether individual or collective, which involve the use of force against persons or property, performed for the purposes of achieving ideological, political, economic or religious goals, where such actions concurrently bring about a state of chaos, instill fear in the general population or result in a disruption of public life.

Bodily injury: Accidental bodily injury caused solely and directly by external, violent and visible means.

Certificate of insurance: The document showing details of the cover purchased and naming all insured persons.


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

Curtail/Curtailment: Return early to your home after the commencement of the outward journey.

Excess: The first amount of a claim that you must pay as detailed in the travel insurance summary of cover.

Golf equipment: Golf clubs, golf balls, bag, non-motorised golf trolley and golf shoes.

Holiday services: Pre-booked, pre-paid elements of the trip including car hire, airport parking and excursion tickets.

Home: Your permanent residence in your home country.

Home country: The country where you are ordinarily permanently resident, pay tax or are registered with a medical practitioner.

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

Insured person: Any person named on the certificate of insurance for whom the appropriate premium has been paid.

Loss of limb: Total loss of use by physical severance at or above the wrist or ankle.

Loss of sight: Total and permanent loss of sight without expectation of improvement in both eyes when your name is added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Manual work: Physical labour involving the use of tools or machinery or working at heights of over two metres (nursing and bar-work are not considered to be manual work).

Medical condition: Any medical or psychological disease, sickness, condition, illness or injury.

Medical practitioner: A doctor or specialist who is legally qualified, licensed to practice medicine under the laws of the country in which they practice, excluding you, your travel companion, a member of your close relative, or your employee.

Money: Cash, postal and money orders, travellers’ cheques held by you for social, domestic and pleasure purposes.

Outward journey: The initial journey in conjunction with your trip from your home to your home country.

Permanent total disabilment: A disablement which prevents you from carrying out ANY occupation for a period of 12 months after an accident sustained during your trip and which is, at the end of that period, beyond reasonable hope of improvement.

Period of insurance: The period of insurance for all sections except cancellation commences when you leave your home in your home country to start your trip and ends when you have returned to your home in your home country. Cancellation cover for a Single Trip policy starts when you purchase this insurance or when you book your trip, whichever is the later. Cancellation cover for Annual Multi-trip policy will not commence until the start
date shown on your certificate of insurance even if the premium has been paid earlier.

Personal possessions: Suitcases (or other luggage carriers) and their contents taken on your trip together with articles worn or carried by you for your individual use during your trip.

Pre-existing medical condition: Any medical condition where you have been prescribed medication, including repeat prescriptions, or received treatment or attended a GP or a specialist as an outpatient or inpatient in the last 2 years or for which you are currently on a waiting list for treatment or investigation;

Any illness for which you have received a terminal prognosis or any heart, heart-related or circulatory condition, or any respiratory condition; any stress, anxiety, depression or any other psychological condition; any cancerous condition; or any cerebral condition;

Any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations, or where the underlying cause of the symptoms has not been established).

Public transport: Airline, train, bus, coach, or ferry services, operating to a published timetable on which you are a fare-paying passenger or a tour operator's own transport service, or taxi, to join your booked travel itinerary.

Ski equipment: Skis (including bindings), ski boots, ski poles and snowboards.

Strike or industrial action: Organised action taken by a group of workers which prevents the supply of goods and/or services on which you/Your: (a) depend; (b) which prevents the supply of goods and/or services on which you/Your: (b) depend.

We: The relevant insurer under each section of this policy.

You/Your: Each insured person named in the certificate of insurance.

We/Us/Our: The relevant insurer under each section of this policy.

What you are NOT covered for

1. the excess shown in the summary of cover;
2. claims where you have failed to obtain a medical certificate from a medical practitioner, confirming that cancellation of the trip is necessary;
3. normal pregnancy, without any accompanying bodily injury, illness or complication;
4. claims arising directly or indirectly from any pre-existing medical conditions unless they have been declared and accepted by us in writing for cover;
5. any claims arising directly or indirectly from any medical condition affecting a non-travelling relative if:
   • a terminal diagnosis had been received;
   • if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or; or if during the 90 days immediately prior to the start of the period of insurance they had:
     • required surgery, inpatient treatment or hospital consultations; or
     • required any form of treatment or prescribed medication.
6. any extra charges from the company you booked with because of your failure to notify them immediately it was found necessary to cancel;
7. claims arising from prohibitive regulations by the government of any country;
8. theft of a passport which has not been reported immediately to the relevant authority;
9. travel tickets paid for using any airline mileage reward scheme or other reward points scheme;
10. accommodation costs paid for using any timeshare, holiday property bond or other reward points scheme;
11. any costs incurred by you which are recoverable from a tour operator, public transport operator, accommodation provider, holiday services provider or any other source, or for which you receive or are expected to receive compensation or other assistance;
12. any circumstance that could reasonably be anticipated at the time you booked your trip;
13. disinclination to travel or continue travelling, unless your change of travel plans is caused by one of the circumstances listed under ‘What you are covered for’;
14. your being self-employed or accepting voluntary redundancy;
15. any claim resulting from your failure to obtain a valid passport and any required visa in time for the booked trip;
16. anything mentioned in the General Exclusions.

EMERGENCY MEDICAL AND REPATRIATION EXPENSES

What you are covered for

If, during your trip, you become ill or sustain a bodily injury we will pay up to the amount shown in the summary of cover for costs incurred outside your home country that have been authorised by the emergency assistance company for:

1. emergency medical and surgical treatment in the nearest appropriate hospital, including medical practitioner fees, hospital expenses and charges for medical transportation;
2. dental treatment for the relief of pain or difficulty eating only;
3. reasonable and necessary additional accommodation (room only) and travelling expenses, including those of one relative or friend if you have to be accompanied home or if you are a child (under the age of 18) and require an escort home;

In the event of your death we will pay for:

1. the return of your body or ashes to your home country (but excluding the cost of burial or cremation); or
2. for local funeral expenses abroad.

SPECIAL CONDITIONS

This is not a private health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

If you are taken into hospital or you think that you may have to curtail or extend your trip because of illness or a bodily injury, the emergency assistance company must be told immediately (see important contact numbers). You must contact us before incurring costs. Costs above £500 not authorised by us will not be covered. If you are physically unable to contact us, someone else must contact us on your behalf within 48 hours.

