



# **Travel Insurance**

## **Policy of Insurance**

## INTRODUCTION

CoverCloud is a trading style of Acumen Insurance Services Limited, 30 Minories, London EC3N 1PE.

Acumen Insurance Services Limited is an Appointed Representative of Maintenance Assist Limited who is authorised and regulated by the Financial Conduct Authority. No. 516611.

This Insurance is arranged by UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk)

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## IMPORTANT NOTES

We hereby draw **your** attention to some important features of **your** travel insurance policy. If **you** would like more information, please contact the issuing company, particularly if **you** feel the insurance may not meet **your** needs. We have not provided **you** with a personal recommendation as to whether this policy is suitable for **your** specific needs. This product meets the demands and needs of those who wish to ensure their travel insurance requirements are covered.

### HEALTH CONDITIONS

**Your** policy contains certain exclusions relating to pre-existing medical conditions that affect **you**, **your** travelling companions or anyone else upon whom **your** travel plans may depend.

This insurance does not cover claims (for **you** or anyone else upon whom **your** trip depends) arising directly or indirectly from:

- travelling or acting against medical advice
- awaiting results of tests or medical investigations
- being on a hospital waiting list for treatment
- having received a terminal prognosis
- you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider
- anxiety, stress or depression (unless admitted as an in-patient)

Please also refer to the definition of '**pre-existing medical condition**'.

### RECIPROCAL HEALTH AGREEMENTS: EHIC/MEDICARE

If **you** are travelling to European Union countries **you** should obtain a European Health Insurance Card (EHIC) postal application form from **your** local Post Office. **You** can also apply either online through [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by telephoning 0300 330 1350. This will entitle **you** to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the **excess** under section 1 will not apply. When **you** are travelling to Australia and **you** have to go to hospital, **you** must register for treatment under the national Medicare scheme.

### POLICY DOCUMENT

**You** should read this document carefully. It gives **you** full details of what is and is not covered and the conditions of the cover.

### CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of **your** policy, while general exclusions and general conditions will apply to the whole of **your** policy.

### AGE LIMITS

The maximum age for trips to Europe and all other worldwide areas is 79. The maximum age for Winter Sports is 69.

### DANGEROUS SPORTS OR PASTIMES

There is no cover under the policy for claims arising from any activity not listed under the definition of the acceptable sports and **leisure activities** on page 5, unless **you** have paid the additional premium prior to travel, to include an activity listed under the definition of **hazardous sports** and **leisure activities** on page 5 and cover is confirmed on **your** schedule.

### CONSUMER INSURANCE ACT

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- supply accurate and complete answers to all the questions **we** or the administrator may ask as part of **your** application for cover under the policy;
- to make sure that all information supplied as part of **your** application for cover is true and correct;
- tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

### PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment. **We** strongly recommend checking with the company **you** hire from, that they have sufficient Personal Liability cover in place should **you** hire and participate in such an activity whilst on **your** trip. For any activity listed under acceptable sports and **leisure activities**, (see policy definitions on page 5) there is no cover for participant to participant liability. If **you** have paid the appropriate additional premium and are participating in any **hazardous sports** and **leisure activities**, (see policy definitions on page 6) no cover is provided for Personal Liability.

### POLICY LIMITS

All sections of **your** policy have limits on the amount **we** will pay under that section. There are also specific limits under the **Personal Effects** and **Baggage** section for: single items; **valuables**; items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

### POLICY EXCESSES

Under some sections of the policy, claims will be subject to an **excess**. The **excess** will be applied per person, per section and per incident under which a claim is made. This means that **you** will be responsible for the first part of the claim. The amount **you** have to pay is the **excess**.

### REASONABLE CARE / UNATTENDED PROPERTY

**You** must exercise reasonable care to prevent illness, injury, loss or damage to **your** property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of **personal money** which was not carried on **your** person unless placed in a safety deposit box or similar locked, fixed receptacle.

### YOUR RIGHT TO CANCEL

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim or intend to make a claim, **we** are entitled to recover all costs **we** have incurred for **your** use of those services. Thereafter, **you** may cancel **your** policy at anytime however no refund of premium will be available.

### CANCELLING YOUR POLICY

**We** can cancel this policy by sending **you** seven days notice to **your** last known address.

## HEALTH CONDITIONS

Your policy contains certain exclusions relating to pre-existing medical conditions that affect you, your travelling companions or anyone else upon whom your travel plans may depend. Please read the section "MEDICAL SCREENING QUESTIONS" overleaf.

## RESIDENCY

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom**, Republic of Ireland, Channel Islands or the Isle of Man and registered with a **medical practitioner** in one of these areas, being the one in which **you** permanently reside.

## GOVERNING LAW

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the **insured's** habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the Law of Scotland shall apply.

## COMPLAINTS PROCEDURE

If **you** have any cause for complaint regarding this insurance, please refer to the Complaints Procedure on page 21.

## MEDICAL EMERGENCY

If **you** suffer an injury or illness which may lead to a claim under **your** insurance, **you** must always seek the advice of a registered **medical practitioner** before cancelling or **curtailing your trip**, or before incurring any expenses. If **you** are already on **holiday** **you** must also seek the advice of the 24 hour medical emergency service before incurring any expenses under section 1. Please remember to retain receipts for all costs incurred.

## HOSPITAL TREATMENT ABROAD

If **you** are admitted to hospital **you** must contact Global Response immediately. If **you** do not, this could mean that **we** will not provide cover or **we** will reduce the amount **we** pay for medical expenses.

## WHILE YOU ARE AWAY

### WHAT TO DO IN THE CASE OF MEDICAL EMERGENCY

The emergency assistance provided for **you** by this insurance is operated by Global Response and Healthwatch S.A. In the event of any illness, injury, accident or hospitalisation which requires:

Inpatient treatment, anywhere in the world **you** must contact:

Global Response

Tel: +44 (0) 113 3180 197

Fax: +44 (0) 113 3180 198

Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

Outpatient treatment, anywhere in the world, excluding North America and the **United Kingdom**, **you** must contact:

Healthwatch S.A.

Tel: +44 (0) 113 3180 124

Fax: +44 (0) 113 3180 125

Email: [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr)

Outpatient treatment, in North America and the **United Kingdom** **you** must contact:

Global Response

Tel: +44 (0) 113 3180 197

Fax: +44 (0) 113 3180 198

Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

Global Response or Healthwatch S.A. may be able to guarantee costs on **your** behalf. When contacting Global Response or Healthwatch S.A. please state that **your** insurance is provided by **UK** General Insurance Ltd and quote the appropriate scheme name and reference number:

Scheme Name: CoverCloud Travel

Reference number: 05717B

Note: **You** must retain receipts for medical and additional costs incurred and **you** are responsible for any policy **excess** which should be paid by **you** at the time of treatment.

### Inpatient Treatment Abroad

If **you** go into hospital **you** must contact Global Response immediately. If **you** do not, this could mean that **we** will not provide cover or **we** will reduce the amount **we** pay for medical expenses.

### Outpatient Treatment Abroad

If **you** require outpatient treatment please contact the appropriate Emergency Assistance provider as detailed above. If the emergency assistance is being provided by Healthwatch SA, please ensure the treating Doctor or Clinic is aware of the following instructions.

### OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS

In order to have **your** invoices paid quickly, please send **your** invoice together with a copy of the policy (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr).

**You** must include **your** bank account details, IBAN no's and / or swift code for payment to be processed electronically.

Out Patient Department tel: 00 30 2310 256454

Out Patient Department fax: 00 30 2310 256455 or 00 30 2310 254160

Email: [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr)

### RETURNING EARLY TO THE UNITED KINGDOM, IRELAND, CHANNEL ISLANDS OR ISLE OF MAN

If **you** have to return to the **United Kingdom**, Ireland, Channel Islands or Isle of Man under section 1 (Emergency medical, repatriation & associated expenses), the relevant 24hr emergency services must authorise this. If they do not, this could mean that **we** will not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**, Ireland, Channel Islands or Isle of Man. **We** reserve the right to repatriate **you** should **our** medical advisors consider **you** fit to travel.

## IMPORTANT CONTACT NUMBERS

### FOR POLICY ENQUIRIES

Call **our** Customer Helpline on: 0345 812 0033

### FOR CLAIMS

Call **our** Claims Helpline on: 0344 412 4296

### FOR MEDICAL SCREENING ENQUIRIES

Call **our** Medical Screening Helpline on: 0345 812 0033

## TERRITORIAL LIMITS

The level of cover applicable to **you** will depend upon the premium paid.

Area 1 – **United Kingdom**, Republic of Ireland, Isle of Man and Channel Islands

Area 2 - The continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (excluding Algeria, Israel, Lebanon and Libya.)

Area 3 - Australia and New Zealand

Area 4 - Worldwide excluding USA & Canada

Area 5 - Worldwide including USA & Canada

If **you** have purchased an annual multi-trip policy, **you** will be **insured** for travel within the following areas:

- a) Europe - Area 2.
- b) Worldwide - Area 5.

Trips within the **United Kingdom**, Ireland, Channel Islands or Isle of Man, whichever is **your** area of residence are included providing a minimum of 2 nights are spent in paid accommodation.

## MEDICAL SCREENING QUESTIONS – PLEASE READ CAREFULLY

**This policy is not intended to cover all medical conditions or situations relating to a person's health and some exclusions do apply. A pre existing medical condition is defined as any illness, injury or disease for which you are receiving or are awaiting treatment. This is relevant to all persons being insured on the policy, not just the proposer. To identify if this policy can provide the right cover for your circumstances, please answer the following questions on behalf of yourself and your travelling companions;**

**Have you, or any of your travelling companions;**

- received a terminal prognosis
- required referral to or consultation with a specialist or hospital treatment, investigation or check up within the past 12 months?
- suffered from, been investigated for, treated for or diagnosed with any cancer or malignant condition?
- suffered from, been investigated for, treated for or diagnosed with any lung, heart related or circulatory condition including angina or hypertension?
- suffered from, been investigated for, treated for or diagnosed with stress, anxiety or depression?

