



# **Travel Insurance**

## **Policy of Insurance**

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# INTRODUCTION

## WELCOME TO COVERCLOUD TRAVEL INSURANCE

**Please note:** Terms shown in bold in this policy wording have the meanings given to them in the General definitions section on page 15.

This policy document is only valid when issued in conjunction with a CoverCloud **policy schedule** and provided the required insurance premium has been paid. The following cover is provided for each **insured person**. The sum insured and the excess applicable to any claim made will depend upon the level of insurance **you** have purchased. **Your policy schedule** will show what level of cover and any options **you** have bought.

If **your trip** is solely within the **United Kingdom**, cover under some of the sections listed below will not apply. Please refer to the individual section of cover for full details.

### TABLE OF BENEFITS FOR SINGLE TRIP AND ANNUAL MULTI-TRIP COVER

Section	Benefits	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
<b>A</b>	Cancelling <b>your trip</b>	£1,000	£100	£2,000	£75	£3,000	£50
<b>B1</b>	Medical and other expenses outside of the <b>United Kingdom</b>	£10,000,000	£250 <sup>1</sup>	£10,000,000	£100 <sup>1</sup>	£10,000,000	£50 <sup>1</sup>
	Emergency dental treatment	£400	£100	£500	£75	£600	£50
<b>B2</b>	Expenses within the <b>United Kingdom</b>	£5,000	£100	£10,000	£75	£15,000	£50
<b>B3</b>	Hospital benefit	£50 for each 24 hour period up to £1,000	Nil	£75 for each 24 hour period up to £1,500	Nil	£100 for each 24 hour period up to £2,000	Nil
<b>B4</b>	Mugging benefit	£100	Nil	£200	Nil	£250	Nil
<b>C</b>	Cutting <b>your trip</b> short	£1,000	£100	£2,000	£75	£3,000	£50
<b>D1</b>	Missed departure	£100	Nil	£500	Nil	£1,000	Nil
<b>E1</b>	Travel delay	£25 for each full 12 hour delay up to £100	Nil	£35 for each full 12 hour delay up to £245	Nil	£50 for each full 12 hour delay up to £350	Nil
<b>E2</b>	Abandoning <b>your trip</b>	£1,000	£100	£2,000	£75	£3,000	£50
<b>F1</b>	Personal belonging and baggage	£1,000	£100	£2,000	£75	£2,500	£50
	Including: One item/Pair or set of items limit	£150		£200		£300	
	Including: <b>Valuables and electronic/other equipment</b> limit	£150		£200		£300	
<b>F2</b>	Delayed baggage	£50 after each 12 hour period of delay up to £150	Nil	£100 after each 12 hour period of delay up to £400	Nil	£150 after each 12 hour period of delay up to £450	Nil
<b>F3</b>	Personal money	£200	£100	£300	£75	£500	£50
	Including: Cash limit	£200		£300		£400	
	Including: Cash limit if 17 years of age or under	£25		£50		£75	
<b>F4</b>	Passport and travel documents	£100	Nil	£100	Nil	£300	Nil
<b>G</b>	Personal Accident:	Nil	Nil	£10,000	Nil	£20,000	Nil
	Death benefit if between 18 and 75 years of age inclusive	Nil	Nil	£10,000	Nil	£20,000	Nil
	Death benefit if 17 years of age or under	Nil	Nil	£1,000	Nil	£1,000	Nil
	Loss of limb or sight	Nil	Nil	£10,000	Nil	£15,000	Nil
	Permanent total disablement	Nil	Nil	£10,000	Nil	£20,000	Nil
<b>H</b>	Personal liability	£1,000,000	£100	£1,500,000	£75	£2,000,000	£50
<b>I</b>	Legal expenses	£20,000	Nil	£30,000	Nil	£30,000	Nil
<b>J</b>	Hijack	£100 per day up to £1,000	Nil	£200 per day up to £2,000	Nil	£250 per day up to £2,500	Nil
<b>K</b>	Uninhabitable accommodation	£200	Nil	£350	Nil	£500	Nil
<b>L</b>	Pet care	Nil	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
<b>M1</b>	Scheduled airline failure	£2,500 (Annual Multi-Trip Only)	Nil	£2,500	Nil	£2,500	Nil
<b>M2</b>	End-Supplier failure	Nil	Nil	£2500	Nil	£2,500	Nil

### \*Excess

If **you** need to make a claim under certain sections listed in the tables above and below, **we** will deduct the amount shown in respect of the policy excess from the sum **we** pay **you** for any valid claim. The excess will apply to each person claiming, and to each incident and to each section of the policy under which a claim is made. When dealing with claims under section A where a claim is being made for cancelling more than one **trip** due to one incident, an excess for each person claiming and for each **trip** will be deducted.

### TABLE OF BENEFITS FOR WINTER SPORTS COVER

Winter sports cover is only available if **you** pay the required extra premium.

Section	Benefit	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
N1	Winter sports equipment <b>you</b> own	£500	£100	£750	£75	£1,000	£50
	Including: One item/ <b>Pair or set of items</b>	£250		£375		£500	
	Hired winter sports equipment	£150		£200		£400	
N2	Winter sports equipment hire	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
N3	Lift pass	£250	£100	£500	£75	£750	£50
O	Ski pack	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
P	Piste closure	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
Q	Avalanche and Landslide closure	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
R	Physiotherapy in the <b>United Kingdom</b>	Nil	Nil	£350	Nil	£350	Nil

### TABLE OF BENEFITS FOR GOLF COVER

Golf cover is only available if **you** pay the required extra premium.

Section	Benefit	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
S1	Golf equipment	£1,000	£100	£1,500	£75	£2,000	£50
	Including: One item/ <b>Pair or set of items</b>	£250		£375		£500	
S2	Golf equipment hire	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil
T	Green fees	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil

### TABLE OF BENEFITS FOR BUSINESS COVER

Business cover is only available if **you** pay the required extra premium.

Section	Benefit	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
U1	Business equipment	£1,000	£100	£1,500	£75	£2,000	£50
	Including: One item/ <b>Pair or set of items</b>	£250		£500		£1,000	
	Business samples	£500	£100	£750	£75	£1,000	£50
	Including: One item/ <b>Pair or set of items</b>	£250		£375		£500	
U2	Business money	£500	£100	£500	£75	£500	£50
	Including: Cash limit	£300		£300		£300	
V	Replacing staff	£1,000	Nil	£1,500	Nil	£2,000	Nil

### TABLE OF BENEFITS FOR WEDDING COVER

Wedding cover is only available if **you** pay the required extra premium.

Section	Benefit	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
W1	Ceremonial attire	£1,000 per person	£100	£1,500 per person	£75	£2,000 per person	£50
W2	Wedding gifts	£500 per couple	£100	£750 per couple	£75	£1,000 per couple	£50
	Including: One item/Pair or set of items	£250		£375		£500	
W3	Wedding rings	£500	£100	£750	£75	£1,000	£50
W4	Photographs and video recording	£500	£100	£750	£75	£1,000	£50

### TABLE OF BENEFITS FOR NATURAL CATASTROPHE COVER

Natural catastrophe cover is only available if you pay the required extra premium. The following cover is provided for each insured person in the event your outward or return journey is disrupted for more than 24 hours due to a Natural catastrophe. The sums insured in the table below will be reduced by 75% in certain circumstances – please see page 29 for full details. No excess will apply to claims made under sections X1 to X8.

Section	Benefit	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
X1	Cancellation	£1,000		£2,000		£3,000	
<b>Cover for the following additional costs:</b>							
X2	Stranded at the United Kingdom departure point	£100 for each 24 hours		£100 for each 24 hours		£100 for each 24 hours	
X3	To reach <b>your</b> intended destination	£200		£200		£200	
X4	Stranded on international connection	£150 for each 24 hours up to £750		£150 for each 24 hours up to £750		£150 for each 24 hours up to £750	
X5	Stranded on <b>your</b> return journey <b>home</b>	£150 for each 24 hours up to £750		£150 for each 24 hours up to £750		£150 for each 24 hours up to £750	
X6	Travel expenses to get <b>home</b>	£2,000		£2,000		£2,000	
X7	Car parking	£50 for each 24 hours up to £250		£50 for each 24 hours up to £250		£50 for each 24 hours up to £250	
X8	Kennel or cattery fees	£50 for each 24 hours up to £250		£50 for each 24 hours up to £250		£50 for each 24 hours up to £250	

### TABLE OF BENEFITS FOR CRUISE COVER

Cruise cover is only available if **you** pay the required extra premium.

Section	Benefit	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
Y1	Missed port	£50 per port up to £250		£75 per port up to £375		£100 per port up to £500	
Y2	Stateroom/cabin confinement	£50 per 24 hours up to £250		£75 per 24 hours up to £375		£100 per 24 hours up to £500	
Y3	Unused excursions	£300	£95 excess	£500	£70 excess	£750	£70 excess

### TABLE OF BENEFITS FOR GADGET COVER

Gadget cover is only available if **you** pay the required extra premium.