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

If you become ill or sustain a bodily injury we have the right to bring you back to your home country. If the emergency assistance company medical practitioner states that you can safely travel. If you refuse to return home, no further costs will be covered.
What you are NOT covered for

1. the excess shown in the summary of cover;
2. costs in excess of £500 which have not been authorised by us in advance;
3. any treatment, investigations or tests in a private hospital or private clinic unless authorised and agreed by us;
4. treatment which takes place within your home country;
5. claims arising directly or indirectly from any pre-existing medical conditions unless they have been declared and accepted by us in writing for cover;
6. any sums which can be recovered by you and which are covered under any National Insurance Scheme, Reciprocal Health Arrangement or Private Health Insurance;
7. normal pregnancy and/or childbirth, without any accompanying bodily injury, illness or complication;
8. costs incurred for:
   a) surgery or medical treatment which in the opinion of the attending medical practitioner and the emergency assistance company medical practitioner can be reasonably delayed until your return to your home country;
   b) medication and/or treatment which at the time of departure is known to be required or to be continued outside your home country;
   c) preventative treatment which can reasonably be delayed until your return to your home country;
9. claims that are not confirmed as medically necessary by the attending medical practitioner or the emergency assistance company;
10. the cost of any elective (non-emergency) treatment or surgery, including exploratory tests;
11. the cost of any treatment not directly related to the illness or bodily injury which necessitated your admittance into hospital;
12. any additional hospital costs arising from single or private room accommodation unless medically necessary;
13. expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication;
14. costs that arise more than 12 months after a claim was first notified;
15. any claim arising directly or indirectly from your participation in any sports or activities not listed under the sports and activities tables or which you have not paid the appropriate premium for;
16. anything mentioned in the General Exclusions.

What you are covered for

We will pay you up to the amount shown in the summary of cover should you suffer a bodily injury or illness during the period of insurance, for each full 24 hours that you spend as an inpatient in a hospital outside of your home country.

What you are NOT covered for

1. the excess shown in the summary of cover;
2. treatment which takes place within your home country;
3. claims arising directly or indirectly from any pre-existing medical conditions unless they have been declared to us and accepted by us in writing for cover;
4. normal pregnancy and/or childbirth, without any accompanying bodily injury, illness or complication;
5. claims that are not confirmed as medically necessary by the attending medical practitioner or the emergency assistance company;
6. hospitalisation for any elective (non-emergency) treatment or surgery, including exploratory tests;
7. hospitalisation for any treatment not directly related to the medical condition or bodily injury which necessitated your initial admittance into hospital;
8. hospitalisation as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication;
9. anything mentioned in the General Exclusions.

PERSONAL POSSESSIONS AND BAGGAGE

We will pay up to the amount shown in the summary of cover for the value or cost of repair of any of your own personal possessions (not hired, loaned or entrusted to you) which are lost, stolen, damaged or destroyed (after making allowance for wear and tear and depreciation).

We will pay up to the amount shown in the summary of cover for the cost of buying replacement necessities if your baggage is delayed in reaching you or your outward journey for at least 12 hours and you have a written report from the carrier to confirm this.

SPECIAL CONDITIONS

In the event of a claim for a pair or set of articles the maximum amount payable will be limited to the single article limit shown in the summary of cover. Receipts will be necessary in the event of a claim.

Within 24 hours of the discovery of the incident you must report loss, theft or damage of personal possessions to the police or carrier as appropriate. Delayed baggage or personal possessions damaged in transit must be reported to the airline before leaving the baggage hall and a Property Irregularity Report (PIR) obtained.

Any amount we pay you under item 2 will be deducted from your claim if your baggage proves to be permanently lost and you make a claim for lost baggage.

What you are NOT covered for

1. the excess shown in the summary of cover;
2. you not exercising reasonable care for the safety and supervision of your personal possessions;
3. loss, destruction, damage or theft of any items left unattended in a public place, or a place to which members of the general public have access;
4. the loss, damage or delay in transit of your personal possessions, if you do not notify the carrier (i.e. airline, shipping company, etc.) and obtain a written report within 24 hours of discovery of the damage or loss;
5. loss, destruction, damage or theft:
   a) from confiscation or detention by customs or other officials or authorities;
   b) sports gear whilst in use;
   c) due to wear and tear, denting or scratching, moth or vermin;
   d) of valuables not carried in your hand luggage (i.e. carried on or about your person) while in transit;
6. breakage of fragile or brittle articles being transported by a carrier;
7. valuables stolen from an unattended vehicle at any time;
8. mobile phones or smart phones;
9. personal possessions stolen from:
   a) an unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and it is covered so as not to be visible from outside the vehicle, and unless there is evidence of forcible entry;
   b) an unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
10. any depreciation in value;
11. any property more specifically insured or recoverable under any other source;
12. the cost of replacement locks;
13. anything mentioned in the General Exclusions.

PERSONAL MONEY

We will pay you up to the amount shown in the summary of cover if your own money is lost or stolen whilst being carried on your person or left in a locked safety deposit box (or equivalent facility).

What you are NOT covered for

1. the excess shown in the summary of cover;
2. claims arising from you not exercising reasonable care for the safety and supervision of your money;
3. loss or theft of your money left unattended in a public place, or a place to which members of the general public have access;
4. money stolen from:
   a) an unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and it is covered so as not to be visible from outside the vehicle, and unless there is evidence of forcible entry;
   b) an unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
5. any depreciation in value or exchange rates;
6. anything mentioned in the General Exclusions.

LOSS OF PASSPORT

What you are covered for

We will pay up to the amount shown in the summary of cover for:
1. the reasonable costs in obtaining a replacement passport or travel document (you are not covered for the cost of the document itself) to enable you to return to your home country following accidental loss or theft;
2. the reasonable costs in obtaining a replacement driving licence or green card following accidental loss or theft.

What you are NOT covered for

1. the excess shown in the summary of cover;
2. the cost of the passport, travel document, driving licence or green card;
3. loss due to delay, detention, confiscation, requisition or damage by customs or other officials or authorities;
4. loss or theft unless you have reported the loss or theft to the nearest police authority within 24 hours of discovery and have obtained a written police report;
5. loss of or theft from an unattended vehicle at any time;
6. anything mentioned in the General Exclusions.