No cover is available under this particular policy for any claim which is directly or indirectly linked to the medical condition(s) which caused **you** or **your** travelling companions to answer 'Yes' to any of the questions above. However, **we** may be able to offer extended cover. Please call **us** on **0345 812 0033** to discuss **your** requirements and we will advise if additional cover is available and if any additional premium would apply.

Please note that **we** are unable to offer any cover for the following circumstances relating to **you** or **your** travelling companions;

- travelling or acting against medical advice
- the illness or ill health of any close relative/s which may cause the trip to be cancelled or cut short

## MAKING A CLAIM

Any incident or loss which gives rise, or may give rise, to a claim under **your** travel insurance should be advised immediately to:

Direct Group Travel Services  
Direct House  
Quay Point, Lakeside Boulevard  
Doncaster  
DN4 5PL

Tel: 0344 412 4296

Fax: 0344 412 4138

On contacting Direct Group Travel Services please state **your** insurance is provided by **UK** General Insurance Ltd and quote the following:

Scheme name: CoverCloud Travel

Scheme ref: 05717B

**You** will then be sent a claim form, which **you** should arrange to complete as fully as possible, and return with the necessary supporting documents. If **you** have to make a claim, **you** must notify **us** as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after **your** return **home**. **We** reserve the right to decline liability for any claim notified after this date. **UK** General Insurance Ltd are an insurers agent and in the matters of a claim, act on behalf of the insurer.

## COVER

**We** will, subject to the terms of the policy and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the **period of insurance**. This policy gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the **schedule** that states the persons covered and the basis of cover. Together these documents form a contract of insurance.

## POLICY DEFINITIONS

Wherever the following words or phrases appear within this policy they will always have the same meaning and will appear in bold. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

### Acceptable sports & leisure activities

The following activities are automatically included within the cover when participating on an amateur basis: Archery, if adequately supervised, badminton, baseball, basketball, beach games, bungee jumping (up to 1 jump per **trip**), canoeing, clay pigeon shooting, cricket, cycling (other than specified), deep sea fishing, dinghy sailing, dragon racing, fell walking, fencing, fishing, football, Frisbee, golf, hiking (under 2000 metres altitude), horse riding (up to 7 days), hot air ballooning which has been organised in the **UK** prior to departure, ice skating, jet boating, jet ski-ing, jogging, korfbal, marathon running, motorcycling up to 50cc, netball, orienteering, outward bound pursuits, paintballing, parascending (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, running-sprint/long distance, safari (**UK** organised), sail boarding, sailing within territorial limits, scuba diving up to 15 metres if adequately supervised, snow mobiling, snow sledging, snorkelling, squash, surfing (under 14 days), swimming (other than specified), tobogganing, tennis, track events, trekking (under 2000 metres altitude), triathlon, ultimate frisbee, volleyball, walking (other than specified), war games, water polo, water ski-ing, white water rafting (Grade 1 to 4), windsurfing, work abroad including manual work being restricted to bar work and fruit picking (not involving the use of agricultural machinery), yachting (racing/crewing inside territorial waters)

The following activities are not included in the definition: White water canoeing, BMX or mountain biking, horse jumping, hunting on horseback, polo on horseback, scuba diving within 24 hours prior to departure. Please note there is no cover under section 4 Personal Liability for claims arising directly or indirectly from ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment, any firearms or weapons of any kind, participant to participant liability and any animals belonging to **you** or in **your** care, custody or control.

#### **Accident, Accidental**

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical **bodily injury** which results in a loss.

#### **Act of terrorism**

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

#### **Adverse Weather**

Weather of such severity that the police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by **you**.

#### **Age Limits**

The maximum age for trips to Europe and all other worldwide areas is 79

#### **Bodily Injury**

Injury caused by external, violent and visible means.

#### **Business Equipment**

Computer equipment, communication devices and other business related equipment which is carried by **you** in the course of **your** business.

#### **Cancellation Costs**

Irrecoverable travel and accommodation expenses paid or contracted to be paid by **you** in respect of **your trip**.

#### **Children, Grandchildren**

Persons aged up to and including 21 years of age in full time education.

#### **Close Business Associate**

Any person employed by the same company as **you**, whose absence from business for one or more complete days at the same time as **you** prevents the effective continuation of that business and necessitates the cancellation or **curtailment** of the **holiday** as certified by a senior Director of such company.

#### **Common-Law Partner(s)**

Any couple (including same sex) in a common-law relationship or who have cohabited for at least 6 months at the date of purchase of this policy.

#### **Consequential Loss**

Unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming is not covered. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury** or illness.

#### **Curtailment Costs**

Travel costs necessarily incurred to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is consequently foregone. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

#### **Curtailment, Curtailed, Curtailing, Curtail**

The abandonment of the **holiday** by **your** early return to **your home**, or **you** being confined as an in-patient in a hospital or nursing **home** during **your trip**.

#### **Excess**

Where applicable, the **excess** is the first amount of the claim for each person, each section and each incident which is payable by **you**. The **excess** amounts are shown in the Summary of Cover on page 23.

#### **Family**

Parents or grandparents (up to a maximum of two adults) and their **children** or grandchildren. Cover for families shall apply where the appropriate premium has been paid and where the **family** members travel together. Adults **insured** on an annual multi-trip policy are entitled to travel independently of each other. Cover for **children** will only be provided if travelling with an **insured** adult and all travellers are named on **your schedule**.

#### **Golf Equipment**

Shall mean golf clubs, golf bag, non motorised golf trolley and golf shoes, all under 5 years of age.

#### **Hazardous Sports and/or Leisure Activities/Activity**

Any activity not defined within the acceptable sports and **leisure activities** or **wintersports** definitions. The following activities are considered to be **hazardous sports & leisure activities**. **You** will only be covered whilst participating on an amateur basis in this **hazardous sport** or **leisure activity**, if **you** have paid the appropriate additional premium before **your trip** commenced and the activity is shown on **your schedule**.

We will not:

- cover any child aged under 10, who is not supervised by an adult when participating in a **hazardous sport** or **leisure activity**; or
- cover any person aged 66 or over, who is participating in a **hazardous sport** or **leisure activity**; or
- provide any cover if **you** receive any financial reward or gain as a result of participating in the **hazardous sport** or **leisure activity**; or
- pay any personal liability claim, which arises directly or indirectly, as a result of **you** participating in a **hazardous sport** or **leisure activity**.

#### **Category 2 activities**

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

Boxing training (no contact), bungee jumping (up to 3 jumps), camel riding, cave rafting, cycle touring, dinghy sailing (competitive), dog sledging, elephant riding, flying as passenger in a private plane, helicopter or light aircraft, go karting (specific use), gymnastics, hiking (between 2,001 and 4,000 metres altitude), hockey, horse riding and pony trekking (over 7 days), hot air ballooning (non-UK organised), hydro zorbing, kayaking, lacrosse, manual work up to heights of 3 metres (excluding the use of mechanical machinery), martial arts (training only), use of motorcycles over 50cc, mountain biking (excluding downhill or extreme riding), 4x4 off-roading, quad biking, rugby, safari (non-UK organised and not involving the use of firearms), scuba diving between 15 and 30 metres in depth, sea canoeing, surfing (over 14 days, amateur), trekking (between 2,001 and 4,000 metres altitude). The following activities are not included in the definition: Hunting on horseback, polo on horseback, horse jumping, hot

air ballooning organised in the **UK** prior to travel, safari's organised in the **UK**, scuba diving within 24 hours prior to departure, scuba diving below 30 metres in depth.

### Category 3 activities

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

Abseiling, American football, gliding, outdoor endurance events, parascending (over land), sailing (outside territorial waters), sand boarding, sand yachting, white water canoeing, white water rafting (grade 5 to 6 inclusive), yachting (racing / crewing) – outside territorial waters.

### Category 4 activities

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

Animal riding (other than specified), BMX cycling, bob sleighing, canyoning, hang gliding, heliskiing, horse jumping, ice hockey, land yachting, luring, off-piste skiing, parapenting (tandem, with a guide) rock scrambling, scuba diving (between 30 and 40 metres in depth) if BSAC, PADI, DIWA, SSI or SSA member, show jumping, skateboarding, ski blading, snowboarding (competitive), trekking/hiking (between 4001 and 6000 metres altitude), wrestling.

The following are not included in the definition: Hunting on horseback, polo on horseback, major events, parachute jumping in the USA, scuba diving if **you** are not BSAC, PADI, DIWA, SSI or SAA member scuba diving within 24 hours prior to departure.

### Hijack

The unlawful seizure or wrongful exercise of control of an aircraft or conveyance that **you** are travelling in as a passenger.

### Home

**Your** usual place of residence in the **UK**, Ireland, Channel Islands or Isle of Man.

### Loss of Limb(s)

Loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

### Loss of Sight

The complete and irrecoverable loss of vision in one or both eyes.

### Medical Practitioner

A registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

### Period of Insurance

If single **trip** cover is selected the **trip duration**, as shown in **your schedule**. Under section 3 (for cancellation), the insurance is effective from the date of issue of the **schedule** and terminates on commencement of **your trip**. In respect of all other sections, the insurance commences when **you** leave to commence the **trip** as described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the policy period as shown on the **schedule**
- **Your** return as planned, at the end of the **trip**,
- **Your** return prior to the planned return at the end of the **trip**.

If annual multi **trip** cover is selected: the period for which **we** have accepted the premium as stated in the **schedule**. During this period any **trip** not exceeding 22 days is covered (unless **you** have paid an alternative premium as stated on **your schedule**. Cancellation cover under section 3, shall be operative from the date stated in the **schedule** or the time of booking any **trip** (whichever is later) and terminates on commencement of any **trip**. Annual multi **trip** policies include 17 days **wintersports** cover in total per year when the appropriate premium has been paid.

For all other sections of the policy, whichever cover is selected, the insurance commences when **you** leave **your home** or in respect of a business **trip** **your** place of business in the **UK**, Ireland, Channel Island, or Isle of Man (whichever is the later) to commence the **trip** and terminates at the time of **your** return to **your home** or place of business in the **United Kingdom**, Ireland, Channel Islands or Isle of Man (whichever is the earlier) on completion of the **trip**. The **period of insurance** is automatically extended for the period of the delay in the event that **your** return to the **United Kingdom**, Channel Islands or Isle of Man is unavoidably delayed due to an event **insured** by this policy.