Section	Benefit	Bronze Cover		Silver Cover		Gold Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
Z	Accidental Damage, Theft, Malicious Damage	£1000	£100 excess	£2000	£75 excess	£3000	£50 excess
	Including: Single Article limit	£500		£750		£1,000	
	Loss	£1000	£100 excess	£2000	£75 excess	£3000	£50 excess
	Including: Single Article limit	£500		£750		£1,000	
	Unauthorised Usage	£1000	Nil	£1000	Nil	£1000	Nil

## GENERAL INFORMATION ABOUT THIS INSURANCE

### INSURANCE PROVIDER

'CoverCloud' is a trading name of Acumen Insurance Services Ltd who are an Appointed Representative of Maintenance Assist Ltd. Maintenance Assist Ltd is authorised and regulated by the Financial Conduct Authority, ref number 516611. Acumen Insurance Services registered office St Clare house, 30-33 Minories, London EC3N 1PE. Registered in England & Wales, Companies House number 05004926.

#### General information

This insurance is underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Company Number: FC021974. Branch Number BR008042. Trading under the name MAPFRE Assistance. We (MAPFRE Asistencia) are authorised by the Dirección General de Seguros y Fondos de Pensiones and are subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Assistance) has registered offices at 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

**You** can check this on the Financial Services Register by visiting the website <http://www.fca.org.uk/register> or by contacting the Financial Conduct Authority (FCA) on 0800 111 6768.

### YOUR TRAVEL INSURANCE

This policy wording along with **your policy schedule** and any appropriate endorsements forms the basis of **your** contract of insurance with **us**. Together, these documents explain what **you** are covered for. The policy wording details what **you** are covered for and what **you** are not covered for. Different levels of cover apply depending on whether **you** have bought a Bronze, Silver or Gold policy and additional sections of cover will apply if **you** have paid the required premium for policy extensions.

Please read this policy wording to make sure that the cover meets **your** needs and please check the details outlined within **your policy schedule** and any applicable endorsements to make sure that the information shown is correct.

### LAW AND JURISDICTION

This policy will be governed by English law and the **policyholder**, insured persons and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless the relevant **insured person** resides in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by the **policyholder** and **us** before the commencement date.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

**We** are covered by the Financial Services Compensation Scheme (FSCS). **you** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet our obligations to **you**. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

## HOW WE USE PERSONAL INFORMATION

### Data Transfer Consent

By purchasing this policy with CoverCloud Insurance, **you** have consented to the use of data as described below.

### Data Protection Policy

**We** are committed to protecting **your** privacy including sensitive personal information; please read this section carefully as acceptance of this policy will be regarded as having read and accepted these Terms and Conditions.

### Sensitive Information

Some of the personal information asked may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). **We** will not use such sensitive personal data except for the specific purpose for which it is provided and to provide the services described in this policy.

### How the information is used and protected and who it is shared with

**We** will use the information to manage this policy, including underwriting and claims handling. This may include disclosing it to other insurers, administrators, third party underwriters and reinsurers.

The information comprises all the details **we** hold including transactions and information obtained from third parties. **We** may use and share this information with other members of CoverCloud Insurance. **We** will provide an adequate level of protection to the data.

**We** do not disclose the information to anyone outside the Group except:

- » Where **we** have **your** permission
- » Where required or permitted to do so by law
- » To credit reference and fraud prevention agencies
- » Other companies that provide a service to **you** or **us**

**We** may transfer the information to other countries and jurisdictions on the basis that anyone to whom it is passed provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

### Your Rights

Under the Data Protection Act 1998 **you** have certain rights regarding access to **your** information. **you** have the right to see a copy of the personal information held about **you**. If **you** believe that any of the information **we** are holding is incorrect or incomplete, please let **us** know as soon as possible. To provide a copy of the information **we** may ask **you** for a small fee.

### Marketing

CoverCloud will not use the data for marketing purposes. All information provided is used to manage this policy only.

## IF YOU HAVE ANY QUESTIONS

If **you** have any questions about the cover provided under this policy or **you** would like more information, please contact the CoverCloud Insurance Sales and Support Team by phoning:

0345 812 0033

or by e-mailing

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

## IMPORTANT THINGS YOU NEED TO KNOW ABOUT YOUR POLICY BEFORE YOU TRAVEL

### HEALTH CONDITIONS

This policy contains conditions relating to **your** health. In particular, claims will not be covered where at the time of purchasing this insurance any **insured person** has ever suffered from or received any form of medical advice or treatment or medication for any of the following conditions unless the condition has been declared to **us** and accepted by **us** in writing:

- » any heart or circulatory condition; or
- » any respiratory condition; or
- » any stress, anxiety, depression or any other psychological condition; or
- » any cancerous condition; or
- » a terminal prognosis; or
- » any cerebral condition (relating to the brain).

A declaration must also be made to **us** and **we** must agree to provide cover in writing if any of the following circumstances apply to **you** or to any **insured person** on this policy at the time of purchasing this insurance:

- » **you** have a medical condition for which **you** have taken or are taking prescribed medication within the last 2 years; or
- » **you** have consulted a hospital specialist or needed hospital treatment within the last 2 years; or
- » **you** are receiving or waiting for investigation or treatment for any condition or set of symptoms; or are aware of the need for surgery, investigation or treatment of any condition.

To declare any of the above, **you** must screen the conditions, either within the CoverCloud Insurance website, or where requested on one of our **partner** sites. **You MUST declare ALL conditions** and answer the questions contained therein. In the event that the condition(s) can be covered, the conditions will be detailed per person on the certificate. Any additional premium required to cover the conditions will be charged as part of the overall price (including IPT). In the event that the condition(s) cannot be covered, then **We** will advise **you** of alternative websites where **you** may be able to source an alternative travel insurance product.

### HEALTH OF YOUR RELATIVES, TRAVELLING COMPANIONS INSURED ELSEWHERE AND BUSINESS ASSOCIATES

This policy will not provide cover for claims under section A (Cancelling **your trip**) or section C (Cutting **your trip** short) arising from any medical condition that affects a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with if during the twelve months before **you** purchased this policy, they:

- » have been diagnosed with a new medical condition for which they need to take prescribed medication;
- » have consulted a hospital specialist or needed inpatient treatment;
- » are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms; or
- » have been given a terminal prognosis.

## CHANGES TO YOUR HEALTH AFTER PURCHASING YOUR POLICY

If there are any changes or additional medical conditions which occur before the start date of **your trip** and after the policy has been issued, the person(s) whose health has changed must call the CoverCloud Insurance sales team on 0345 812 0033 (or e-mail **us** at [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk)) and advise the changes. **We** have the right to change the conditions of **your** policy in line with the changes in risk.

### HEALTH AGREEMENTS

If **you** are travelling to a country in the European Union, **you** must take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local post office or **you** can apply on-line: [www.ehic.org.uk](http://www.ehic.org.uk). This entitles European citizens to benefit from the health agreements which exist between countries in the European Union. Failure to travel with a valid EHIC may prejudice **your** claim.

If **you** are travelling to Australia or New Zealand and **you** need medical treatment, **you** should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: [www.hic.gov.au](http://www.hic.gov.au)

If **you** present **your** EHIC to the treating **doctor** or hospital if **you** need medical treatment within the European Union or **you** enrol with Medicare when travelling to Australia or New Zealand, this will mean that **you** will not be required to pay the policy excess under section B1 (Medical and other expenses outside of the **United Kingdom**) if **your** medical costs are reduced as a result of using **your** EHIC or Medicare being involved.

### RESIDENCY

**You** and all other persons insured on this policy must have **your** main **home** in the **United Kingdom** and have a **United Kingdom** National Insurance number and be registered with a **doctor** in the **United Kingdom** at the time **you** buy or renew this policy.

Residents of the **Channel Islands** and the Isle of Man must have their main **home** in the **Channel Islands** or Isle of Man respectively and be registered with a local **doctor**.

### TRAVEL DELAYS - EC REGULATIONS

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline must offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund **your** ticket. The regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If **your** flight is delayed or cancelled, **you** must in the first instance approach **your** airline and clarify with them what costs they will pay under the Regulation. If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website ([www.caa.co.uk](http://www.caa.co.uk)).

### SPORTS AND ACTIVITIES

If **you** intend to take part in a sport or activity during **your trip**, please see pages 38 to 45 for a full list of activities which are covered by this policy. If **you** have any questions or if **you** wish to take part in an activity not shown

in the table on pages 38 to 45, please contact the CoverCloud Insurance Sales and Support Team by e-mailing [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk) before taking part in such an activity to confirm if cover can be provided to **you** under this policy.

## AUTOMATIC RENEWALS

If **you** are an Annual Multi-trip **policyholder**, **we** will aim to automatically renew **your** policy each year unless **you** have advised **us** that **you** do not want **your** policy to be automatically renewed or **you** no longer meet the eligibility criteria to be a CoverCloud Insurance **policyholder**. **We** will write to **you** prior to the renewal date of **your** policy to remind **you** that **your** policy is due to be renewed.

Unless **you** have previously advised **us** that **you** do not want **your** policy to be renewed or at renewal **you** have advised **us** that **you** no longer wish to renew **your** policy or **you** are no longer eligible for cover, the renewal premiums will again be collected from **your** specified credit or debit card to make sure that **you** are always covered. **you** should also be aware that **we** can only automatically renew **your** policy when:

- » **you** have made **us** aware of any changes to **your** policy details, if any;
- » the credit or debit card holder has given his or her explicit consent for his or her card being charged at renewal date.