PET CARE

What you are covered for

We will pay up to the amount shown in the summary of cover for each full 24 hour period that you are delayed for extra boarding fees for your pet, if your return journey is delayed due to a reason insured under this policy.

What you are NOT covered for

1. any animal boarding fees you incur as a result of quarantine regulations;
2. any claims where you have failed to check in for your return journey at or before the recommended time;
3. any claims where you have failed to get a written statement from the appropriate transport company or authority confirming the reason for delay;
4. anything mentioned in the General Exclusions.

TRAVEL DELAY ON YOUR OUTWARD JOURNEY

This section does not apply to trips within your home country and only applies to delays on your outward journey.

What you are covered for

We will pay you up to the amount shown in the summary of cover if the international departure of the public transport on which you are booked to travel is delayed by at least 12 hours; or up to the amount shown in the summary of cover if you abandon the trip after a delay to your outward flight, sea crossing, coach or train departure from your home country of more than 12 hours beyond the booked departure time as a result of:

a) strike or industrial action provided that when this policy was taken out, there was no reasonable expectation that the trip would be delayed;
b) adverse weather conditions;
c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

What you are NOT covered for

1. the excess shown in the summary of cover;
2. any claim if you have not checked in before the recommended check-in time;
3. any claim if you have not obtained written confirmation from the carrier stating the duration and the cause of the delay;
4. any claims arising from withdrawal from service of the public transport on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
5. anything mentioned in the General Exclusions.

MISSED DEPARTURE ON YOUR OUTWARD JOURNEY

This section does not apply to trips within your home country.

What you are covered for

We will pay up to the amount shown in the summary of cover for necessary and reasonable travel and accommodation expenses required to reach your booked destination, if you miss your booked departure due to:

1. the vehicle you are travelling in to reach your international departure point breaking down or being involved in an accident; or
2. the public transport you are using to reach your international departure point being delayed, resulting in you arriving too late to commence your booked trip.

What you are NOT covered for

1. the excess shown in the summary of cover;
2. claims where you have not allowed sufficient time to get to your international departure point to catch the booked public transport;
3. the public transport provider’s failure unless you get a letter from the provider confirming that the service did not run on time;
4. the accident or breakdown of your vehicle unless you get confirmation of the delay from the authority who went to the accident or breakdown affecting the car you were travelling in;
5. breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with manufacturer’s instructions;
6. any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of your policy and the date your travel tickets or confirmation of booking were issued;
7. anything mentioned in the General Exclusions.

PERSONAL ACCIDENT

What you are covered for

We will pay up to the amount shown in the summary of cover if you suffer an accidental bodily injury during the trip, which within 12 months is the sole and direct cause of:
1. death;
2. loss of limb;
3. total and permanent loss of sight in one or both eyes; or
4. permanent total disablement.

SPECIAL CONDITIONS

For persons over 75 at the time of the accident the death benefit will be limited to £1,500 and there will be no cover for permanent total disablement.

What you are NOT covered for

1. any claims arising directly or indirectly from sickness, illness or disease;
2. any injury not caused solely by outward, visible, external means;
3. mental or psychological trauma not involving your bodily injury;
4. any claim arising directly or indirectly from your pregnancy;
5. any claims under this section not notified to us within 12 months of the date of the accident;
6. anything mentioned in the General Exclusions.

PERSONAL LIABILITY

What you are covered for

We will pay up to amount shown in the summary of cover (inclusive of legal costs and expenses) if, during the trip, you become legally liable to pay damages in respect of:
1. accidental bodily injury, including death, illness and disease to a person; and/or
2. accidental loss of or damage to property.

SPECIAL CONDITIONS

You or your legal representatives must give us written notice immediately you receive notice of any prosecution or inquest in connection with any circumstances which may give rise to a claim under this section.

No admission, offer, promise, payment or indemnity should be made by or on behalf of you without our prior written consent.
Every document issued to you must be forwarded to us immediately upon receipt.
We are entitled to take over and conduct in your name the defence or settlement of any claim or to prosecute in your name for our own benefit any claim for indemnity or damages against all other parties.
We may at any time pay the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made we will have no further liability for your claim.

What you are NOT covered for

1. claims arising from accidental death of or physical injury to you or your close relative;
2. any liability resulting from your employment, trade, profession, business or that of your close relative;
3. your responsibility as an employer to anyone employed by you or your close relative in any trade, business or profession;
4. any agreement or contract which adds any liability which would not have existed otherwise;
5. any liability arising from you or your close relative owning or using aircraft, horse-drawn vehicles, motorised or mechanically propelled, assisted vehicles or towed vehicles, boats (other than rowing boats, punts), jet skis, jet bikes or wet bikes, animals (other than horses, domestic dogs or cats), firearms;
6. any liability resulting from wilful or malicious acts by you;
7. accidental injury or loss which has not been caused by you;
8. any claim for personal liability which is covered by any other insurance held by you;
9. any claims arising from the occupation, except temporarily for the purposes of the trip, or ownership of any land or building;
10. any claim if you engage in any activity where this policy states that Personal Liability cover is excluded;
11. anything mentioned in the General Exclusions.

LEGAL EXPENSES

What you are covered for

We will pay up to the amount shown in the summary of cover for legal expenses to bring a claim for damages or compensation against a third party, if you suffer an incident that results in bodily injury, death or illness caused by a third party during the trip.

The following words and expressions used in this section of the policy shall mean the following wherever they appear in bold:

Legal Expenses:
a) fees, expenses and other costs reasonably incurred (as determined by our legal representative) by a legal representative to pursue a claim or legal
proceedings for damages and/or compensation against a third party who has caused your bodily injury, death or illness.
b) costs that you are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal Representative:
The solicitor or other suitably qualified person appointed by us in accordance with this section of the policy.

SPECIAL CONDITIONS

1. Written consent must be obtained from us prior to incurring legal expenses. This consent will be given if you can satisfy us that:
a) there are reasonable (as determined by our legal representative) grounds for pursuing the claim or legal proceedings; and
b) in the opinion of our legal representative the prospects of success and of recovering damages/enforcing a judgment is at least 51%.