### Permanent Total Disablement

Disablement which, from the moment of accident, entirely prevents **you** from attending to any business or occupation whatsoever of any and every kind and which lasts 12 calendar months and at the expiry of that period is, in the opinion of **our** medical advisors, beyond expectation of improvement.

### Personal Effects

Luggage, clothing, and personal items, (excluding **personal money**) which are owned by **you** and have been either taken or purchased on the **trip**.

The following are not included in the definition: Antiques, any property held or used for any business or professional purposes, bicycles, contact or corneal lenses, diving equipment, satellite navigation devices of any kind, spectacles, sunglasses and Mobile phones.

### Personal Money

**Your** currency coins and bank notes in current circulation, cheques, travellers' cheques, postal or money orders or travel tickets.

### Pre-existing medical condition

Any past or current medical condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 24 months prior to the commencement of cover under this policy and/or prior to any **trip**.

### Public Transport

A train, bus, coach, ferry service, or scheduled flights running to a published timetable to join the booked travel itinerary.

### Redundant, Redundancy

**You** becoming **redundant** and qualifying to receive payment under the current **redundancy** payments legislation.

### Relative

Brother, brother-in-law, civil partner, **common-law partner**, daughter, daughter-in-law, fiancé(e), foster child, grandchild, grandparent, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, spouse, step-brother, step-sister, step-child or step-parent (in-law) who live in the **United Kingdom**, Ireland, Channel Islands, or Isle of Man whichever is **your** area of residence.

### Schedule

The **schedule** is proof of insurance and is part of the policy. This document describes **you** and the **insured** person(s) who are covered under this policy, the **period of insurance** and the cover **you** have opted for.

### Serious Injury or illness

Any illness or injury which:

- restricts **your** mobility; or
- results in **you** being a patient in hospital for more than 48 hours.

## Single Item

Any one article, pair, set or collection.

## Ski Equipment

Skis, ski poles, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots.

## Sports Equipment

Those items which are usually worn, carried, used or held during the participation of a sporting activity. This excludes **ski equipment** and **golf equipment**.

## Trip, Trip Duration, Holiday

A journey which begins when **you** leave to commence **your trip** and ends on **your** planned return, during the **period of insurance**, to either:

- **Your home**, or
- The place at which **you** are temporarily residing in the **UK**, Ireland, Channel Island or Isle of Man or
- A hospital or nursing **home** in the **UK**, Ireland, Channel Island or Isle of Man following **your** repatriation.

## UK, United Kingdom

England, Wales, Scotland and Northern Ireland.

## Us, We, Our

UK General Insurance Ltd on behalf of Ageas Insurance Limited.

## Valuables

Means cameras and other photographic equipment of any kind, audio and visual equipment of any kind, electrical and electronic equipment, computers and telecommunications equipment of any kind (excluding mobile phones), all discs and other audio and/or visual media of any kind, jewellery, watches, furs, telescopes, binoculars, precious stones or articles made of or containing gold, silver or other precious metals.

## Wintersports

Guided cross-country skiing, mono skiing, off-piste skiing or snowboarding, recreational racing, skiing, snowboarding and snow sledging.

### Wintersports does not include:

Freestyle skiing, heli-skiing, ice hockey, luge, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snowboarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski flying, ski jumping, ski racing or training, the use of skeletons or bobsleighs, snow mobilising and tobogganing.

## You, Your(s), Insured

All person(s) within the age limit, the names of whom are provided to Acumen Insurance at the time of premium payment and are shown on the **schedule**. All persons must be permanently resident in the **United Kingdom**, Ireland, Channel Islands or the Isle of Man and registered with a **medical practitioner** in one of these areas, being the one in which **you** permanently reside. Each person is separately **insured** with the exception of **children** / grandchildren **insured** on an annual multi-trip policy unless travelling with an **insured** adult.

## SECTION 1 - EMERGENCY MEDICAL, DENTAL & REPATRIATION EXPENSES

### What You Are Covered For:

Wherever the Channel Island or Isle of Man are mentioned in this section, it will only apply if **you** live there. This section does not apply to trips within the **UK**, Ireland, Channel Islands or Isle of Man if **you** live there.

If **you** suffer an unforeseen illness or **bodily injury** during the **trip**, **we** will pay up to the amount shown in the Summary of Cover on page 23 for up to 12 months after the start date of the treatment for:

- a) Emergency Medical and Treatment expenses
  - reasonable and customary medical, surgical and hospital expenses incurred outside the **UK**, Channel Island or Isle of Man, whichever is **your** area of residence
  - emergency dental treatment for the immediate relief of pain up to £250 incurred outside the **UK**, Ireland, Channel Island or Isle of Man, whichever is **your** area of residence
- b) Funeral and Repatriation expenses
  - If **you** die during the **trip** then **we** will pay for the following:
    - the funeral expenses in the country outside of the **UK**, Ireland, Channel Islands or Isle of Man (whichever is **your** area of residence), where **your** death occurs up to £3,000 or;
    - the cost of returning **your** body or ashes **home** up to £3,000
- c) Travel and Accommodation Expenses
  - Reasonable additional travel and room only accommodation expenses incurred by **you**, as a result of **you** receiving medical advice from a registered **medical practitioner** in attendance and the 24 hour medical emergency service that **your** originally planned return journey **home** to the **UK**, Ireland, Channel Island or Isle of Man, is impossible due to medical reasons. This includes, if deemed medically necessary, reasonable additional transport and accommodation expenses for one person travelling with **you** to remain with **you**. The most **we** will pay for accommodation costs is £1,000 per person.

### What You Are Not Covered For:

**We** will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 1:

- a) the **excess** as shown in the Summary of Cover on page 23
- b) any costs or expenses, if **you** or **your** representative have not advised the 24 hour medical emergency service and received their agreement to these costs, in the event of **you**:
  - dying; or
  - incurring medical or treatment expenses ; or
  - being involved in an accident; or
  - being admitted to hospital; or
  - **curtailing your trip** due to medical reasons; or
  - missing **your** flight due to medical reasons
- c) any medical costs or expenses, if **you** are in Australia and **you** have not enrolled with Medicare
- d) any medical, hospital, treatment or funeral expenses in the **UK**, Ireland, Channel Islands or Isle of Man if **you** live there.
- e) any claims arising directly or indirectly from any medical condition which would require **you** or any of your travelling companions to answer yes to the MEDICAL SCREENING QUESTIONS on page 5, unless declared to and accepted by **us**.

- f) any claims arising directly or indirectly from any **pre-existing medical condition**.
- g) claims, irrespective of **your** destination, arising directly or indirectly from **you** or anyone else upon whom **your trip** depends;
  - travelling or acting against medical advice
  - awaiting results of tests or medical investigations
  - being on a hospital waiting list for treatment
  - having received a terminal prognosis
  - suffering from anxiety, stress or depression (unless admitted as an in-patient)
  - failing to disclose the required information at the time **your** policy commences and throughout the **period of insurance**.
- h) any medical, hospital, treatment expenses, which in the opinion of the **our** medical advisors, are not essential or can be reasonably delayed until **your** return **home**
- i) any costs arising from **you** arranging a single or private accommodation room in a hospital, clinic or nursing **home**
- j) dental treatment which is not for the purpose of relieving immediate pain or suffering
- k) any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered **medical practitioner**
- l) any medical, hospital or treatment expenses, which **you** have incurred after **you** have refused the offer of repatriation when, in the opinion of **our** medical advisors, **you** are fit to travel
- m) any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a serious injury or which in the opinion of **our** medical advisors, can be reasonably delayed until **your** return **home**
- n) non continuous treatment
- o) any up-grades from economy class travel, unless **our** medical advisors specify this necessary on medical grounds
- p) any costs or expenses if **you** do not have a pre-paid return ticket to the **UK**, Ireland, Channel Island or Isle of Man, at the start of **your trip**
- q) any medication or drugs which **you** knew were needed at the start of the **trip**
- r) the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which **you** went into hospital or clinic abroad
- s) any costs of providing, repairing or replacing dentures, dental work involving the use of precious metals, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
- t) Losses arising within 25 miles of **your home**
- u) cosmetic surgery and all expenses incurred in connection with cosmetic surgery
- v) services and supplies to the extent that they are not usual, customary and reasonable or not prescribed by a legally qualified **medical practitioner** in accordance with similar accepted provisional medical standards.

**You** may not claim under this section 1 and section 3 in respect of the same additional accommodation or travel expenses.

### IMPORTANT CONDITIONS

- a) In the event of any illness, injury, accident or hospitalisation involving anyone **insured** under this policy, **you** must notify the 24 hour medical emergency service. They will direct **you** to an appropriate medical facility and may be able to guarantee costs on **your** behalf. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb, the 24 hour medical emergency service must be contacted as soon as possible. Failure to

do so will affect the assessment of **your** claim.

- b) Wherever possible **you** must use medical facilities that entitle **you** to the benefits of any reciprocal health agreements, such as the EHIC in Europe and Medicare in Australia.
- c) **We** reserve the right to repatriate **you** when, in the opinion of the doctor in attendance and **our** medical advisors, **you** are fit to travel. If **you** refuse to be repatriated all cover under the policy will cease.

## SECTION 2 - HOSPITAL BENEFIT

### What You Are Covered For:

**We** will pay **you** the amount shown in the Summary of Cover on page 23, for each and every completed period of 24 hours for which **you** are an in-patient in a hospital, as a direct result of an accidental injury or illness which is not pre-existing. What **You** Are Not Covered For:

**We** will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 2, if **you**:

- a) are an in-patient at a hospital or clinic in the **UK**, Ireland, Channel Islands or Isle of Man, whichever is **your** area of residence
- b) are not receiving continuous treatment
- c) are an in-patient at a hospital or clinic, which has not been authorised and arranged by the 24 hour medical emergency service.