**We** will notify **you** of **your** renewal terms at least 21 days prior to **your** renewal date. **We** are entitled to assume at renewal that **your** details have not changed and **you** have the consent of the credit or debit card holder, unless **you** inform **us** otherwise. **We** will through **our** administrative bank charge the payment details to the credit or debit card held on record for the renewal premium due.

If **you** wish to opt out of automatic renewal or need to tell **us** about any changes to **your** circumstances, health or insurance requirements please contact the CoverCloud Insurance Sales and Support Team by phoning 0345 812 0033 or by e-mailing [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk)

## CANCELLATIONS AND REFUNDS

### YOUR RIGHT TO CANCEL THE POLICY WITHIN 14 DAYS OF PURCHASE

If this cover is not suitable for **you** and **you** want to cancel **your** policy, **you** must contact CoverCloud Insurance by writing to CoverCloud Insurance Sales and Support Team, Tourism House, Woodwater Park, Pynes Hill, Exeter EX2 5WS, by e-mailing [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk) or by phoning 0345 812 0033 within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below the premium **you** have paid will be refunded within 30 days of the date **you** contact the CoverCloud Insurance Sales and Support Team to ask to cancel the policy. If **you** are a Single **trip policyholder**, **we** will not refund **your** premium if **you** have travelled or made a claim before **you** asked to cancel the policy within the 14- day period.

If **you** are an Annual Multi-trip **policyholder** and **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period, **we** will only refund a proportionate amount of **your** unused premium.

### YOUR RIGHT TO CANCEL THE POLICY OUTSIDE THE 14-DAY COOLING-OFF PERIOD

If **you** decide this cover is no longer suitable for **you** and **you** want to cancel

**your** policy after the 14 day cooling-off period, **you** must contact CoverCloud Insurance by writing to the CoverCloud Insurance Sales and Support Team, Tourism House, Woodwater Park, Pynes Hill, Exeter EX2 5WS, by e-mailing [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk) or by phoning 0345 812 0033. In line with the terms outlined below CoverCloud Insurance will refund a proportion of the premium **you** have paid within 30 days of the date **you** contact the CoverCloud Insurance Sales and Support Team to ask to cancel the policy.

If **you** are a Single **trip policyholder** and **you** have not travelled or made a claim before **you** asked to cancel the policy, **you** will be entitled to a refund of the premium paid, subject to deduction of 30% of the premium paid to represent the period during which **you** have been on risk for cancellation cover plus a £15 administration fee. If you have travelled or made a claim you will not be entitled any premium refund.

If **you** are an Annual Multi-trip **policyholder** and **you** have not made a claim before **you** asked to cancel the policy, **you** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered on a proportionate basis, plus a £15 administration fee. If you have travelled or made a claim you will not be entitled to any premium refund.

## OUR RIGHT TO CANCEL THE POLICY

**We** have the right to cancel this policy by giving at least 30 days notice in writing to the **policyholder** at their last known address. A proportionate refund of the premium paid will be made to the **policyholder** from the date **we** cancel the policy.

## AGE LIMITS

The person buying this insurance must be 18 years of age or over at the date of buying this policy. All insured persons must be 90 years of age or under at the date of buying this policy.

## COVER OPTIONS AVAILABLE

### TYPES OF COVER AND DURATIONS

#### Single Trip

This gives **you** cover to travel on one **trip** for up to 365 days.

#### Please note:

It does not matter how long **you** buy a Single Trip policy for. It ends on the date **you** return to the **United Kingdom** or the expiry date of **your** policy as shown on **your policy schedule**, whichever is the earlier.

#### Annual Multi-Trip

This gives **you** cover to travel as many times as **you** like within the **period of cover** provided no single **trip** lasts longer than 31 days.

If **you** have purchased a Winter Sports Annual Multi-Trip policy, cover is also provided for up to 17 days in total for winter sports within the period of cover.

#### Please note:

If **you** are an Annual Multi-Trip **policyholder** and **you** travel for longer than 31 days

from the date **you** commence **your** trip from the **United Kingdom**, cover will cease on the 31st day, unless **your** trip cannot be completed for reasons beyond **your** control, for example, if **you** are unable to return back to the **United Kingdom** as planned due to illness or injury or if **you** are unable to return as planned due to unavoidable delays affecting **your** return flight or **public transport**.

Adults are entitled to travel independently.

**children** who are 17 years of age or under are only entitled to travel separately to the main **insured person** if they are travelling with a **relative**, guardian or person with a legal duty of care, such as a school teacher if on a school **trip**.

Cover is only provided in the **United Kingdom** if you stay in accommodation which **you** have paid for in advance of the date **you** depart on **your trip** or if **you** have paid for **public transport** or air fares in advance of the date of departure to enable **you** to reach **your** destination in the **United Kingdom**. All **trips** within the **United Kingdom** must be for at least two nights away from where **you** usually live.

## POLICY OPTIONS

### Individual

One person who is 18 years of age or over.

### Couple

An individual and his or her **partner** provided they live together for at least six months or longer. A **partner** would include a civil **partner**.

### Family

An individual and his or her **partner** provided they live together and up to nine of their dependent **children** (which can include fostered or adopted **children**) who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them; or  
An individual and his or her **partner** provided they live together for at least six months or longer and up to nine of their grandchildren who are travelling with them for the full duration of the **trip**, and who are 17 years of age or under at the date of buying this policy.

### Single Parent family

An individual and up to nine of his/her dependent **children** (which can include fostered or adopted **children**) who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them; or  
An individual and up to nine of his/her grandchildren who are travelling with them for the full duration of the **trip**, and who are 17 years of age or under at the date of buying this policy.

### Group travel

A group of individuals who may not all be related and are named on one **policy schedule** under a Single **trip** policy. All members of the group must travel together.

## UPGRADES

The following upgrades may be available by paying an additional premium:

### Winter sports cover

For Single **trip** policies **you** can buy cover for the duration of **your trip**.  
For Annual Multi-**trip** policies **you** can buy cover for up to 17 days in total within the **period of cover**.  
Please see page 26 for a full list of winter sports activities which are covered by this policy. If the winter sport **you** intend to take part in is not shown in the list, please check that cover will be provided by contacting the

CoverCloud Sales and Support Team on 0345 812 0033 or by e-mailing [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk). Please see sections N to R for full details of cover.

### Golf cover

**You** can buy cover for up to 31 days on Single **trip** policies. On Annual Multi-**trip** policies, cover can be provided throughout the **period of cover** provided each golfing holiday lasts no longer than 31 days. Please see sections S to T for full details of cover.

### Business cover

**You** can buy cover for up to 31 days on Single **trip** policies. On Annual Multi-**trip** policies, cover can be provided throughout the **period of cover** provided each business **trip** lasts no longer than 31 days. Please see sections U to V for full details of cover.

### Wedding cover

**You** can buy cover for up to 31 days on Single **trip** and Annual Multi-**trip** policies. Please see section W for full details of cover.

### Cruise cover

**You** can buy cover for the duration of **your trip** on all types of policies. Please see section Y for full details of cover.

### Natural catastrophe cover

**You** can buy cover for the duration of **your trip** on all types of policies. Please see section X for full details of cover.

### Gadget cover

**You** can buy cover for the duration of **your trip** on all types of policies. Please see section Z for full details of cover.

### Excess waiver

In the event of a claim, if the excess waiver premium has been paid, **your** claim will not be subject to a policy excess. Please see the table of benefits on pages 3 to 5 for full details of the excesses which are usually payable.

## GEOGRAPHICAL AREAS

One of the following areas will be shown on **your policy schedule**. This describes the area of the world which this policy provides cover for **you** to travel to.

### Geographical Destination areas

Area 1: Your home area (see Definitions), England, Scotland, Wales, Northern Ireland and the Isle of Man.  
Area 2: Europe, including countries bordering the Mediterranean Sea (except Algeria, Israel, Jordan, Lebanon, Libya and Syria) See full countries list below. Area 3: Worldwide, not including USA, the Caribbean (see countries list below) and Canada (see Note 1 below).  
Area 4: Australia and New Zealand (see Note 1 below).  
Area 5: Worldwide, including USA, the Caribbean (see countries list below) and Canada.

Note 1: If you buy single trip cover of 90 days or more up to 15% of any trip covered under the period of insurance may be spent in an area of higher risk.

#### Caribbean

Anguilla, Antigua and Barbuda, Bahamas, Barbados, Bermuda, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Netherlands Antilles, Puerto Rico, St Kitts and Nevis, St Lucia, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands (British) and Virgin Islands (US).

#### Europe

Albania, Andorra, Austria, The Azores, The Balearic Islands, Belarus, Belgium, Bosnia, Bulgaria, The Canary Islands, The Channel Islands, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldavia, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine and the Vatican City.

## Home Area

The area you normally live in which in accordance with our residency requirements (see page 9) would need to be within the UK or the Channel Islands (Please note that for the purpose of this insurance each of these areas is defined as a separate area of residence).