2. All claims or legal proceedings including any appeal against judgment resulting from the same original cause, event, or circumstance, will be regarded as one claim.

3. If you are successful in any action, any legal expenses provided by us must be reimbursed to us.

4. We may at our discretion assume control at any time of any claim or legal proceedings in your name for damages and or compensation from a third party.

5. We may at our discretion offer to settle a claim with you instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party. Any such settlement will be full and final in respect to the claim.

6. We may at our discretion offer to settle a counter-claim against you instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

7. Only the costs incurred by a legal representative approved or appointed by us will be covered.

8. We shall have complete control over the legal proceedings through legal representatives we nominate up to the point where proceedings are issued at which point you are free to nominate a suitably qualified person, although we do not have to accept them.

9. Any legal representative will be appointed by us to represent you according to our standard terms, which may include a Conditional Fee Agreement or a Contingency Fee Agreement.

10. You must cooperate fully with us and the legal representative and follow their advice and provide any information and assistance required by them within a reasonable timescale.

11. We will have direct contact with the legal representative and you must authorise them to disclose any information or documentation we may ask for.

12. If we ask, you must have any legal costs taxed, assessed or audited.

What you are NOT covered for

1. the excess as shown in the summary of cover;

2. any claim we or our legal representatives believe is not likely to be successful or if we think the costs of taking action will be more than any award or the prospects of success and of recovering damages/enforcing a judgment is likely to be less than 51%;

3. any claim reported to us more than 3 months after incident which led to the claim;

4. legal expenses incurred in the defence against any civil claim or legal proceedings made against or brought against you;

5. legal expenses incurred before receiving our prior written approval;

6. legal expenses incurred in connection with any criminal or wilful act committed by you;

7. legal expenses incurred for any claim or legal proceedings brought against:
a) a travel agent, tour operator, carrier, insurer or their agent;

b) a holiday accommodation provider;
c) us, you, or any company or person involved in arranging this policy;
d) any person named on this policy;

8. fines, compensation or other penalties imposed by a court or other authority;

9. legal expenses incurred after you have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by our legal representative to be reasonable or you not accepting an offer from us to settle a claim;

10. legal expenses which we consider to be unreasonable or excessive or unreasonably incurred (as determined by our legal representative);

11. legal expenses incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine;

12. any claim relating to:
a) an illness which gradually develops and is not caused by a specific or sudden event;
b) the driving of a motor vehicle for which you had no valid insurance;
c) judicial review or coroner’s inquest;
d) defending your legal rights, except for the defence of any counterclaim.

13. any claim where legal expenses are based directly or indirectly on the amount of compensation awarded and specifically which is capable of being pursued under a Conditional Fee Agreement;

14. legal expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement;

15. legal expenses incurred if an action is brought in more than one country;

16. anything mentioned in the General Exclusions.

HIJACK & KIDNAP

What you are covered for

We will pay up to the amount shown in the summary of cover for each 12 hour period you are confined as a result of hijack or kidnap.

What you are NOT covered for

1. any claim unless you have obtained confirmation from the airline carrier or their handling agents confirming the period of delay;

2. any claim if you, your family or your business associates have engaged in activities which could be expected to increase the risk of hijack;

3. anything mentioned in the General Exclusions.

SPECIAL CONDITIONS

In order to make a claim under this section you must obtain an independent written report confirming the period of delay along with any supporting documentation such as press cuttings.

TRAVEL DISRUPTION COVER

This cover applies in the event of travel disruption caused either directly or indirectly by natural disasters and provides specifically for costs and expenses that are not recoverable from any other source.

EXTENDED TRAVEL DELAY COVER

What you are covered for

If you choose to abandon your trip because the alternative transport to your overseas destination offered by the public transport operator was not suitable, we will pay you up to the amount shown in the Summary of Cover for any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation as a result of the scheduled public transport on which you were booked to travel from the UK being cancelled or delayed for more than 12 hours.

If the same costs, charges or expenses are also covered under any other section of this policy you can only claim for these under one section for the same event.

EXTENDED MISSED DEPARTURE COVER

What you are covered for

We will pay you up to the amount shown in the summary of cover for suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination and/or in returning to the UK as a result of:

1. The public transport on which you were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off;

2. The failure of other scheduled public transport;

3. You being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours;

And you choose to make other travel arrangements for your trip because the alternative transport offered by the scheduled public transport operator was not suitable. The amount payable will be calculated after deduction of the amount of the refund on your original booking together with any compensation from the public transport operator.

If the same costs, charges or expenses are also covered under any other section of this policy you can only claim for these under one section for the same event.

Please read the general conditions and exclusions.

EXTENDED CATASTROPHE COVER

What you are covered for

We will pay you up to the amount shown in the summary of cover for either:

1. Any irrecoverable unused accommodation costs (and other pre-paid charges which you have paid or are contracted to pay) because you were not able to travel and use your booked accommodation; or

2. Reasonable additional accommodation and transport costs incurred:
   a) Up to the standard of your original booking, if you need to move to other accommodation on arrival or at any time during the trip because you cannot use your booked accommodation; or
b) With the prior authorisation of the 24hr emergency service to repatriate you to your home if it becomes necessary to cut short your trip.

You can only claim under one of subsections above for the same event, not both. If the same costs and charges are also covered under any other section of this policy you can only claim for these under one section for the same event. Please read the general conditions and exclusions.

What you are NOT covered for

1. the excess shown in the summary of cover (except for claims under section Extended Travel Delay subsection 1);
2. the cost of Airport Passenger Duty and any other refundable taxes;
3. travel tickets paid for using any airline mileage reward scheme, for example Air Miles;
4. accommodation costs paid for using any Timeshare, Holiday Property Bonds or other holiday points schemes;
5. any claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporarily or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling;
6. any claim relating to your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents;
7. any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement;
8. any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
9. any accommodation costs, charges and expenses where the public transport operator has offered suitable alternative travel arrangements;
10. any costs for normal day-to-day living such as food and drink which you would have expected to pay during your trip;
11. any claim if you have purchased Backpacker cover;
12. anything mentioned in the General exclusions.