## SECTION 3 - CANCELLATION AND CURTAILMENT, LOSS OF DEPOSIT

### What You Are Covered For:

**We** will pay, up to the amount shown in the Summary of Cover on page 23 for **your** proportion of the cancellation costs which **you** have paid or agreed to pay and which **you** cannot recover from any source, if it is necessary and unavoidable to cancel or **curtail your trip** as a result of:

- a) death, **serious injury or illness**, during the **period of insurance** of:
  - **you**; or
  - a person **you** are travelling with; or
  - a **relative**; or
  - a **close business associate** who lives in the **UK**, Ireland, Channel Island or Isle of Man; or
  - a friend or **relative** who lives abroad with whom **you** have made arrangements for the provision of **holiday** accommodation where **your holiday** involves staying in such person's **home** and is dependent upon such person's well being.
- b) **you** or the person **you** are travelling with:
  - being required in the **UK**, Ireland, Channel Island or Isle of Man for jury service, as a witness in a Court of Law; or
  - being under compulsory quarantine; or
  - being required to be present by the police, as a result of **your home** or **your** travelling companion's **home** or usual place of business in the **UK**, Ireland, Channel Island or Isle of Man suffering a burglary within 7 days of the start of, or during **your trip**; or
  - suffering fire, theft, storm, flood damage to **your home** or to **your** travelling companion's **home** within 7 days of the start of, or during **your trip** where **you** or **your** travelling companion's presence is required either by the police or the insurers at **your** or **your** travelling companions **home**; or
  - being made **redundant**; or

- receiving emergency requirements of duty in the armed forces, police, nursing or ambulance services.
- c) Timeshare Cancellation Charges: The management and exchange fees **You** have paid or for which **You** are legally liable, plus up to 5% of the original purchase price of the contracted timeshare week(s) owned by **You** which are unused and are not recoverable from any other source in the event that **You** are unable to proceed with **Your** travel arrangements due to one of the stated covered reasons for cancellation and **curtailment**.

#### What You Are Not Covered For:

**We** will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 3:

- the **excess** as shown in the Summary of Cover on page 23
- any claim for **curtailment** which has not been approved by the 24 hour medical emergency service, prior to **your** return to the **UK**, Ireland, Channel Island or Isle of Man
- any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing **you** to cancel or **curtail your trip**
- any costs which **you** have paid or agreed to pay, if **your trip** is cancelled or **curtailed** for the following reasons:
  - any claims arising directly or indirectly from any medical condition which would require **you** or any of **your** travelling companions to answer yes to the MEDICAL SCREENING QUESTIONS on page 5, unless declared to and accepted by **us**.
  - claims, irrespective of **your** destination, arising directly or indirectly from **you** or anyone else upon whom **your trip** depends;
  - travelling or acting against medical advice
  - awaiting results of tests or medical investigations
  - being on a hospital waiting list for treatment
  - having received a terminal prognosis
  - suffering from anxiety, stress or depression (unless admitted as an in-patient)
  - failing to disclose all requested information at the time **your** policy commences and throughout the **period of insurance**.
  - **you** have failed to have any recommended vaccines, inoculations or medications prior to **your trip**
  - **you** have failed to get the relevant passport or visa
  - unlawful or criminal proceedings against **you** or a person **you** are travelling with
  - **redundancy**, which is not notified to **you** during the **period of insurance**
  - **your** personal financial circumstances, other than **you** being made **redundant** after the purchase date of the policy
  - **your** late arrival at the airport or port after check in or booking in time
  - any costs in respect of the following:
    - any claims arising directly or indirectly from the cancellation or **curtailment** of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
    - loss of air passenger duty
    - unused airmiles or other promotions of this nature
    - **your** loss of enjoyment of the **trip**, however caused

- **your** failure to advise **us** of any required information prior to the issue of the policy or prior to **your** departure on **your trip**
- unused portions of **your** original ticket, where repatriation has been made
- **your** travel expenses for **you** to return to the **UK**, Ireland, Channel Island or Isle of Man, if **you** do not already possess pre-paid return travel tickets
- any cancellation or **curtailment costs** which **we** would not have had to pay, had **you** notified the travel agent, tour operator or provider of transport or accommodation immediately after **you** knew **you** would be cancelling or **curtailing your trip**
- any claim resulting from **you** or a person **you** are travelling with being posted
- overseas or receiving an emergency requirement of duty, following an act of terrorism, war or invasion
- **your** disinclination to travel.

## SECTION 4 - PERSONAL LIABILITY

#### What You Are Covered For:

**We** will pay for **your** legal liability inclusive of all associated legal fees and costs, in total up to the amount shown in the Summary of Cover on page 23, for any event which relates to an incident caused by **you** during the **trip** which results in:

- injury, illness or disease to another person
- loss or damage to property which does not belong to **you** or any member of **your family** and is not in **your** or a member of **your family's** custody or control.

In the event of **your** death **we** will, in respect of the liability incurred by **you**, indemnify **your** personal representatives in the terms of and subject to the limitations of this section, provided that such personal representatives shall act as though they were **you** and observe, fulfil and be subject to the terms, exclusions and conditions of this section insofar as they can apply.

#### What You Are Not Covered For:

**We** will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 4:

- the **excess** as shown in the Summary of Cover on page 23
- the first £200 of each and every claim in respect of loss or damage to temporary **holiday** accommodation
- bodily injury** or disease to any person who, at the time of sustaining such injury or disease, is engaged in **your** service or to any member of **your family** or anyone **you** are travelling with
- damage to property belonging to, or in the care, custody or control of **you** or a member of **your family** or a person in **your** service
- any liability arising out of or incidental to any profession, occupation or business
- any liability which has been assumed under contract and would not otherwise have attached
- any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form or motorised leisure equipment
- any liability arising out of ownership, occupation, possession, or use

of any land or building (other than occupation only of any temporary residence)

- i) any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind
- j) any liability arising in respect of any wilful or criminal act or assault
- k) any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to **you** or in **your** care, custody or control
- l) any liability claim which arises directly or indirectly as a result of **you** participating in **hazardous sports** and **leisure activities**
- m) any claims arising directly or indirectly from participant to participant liability.

## SECTION 5 - PERSONAL ACCIDENT

### What You Are Covered For:

We will pay **you** or **your** estate a lump sum, as shown in the Summary of Cover on page 23, if **you** suffer **bodily injury** as a result of an accident during **your trip** which causes:

- a) **your** death; or
- b) permanent **loss of limb(s)**; or
- c) permanent **loss of sight** in one or both eyes; or
- d) **permanent total disablement**.

### What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 5:

- a) any benefit as a result of participating in a **hazardous sport & leisure activity**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your** certificate.
- b) any benefit where **your** death, injury or loss does not occur within 180 days of the accident
- c) any benefit if **you** cannot prove to the **us** that the **permanent total disablement** has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **your** life
- d) any claim for **permanent total disablement** if at the date of the accident **you** are over the statutory age of retirement and not in full time paid employment
- e) any claim arising directly or indirectly from the contracting of any disease or illness
- f) any claim arising directly or indirectly from the injection or ingestion of any substance
- g) any claim arising from any event, which exacerbates a previously existing **bodily injury**
- h) any claim not certified by an independent **medical practitioner**
- i) compensation shall not be payable under more than one of items 1, 2, 3 or 4 in respect of the same accident, and the payment under any one item shall terminate **our** liability under this section of the policy.

## SECTION 6 - MISSED DEPARTURE

### What You Are Covered For:

We will pay **you**, up to the amount shown in the Summary of Cover on page 23 for reasonable additional accommodation and travel expenses, if **you** arrive at **your** last departure point from the **UK**, Ireland, Channel

Islands or Isle of Man, (whichever is **your** area of residence), or the last departure point for **your** return **trip** to the **UK**, Ireland, Channel Islands or Isle of Man, (whichever is **your** area of residence), too late to board **your** booked flight, train or sailing, as a result of the following:

- a) scheduled **public transport** services failing to get **you** to **your** destination in time due to strike, industrial action, adverse weather or mechanical breakdown; or
- b) the private motor vehicle in which **you** were travelling suffering from a mechanical breakdown or failure; or
- c) the private motor vehicle in which **you** were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure.

### What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 6:

- a) the **excess** as shown in the Summary of Cover on page 23
- b) any upgrade in accommodation
- c) any claim arising as a result of **you** not having taken reasonable steps to complete the journey to the departure point on time once the original occurrence giving rise to the delay is diminished or otherwise rectified
- d) any claim relating to internal flights
- e) any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before **you** started **your** journey to the departure point
- f) any claim in respect of mechanical breakdown or failure, if **your** private motor vehicle has not been properly serviced and maintained
- g) any repair costs to **your** private motor vehicle
- h) any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage.

## SECTION 7 - TRAVEL DELAY

### What You Are Covered For:

We will pay **you** the amount shown in the Summary of Cover on page 23, if **your** planned:

- a) International outward flight, rail or sea journey on **your** scheduled departure, or
- b) International inbound flight, rail or sea journey on **your** scheduled return is delayed for 12 hours or more, as a direct result of:
  - strike or industrial action
  - adverse weather
  - mechanical breakdown or derangement of such aircraft, sea vessel or train.

### What You Are Not Covered For:

We will not pay the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 7:

- a) the **excess** as shown in the Summary of Cover on page 23
- b) any compensation if **you** have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of **your holiday**, the scheduled departure time and the actual departure time of **your** flight, rail journey or sailing, if applicable
- c) any delay which is due to strike or industrial action which had started

- or was announced before **you** took out this policy
- d) any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to, by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
  - e) **your** failure to check-in according to the itinerary supplied to **you**.

## SECTION 8 - END SUPPLIER FAILURE INSURANCE

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, **United Kingdom** and is underwritten by Certain Underwriters at Lloyd's (The Insurer).