Please note:

No cover is provided for claims where you have travelled to a specific country or to an area where, prior to your trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

## TRANSITS AND STOP-OVERS

**You** will be covered under this policy for transits and/or stop-overs provided **your** transit or stop-over does not last longer than 48 hours, even if the area is not included on **your policy schedule**. Please note this does not apply in a country or area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

## PERIOD OF COVER

Cover under section A (Cancelling **your trip**) starts at the time **you** book the **trip** or pay the insurance premium, whichever is later. If **you** have arranged an Annual Multi-**trip** policy, cover under section A (Cancelling **your trip**) starts at the time that **you** book the **trip** or the first day of the **period of cover** as shown on **your policy schedule**, whichever is later. For all types of policies cover under section A (Cancelling **your trip**) ends as soon as **you** start **your trip**.

Cover under all other sections starts when **you** leave **your home** address in the **United Kingdom** (but not earlier than 24 hours before the booked departure time) or from the first day of the **period of cover** as shown on **your policy schedule**, whichever is the later.

Cover ends when **you** return to **your home** address in the **United Kingdom** (but not later than 24 hours after **your** return to the **United Kingdom**) or at the end of the **period of cover** as shown on **your policy schedule**, whichever is earlier.

Cover will not apply in the event that **your trip** commences prior to the start date showing on **your** schedule.

Each **trip** must begin and end in the **United Kingdom**.

## TRIP EXTENSIONS IF YOU DECIDE YOU WISH TO EXTEND YOUR TRIP WHILST OVERSEAS

If, once **you** have left the **United Kingdom** and before the end of the **period of cover**, **you** decide **you** want to extend **your policy**, please contact the CoverCloud Insurance Sales and Support Team on 0345 812 0033 or by emailing [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk) Extensions can usually only be considered if there has been no change in **your** health (or that of a **relative** or **business associate**) and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. However, should there have been a change in health or **you** are aware that a claim has been made or will need to be made under the original policy then **we** may still be able to consider the extension provided full details are disclosed to the CoverCloud Insurance Sales and Support Team for consideration.

## TRIP EXTENSIONS IF YOU ARE UNABLE TO RETURN HOME FROM YOUR TRIP AS PLANNED

If, due to unexpected circumstances beyond **your** control, for example, due to illness or injury or unavoidable delays affecting **your** return flight or **public transport**, **your trip** cannot be completed within the **period of cover** outlined in **your policy schedule**, cover will be extended for **you** at no extra cost for up to 30 days. This also applies to one person travelling with **you** who is authorised to stay with **you** by **us** if the extension is due to medical reasons. All requests for more than 30 days must be authorised by **us**.

## MEDICAL AND OTHER EMERGENCIES

Emergency medical assistance service can be contacted on:

### MAPFRE Assistance

Tel: +44 207 748 0507

Email: [irlcosiam@mapfre.com](mailto:irlcosiam@mapfre.com)

### What To Do In A Medical Emergency

Present your EHIC card to the healthcare/medical provider. You must notify **MAPFRE Assistance (tel: +44 207 748 0507)** immediately of any serious illness or injury whilst abroad which necessitates admittance to a hospital as an in-patient, or before any arrangements are made for repatriation. A travelling companion may do this for you although most hospitals have a set procedure in place. The 24-Hour Emergency Service is available 24 hours a day, 365 days a year for assistance with Medical Emergencies. The Assistance Service is able to liaise with doctors and hospitals, worldwide to guarantee medical care expenses, if medically necessary to arrange emergency repatriation with medical escort, to give guidance and help to other members of the party, or to pass a message to relatives. This Insurance does not cover any medical care expenses which in the opinion of the Insurers are not essential or can reasonably be delayed until the Insured returns to his usual country of residence.

### Medical Treatment in the United Kingdom

All benefits available under Section 2 cease on return to the United Kingdom. If you need medical treatment in the United Kingdom you should use the facilities of the National Health Service.

## HOW TO MAKE A CLAIM

### How To Make A Claim

Any occurrence or loss, which may give rise to a claim, should be advised immediately to Travel Claim Services (the appointed claims handlers), whose details are shown below. When notifying them of a claim you must provide your name, address, telephone number, policy reference number and a brief description as to the nature of the claim. If medical attention has been received you should have already notified MAPFRE Assistance and sought their approval for any medical care expenses incurred outside of the terms of EHIC. Failure to have done this may prejudice the amount payable under your claim. In NO event should a claim be notified later than 31 days after the expiry of the trip during which the claim occurred.

Important: Any loss or damage to baggage whilst in the custody of carriers (airline, bus company etc.) must be notified immediately in writing to such carriers, but in any event within three days, and a Property Irregularity Report (PIR) obtained. Any loss of money or personal baggage must be reported to the police within 24 hours of discovery and a written report obtained. Proof of ownership of personal belongings, if requested, must be supplied.

### TCS Claims

Tel: +44 207 748 0508

Email: [claims@travelclaimsservices.com](mailto:claims@travelclaimsservices.com)

### Please note:

All claims must be notified as soon as it is reasonably practical after the event which causes **you** to submit a claim. Late notification of a claim may affect our acceptance of a claim or result in the amount **we** pay being reduced.

The claims department is open Monday to Friday between 9am and 5pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim.

**We** will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by **us** to support a claim.

If the information supplied is insufficient, **we** will identify the further information which is required. If **we** do not receive the information **we** need, **we** may reject the claim. For further details about claims, please refer to General conditions on page 12.

To help **us** prevent fraudulent claims, **we** store **your** personal details on a computer and **we** may transfer them to a centralised system. **We** keep this information in line with the conditions of the Data Protection Act.

## HOW TO MAKE A COMPLAINT

**We** are dedicated to providing **you** with a high quality service and want to ensure that this is maintained at all times. If **you** feel that **we** or another party connected with this Policy have not offered a first class service please write and tell the relevant party and they will do their best to resolve the problem.

### Claims related complaints:

If your complaint relates to a claim please contact:

The Customer Relations Manager

MAPFRE Assistance

1 Victoria Street

Bristol Bridge

Bristol

BS1 6AA

E-mail: [complaints@travelclaimsservices.com](mailto:complaints@travelclaimsservices.com)

Tel: 0330 400 1283

Please state the nature of your complaint, the policy reference and/or claim number/reference (if appropriate).

If after taking this action you are still unhappy with the response, you may refer it to the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### All other complaints:

The Complaints Manager

CoverCloud Insurance

Tourism House

Woodwater Park

Pynes Hill

Exeter

EX2 5WS

Phone: 0345 812 0033

Email: [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk)

## GENERAL DEFINITIONS

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown below. Please also refer to the section details on pages 17 to 34 for further definitions.

### British Isles

England, Scotland, Wales, Northern Ireland, the **Channel Islands** and the Isle of Man.

### Business associate

Any employee whose level of responsibility in the business is such that if both **you** and they were absent from the business for a period of five full working days or more this would have a detrimental impact on the running of the business.

### Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

### Child/children

A person who is 17 years of age or under.

### Doctor

A registered medical practitioner who is not **you** or related to **you**, who is currently registered with the General Medical Council in the **United Kingdom** (or foreign equivalent) to practice medicine.

### Flood

A general and temporary covering of water of two or more acres of normally dry land.

### Home

An **insured person's** usual place of residence within the **United Kingdom**.

### Insured person

The person or persons shown on the **policy schedule**.

### Manual labour

Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve machinery).

### Natural catastrophe

Volcanic eruption, **flood**, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

### Pair or set of items

Items of personal property which are substantially the same, complementary or designed to be used together.

### Parent

A person with parental responsibility including a legal guardian acting in that capacity.

### Partner

A person who is either an **insured person's** husband or wife, civil **partner**, fiancé or fiancée, boyfriend or girlfriend and who permanently lives and who has lived for at least six months at the same address.

### Period of cover

As defined in the **policy schedule**.

### Policyholder

The person named on the **policy schedule**.

### Policy schedule

The document showing details of the cover and which should be read in conjunction with this policy.

### Public transport

A bus, coach, ferry, sea-vessel or train operating according to a published timetable.

### Relative

**Your** or **your partner's Parent**, brother, sister, **Child**, grandparent, grandchild, step-**Parent**, stepbrother, stepsister or next of kin.

### Trip

**Your** holiday or journey starting from the time that **you** leave **your home** in the **United Kingdom** or from the start date shown on **your policy schedule**, whichever is the later, until arrival back at **your home** address in the **United Kingdom**.

### Unattended

When **you** do not have full view of **your** property or where **you** are not in a position to prevent the unauthorised taking of **your** property, unless it is left in a locked room or a locked safety deposit facility. Property left in a motor vehicle is considered to be **Unattended** even when the motor vehicle is locked and the property is out of view in an enclosed storage compartment, boot or luggage space.

### United Kingdom

The **British Isles** and the **Channel Islands**.

### Valuables and electronic/other equipment

Photographic, audio, video, electronic, electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing Bronze, silver or precious metals.

### War

Military action, either between nations or resulting from civil **War** or revolution.

### We, Us, Our

We, Us and Our means the Insurers: MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Trading under the name MAPFRE Assistance.