SPECIAL CONDITIONS

We will require you to obtain/provide at your own expense, where relevant:

• Written confirmation from the scheduled public transport operator (or their handling agents) of the number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered;
• Written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that you could not use your accommodation and the reason for this;
• You must comply with the terms of contract of the scheduled public transport operator and seek financial compensation, assistance or a refund of Your ticket from them, in accordance with the terms and/or (where applicable) your rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights;
• Written confirmation from the scheduled public transport operator/ accommodation provider that reimbursement will not be provided.

OPTIONAL ADDITIONAL COVER TO SECTION A

The following sections are only applicable if you have paid the appropriate additional premium. Any optional additional cover will be shown on your certificate of insurance.

OPTIONAL MAXIMUM TRIP DURATION INCREASE

Your policy can be extended to increase the maximum trip duration on an annual multi-trip policy from 50 to 100 consecutive days for an additional premium if you are under the age of 65. If you are between the ages of 66 and 75 you can extend the maximum trip duration from 55 days to 50 days for an additional premium.

OPTIONAL WINTER SPORTS COVER

If you are an Annual Multi-trip policy holder, you are entitled to 21 days’ winter sports cover if you have paid the appropriate additional premium. If you are a Single trip policy holder this upgrade will be shown on your certificate of insurance.

This policy excludes participating in or practising for certain winter sports and activities. Please ensure that the activity you are doing is covered.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cat skiing (with guides)</td>
<td>Snow shoeing</td>
</tr>
<tr>
<td>Cross country skiing</td>
<td>Snow tubing</td>
</tr>
<tr>
<td>Glacier skiing</td>
<td>Snow blading</td>
</tr>
<tr>
<td>Ice hockey</td>
<td>Snowboarding on piste</td>
</tr>
</tbody>
</table>

The following activities will be covered but there will be no cover in respect of any Personal Accident or Personal Liability claims:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kite snowboarding</td>
<td>Snow karting</td>
</tr>
<tr>
<td>Snow go karting</td>
<td>Snowmobiling</td>
</tr>
<tr>
<td>Skidoo</td>
<td>Snowmobile safari</td>
</tr>
</tbody>
</table>

You are not covered when engaging in organised competitions or when skiing against local authority warning or advice.

If you are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call our Travel Helpline as quoted on your certificate of insurance.

Benefits under the sections of cover already described are extended to cover winter sports. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections in respect of winter sports.

WINTER SPORTS CANCELLATION OR CURTAILMENT

What you are covered for

In addition to the Cancellation or Curtailment section we will pay up to the amount shown in the summary of cover for the cost of deposits you cannot recover, or payments you have made or contracted to pay for unused ski pass or ski school fees.

What you are NOT covered for

1. anything mentioned in the exclusions relating to the Cancellation or Curtailment section;
2. anything mentioned in General Exclusions.

SKIS, SKI EQUIPMENT & SKI PASS

What you are covered for

In addition to the Personal Possessions and Baggage section we will pay up to the amount shown in the summary of cover if:

1. ski equipment belonging to or hired by you is damaged, stolen, destroyed or lost in the course of a trip;
2. your ski pass that you are carrying on your person or have left in a safety box is lost, stolen, or damaged in the course of a trip.

SPECIAL CONDITIONS

Ski equipment is covered against damage or loss whilst in use, if being used correctly. Skis are covered when locked to a roof rack, which is itself locked to a private or public transport vehicle. Skis are covered when locked to the roof of a vehicle.

You must take reasonable care of your ski equipment and ski pass and must not leave them unattended at any time in a place to which the public has access.

What you are NOT covered for

1. anything mentioned in the exclusions relating to the Personal Possessions and Baggage section;
2. anything mentioned in the General Exclusions.
**PISTE CLOSURE**

**What you are covered for**

If during a **trip** you are prevented from skiing at the pre-booked resort for more than 48 consecutive hours, because adverse weather conditions cause a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers) we will pay up to the amount shown in the summary of cover:

1. for all reasonable travel costs and lift pass charges **you** have to pay to travel to and from a similar area to ski; or
2. as a cash benefit payable if no suitable alternative skiing is available.

**What you are NOT covered for**

1. **trips** in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
2. **trips** in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
3. anything mentioned in the General Exclusions.

**AVAILANCE OR LANDSLIDE**

**What you are covered for**

If, following avalanches or landslides, access to and from the ski resort is blocked or scheduled **public transport** services are cancelled or **curtailed** we will pay up to the amount shown in the summary of cover for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

**What you are NOT covered for**

Anything mentioned in the General Exclusions.

**SKI HIRE**

**What you are covered for**

If your ski equipment is delayed on the outward journey of a **trip** for more than 12 hours, then **we** will pay you up to the amount shown in the summary of cover for hire of equivalent replacement ski equipment.

**What you are NOT covered for**

1. the loss, damage or delay in transit of your **ski equipment** if **you** do not notify the carrier within 24 hours and obtain a Property Irregularity Report (PIR) or other report confirming the delay;
2. anything mentioned in the General Exclusions.

**OPTIONAL SPORTS AND ACTIVITIES COVER**

Category A sports are automatically covered under your policy. Category B, C and D sports will be covered upon payment of an additional premium. Payment for additional categories includes coverage for all preceding categories (e.g. if you pay Category C you will be covered for A and B also) and will be noted on your certificate of insurance.

You are not covered for taking part in any sports or activities unless they are listed below.