The Insurer will pay up to the sum **insured** shown in the Summary of Cover on page 23 in total for each Person-**Insured** named on the Invoice for:

1. Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator including Eurostar, Car Ferries; Villas abroad & Cottages in the **UK**; Coach Operator, Car Hire company, Caravan Sites, Campsites, Mobile **Home**, Camper Rental, Safaris; Excursions; Eurotunnel; Theme Parks such as Disney Land Paris all known as the End Supplier of the travel arrangements not forming part of an inclusive **holiday** prior to departure or
2. In the event of insolvency after departure:
  - a) additional pro rata costs incurred by the Person-**Insured** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements or
  - b) if **curtailment** of the **holiday** is unavoidable - the cost of return transportation to the **United Kingdom**, Ireland, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements.

PROVIDED THAT in the case of 2(a) and (b) above where practicable the Person-**Insured** shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the insurer as set out below.

### The Insurer will not pay for:

1. Travel or Accommodation not booked within the **United Kingdom**, Ireland, Channel Islands, Isle of Man or Northern Ireland prior to departure
2. The Financial Failure of:
  - a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known as at the **Insured's** date of application for this Policy
  - b) any Travel or Accommodation provider who is bonded or **insured** elsewhere (even if the bond is insufficient to meet the claim)
  - c) any travel agent, tour organiser, booking agent or consolidator with whom the **insured** has booked travel or accommodation
3. Any loss for which a third party is liable or which can be recovered by other legal means
4. Any losses which are not directly associated with the incident that caused the **Insured** to claim. For example, loss due to being unable to reach **your** pre booked hotel following the financial failure of an airline.

Claims Procedure: International Passenger Protection claims only - any occurrence which may give rise to a claim should be advised promptly and in any event within 14 days to:

International Passenger Protection Claims Office  
 IPP House  
 22-26 Station Road  
 West Wickham  
 Kent BR4 0PR  
 United Kingdom

Facsimile: +44 (0)20 8776 3751  
 Telephone: +44 (0)20 8776 3752  
 Email: info@ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure.

Any claims submitted after the six month period will NOT be processed.

**ALL OTHER CLAIMS - REFER TO YOUR INSURANCE POLICY AND SEE ALTERNATIVE CLAIMS PROCEDURE.**

## SECTION 9 - PERSONAL EFFECTS, VALUABLES AND DELAYED BAGGAGE

What **You** Are Covered For:

### a) **Personal Effects** and **Valuables** -

**We** will pay for the loss of, theft of or damage to **your personal effects** and **valuables** after making reasonable allowance for wear, tear and depreciation, up to the amounts shown in the Summary of Cover on page 23.

### b) Travel Documents -

**We** will pay for any reasonable expenses **you** incur, whilst obtaining emergency replacement passports, green cards, visas and accommodation vouchers or travel tickets which have been lost or stolen during the **trip**, up to the amount shown in the Summary of Cover on page 23.

### c) Baggage Delay -

**We** will pay for the purchase of essential items, up to the amount shown in the Summary of Cover on page 23, if **your personal effects** are delayed or lost in transit on **your** outward journey for more than 12 hours. Any payment made under baggage delay will be deducted should **you** subsequently claim for **Personal Effects** and Baggage which have been permanently lost or stolen.

### What You Are Not Covered For:

**We** will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 9:

- a) the **excess** as shown in the Summary of Cover on page 23
- b) claims for theft of **your personal effects** and/or **valuables** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- c) more than the **single item** limits in the Summary of Cover on page 23, up to a maximum shown in the Summary of Cover on page 23 in total for any one claim limited to £50 per item and subject to a maximum of £200 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- d) any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- e) wear, tear, or depreciation
- f) loss, theft or damage arising from the delay, detention, seizure or

- confiscation by customs or other officials
- g) damage caused by the leakage of powder or liquid carried within **your personal effects**
- h) any breakage of fragile articles, unless the breakage is caused by fire or an incident involving the vehicle in which **you** are being carried
- i) theft from **your holiday** accommodation unless there is evidence of violent, visible and forcible entry thereto
- j) claims arising for loss to stamps, contact or corneal lenses, sunglasses, hearing aids, dentures, false limbs, antiques, satellite navigation equipment of any kind and mobile phones
- k) claims arising for loss, theft or damage to prams, buggies, wheelchairs, motor vehicles, marine equipment, watercraft, surfboards
- l) damage to, or loss or the theft of **your personal effects**, if they have been left:
  - in the custody of a person of anyone other than an **insured** person or **your** travelling companion
  - in an unattended motor vehicle between the hours of 9am and 8pm local time, unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry which is confirmed by a police report.
  - in an unattended motor vehicle between 8pm and 9am unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry confirmed by a police report, in which case the most **we** will pay is £100.
- m) loss, theft or damage to anything being shipped as freight under a Bill of Lading, dentures, bridgework, artificial limbs, hearing aids of any kind, or items being carried on a vehicle roof rack
- n) loss, theft or damage to **valuables**, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle
- o) any claim for baggage delay if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay
- p) loss, theft or damage arising from:
  - mechanical or electrical breakdown; or
  - moth or vermin; or
  - processes of cleaning, restoring or repairing.

## SECTION 10 - PERSONAL MONEY

### What You Are Covered For:

**We** will pay for the loss or theft of **your personal money** carried on **your** person or deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation, during **your trip**, up to the amount shown in the Summary of Cover on page 23.

### What You Are Not Covered For:

**We** will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 10:

- a) the **excess** as shown in the Summary of Cover on page 23.
- b) any loss or theft of **personal money** if **you** have not notified the police within 24 hours of its discovery by **you** and obtained a written report, which includes the crime reference number
- c) any claim, if the loss or theft occurs whilst in the custody of an airline or other carrier.

- d) any loss, if **you** have not taken reasonable steps to prevent a loss happening
- e) loss or theft of **personal money** that is:
  - not on **your** person; or
  - not deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation
- f) loss or theft of travellers cheques, if the issuer provides a replacement service
- g) depreciation in value, currency changes, shortage caused by any error or omission, loss or damage arising from delay, seizure, confiscation or detention by customs or other officials.

## SECTION 11 - LEGAL EXPENSES

### What You Are Covered For:

**We** will pay, up to the amount shown in the Summary of Cover on page 23, for legal costs and expenses incurred in pursuing legal proceedings against third parties for compensation and damages arising from or out of **your death, serious injury or illness** during **your trip**.

### What You Are Not Covered For:

**We** will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 11:

- a) the **excess** as shown in the Summary of Cover on page 23
- b) any costs or expenses which have been incurred without **our** prior approval
- c) any claim where **we** consider **your** prospect of success in achieving a reasonable benefit to be insufficient
- d) any claim emerging from the pursuance to a contingent fee agreement between **you** and **your** counsel
- e) any claim for travel and accommodation expenses which **you** have incurred whilst pursuing legal action
- f) any claim arising from **you** pursuing legal proceedings as part of and (or) on behalf of a group or organisation
- g) any claim for legal costs where **you** are pursuing a legal action against **your** agent, **UK** General Insurance Ltd, the 24 hour medical emergency service or Direct Group Travel Services.
- h) any claim against any member of **your family** or travelling companion
- i) any claim for legal costs where **you** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.

### Conditions Applicable to Section 11

**We** will have complete control over the appointment of any solicitor(s) acting on **your** behalf and of any legal proceedings. **We** will be entitled to repayment of any amounts paid under this section in the event that **you** are awarded legal costs as part of any judgement or settlement.

## SECTION 12 - WINTERSPORTS

If **you** have paid the additional premium to include **wintersports** cover and the cover is shown on **your** policy **schedule**, the following covers apply. For annual multi **trip** policies **wintersports** cover is only provided up to a maximum of 17 days during the 12 month **insured** period.

## SKI EQUIPMENT

### What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 23, for accidental loss, theft of or damage to **ski equipment**, which is owned or hired by **you**. If **you** own the **ski equipment**, we will take off the following amounts for wear and tear:

### AGE OF SKI EQUIPMENT DEDUCTION

Up to 1 year old	10% of purchase price
1 to 2 years old	30% of purchase price
2 to 3 years old	50% of purchase price
3 to 4 years old	70% of purchase price
4 to 5 years old	80% of purchase price
Over 5 years old	No cover

### What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 12:

- a) the **excess** as shown in the Summary of Cover on page 23
- b) claims for **ski equipment** which is owned by **you**, if it is over five years old
- c) more than **your** liability for the loss or damage to any hired **ski equipment**
- d) any claim for loss or theft of **ski equipment**, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number 5. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- e) more than the **single item** limits in the Summary of Cover on page 23, up to a maximum shown in the Summary of Cover on page 23 in total for any one claim, limited to £50 per item and subject to a maximum of £200 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- f) claims arising from delay, detention, seizure or confiscation by customs or other officials
- g) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading 9. damage to, or loss or theft of **ski equipment**, if it has been left:
  - unattended in a place to which the public has access other than in respect of skis left in
  - an area designated for their storage where no secure facility exists; or
  - in an unattended motor vehicle; or
  - in the custody of anyone other than an **insured** person or **your** travelling companion.

## SKI HIRE

### What You Are Covered For:

If **your** own **ski equipment** is:

- a) lost, stolen or damaged; or
- b) misdirected or delayed in transit by more than 12 hours we will pay for the cost of hiring **you** the necessary **ski equipment** for each 24 hour period **you** are without **your** own **ski equipment**, up to the amount

shown in the Summary of Cover on page 23.

### What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 12:

- a) the **excess** as shown in the Summary of Cover on page 23
- b) any claim for loss or theft of **your** own **ski equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- c) any claim, if the loss or theft of **your** own **ski equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- d) claims arising from **your** own **ski equipment** being delayed, detained, seized or confiscated by customs or other officials
- e) claims for loss or theft of, or damage to **your** own **ski equipment**, whilst being shipped as freight or under a Bill of Lading
- f) claims arising from damage, or loss or theft of **your** **ski equipment**, if it has been left:
  - unattended in a place to which the public has access other than in respect of skis left in an area designated for their storage where no secure facility exists; or
  - in an unattended motor vehicle; or
  - in the custody of anyone other than **insured** person or **your** travelling companion.