### You, Your, Yourself

An **insured person**.

## GENERAL CONDITIONS

The following conditions apply to all sections of this insurance.

**1. You must tell us if you know about anything which may affect our decision to accept your insurance (for example, if you are planning to take part in a dangerous activity while you are on holiday). If you are not sure whether to tell us, let us know anyway.**

**2. You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.**

**3. You must give us all the documents we need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim you will need to supply proof that you were unable to travel, such as a medical certificate completed by your doctor.**

**4. You must help us get back any money that we have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving us all the details we need and by filling in any forms.**

**5. Any fraud, deliberate mis-statement or hiding of information in connection with the application for this policy or when making a claim will make this policy invalid for the insured person who has committed the fraud, deliberate mis-statement or hidden information. In this event, any benefit due to the insured person who has committed the fraud, deliberate mis-statement or hiding of information under this policy will be forfeited and any benefit that has previously been paid to them must be repaid to us in full. We will also under such circumstances not refund any premium paid by the insured person who has committed the fraud, deliberate mis-statement or hiding of information.**

**6. The insured person must give us permission to obtain any medical reports or records needed from any doctor who has treated the insured person; otherwise we may not pay any claim.**

**7. We may ask the insured person to attend one or more medical examinations. If we do, we will pay the cost of the examination(s) and for any medical reports and records and the insured person's reasonable travelling expenses to attend (and any person required to travel with them), if these expenses are agreed by us in advance. If the insured person fails to attend without reasonable cause, we may reject the claim.**

**8. If an insured person dies, we have the right to ask for a post-mortem examination at our expense.**

**9. You must pay us back any amounts that we have paid to you which are not covered by the insurance. This could include any overpayments and payments which you are not entitled to, for example, if your claim for lost luggage has been paid but your suitcase is subsequently returned to you by the airline.**

**10. After a claim has been settled, any damaged items which you have sent into us will become our property.**

**11. This policy may not be assigned or transferred unless agreed by us in writing.**

**12. We will not pay any interest on any amount payable under this policy.**

**13. We will deal with claims under section G (Personal accident) in respect of accidental death as follows:**

**a. If an insured person is 18 years of age or over any sums payable will be made to the executor or personal representative of the deceased insured person's estate.**

**b. If an insured person is 17 years of age or under any sums payable will be made to a Parent of the deceased insured person.**

**14. We may also contact third parties who have or who were to provide services to the insured person (for example, an airline, travel company or hotel) to verify the information provided.**

**15. Only the policyholder, an insured person (or their Parent if they are 17 years of age or under or their executor or personal representative in the event of the death of an insured person) or us may enforce the terms of this policy.**

**16. All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in our rejection of the claim if it is made so long after the event that we are unable to investigate it fully, or may result in you not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.**

## GENERAL EXCLUSIONS

General exclusions apply to all sections of this policy. In addition to these General exclusions, please also refer to 'What **you** are not covered for' under each policy section as this sets out further exclusions which apply to certain sections.

### We will not cover the following.

#### 1. Any claim arising as a result of the following.

a. If, before purchasing this insurance, **you** or anyone insured on this policy have suffered from, or received, any form of medical advice or treatment or medication, for any of the following conditions, unless the condition has been declared to **us** and accepted by **us** in writing:

- » any heart or circulatory condition; or
- » any respiratory condition; or
- » any cancerous condition.
- » any cerebral condition (relating to the brain)

b. If, before purchasing this insurance, **you** or anyone insured on this policy have suffered from any of the following unless **you** have made a declaration to **us** and **we** have agreed to provide cover in writing:

- » **You** have a medical condition for which **you** are taking prescribed medication; or
- » **You** have consulted a hospital specialist or needed inpatient treatment within the last 2 years.

c. If there are any changes or additional medical conditions which occur before the start date of **your trip** and after the policy has been issued to any insured named on the certificate, unless the person(s) whose health has changed has contacted the CoverCloudInsurance sales team to advise the changes and those changes have been accepted in line with the changes in risk and detailed on a revised certificate.

d. **You** travelling with the purpose of receiving medical treatment abroad.

e. **You, a relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, at the time of purchasing this insurance and/or at the time of commencing travel:

- » has been diagnosed with a new medical condition for which they need to take prescribed medication;
- » has consulted a hospital specialist or needed inpatient treatment;
- » are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms; or
- » has been given a terminal prognosis.

2. Any claim relating to an incident which **you** were aware of at the time **you** purchased this insurance and which could reasonably be expected to lead to a claim.

3. Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression, stress which **you** or any person whose condition may give rise to a claim, have suffered from, required medication or treatment for in the two years before **you** bought this insurance.

4. Any claim if **you** are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.

5. Any claim arising out of **war**, civil **war**, invasion, revolution or any similar event.

6. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your trip** or purchased this insurance, whichever is the later).

7. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.

8. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section F1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).

9. Any claim arising as a result of **your** use of a two-wheeled motor vehicle unless:

a) as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs); or

b) as a driver **you** wear a crash helmet and **you** hold a UK licence which permits **you** to drive the two-wheeled motor vehicle.

c) as a driver you have paid the appropriate premium as detailed in the sports and activities section of the policy.

10. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What **you** are covered for' in sections A to X, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).

11. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you** (unless the policy **you** have purchased entitles **you** to cover under section M1 (Scheduled airline failure) or section M2 (End supplier failure)).

12. Any claim arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

13. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.

14. Motor racing, rallying or vehicle racing of any kind.

15. Any claim involving **you** taking part in **manual labour** during **your trip**.

16. Any claim involving **you** taking part in any listed sport or activity unless **you** have paid the necessary premium (if applicable) to extend **your** policy to provide cover for this. Please see the Sports and activities section on page 8 and pages 38 to 45 of this policy wording for further details.

17. Any claim relating to winter sports unless **you** have paid the necessary premium to extend **your** policy to provide cover for this.

**18.** Any claim arising from

- » **your** suicide or attempted suicide; or
- » **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
- » you jumping from or climbing on vehicles, buildings or balconies, regardless of height.

**19.** Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a **doctor**) or **you** being affected by any sexually transmitted disease or condition.

**20.** Any costs which **you** would have had to or would have chosen to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).

**21.** Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need in relation to **your trip**.

**22.** Any claim arising from **you** acting in a way which goes against the advice of a medical practitioner.

**23.** Any claim arising from **you** being exposed to the utilisation of nuclear, chemical or biological weapons of mass destruction.

## SECTIONS OF COVER

### A SECTION A – CANCELLING YOUR TRIP

#### What you are covered for under section A

- » We will pay up to the amount shown in the table of benefits for:
- » travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- » the cost of excursions (excluding excursions in respect of a cruise, which can be covered under section Y), tours and activities which **you** have paid for and which **you** cannot get back; and
- » the cost of visas which **you** have paid for and which **you** cannot get back.

Please note: If payment has been made using frequent flyer points, Air miles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of **your trip** is necessary and unavoidable as a result of the following:

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see General exclusion number 1e and 1f for further details.
3. **You** being made redundant, as long as **you** had been working at **your** current place of employment for a minimum continuous period of two years, and that at the time of booking the **trip** or the date **you** purchased this insurance cover, whichever is later, **you** had no reason to believe that **you** would be made redundant. This cover would not apply if **you** are self-employed or accept voluntary redundancy.
4. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority needs **you** to stay in the **United Kingdom** after a fire, storm, flood, burglary or vandalism to **your home** or place of business within seven days before **you** planned to leave on **your trip**.
6. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
7. If after the time **you** booked **your trip** or purchased **your** policy, whichever is later, the Foreign and Commonwealth Office advises against all (but essential) travel to **your** intended destination.
8. If **you** become pregnant after the date **you** purchased this insurance cover (or booked **your trip**, whichever is earlier, if **you** are an Annual Multi-trip policyholder) and **you** will be more than 26 weeks pregnant at the start of or during **your trip**.
9. After the date **you** purchased this insurance (or booked **your** trip, which is earlier) **your doctor** advises that **you** are not fit to travel due to complications in your pregnancy.

#### What you are not covered for under section A

1. The excess as shown in the table of benefits. The excess will apply for each **trip** that **you** have booked and for each **insured person**.
2. Cancelling **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. **You** not wanting to travel.
4. Any extra costs resulting from **you** not telling the holiday company as soon as **you** know **you** have to cancel **your trip**.
5. **You** being unable to travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. Airport taxes and credit or debit card fees included in the cost of **your** holiday.
7. Costs which have been paid for on behalf of a person who is not named on the **policy schedule**.

Please also refer to the General exclusions shown on page 13 of this policy wording for details of what is not covered.

#### Claims evidence required for section A may include

- » Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- » Cancellation invoice or letter confirming whether any refund is due
- » A medical certificate which **we** will supply for the appropriate **doctor** to complete
- » An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in the **United Kingdom**
- » Summons for jury service

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

### SECTION B1 - MEDICAL AND OTHER EXPENSES OUTSIDE OF THE UNITED KINGDOM

**Please note:** If **you** are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on **your** behalf as soon as reasonably possible (please see the Medical and other emergencies section on page 10 for further details).