Cover for the following activities is included providing it is not the main purpose of your **trip** and is for recreational or amateur purposes only during your **trip**. When participating in your **activity** you must ensure that it is adequately supervised and appropriate safety equipment is worn/used at all times.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Category</th>
<th>Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abseiling</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>Aerobics</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Archery</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Badminton</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Basketball</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Bowls</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Bungee Jump</td>
<td>B</td>
<td>No Personal Accident cover</td>
</tr>
<tr>
<td>Camel/Elephant Riding</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>Camogie</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>Canyoning</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>Cricket</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Cycling</td>
<td>A</td>
<td>No Tours. No Personal Liability cover</td>
</tr>
<tr>
<td>Cycle touring</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>Deep Sea Fishing</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>Dog Sledging</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>Dry slope Skiing</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>Fell walking, rambling &amp; trekking</td>
<td>A</td>
<td>Up to 2,000 metres altitude</td>
</tr>
<tr>
<td>Fishing</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Football</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Go Karting</td>
<td>B</td>
<td>Up to 120cc. No Personal Liability cover</td>
</tr>
<tr>
<td>Golf</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Gymnastics</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>Hang Gliding</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>Hiking</td>
<td>A</td>
<td>Up to 2,000 metres altitude</td>
</tr>
<tr>
<td>Hiking</td>
<td>B</td>
<td>Between 2,000 and 6,000 metres altitude</td>
</tr>
<tr>
<td>Hockey</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>Horse riding</td>
<td>D</td>
<td>No Polo, Hunting, Jumping or Racing</td>
</tr>
<tr>
<td>Hot Air Ballooning</td>
<td>B</td>
<td>As a passenger only</td>
</tr>
<tr>
<td>Hydro Zorbing</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>Hurling</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>Ice Hockey</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>Ice-skating</td>
<td>A</td>
<td>Rink only</td>
</tr>
<tr>
<td>Land Yachting</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>Martial Arts</td>
<td>B</td>
<td>Training only</td>
</tr>
<tr>
<td>Motorcycling</td>
<td>B</td>
<td>Over 50cc and under 250 cc - no racing as a rider or passenger when wearing a helmet provided the rider holds an appropriate UK motorcycle licence to ride the motor cycle. No Personal Liability cover</td>
</tr>
<tr>
<td>Mountain biking</td>
<td>C</td>
<td>Excluding competition/racing</td>
</tr>
<tr>
<td>Parachuting</td>
<td>D</td>
<td>Tandem only – no cover for solo</td>
</tr>
<tr>
<td>Paragliding</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>Parasailing</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>Parascending</td>
<td>A</td>
<td>Towed by boat. No Personal Liability cover</td>
</tr>
<tr>
<td>Parascending</td>
<td>C</td>
<td>Over land</td>
</tr>
<tr>
<td>Racket ball</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Rafting, canoeing and kayaking</td>
<td>B</td>
<td>Including white water up to grade 3. No Personal Liability cover</td>
</tr>
<tr>
<td>Rafting, canoeing and kayaking</td>
<td>C</td>
<td>Including white water up to grade 4. No Personal Liability cover</td>
</tr>
<tr>
<td>Rafting, kayaking and canoeing</td>
<td>A</td>
<td>No white water</td>
</tr>
<tr>
<td>Rambling</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Roller skating</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Rounders</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Rugby</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>Safari</td>
<td>B</td>
<td>Not involving use of firearms (not walking safari)</td>
</tr>
<tr>
<td>Sail Boarding</td>
<td>C</td>
<td>Must be inland waters or coastal waters within a 12 mile limit from land</td>
</tr>
<tr>
<td>Sand Boarding</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>Sand Yachting</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>Scuba Diving</td>
<td>A</td>
<td>To a depth of 18 metres</td>
</tr>
<tr>
<td>Scuba Diving*</td>
<td>D</td>
<td>Depth of between 18 and 30 metres if BSAC, PADI, DIWA, SSI or SAA member</td>
</tr>
<tr>
<td>Sea Canoeing</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>Show Jumping</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>Skateboarding</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Snooker, pool and billiards</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Snokelling</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Squash</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Surfing</td>
<td>A</td>
<td>No Personal Liability cover</td>
</tr>
<tr>
<td>Swimming</td>
<td>A</td>
<td>Must be undertaken in a pool, inland waters or coastal waters within a 12 mile limit from land</td>
</tr>
<tr>
<td>Table tennis</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Tennis</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Trekking</td>
<td>B</td>
<td>Between 2,000 and 6,000 metres altitude</td>
</tr>
<tr>
<td>Triathlon – Road Bike</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>Volleyball</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Water polo</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Water skiing</td>
<td>A</td>
<td>Must be inland waters or coastal waters within a 12 mile limit from land. No Personal Liability cover</td>
</tr>
</tbody>
</table>
Windsurfing | A | Must be inland waters or coastal waters within a 12 mile limit from land. No Personal Liability cover.

Work Abroad | D | No Personal Liability or Personal Accident cover. Manual work will be ground level only and no machinery.

Yachting, boating, sailing and rowing | A | Must be inland waters or coastal waters within a 12 mile limit from land. No Personal Liability cover.

*When you have paid the appropriate additional premium for Scuba diving at any depth the following endorsement applies: SCUBA diving to a maximum depth of 30 metres will be covered provided that you hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or you are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not solo/ cave/wreck diving; are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair your fitness to dive.

OPTIONAL GOLF COVER

This section of cover is only applicable if you have paid the appropriate premium and is noted in your certificate of insurance.

What you are covered for

If during your trip your own golf equipment is lost or damaged, we will pay up to the amount shown in the summary of cover for:
1. the cost of repair or value of your own golf equipment (after making proper allowance for wear and tear and depreciation) or hired golf equipment;
2. the reasonable cost of hiring equivalent replacement golf equipment.

What you are NOT covered for

1. the excess shown in the summary of cover;
2. any claim if you do not exercise reasonable care for the safety and supervision of your own or your hired golf equipment;
3. your own golf equipment which is over three years old;
4. claims if you do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of your own or your hired golf equipment;
5. claims where your own or your hired golf equipment are lost, damaged or delayed in transit if you do not notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier’s report within 24 hours;
6. loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
7. golf equipment being stolen from:
   a) an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof, and there is evidence of forced entry;
   b) an unattended vehicle (other than motor caravans) left for any period between the hours of 9 pm and 9 am.

LOSS OF GREEN FEES

What you are covered for

We will pay up to the limits shown in the summary of cover for the unused portion of Green Fees you have paid or contracted to pay before your trip started if:
1. you have a valid claim under Cancellation or Curtailment or Emergency Medical Expenses and Repatriation and are therefore unable to play golf or;
2. the golf course is closed due to adverse weather conditions provided that written confirmation is provided.