## SKI PACK

### What You Are Covered For:

If **you** are unable to use **your** ski pass, tuition or ski hire due to:

- a) being involved in an accident; or
- b) **your** sickness when substantiated by a **medical practitioner**; or
- c) the loss or theft of **your** ski pass

we will pay **you**, up to the amount shown in the Summary of Cover on page 23, for the proportionate value of any unused ski pass, ski hire or tuition fee.

### What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 12:

- a) the **excess** as shown in the Summary of Cover on page 23
- b) any claim, if the loss or theft of **your** ski pass is not notified to the police within 24 hours of its discovery and **you** have not obtained a written report, which includes the crime reference number
- c) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- d) loss or theft of **your** ski pass, if it was left:
  - unattended in a place to which the public have access; or
  - in an unattended motor vehicle; or
  - in the custody of anyone other than an **insured** person or **your** travelling companion.
- e) claims arising from a medical condition which is not substantiated by a report from the treating **medical practitioner**, confirming **your** inability to ski

f) claims for loss of enjoyment, however caused.

## PISTECLOSURE

### What You Are Covered For:

We will pay a benefit, as shown in the Summary of Cover on page 23, if **you** are unable to ski for a continuous period in **excess** of 24 hours, due to a lack of snowfall during the months of December to March inclusive, at **your** pre-booked **wintersports** resort.

### What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 12:

- any benefit, if **you** are not skiing in a pre-booked **wintersports** resort which is more than 1,000m above sea level
- any benefit, if **you** are unable to provide a written report from either the resort management or **your** tour operator substantiating **your** claim
- any benefit, if an alternative resort is available
- any benefit, where **you** have been offered a reasonable alternative destination due to piste closure in **your** pre-booked **wintersports** resort
- claims for loss of enjoyment, however caused
- any benefit in respect to a **UK holiday**
- any benefit if **you** were aware of or it was publicly known there was likely to be a lack of snow at the time of taking out this insurance.

## DELAY DUE TO AVALANCHE

### What You Are Covered For:

If **your** outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **your** pre-booked **wintersports** resort, **we** will pay **you** an amount, as shown in the Summary of Cover on page 23, for additional travel and accommodation expenses.

### What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 12:

- the **excess** as shown in the Summary of Cover on page 23
- any claim, if **you** are unable to provide a written report from the resort management substantiating **your** claim.

## SECTION 13 - BUSINESS COVER

This cover is only operative if under single **trip** policies and annual multi **trip** policies the appropriate business cover extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

This extension to the policy provides the following modifications to the insurance specifically in respect of any business **trip** made by **You** during the **Period of Insurance**.

## BUSINESS EQUIPMENT

### What is Covered

- We will pay **You** up to the amount shown in the **Schedule** of Cover and Limits of Indemnity per **Insured** Person, for accidental loss, theft of or damage to **Your business equipment**.

The maximum **We** will pay for the following items is:

- For any **single item** as shown in the **Schedule** of Cover and Limits of Indemnity per **Insured** Person.
- For computer equipment as shown in the **Schedule** of Cover and Limits of Indemnity per **Insured** Person.
- For business samples as shown in the **Schedule** of Cover and Limits of Indemnity per **Insured** Person.

The maximum payment for any **single item**, computer equipment or business samples for which an original receipt, proof of purchase or insurance valuation obtained prior to loss is not supplied is detailed in the policy **schedule**.

- We will also pay **You** up to the amount shown in the **Schedule** of Cover and Limits of Indemnity per **Insured** Person for:
  - any emergency courier expenses **You** have incurred, in obtaining any **business equipment**, which is essential to **Your** intended business itinerary.
  - the purchase of essential items, if **Your business equipment** is delayed or lost in transit on **Your** Outward Journey for more than 12 hours.

### Special conditions relating to claims

- You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **business equipment**.
- For items damaged whilst on **Your trip** **You** must obtain an official report from an appropriate retailer.
- If **Your business equipment** is delayed **You** must supply receipts for the essential items purchased and written confirmation from the carrier as to the exact nature and length of delay.
- You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

### Special Note

**Your** liability for **business equipment** shall be further limited as follows:-

Age of item	
Up to 1 year old	90% of purchase price
Up to 2 years old	70% of purchase price
Up to 3 years old	50% of purchase price
Up to 4 years old	30% of purchase price
Up to 5 years old	20% of purchase price
Over 5 years old	Nil payment

### What is not covered

- The **Excess** as shown in the **Schedule** of Cover and Limits of Indemnity per **Insured** Person.
- Loss, theft of or damage to **business equipment** left Unattended at any time or contained in or stolen from an Unattended vehicle:
  - overnight between 9 p.m. and 8 a.m. (Local time) or
  - at any time between 8 a.m. and 9 p.m. (Local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
- Claims arising from **business equipment** and **Valuables** whilst in the custody of a carrier.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of

- cleaning, repairing or restoring, mechanical or electrical breakdown.
- 6. Claims arising from damage caused by leakage of powder or liquid carried within **personal effects** or **business equipment**.
- 7. Anything mentioned in the general exclusions.

## BUSINESS EQUIPMENT HIRE

### What is covered

We will pay **You** up to the amount as shown in the **Schedule** of Cover and Limits of Indemnity per **Insured** Person for each 24 hour period, for the cost of necessary hire of **business equipment** following:

- a) loss or damage of **Your business equipment**; or
- b) the temporary loss in transit during the Outward Journey for at least 12 hours of **Your business equipment**.

### Special conditions relating to claims

- 1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **business equipment**.
- 2. For items damaged whilst on **Your trip** **You** must obtain an official report from an appropriate retailer.
- 3. If **Your business equipment** is misdirected or delayed **You** must obtain written confirmation from the carrier as to the exact nature and length of delay or misdirection.
- 4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

### What is not covered

- 1. Loss, theft or damage to **business equipment** left Unattended at any time or contained in or stolen from an Unattended vehicle:
  - a) overnight between 9 p.m. and 8 a.m. (local time) or
  - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
- 2. Loss or damage due to delay, confiscation or detention by customs or other authority.
- 3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
- 4. Claims arising from damage caused by leakage of powder or liquid carried within **personal effects** or **business equipment**.
- 5. Anything mentioned in the general exclusions.

## BUSINESS MONEY

### What is covered

We will pay **You** up to the amount shown in the **Schedule** of Cover and Limits of Indemnity per **Insured** Person for the accidental loss of, theft of or damage to business money.

The maximum **We** will pay for the following items is:

- a) For cash (bank notes, currency notes and coins) as shown in the **Schedule** of Cover and Limits of Indemnity per **Insured** Person.
- b) For all other business money as shown in the **Schedule** of Cover and Limits of Indemnity per **Insured** Person.

### Special conditions relating to claims

- 1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all business money.

- 2. Receipts for items lost, stolen or damaged including foreign currency exchange receipts, statement from **Your** business bank accounts showing the amounts withdrawn, these must be retained as these will be needed for **You** to substantiate **Your** claim.

### What is not covered

- 1. The **Excess** as shown in the **Schedule** of Cover and Limits of Indemnity per **Insured** Person.
- 2. Loss or theft of business money left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- 3. Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.
- 4. Loss or damage due to delay, confiscation or detention by customs or other authority.
- 5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
- 6. Anything mentioned in the general exclusions.

## SECTION 14 - WEDDING COVER

Cover in respect of Section 14 only operates: Under single **trip** policies and annual multi-trip policies if the appropriate wedding/civil partnership cover extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

### Special Definitions

#### You/Your/Insured Person/Insured Couple

- means the couple travelling abroad to be married or enter into a civil partnership whose names appear in the validation certificate.

#### Wedding/Civil Partnership attire

- means dress, suits, shoes and other accessories bought specially for the wedding/civil partnership and make-up, hair styling and flowers paid for or purchased for the wedding/civil partnership forming part of **Your** baggage.

### What is covered

- 1. **We** will pay up to the amounts shown in the **Schedule** of Cover and Limits of Indemnity per **Insured** Person for the accidental loss of, theft of or damage to the items shown below forming part of **Your** baggage:
  - a) for each wedding/civil partnership ring taken or purchased on the **trip** for each **Insured** Person.
  - b) for weddings/civil partnership gifts taken or purchased on the **trip** for the **Insured** Couple.
  - c) for **Your** Wedding/Civil Partnership attire which is specifically to be worn by **You** on **Your** wedding/civil partnership day.  
The maximum payment for any **single item** is shown in the **Schedule** of Cover and Limits of Indemnity per **Insured** Person. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged baggage).
- 2. **We** will pay the **Insured** Couple up to £200 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **trip** or at a venue in **United Kingdom**, Ireland or Channel Islands/Isle of Man if:
  - a) the professional photographer who was booked to take the photographs/video recordings on Your wedding/civil partnership day is unable to fulfil such obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems, or

- b) the photographs/video recordings of the wedding/civil partnership day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding / civil partnership day and whilst **You** are still at the **holiday/honeymoon** location.

### Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all baggage.
2. If baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If baggage is lost, stolen or damaged whilst in the care of an airline **You** must:
  - a) obtain a Property Irregularity Report from the airline.
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
4. The maximum payment for any **single item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss), is not supplied is detailed in the policy **schedule**.

### What is not covered

1. The **Excess** as shown in the **Schedule** of Cover and Limits of Indemnity per **Insured** Person.
2. Loss, theft of or damage to **Valuables** left Unattended at any time.
3. Loss, theft of or damage to baggage left Unattended at any time or contained in an Unattended vehicle:
  - a) overnight between 9 p.m. and 8 a.m. (local time) or
  - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcase is entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, watercraft, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of **Sports Equipment** or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown

or liquid damage.

10. Anything mentioned in the general exclusions.

## SECTION 15 - ENHANCED CRUISE COVER

### Missed Port Departure

#### What You Are Covered For:

**We** will pay **you**, up to the amount shown in the Summary of Cover on page 23 for reasonable additional accommodation and travel expenses, if **you** arrive at **your** last international departure point too late to board **your** cruise as a result of the following:

- scheduled **public transport** services failing to get **you** to **your** destination in time due to strike, industrial action, adverse weather or mechanical breakdown; or
- the private motor vehicle in which **you** were travelling suffering from a mechanical breakdown or failure; or
- the private motor vehicle in which **you** were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure.