#### What you are covered for under section B1

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs
2. Emergency dental treatment as long as it is for the immediate relief of pain only (please see the table of benefits for details of the sum **you** are entitled to claim).
3. The cost of **your** return to the **United Kingdom** earlier than planned

B1

if approved by the Medical Emergency Assistance Company and this is deemed to be a medical necessity.

**4.** If **you** cannot return to the **United Kingdom** as **you** originally planned and the Medical Emergency Assistance Company agrees **your** extended stay is medically necessary, **we** will pay for:

- » Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the **United Kingdom**; and
- » Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
- » Reasonable expenses for one **relative** or friend to travel from the **United Kingdom** to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.

**5.** Up to £7,000 for the cost of returning **your** body or ashes to the **United Kingdom** or up to £5,000 for the cost of the funeral and burial expenses in the country in which **you** die if this is outside the **United Kingdom**.

**6.** Residents of the **Channel Islands** only. Emergency medical, surgical and hospital treatment costs or expenses levied by an NHS run medical facility whilst travelling within the **United Kingdom** (excluding travel within the **Channel Islands**) which are not covered by any provision of emergency medical treatment agreements between the **Channel Islands** and **United Kingdom's** national health services.

**Please note:** In the event of **your** injury or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this if in the opinion of the **doctor** in attendance or the Medical Emergency Assistance Company, **you** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.

If the claim relates to **your** return travel to the **United Kingdom** and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one-way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

### What you are not covered for under section B1

- 1.** The excess as shown in the table of benefits for each **insured person** and for each incident. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card, Medi-care or equivalent schemes (please refer to the Health agreements section on page 7 for further details).
- 2.** Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
- 3.** Any costs relating to pregnancy or childbirth, if **you** are more than 26 weeks pregnant at the start of or during **your trip** or **your doctor** has advised that **you** should not travel due to complications in pregnancy.
- 4.** Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to the **United Kingdom**. The decision of the Medical Emergency Assistance Company is final.
- 5.** The extra cost of a single or private hospital room unless this is medically necessary.

**6.** Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing **you**. This does not include medical evacuation costs by the most appropriate transport).

**7.** Any costs for the following:

- » telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
- » taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
- » food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).

**8.** Any costs **you** have to pay when **you** have refused to come back to the **United Kingdom** and the Medical Emergency Assistance Company considered **you** were fit to return **home**.

**9.** Any treatment or medication of any kind that **you** receive after **you** return to the **United Kingdom** (unless **you** have purchased winter sports cover, in which case **you** may be entitled to claim under section R (Physiotherapy in the **United Kingdom**)).

**10.** Any expenses incurred as a result of a claim where **you** have not had the recommended inoculations and/or taken the recommended medication before **you** departed from **your home** and/or completed a course of treatment or medication in accordance with the instructions from **your doctor** and/or for the recommended medication.

Please also refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

## SECTION B2 – EXPENSES WITHIN THE UNITED KINGDOM

For details of the medical and other expenses cover provided to residents of the **Channel Islands**, please see section B1.

### What you are covered for under section B2

**We** will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

- 1.** The cost of **your** return **home** earlier than planned if this is medically necessary and the treating hospital **doctor** approves this.
- 2.** If **you** cannot return **home** as **you** originally planned and the treating **doctor** approves this, **we** will pay for:
  - » Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by **you** on **your** outward **trip**) to allow **you** to return **home**; and
  - » Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
  - » Reasonable expenses for one **relative** or friend to travel from their **home** in the **United Kingdom** to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
- 3.** Up to £1,000 for the cost of returning **your** body or ashes to **your home** town if **you** die during **your trip**.

**Please note:** If **your trip** is within the **Channel Islands** cover is also provided for emergency medical, surgical and hospital treatment but only if **you** do not reside in the **Channel Islands**.

## What you are not covered for under section B2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.

2. Any claim arising from a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.

Please also refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

## B3 SECTION B3 – HOSPITAL BENEFIT

**Please note:** This section does not apply to trips taken within the **United Kingdom**.

### What you are covered for under section B3

**We** will pay up to the amount shown in the table of benefits if, as a result of an accident or illness that is covered under section B1 (Medical and other expenses outside of the **United Kingdom**) of this insurance, **you** go into hospital as an inpatient. **We** will pay a benefit for each complete 24-hour period that **you** are kept as an inpatient.

**Please note:** This benefit is only payable for the time that **you** are kept as an inpatient abroad and ceases if **you** go into hospital upon **your** return to the **United Kingdom**. This amount is meant to help **you** pay any extra expenses such as taxi fares and phone calls.

Please also refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

## B4 SECTION B4 – MUGGING BENEFIT

### What you are covered for under section B4

**We** will pay up to the amount shown in the table of benefits if **you** are injured as a result of a mugging and **you** go into hospital overseas as an inpatient for more than 24 hours. A mugging is a violent, unprovoked attack by someone not insured on this policy which results in physical bodily harm, as shown in the police report.

**Please note:** **you** must report the incident to the local police within 24 hours of the attack and get a written police report. Payment under this section is in addition to the benefit payable under section B3 (Hospital benefit).

Please refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

### Claims evidence required for sections B1 to B4 may include

- » Proof of travel (confirmation invoice, travel tickets)

- » Invoices and receipts for **your** expenses
- » An official letter from the treating **doctor** in the resort to confirm the additional expenses were medically necessary (for claims under section B2)
- » Proof of **your** hospital admission and discharge dates and times (for claims under sections B3 and B4)
- » A police report to confirm the incident (for claims under section B4 only)

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## SECTION C – CUTTING YOUR TRIP SHORT

**Please note:** If **you** need to return **home** to the **United Kingdom** earlier than planned, **you** must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on page 10 for further details).

### What you are covered for under section C

**We** will pay up to the amount shown in the table of benefits for:

- » travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- » the cost of excursions, tours and activities which **you** have paid for either before **you** left the **United Kingdom** or those paid for locally upon arrival at **your** holiday destination and which **you** cannot get back; and
- » reasonable additional travel costs to return back to the **United Kingdom** (or costs to return **home** if **your trip** is within the **United Kingdom**) if it is necessary and unavoidable for **you** to cut short **your trip**.

**Please note:** If payment has been made using frequent flyer points, Air miles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

**We** will provide this cover if the cutting short of **your trip** is necessary and unavoidable as a result of the following:

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate**, a person who **you** are travelling with or a **relative** or friend who **you** are staying with during **your trip**.
3. If the police or relevant authority need **you** to return to **your home** in the **United Kingdom** after a fire, storm, flood, burglary or vandalism to **your home** or place of business.
4. If **you** are a member of the armed forces, police, fire, nursing or ambulance services which results in **you** having to return to **your home** in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

**Please note:** **We** will calculate claims for cutting short **your trip** from the day **your** return to the **United Kingdom** begins or the day **you** go into hospital overseas as an inpatient. **Your** claim will be based on the number of complete days **you** have not used.

## What you are not covered for under section C

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Cutting short **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accept-ed for cover in writing.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the **United Kingdom**.
4. Any additional expenses incurred should **you** decide to travel to any destination other than the **United Kingdom** in the event of cutting short **your trip**. If **you** have to cut short **your trip** and **you** do not return to the **United Kingdom** we will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the **United Kingdom**.
5. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. The cost of **your** intended return travel to the **United Kingdom** if **we** have paid additional travel costs for **you** to cut short **your trip**. Please also refer to the General exclusions shown on page 13 of this policy wording for details of what is not covered.

### Claims evidence required for section C may include

- » Proof of travel cost (confirmation invoice, flight tickets)
- » Invoices and receipts for **your** expenses.
- » An official letter confirming the need for **your** return to the **United Kingdom**.

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## D1 SECTION D1 – MISSED DEPARTURE

**Please note:** This section does not apply to trips taken solely within the **United Kingdom**.

### What you are covered for under section D1

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** incur to reach **your** booked holiday destination if **you** cannot reach the final international departure point on the outward or return journey from or to the **United Kingdom** because:

- » **Public transport** services fail due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown; or
- » the vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

## SECTION E1 – TRAVEL DELAY

**Please note:** Sections E1 and E2 do not apply to trips taken solely within the **United Kingdom**. **you** are entitled to claim under section E1 or E2 but not both sections.

### What you are covered for under section E1

We will pay up to the amount shown in the table of benefits if **your** final international departure from or to the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

We will pay a benefit for each complete 12 hour period that **you** are delayed, as long as **you** eventually go on the holiday or eventually return to the **United Kingdom** following **your** holiday.

## SECTION E2 – ABANDONING YOUR TRIP

### What you are covered for under section E2

We will pay up to the amount shown in the table of benefits for the following costs which **you** have already paid for and cannot get back:

- » travel and accommodation expenses;
- » excursions, tours and activities; and
- » visas

If it is necessary for **you** to cancel **your trip** if **your** final international departure from the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions (but not including weather conditions defined as **Natural catastrophe**), a strike, industrial action or mechanical breakdown.