What you are NOT covered for

1. claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that you are unable to play golf and unable to use the golf facilities;
2. claims if you have not provided written confirmation from the golf course in question that the course was closed due to adverse weather conditions;
3. anything mentioned under the exclusions contained in the Cancellation and Curtailment and Emergency Medical and Repatriation Expenses sections;
4. anything mentioned in the General Exclusions.

HOLE-IN-ONE

What you are covered for

We will pay up to the amount shown in the summary of cover in the event of your scoring a hole-in-one during your trip. This benefit will only be payable once in any game.

What you are NOT covered for

1. claims if you do not produce written confirmation from the secretary of the club, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed;
2. anything mentioned under the General Exclusions.

OPTIONAL BUSINESS EQUIPMENT COVER

This section of cover is only applicable if you have paid the appropriate premium and is noted in your certificate of insurance.

What you are covered for

We will pay up to the amount shown in the summary of cover for:
1. the value or cost of repair of any of your business equipment which is lost, stolen or damaged after making proper allowance for wear and tear and depreciation;
2. for the reasonable cost of hiring equivalent replacement business equipment if the business equipment held by you for business reasons is lost, stolen or damaged;
3. for the following business items that you are responsible for if they are lost or stolen:
   a) Cash*
   b) Travellers Cheques
   c) Travel Tickets
   d) Admission Tickets

*If cash is collected from a bank for use during a trip it will be covered for a period of 72 hours prior to the start of a trip and shall continue for the same period after returning from the trip or until deposited at a bank whichever occurs first.

SPECIAL CONDITIONS

In the event of a claim for a pair or set of articles the maximum amount payable will be limited to the single article limit shown in the summary of cover.

Within 24 hours of the discovery of the incident you must report loss, theft or damage of personal possessions to the police or carrier as appropriate. Delayed baggage or personal possessions damaged in transit must be reported to the airline before leaving the baggage hall and a Property Irregularity Report (PIR) obtained.

What you are NOT covered for

1. the excess shown in the summary of cover;
2. any loss, theft or damage during your outward or return journey if you do not get a written report from the carrier within 24 hours of the loss, theft or damage;
3. anything mentioned the exclusion from the Personal Possession and Baggage section;
4. any loss and/or theft not reported to the police within 24 hours of discovery, and a police report obtained;
5. any loss, theft or damage whilst left unattended unless you have kept them in locked accommodation, a safe or a safety deposit box;
6. equipment or money left in a vehicle overnight between the hours of 9pm and 9am;
7. any loss, theft or damage to mobile and smart phones, loose precious stones, securities, deeds, bonds, stamps or documents of any kind;
8. loss, theft, or damage of equipment and money whilst in the custody of the carrier;
9. more than the value of the part of a pair or set which is lost, stolen or damaged;
10. anything mentioned in the General Exclusions.

OPTIONAL OVERSEAS WEDDING COVER

This section of cover is only applicable if you have paid the appropriate premium and is noted in your certificate of insurance.

What you are covered for

We will pay up to the limit shown in the summary of cover for:
1. loss, theft or damage of wedding rings, gifts, attire, photographs or video recordings of your wedding during your trip;
2. reasonable additional costs of hiring a professional photographer or video recording professional up to the limit shown in the summary of cover, if the professional originally booked to take photographs or video recording is unable to attend your wedding due to illness, injury or unforeseen transport problems.

What you are NOT covered for

1. the excess shown in the summary of cover;
2. any loss or theft not reported to the nearest police authority with 24 hours or at any time if a written report is not provided;
3. deliberate damage to your rings, gifts, attire, photographs, video or baggage;
4. loss, theft of or damage to:
   a) rings, gifts, attire, photographs or video while in the custody of an airline, rail company, shipping line, bus or coach company, hotel or their agents unless you obtain a written report from them with 24 hours;
   b) valuables not carried in your hand luggage (i.e. carried on or about your person) while in transit;
   c) rings, gifts, attire, photographs or video left unattended in a motor vehicle unless securely closed and locked and there is evidence of forced entry;
   d) rings, gifts, attire, photographs or video left in your accommodation unless the accommodation has been securely locked or items locked in a safe or safety deposit box, where this is reasonably practicable;
   e) rings, gifts, attire, photographs or video left unattended in a place to which the public has access;
f) items shipped as freight;
g) films, tapes, cassette, cartridges or discs other than for their value as unused material unless purchased pre-recorded;
5. any loss or damage caused by the process of cleaning, repairing or by restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown;
6. anything mentioned in the General Exclusions.

CRUISE
Your policy includes cover while you are on a cruise, for up to 21 days, in your travel policy without an additional premium.

OPTIONAL CRUISE PACK
Your policy can be extended to cover the extra cruise pack upon payment of the appropriate extra premium.

MISSSED PORT DEPARTURE
What you are covered for
We will pay up to the amount shown in the summary of cover for necessary and reasonable travel and accommodation expenses required to reach your booked cruise at the next embarkation point, if you are unable to get to your booked departure port due to:
1. the vehicle you are travelling in to reach your booked departure port breaking down or being involved in an accident; or
2. the public transport you are using to reach your international departure point being delayed, resulting in you arriving too late to commence your booked trip;
3. strike or industrial action or adverse weather conditions.

SPECIAL CONDTIONS RELATING TO CLAIMS
You must allow sufficient time for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.

What you are NOT covered for
1. the excess shown in the summary of cover;
2. strike or industrial action existing or publicly declared by the date this insurance is purchased or the date your trip was booked, whichever is the later;
3. the accident or breakdown of your vehicle unless you get confirmation of the delay from the authority who went to the accident or breakdown affecting the car you were travelling in;
4. breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with manufacturer’s instructions;
5. any claims arising from withdrawal from service temporarily or otherwise of the public transport on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
6. additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements;
7. additional expenses where your planned arrival time at the port is less than 3 hours in advance of the sail departure time if you are travelling independently and not part of an integrated cruise package;
8. anything mentioned in the General Exclusions.

CABIN CONFINEMENT
What you are covered for
We will pay up to the amount shown in the summary of cover when you are confined to your cabin by the ship’s medical officer for medical reasons.

What you are NOT covered for
1. any confinement to your cabin which has not been confirmed in writing by the ship’s medical officer;
2. anything mentioned in the General Exclusions.