#### What You Are Not Covered For:

**We** will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 15:

1. the **excess** as shown in the Summary of Cover on page 23
2. any upgrade in accommodation
3. any claim arising as a result of **you** not having taken reasonable steps to complete the journey to the departure point on time once the original occurrence giving rise to the delay is diminished or otherwise rectified
4. any claim relating to internal flights
5. any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before **you** started **your** journey to the departure point
6. any claim in respect of mechanical breakdown or failure, if **your** private motor vehicle has not been properly serviced and maintained
7. any repair costs to **your** private motor vehicle
8. any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage.

### Cruise interruption

#### What you are covered for

**We** will pay up to the amount shown in the Summary of Cover on page 23 for additional travel expenses incurred to reach the next port in order to re-join the cruise, following **your** temporary illness that requires hospital treatment on dry land.

#### What You Are Not Covered For:

**We** will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 15:

1. The **excess** shown in the Summary of Cover on page 23.
2. Claims where less than 25% of the **trip duration** remains.
3. Any claim arising directly or indirectly from a known **pre-existing medical condition** affecting **you** unless **you** have declared all pre-existing medical conditions to **us** and **we** have written to **you** accepting them for insurance.

## Itinerary Change

### What you are covered for:

We will pay up to the amount shown in the Summary of Cover on page 23 for each missed port in the event of cancellation of a scheduled port visit due to mechanical failure of the ship, adverse weather or timetable restrictions. Written confirmation of the cancellation which details the reason for the missed port must be provided by the cruise operator.

### What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 15:

1. Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased.
2. **Your** failure to attend the excursion as per **your** itinerary.
3. Claims arising from when **your** ship cannot put people ashore due to a scheduled tender operation failure.

## Cabin Confinement

### What you are covered for:

1. We will pay up to the amount shown in the Summary of Cover on page 23 for each 24 hour period that **you** are confined to **your** cabin by the ship's medical officer for medical reasons during the period of the trip.

### What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 15:

1. the **excess** as shown in the Summary of Cover on page 23
2. any confinement to **your** cabin which has not been confirmed in writing by the ships medical officer.

## Unused excursions

### What you are covered for:

1. We will pay up to the amount shown in the table of Summary of Cover on page 23 for the cost of pre-booked excursions, which **you** were unable to use as a direct result of being confined to **your** own cabin due to an accident or illness which is covered under section 15

### What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section 15:

1. the **excess** as shown in the Summary of Cover on page 23

## SECTION 16 - GOLF COVER

If **you** have paid the additional premium to include golf cover and the cover is shown on **your** policy **schedule**, cover sections L1, L2 and L3 inclusive apply.

### SECTION L1 - GOLF EQUIPMENT

#### What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 23, for accidental loss, theft of or damage to **golf equipment** which **you** own.

#### What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims under Section L1:

- a) the excess as shown in the Summary of Cover on page 23
- b) more than the single item limits in the Summary of Cover on page 23, up to a maximum
- c) shown in the Summary of Cover on page 23 in total for any one claim, limited to £50 per item and subject to a maximum of £200 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- d) **golf equipment** which is over five years old
- e) any claim for loss or theft of **golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- f) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- g) claims arising from delay, detention, seizure or confiscation by customs or other officials
- h) claims for loss, theft or damage to anything whilst being shipped as freight or under a Bill of Lading
- i) damage to, or loss or theft of **golf equipment**, which is being carried on a vehicle roof rack
- j) damage to, or loss or theft of **golf equipment**, if it has been left:
  1. unattended in a public place; or
  2. left in an unattended motor vehicle; or
  3. in the custody of anyone other than an insured person or **your** travelling companion.

### SECTION L2 - GOLF EQUIPMENT HIRE

#### What You Are Covered For:

If **your** own **golf equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 24 hours

We will pay for the cost of hiring **you** the necessary **golf equipment** for each 24 hour period **you** are without **your** own **golf equipment**, up to the amount shown in the Summary of Cover on page 23

#### What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section L2:

- a) the **excess** as shown in the Summary of Cover on page 23
- b) any claim arising from the loss or theft of **your** own golf equipment if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- c) any claim, if the loss or theft of **your** own **golf equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- d) claims arising from **your** own **golf equipment** being delayed, detained, seized or confiscated by customs or other officials
- e) claims following loss or theft of, or damage to **your** own **golf equipment** whilst it is being shipped as freight or under a Bill of

- Lading.
- f) claims damage to, or loss or theft of **golf equipment**, which was being carried on a vehicle roof rack
  - g) claims damage to, or loss or theft of **golf equipment**, if it has been left:
    1. unattended in a public place; or
    2. left in an unattended motor vehicle; or
    3. in the custody of anyone other than an **insured** person or **your** travelling companion.

### SECTION L3 - NON REFUNDABLE GOLFING FEES

#### What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 23, for the proportionate value of any non refundable

- pre-paid green fees; or
- **golf equipment** hire fees; or
- tuition hire fees;

which are not used due to **you** being:

- involved in an **accident**; or
- **your** sickness; or
- **adverse weather** which causes the closure of the golf course

#### What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 19 in connection with claims made under section L3:

- a) the **excess** as shown in the Summary of Cover on page 23
- b) claims arising from a medical condition which is not substantiated by a report from the treating **medical practitioner** confirming **your** inability to play golf.

### SECTION L4 - HOLE IN ONE BAR BILL

#### What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 23 towards the cost of reimbursement of a round of drinks in the event of completion by **you** of any Hole in One stroke, during an organised competition or tournament at a recognised golf course.

#### What You Are Not Covered For:

We will not pay for claims arising from:

- a Hole In One which is not scored on a recognised course in competition and not substantiated, signed and validated by the golf club or course secretary;
- costs incurred where receipts are not provided or where costs are incurred on any day other than the day of the Hole In One.

## GENERAL EXCLUSIONS WHICH APPLY TO ALL SECTIONS OF THE INSURANCE

#### This insurance does not cover:

1. any claims arising directly or indirectly from any medical condition which would require **you** or any of **your** travelling companions to answer yes to the MEDICAL SCREENING QUESTIONS on page 5, unless declared to and accepted by **us**.
2. Claims, (irrespective of **your** destination), arising directly or indirectly from **you** or anyone else upon whom **your trip** depends;

- a) travelling or acting against medical advice
  - b) awaiting results of tests or medical investigations
  - c) being on a hospital waiting list for treatment
  - d) having received a terminal prognosis
  - e) suffering from anxiety, stress or depression (unless admitted as an in-patient)
  - f) failing to disclose the required information at the time **your** policy commences and throughout the **period of insurance**.
3. Which are claims in any way caused or contributed to by:
    - a) the failure of; or
    - b) the fear of the failure of; or
    - c) the inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or **consequential loss** not otherwise excluded which itself results from the operation of an **insured** cause.
  4. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
    - a) act of terrorism; or
    - b) nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
    - c) war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
    - d) seizure or illegal occupation; or
    - e) confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives **you** of the use or value of **your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
    - f) discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
    - g) chemical or biological release or exposure of any kind; or
    - h) attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
    - i) threat or hoax, in the absence of physical damage due to an act of terrorism; or
    - j) any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
    - k) prohibitive regulations by the government of any country.
    - l) the tour operator, coach operator, transport company or hotel:
      - causing a delay in the commencement of the **holiday**
      - levying a surcharge, thus increasing the basic brochure price of the **holiday**.
    - m) failure to notify the hotel or **holiday** establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or **curtail** the travel arrangements.
  5. Any claims arising directly or indirectly from **you** travelling against Foreign Office advice or where it is deemed unsafe for **you** to travel.

6. Any claims arising directly or indirectly from **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
7. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any **consequential loss** or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
  - a) ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
  - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
8. Any claims arising directly or indirectly from **you** engaging in any illegal or criminal act.
9. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the **insured**, or any other person on whom the planned **holiday** depends except this exclusion shall not apply in the event of **your** obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within **your** occupational, professional or other similar capacity.
10. Any claims arising directly or indirectly from any **consequential loss** whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section 6, relating to loss of travel documents).
11. Any claims arising directly or indirectly out of **your** financial incapacity other than **redundancy**.
12. Any claims which, but for the existence of this policy, would be covered under any other insurance policy (policies), including any amounts recovered by **you** from:
  - a) private health insurance; or
  - b) EHC payments; or
  - c) any reciprocal health agreements; or
  - d) airlines; or
  - e) hotels; or
  - f) **home** contents insurers; or
  - g) any other recovery by **you**, which is the basis of a claim.
13. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
14. Any claims arising directly or indirectly from **your** death, **serious injury or illness** as a result of participating in:
  - a) a **hazardous sport & leisure activity** whilst on **your trip**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your schedule**.
  - b) **wintersports**, if **you** have not paid the additional premium before **your trip** departure and it is not shown on **your schedule**. There is no cover if **you** are receiving any personal financial reward or gain for participating in any activity during the **period of insurance**, unless **we** have agreed to this and **you** have paid the appropriate additional premium.
15. Any claims arising directly or indirectly from:
  - a) wilful, self inflicted injury or illness; or
  - b) committing or attempting to commit suicide; or
  - c) wilful exposure to danger, except in an attempt to save a human life; or
  - d) solvent abuse; or
  - e) being under the influence of alcohol or drugs, except those prescribed by a registered **medical practitioner** and not those drugs prescribed for drug addiction; or
- f) a failure to obtain any recommended vaccines, inoculations or medications prior to **your trip** departure; or
- g) sexually transmitted diseases; or
- h) Acquired Immune Deficiency syndrome (AIDS); or
- i) HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivative or variations thereof.
16. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time **you** took out this policy.
17. Any claims arising directly or indirectly from **you** entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which **you** are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
18. Any claims arising directly or indirectly from **your** wilful exposure to peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property as if uninsured.
19. Any claims arising directly or indirectly from **you** being engaged in any employment during **your trip** unless agreed by **us** and any additional premium paid.
20. Any claims which have not been proven and the amount of the claim substantiated.
21. Claims for loss of enjoyment, however caused.
22. Any loss whereby any period of disability or loss whatsoever is increased through **your** own act or omission.
23. Third party rights and no party other than **you** may claim benefit under the terms of this insurance.
24. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
25. Any claims arising directly or indirectly from **you** engaging in any manual work except those defined under **acceptable sports & leisure activities**.
26. Any claim arising from routine treatment or care which could have been reasonably be expected to arise during **your period of insurance**.