**Please note:** If payment has been made using frequent flyer points, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

### What you are not covered for under sections E1 and E2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section E2).
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If **you** have paid the required premium for **natural catastrophe** cover, please see section X for details of what **you** are entitled to claim.)
3. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact the Claims Department to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.)
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted. Please also refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

## Claims evidence required for sections E1 and E2 may include

- » Proof of travel (confirmation invoice, flight tickets)
- » An official letter confirming the cause and length of the delay
- » Official confirmation that **your** prepaid expenses cannot be refunded (for claims under section E2 only)

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## F1 SECTION F1 – PERSONAL BELONGINGS AND BAGGAGE

### What you are covered for under section F1

We will pay for items which are usually carried or worn by travellers for their individual use during a **trip**. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by **you** which are lost, stolen or damaged during **your trip**.

#### Please note:

- » Payment will be based on the value of the property at the time it was lost, stolen or damaged. A deduction will be made for wear, tear and loss of value depending on the age of the property (as shown below).

Up to 1 year old 10% deducted;	1 to 2 years old 30% deducted;
2 to 3 years old 40% deducted;	3 to 4 years old 50% deducted;
4 to 5 years old 60% deducted;	over 5 years old 80% deducted

- » The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 12.
- » The maximum amount **we** will pay for **valuables and electronic/other equipment** in total is shown in the table of benefits. Please refer to the definition of **valuables and electronic/other equipment** on page 12.
- » The maximum **we** will pay for property which is lost or stolen from an **unattended** motor vehicle is £100 for each **insured person** if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there was evidence of forced and violent entry to the vehicle.

## F2 SECTION F2 – DELAYED BAGGAGE

### What you are covered for under section F2

We will pay up to the amount shown in the table of benefits for buying essential items if **your** baggage is delayed in reaching **you** on **your** outward international journey for more than 12 hours.

**Please note:** **you** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy.

If **your** baggage is permanently lost **we** will deduct any payment **we** make for delayed baggage from the payment **we** make for **your** overall claim for baggage.

## SECTION F3 – PERSONAL MONEY

**Please note:** No cover shall be provided under this section if **you** have paid the reduced premium to delete Personal money cover.

### What you are covered for under section F3

We will pay up to the amount shown in the table of benefits for the loss or theft of the following if **you** can provide evidence **you** owned them and provide evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- » Cash; and
- » Travellers cheques (if these cannot be refunded by the provider).

**Please note:** The maximum amount **we** will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the table of benefits (please note a lower limit applies to **children** who are 17 years of age or under).

## SECTION F4 – PASSPORT AND TRAVEL DOCUMENTS

### What you are covered for under section F4

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your trip**:

- » Passport;
- » Travel tickets; and
- » Visas.

**Please note:** The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to the **United Kingdom** (this would include travel costs to the Consulate as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date - depending upon how many years there were left to run on the original passport, an unused proportionate refund would be made of its original value.

### What you are not covered for under sections F1, F2, F3 and F4

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section F2 or Section F4).
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and

get a written report from them.

5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.

6. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.

7. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in a locked safety deposit facility.

8. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.

9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership for the items being claimed.

10. Breakage of fragile objects or breakage of sports equipment while being used (unless **your** claim is for damage to winter sports equipment or golf equipment and the required premium for winter sports or golf cover has been paid).

11. Damage due to scratching or denting unless the item has become unusable as a result of this.

12. Loss due to variations in exchange rates.

13. If **your** property is delayed or detained by Customs, the police or other officials.

14. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.

15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.

16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

17. Any claim for loss or theft to personal belongings and baggage covered under section Z of this policy.

Please also refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

### Important information:

- » **you** must act in a reasonable way to look after **your** property as if it were uninsured and not leave it **unattended** or unsecured in a public place;
- » **you** must carry **valuables and electronic/other equipment** and money with **you** when **you** are travelling. When **you** are not travelling, keep **your** money, passport, **valuables and electronic/other equipment** with **you** at all times or leave them in a locked safety deposit box;
- » **you** must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident; and
- » **you** must provide **us** with all the documents **we** need to deal with

**your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

### Claims evidence required for sections F1 to F4 may include

- » Loss or theft of property or money - police report
- » Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- » Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- » Loss or theft of a passport - police report, consular report, receipts for additional expenses to get a replacement passport overseas
- » Proof of value and ownership for property and money

**Please note:** If **you** are unable to provide any of the reports referred to above, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from obtaining the necessary documentation. Please contact **us** to discuss why **you** have been unable to obtain the relevant reports and to obtain a claim form so **your** claim can be considered.

## SECTION G – PERSONAL ACCIDENT

**Please note:** This section does not apply to trips within the **United Kingdom**. No cover is provided under this section if **you** have purchased an Bronze policy.

### Definitions relating to this section

#### Accident

A sudden, unexpected event caused by something external and visible causing bodily injury.

#### Loss of limb

Permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb.

#### Loss of sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet).

#### Permanent total disablement

The disablement of an **insured person** which has lasted for a minimum of twelve months and in the opinion of a **doctor** acting on our behalf, is beyond any prospect of recovery or improvement, which prevents **you** from engaging or performing in every and any occupation.

### What you are covered for under section G

**We** will pay up to the amount shown in the table of benefits **to you** (or to **your** executors or administrators if **you** die) if **you** are involved in an accident during **your trip** which solely and independently of any other cause results in one or more of the following within 12 months of the date of the accident. Loss of limb (a limb means an arm, hand, leg or foot);

- » Loss of sight;
- » Permanent total disablement; or
- » Accidental death.

**Please note:** **We** will only pay for one personal accident benefit for each in-

**Insured person** during the **period of cover** shown on **your policy schedule**. If **you** are 17 years of age or under a reduced benefit will apply in the event of death, as set out in the table of benefits for Single **trip** and Annual Multi-**trip**.

Please refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

## H SECTION H – PERSONAL LIABILITY

**Please note:** This section does not apply to trips taken within the **United Kingdom**.

### What you are covered for under section H

**We** will pay up to the sum insured shown in the table of benefits (including legal costs and expenses) if **you** become legally liable to pay damages in respect of the following incidents arising during an insured **trip**:

1. accidental bodily injury, including death, illness and disease to a person; and/or
2. accidental loss of or damage to material property (property that is both material and tangible);

**We** will indemnify **you** for all such damages in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause.

### What you are not covered for under section H

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any liability arising from loss or damage to property:
  - a. owned by **you**, a member of **your** family or household or **relative** or a person **you** employ;
  - b. through the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession; or
  - c. in the care, custody or control of **you** or of **your** family or household or a person **you** employ or on behalf of **you**.
3. Any liability for death, disease, illness, injury, loss or damage:
  - a. to members of **your** family or household, or a person **you** employ;
  - b. arising in connection with **your** trade, profession or business;
  - c. arising in connection with a contract **you** have entered into;
  - d. arising due to **you** acting as the leader of a group taking part in an activity; or
  - e. arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons.
  - f. arising from any form of racing activity other than on foot.
4. Punitive or exemplary damages.

Please also refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

### Important information:

- » **You** must give **us** notice of any cause for a legal claim against **you** as soon as **you** know about it, and send **us** any documents relating to a claim;
- » **You** must help **us** and give all the information needed to allow **us** to take action on **your** behalf;
- » **You** must not negotiate, pay, settle, admit or deny any claim unless **you** get our permission in writing;
- » **We** will have complete control over any legal representatives appointed and any proceedings, and
- » **We** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for our own benefit any claims for reimbursement, damages or otherwise against anyone else; and
- » **We** may at any time pay **you** in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made **we** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment

### Claims advice for section H

- » Do not admit liability, offer or promise compensation
- » Give details of **your** name, address and travel insurance
- » Take photographs and videos, and get details of witnesses if **you** can
- » Tell **us** as soon as reasonably possible about any claim that is likely to be made against **you** and send **us** all the documents that **you** receive

## I SECTION I – LEGAL EXPENSES

**Please note:** This section does not apply to trips within the **United Kingdom**.

### Definitions relating to this section

#### Legal Expenses

1. Fees, expenses and other disbursements reasonably incurred (as determined by our legal counsel) by a legal representative in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused **your** bodily injury, death or illness.
2. Fees, expenses and other disbursements reasonably incurred (as determined by our legal counsel) by a legal representative in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.
3. Costs that **you** are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

#### Legal Representative

A solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **us** to act on **your** behalf.

### What you are covered for under section I

If **you** suffer an incident that results in bodily injury, death or illness caused by a third party during **your trip**, **we** will indemnify **you** for legal expenses incurred in pursuit of a claim for damages or compensation against the third party up to the sum insured stated in the table of benefits for any one **trip**.

## What you are not covered for under section I

1. Any claim reported to **us** more than 180 days after the beginning of the incident which led to the claim.
2. Any legal expenses incurred in the defence against any civil claim or legal proceedings made or brought against **you**.
3. Any legal expenses incurred before receiving our prior written approval, unless such costs would have been incurred subsequently to our approval.
4. Any fines, penalties or damages **you** have to pay.
5. Any legal expenses incurred in connection with any criminal or wilful act committed by **you**.
6. Legal expenses incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from **us** to settle a claim.
7. Any legal expenses incurred for any claim or legal proceedings brought against a travel agent, tour operator, carrier, insurer or their agent, **us**, or any company or person involved in arranging this policy.
8. Legal expenses which **we** consider to be unreasonable or excessive or unreasonably incurred (as determined by our legal counsel).
9. Legal expenses incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.
10. Actions between individuals named on the **policy schedule**.