ITINERARY CHANGE
What you are covered for
We will pay up to the amount shown in the summary of cover for each missed port in the event of cancellation of a scheduled port visit due to adverse weather or timetable restrictions. This must be confirmed by the cruise operator in writing confirming the reason for the missed port.

What you are NOT covered for
1. the excess shown in the summary of cover;
2. claims arising from a missed port caused by strike or industrial action if it was shown at the time that the insurance was purchased or the trip was booked;
3. your ship being unable to put people ashore due to a scheduled tender operation failure;
4. any claim if a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator;
5. anything mentioned in the General Exclusions.

UNUSED EXCURSIONS
What you are covered for
We will pay up to the amount shown in the summary of cover for the cost of pre-booked excursions, which you were unable to use as a direct result of being confined to your cabin by the ship’s medical officer for medical reasons.

What you are NOT covered for
1. any confinement to your cabin which has not been confirmed in writing by the ship’s medical officer;
2. your failure to attend the excursion as per your itinerary;
3. any claim if a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator;
4. anything mentioned in the General Exclusions.

GENERAL CONDITIONS APPLICABLE TO BACKPACKER POLICIES
1. One return trip to your home country is permitted for up to a maximum of 14 days per policy period. During those 14 days cover will be suspended.
2. Optional cover for sporting activities can be purchased during the policy period, provided that the activity is not taking place on the date of purchase. For this cover to be applicable you must have paid the appropriate premium, and have a certificate confirming the change to your policy, and the date the change was made.
3. Your trip can be extended during the policy period, provided that extra cover is purchased before the original end date of the policy. For this cover to be applicable you must have paid the appropriate premium, and have a certificate confirming the change to your policy, and the date the change was made.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS
1. All receipts must be retained and produced in the event of a claim. Your claim may be rejected if receipts are not produced.
2. If we require any medical certificates, information, evidence and receipts, these must be obtained by you at your expense.
3. In the event of a claim if we require a medical examination you must agree to this and in the event of death we are entitled to a post mortem examination, both at our expense.
4. You must take all reasonable steps to recover any lost or stolen article.
5. You must take all reasonable steps to avoid or minimise any loss or damage likely to give rise to a claim under this policy. You must act as if you are not insured.
6. We will make every effort to provide all services stated in this document. Remote geographical locations or unforeseeable adverse local conditions may affect normal service.
7. We may at any time pay our full liability under this policy after which we will have no further liability.
8. If any claim is found to be fraudulent in any way this policy will not apply and any claims related or subsequent to the fraud will not be paid.
9. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS
We will not pay anything directly or indirectly caused by:
1. your suicide, deliberately injuring yourself, being under the influence of drugs (unless prescribed by a doctor), alcohol, alcoholism or other alcohol...
related illnesses, drug addiction, solvent abuse, self-exposure to needless danger (unless you are trying to save someone’s life); 
2. you climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconying, welly or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless your life is in danger or you are attempting to save human life; 
3. you fighting, except in self-defence; 
4. air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft); 
5. bankruptcy/liquidation of any tour operator, travel agent or transportation company; 
6. consequential loss of any kind unless specifically provided for within this policy (for example, but not limited to, loss of earnings due to being unable to return to work following injury or illness or cost of replacement lock if keys are lost); 
7. loss or damage to any property and expense or legal liability directly or indirectly caused by: 
   a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel or; 
   b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it; 
8. loss or damage arising from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power; 
9. any act of terror (this exclusion does not apply to Emergency Medical and Repatriation Expenses or Personal Accident claims); 
10. you riding on a motorcycle with an engine capacity in excess of 250cc or of any engine size if you fail to wear a crash helmet or have not paid the appropriate additional premium; 
11. you riding on a quad bike; 
12. you driving a motor vehicle or riding a motorcycle without an appropriate licence or when not insured under a motor insurance policy; 
13. any sports or activities not listed under the sports and activities tables or which you have not paid the appropriate premium for; 
14. winter sports of any kind (unless the appropriate premium has been paid); 
15. any payment which you would normally have made during your travels, if nothing had gone wrong (for example, meals); 
16. your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised against all, or all but essential travel; 
17. claims arising from your wilful, malicious or unlawful acts; 
18. a pre-existing medical condition not declared to and accepted by us in writing; 
19. you driving, or in charge of a vehicle where your blood/urine alcohol level is above the legal limit stated in the laws of the country where the incident occurs; 
20. your failure to meet the eligibility criteria under this policy.

**SECTION B - SCHEDULED AIRLINE FAILURE**

What you are covered for

We will pay up to the amount shown in the summary of cover for each insured person named on the Invoice and Airline Ticket for:

1. Non-refundable payments which you have made in advance of the Insolvency of the scheduled airline you are booked to travel with, which were incurred before your departure date if you have to cancel your trip; 
2. The extra cost of a one way airfare of a standard no greater than the class of journey on the outward journey to allow you to complete the Return Journey of your trip to your original departure country within the European Union or; 
3. as a result of the insolvency or financial failure of the scheduled airline on which you are booked to travel causing the flight (or flights) on which your trip depends that were subject to your Advanced Booking being discontinued and you not being offered from any other source any reasonable alternative flight or refund of charges you have already paid.

**SPECIAL CONDITIONS WHICH APPLY:**

You must obtain written confirmation from the liquidator that the airline has become insolvent.

What you are NOT covered for

We will not pay for claims arising directly or indirectly from:

1. Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip; 
2. Any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip; 
3. Any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation; 
4. Any form of travel delay or other temporary disruption to your trip; 
5. Any loss sustained by you when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of insolvency or financial failure (as defined herein) of the scheduled airline or other relevant company was announced; 
6. Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim). 
7. Any loss for which a third party is liable or which can be recovered by other legal means. 
8. Anything mentioned in the General Exclusions unless specifically insured under this Section. 

This policy provides cover ONLY in the event that you cannot recover your losses from any other source. In the event of a loss, you should first make your claim against ATOL, your credit or debit card provider under Section 75 of the Consumer Credit Act 1974 or against any other insurance policy which provides compensation for your loss. 

This policy will only make payments less the value of any compensation you have received from any other source.