## GENERAL CONDITIONS WHICH APPLY TO YOUR WHOLE POLICY

1. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
  - a) supply accurate and complete answers to all the questions **we** or the administrator may ask as part of **your** application for cover under the policy;
  - b) to make sure that all information supplied as part of **your** application for cover is true and correct;
  - c) tell **us** of any changes to the answers **you** have given as soon as possible.  
Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.
2. **You** must tell **us** as soon as possible about any change in risk which affects **your** policy, including **you**, a person **you** are travelling with, a **close business associate** or **relative** receiving confirmation of a medical condition or currently being under medical investigation, a change in the sporting or **leisure activities** **you** intend to participate in during **your trip** or any additional person(s) to be **insured** under the policy. **We** have the right to reassess **your** policy and premium after **you** have advised **us** of any relevant information. If **you** do not advise **us** of all the relevant information, **we** may quote the wrong terms, reject or reduce **your** claim, or **your** policy may become invalid.

3. **You** must be resident in the **UK**, Ireland, Channel Islands or Isle of Man and registered with a **Medical Practitioner** in the **UK**, Ireland, Channel Island or Isle of Man, one of these areas being the one in which **you** permanently reside at the time of taking out this policy and intend to return **home** within the **trip duration**.
4. If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium. If during this 14-day period **you** have travelled, made a claim or intend to make a claim, **we** are entitled to recover all costs **we** have incurred for **your** use of those services.
5. Whilst participating in any **hazardous sport & leisure activity**, **you** must take reasonable care at all times to ensure **your** own safety and the safety of those around **you**. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or the safety procedures commonly exercised in pursuing the sport or activity in question at all times.
6. **You** or **your** legal representatives must provide **us** with all policies, information and evidence **we** require and in the format **we** require.
7. **You** shall submit to medical examination at **your** expense, except post mortem which **we** reserve the right to have undertaken at **our** own expense.
8. Any items which become the subject of a claim for damage must be retained, until **your** claim is settled, for **our** inspection and shall be forwarded to **us** upon request at **your** or **your** legal personal representative's expense. All such items shall become **our** property following final settlement of the claim.
9. In the event of any occurrence which may give rise to a claim under this policy, **you** must take all reasonable steps to minimise any loss arising out of such a claim.
10. **You** must exercise due care and attention at all times for the safety of **your** property and take all reasonable steps to prevent accident, loss or damage.
11. Each **insured** person shall be deemed to be **insured** separately, with the exception of **Children/Grandchildren insured** on an annual multi-trip policy unless travelling with an **insured** adult.
12. Costs will be limited to those that would have been incurred if **you** were a resident of the **UK**, Ireland, Channel Island or Isle of Man, whichever is **your** area of residence.
13. **You** must notify any claim to **us** within 31 days after the incident giving rise to the loss. All documents, schedules and medical evidence required in support of a claim should be furnished at **your** expense. **We** will reserve the right to decline liability for any claim notified after this date.
14. This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the initial 14 day cooling off period.
15. This policy shall be governed by and construed in accordance with the Law of England and Wales unless the **insured's** habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the Law of Scotland shall apply.
16. **We** may, at its own expense, take proceedings in **your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to **us**. Where a full recovery is made, **we** agree to return **your excess**.
17. **Our** liability shall be conditional upon the observance by **you** of the terms and conditions of this insurance and the truth and completeness of the statements and answers supplied by **you** and on **your** behalf. If a claim is in any respect false or if any fraudulent means or devices

are used by **you** or anyone acting on **your** behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.

18. If at the time of loss, damage or liability covered under this policy, **you** have any other insurance or guarantee which covers the same loss, damage or liability, **we** will only pay a rateable share of the claim (excluding Section 5 Personal **Accident**).

## COMPLAINTS PROCEDURE

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

Complaints regarding:

### CLAIMS

Direct Group Travel Services  
Direct House  
Quay Point, Lakeside Boulevard  
Doncaster  
DN4 5PL

Tel: 0344 412 4296

Fax: 0344 412 4138

In all correspondence please state that **your** insurance is provided by **UK** General Insurance Group Limited and quote scheme reference 05717B

### SALE OF THE POLICY

If **You** wish to lodge a complaint against any aspect of CoverCloud's service in the sale of **Your** policy please contact **Us** as follows:-

In writing to:

Acumen Insurance Services  
Tourism House  
Woodwater Park  
Pynes Hill  
Exeter  
Devon  
EX2 5WS

By telephone to 0345 812 0030

By email to [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk)

**We** will acknowledge receipt of **your** complaint within one working day and do our best to resolve the problem within 4 weeks. Please quote **our** policy reference in any communication to enable us to deal with matters as quickly as possible. If **we** cannot we will let **you** know when an answer may be expected. **We** expect the majority of complaints will be quickly and satisfactorily resolved at this stage.

If **your** complaint about the sale of **your** policy cannot be resolved by the end of the next working day, **your** agent will pass it to:

Customer Relations Department  
UK General Insurance Group Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

In all correspondence please state the scheme name CoverCloud Travel and quote scheme reference 05717B.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are **insured** in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London,  
E14 9GE.

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

## COMPENSATION SCHEME

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Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS).

**You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

## DATA PROTECTION ACT 1998

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Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

## SUMMARY OF COVER

	Section	Bronze	Excess	Silver	Excess	Gold	Excess
1	Emergency Medical Expenses & Repatriation (Emergency Dental Treatment Limit)	Up to £3,000,000 Up to £250	£100	Up to £5,000,000 Up to £500	£100	Up to £10,000,000 Up to £750	£100
2	Hospital Benefit (per night)	Not Covered	N/A	Up to £500 (£25)	Nil	Up to £1,000 (£50)	Nil
3	Cancellation & Curtailment Timeshare Cancellation/Curtailment	Up to £500 Not Covered	£100 N/A	Up to £2,500 Up to £3,000	£100 £100	Up to £5,000 Up to £3,000	£100 £100
4	Personal Liability	Up to £1,000,000	Nil	Up to £3,000,000	Nil	Up to £5,000,000	Nil
5	Personal Accident Loss of Limbs or Sight Permanent Total Disablement Death Benefit (aged 18 -65) Death Benefit (aged under 18 or over 65)	Up to £5,000 £5,000 £5,000 £2,500 £1,000	Nil	Up to £15,000 £15,000 £15,000 £7,500 £5,000	Nil	Up to £25,000 £25,000 £25,000 £12,500 £7,500	Nil
6	Missed Departure	Not Covered	N/A	Up to £500	£100	Up to £1,000	£100
7	Travel Delay (per 12 hours)	Not Covered	N/A	Up to £150 (£15)	Nil	Up to £250 (£25)	Nil
8	End Supplier Failure	Not Covered	N/A	Up to £1,000	Nil	Up to £1,500	Nil
9	Personal Effects Single article/pair/set limit Total Valuables limit Delayed Baggage (per day)	Not Covered	N/A	Up to £1,000 £150 £150 £150 (£25)	£100  Nil	Up to £2,000 £250 £250 £250 (£25)	£100  Nil
10	Personal Money	Not Covered	N/A	Up to £150	£50	Up to £250	£50
11	Legal Expenses	Not Covered	N/A	Up to £25,000	Nil	Up to £50,000	Nil
<b>Optional Extensions – only applicable if the relevant additional premium has been paid and this is shown on your Policy Schedule</b>							
12	<b>Winter Sports Cover</b> Winter Sports Equipment – owned Winter Sports Equipment – hired Ski Pack Piste Closure (Per day) Delay due to Avalanche	Not Covered	N/A	Up to £750 Up to £500 Up to £250 Up to £200 Up to £200 (£20) Up to £200	£100  Nil	Up to £1,250 Up to £1,000 Up to £350 Up to £500 Up to £400 (£40) Up to £300	£100  Nil
13	<b>Business Cover</b> Single Item Limit Computer Equipment Samples Limit Un-receipted Items limit Un-receipted Items single article limit Emergency Courier of essential business equipment Delayed business equipment (per day)	Not Covered	N/A	Up to £1,000 Up to £500 Up to £1,000 Up to £500 Up to £300 Up to £50 Up to £500 Up to £300 (£50)	£100  Nil	Up to £1,500 Up to £500 Up to £1,000 Up to £500 Up to £300 Up to £50 Up to £500 Up to £300 (£50)	£100  Nil
14	<b>Wedding Cover</b> Single Item Limit Wedding Ring Limit Un-receipted Items limit Un-receipted Items single article limit	Not Covered	N/A	Up to £1,500 Up to £250 Up to £300 Up to £300 Up to £50	£100	Up to £2,500 Up to £250 Up to £300 Up to £300 Up to £50	£100
15	<b>Enhanced Cruise Cover</b> Missed Port Departure Cabin Confinement (per day) Itinerary Change (per day) Unused Excursions Cruise Interruption	Not Covered	N/A	Up to £1,000 £1,000 £1,000 (£100) £500 (£100) £500 £1,000	£75 £75 Nil Nil £75 £75	Up to £1,000 £1,000 £1,000 (£100) £500 (£100) £500 £1,000	£75 £75 Nil Nil £75 £75
16	<b>Golf Cover</b> L1 Golf Equipment Un-receipted Items limit L2 Golf Equipment Hire (per day) L3 Non-Refundable Golf Fees (per fee) L4 Hole in One Bar Bill	Not Covered	N/A	Up to £1,500 Up to £1,500 £300 £300 (£20) £300 (£75) £100	£60  Nil £60 Nil	Up to £1,500 Up to £1,500 £300 £300 (£20) £300 (£75) £100	£60  Nil £60 Nil