Please also refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

### Important information:

- » **We** will have complete control over any legal representatives appointed and any proceedings;
- » **You** must follow our advice or that of our agents in handling any claim; and
- » **You** must use reasonable efforts to get back all of our expenses where possible. **You** must pay **us** any expenses **you** do get back.
- » All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim
- » **We** may at our discretion offer to settle a counter-claim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a third party
- » **We** may at our discretion offer to settle a claim with **you** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.

## SECTION J – HIJACK

**Please note:** This section does not apply to trips taken within the **United Kingdom**.

### What you are covered for under section J

**We** will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours.

**Please note:** **you** must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Please refer to the General exclusions shown on page 13 of this policy wording for details of what is not covered.

### Claims evidence required for section J may include

- » Proof of travel (confirmation invoice, flight tickets)
- » An official letter confirming the length of the hijack

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## SECTION K – UNINHABITABLE ACCOMMODATION

**Please note:** This section does not apply to trips taken within the **United Kingdom**.

### What you are covered for under section K

**We** will pay up to the amount shown in the table of benefits if, after **you** have commenced **your trip**, **you** pay or agree to pay overseas for travel expenses (of a similar standard to those initially booked) to allow **you** to continue with **your trip** if **you** cannot live in **your** booked accommodation because of fire, flood, earthquake, storm, lightning, explosion, hurricane or outbreak of infectious disease as declared by the national or local health authority.

**Please note:** **you** must get written confirmation from the appropriate authority stating the reason why the property was uninhabitable and how long it was uninhabitable for. **You** must keep all receipts for the extra expenses **you** pay.

### What you are not covered for under section K

1. Any expenses that **you** can get back from **your** tour operator, airline, hotel or other service provider.
2. Any claim resulting from **you** travelling against the advice of any national or local authority.

Please also refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

### Claims evidence required for section K may include

- » Proof of travel (confirmation invoice, flight tickets)
- » An official letter confirming the cause of the event which rendered **your** accommodation uninhabitable and how long it lasted
- » Invoices and receipts for **your** expenses

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

### What you are covered for under section L

We will pay up to the amount shown in the table of benefits for extra kennel or cattery fees if **you** are hospitalised due to an accident or illness that is covered under section B1 (Medical and other expenses outside of the **United Kingdom**), which results in a delay to **your** planned return journey to the **United Kingdom** of more than 24 hours, or if **your** final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

**Please note:** In the event **you** should need to submit a claim due to a delay in **your** return travel due to transport failure, **you** must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

**You** must keep all receipts for the extra kennel or cattery fees **you** pay.

### What you are not covered for under section L

1. Any kennel or cattery fees **you** pay outside the **United Kingdom** as a result of quarantine regulations.
2. Any claims relating to travel delay where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact **us** to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.) Please also refer to the General exclusions shown on page 13 of this policy wording for details of what is not covered.

### Claims evidence required for section L may include

- » Proof of travel (confirmation invoice, flight tickets)
- » An official letter confirming the cause and length of the delay
- » Invoices and receipts for **your** extra kennel or cattery fees

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

### What you are covered for under section M1

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

- » Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure; or
- » In the event of Insolvency after departure:
  - i) additional pro rata costs incurred by **you** in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
  - ii) if curtailment of the **Trip** is unavoidable - the cost of return flights to the **United Kingdom, Isle of Man, Channel Islands 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 i) and ii) above where practicable **you** have obtained **our** approval prior to incurring the relevant costs by contacting **us** as set below.

### What you are not covered for under section M1

1. Scheduled flights not booked within the **United Kingdom, Isle of Man, Channel Islands or Northern Ireland** prior to departure.
2. Any costs resulting from the Insolvency of:
  - a. any scheduled airline which is insolvent or in respect of which any prospect of Insolvency is known at the date of **your** application under this policy;
  - b. any scheduled airline that is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
  - c. any scheduled airline in Chapter 11, its equivalent or any threat of insolvency being known as at the date of **your** application under this policy.
3. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight.
4. Any loss for which a third party is liable or which can be recovered by other legal means.
5. Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach a pre booked hotel, villa, car hire or cruise following the financial failure of an airline.

Please also refer to the general exclusions shown on page 15 of this policy wording for details of what is not covered.

**Please note:** Cover is only provided under this section if **you** have purchased a Gold policy.

### **What you are covered for under section M2**

We will pay up to the amount shown in the table of benefits for each **insured person** named on the Invoice for:

- » 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 Site, Campsite, Mobile **home**, Camper Rental, Safaris; Excursions; Eurotunnel; Theme Park 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
- » In the event of insolvency after departure:
  - i) additional pro rata costs incurred by **you** 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
  - ii) if curtailment of the holiday is unavoidable - the cost of return transportation to the **United Kingdom, Channel Islands, Isle of Man or Northern Ireland** to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

PROVIDED THAT in the case of i) and ii) above where practicable **you** have obtained **our** approval prior to incurring the relevant costs by contacting **us** as set out below.

### **What you are not covered for under section M2**

**1.** Travel and Accommodation not booked within the **United Kingdom, 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 at the date of **your** application under 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 **you** have 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 **you** to claim. For example, loss due to being unable to reach **your** pre booked hotel following the financial failure of an airline.

Please also refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

## WINTER SPORTS COVER

**Please note:** The following sections only apply if **you** are under the age of 66 years at the time of purchasing the policy and have paid the required premium for winter sports cover and this is shown on **your policy schedule**. (If **you** have purchased a Winter Sports Annual Multi-trip policy, cover is provided for up to 18 days in total within the **period of cover**.)

### DEFINITIONS RELATING TO WINTER SPORTS COVER

#### Winter sports - Standard

Bigfoot skiing, cross country skiing, curling, glacier walking (up to 4,000 metres), ice curling, ice diving, ice skating (rink), langlauf, mono skiing, off-piste skiing or snowboarding (except in areas to be considered to be unsafe by local resort management), skiing, ski/snow biking, ski/snow blading, sledging/sleighbing, snowboarding and tobogganing.

#### Winter sports – Non Standard

(When purchased in conjunction with the applicable activity level of sports & activity cover as detailed in the sports & activities listing on pages 31-40)

Cat skiing or boarding, glacier skiing, heli-skiing, ice climbing, ice hockey, ice skating (non-rink), kite skiing, kite snowboarding, snow mobiling, ski rando-nee, ski touring, ski-dooing and speed skating.

#### Winter sports equipment

Skis and snowboards and their bindings, ski poles, ski or snowboard boots, ski helmets, ice skates.

N1

## SECTION N1 – WINTER SPORTS EQUIPMENT

### What you are covered for under section N1

**We** will pay up to the amount shown in the table of benefits for winter sports equipment owned or hired by **you** which is lost, stolen or damaged during **your trip**. **Please note:**

- » A deduction will be made for wear, tear and loss of value on claims made for winter sports equipment owned by **you** as follows.

Up to 12 months old – 90% of the purchase price

Up to 24 months old – 70% of the purchase price

Up to 36 months old – 50% of the purchase price

Up to 48 months old – 30% of the purchase price

Over 60 months old – 20% of the purchase price

- » The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 13.
- » **You** must bring any damaged winter sports equipment **you** own back to the **United Kingdom** for inspection.

N2

## SECTION N2 – WINTER SPORTS EQUIPMENT HIRE

### What you are covered for under section N2

**We** will pay up to the amount shown in the table of benefits for the cost of hiring winter sports equipment if winter sports equipment owned by **you** is:

- » delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- » lost, stolen or damaged during **your trip**.

**Please note:** **you** must keep all receipts for the winter sports equipment that **you** hire.

## N3 SECTION N3 – LIFT PASS

### What you are covered for under section N3

**We** will pay up to the amount shown in the table of benefits for the loss or theft of **your** lift pass. Claims would be calculated according to the expiry date of the lift pass - depending upon how many days there were left to run on the original lift pass, an unused proportionate refund would be made of its original value.

### What you are not covered for under sections N1, N2 and N3

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section N2).
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to winter sports equipment which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** winter sports equipment is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Winter sports equipment **you** have left **unattended** in a public place unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.

5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership for the items being claimed. Please also refer to the General exclusions shown on page 13 of this policy wording for details of what is not covered

### Claims evidence required for sections N1 to N3 may include

- » Loss or theft - police report
- » Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- » Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of winter sports equipment
- » Proof of value and ownership

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## SECTION O – SKI PACK

### What you are covered for under section O

**We** will pay up to the amount shown in the table of benefits for the unused proportion of **your** ski pack which **you** have already paid for and cannot get back if **you** become ill or are injured during **your trip** and cannot take part in the winter sports activities as planned. A ski pack includes ski school fees or ski tuition fees, **your** lift pass and winter sports equipment that **you** have hired.

**Please note:** **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to ski.

Please refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

### Claims evidence required for section O may include

- » Proof of travel (confirmation invoice, flight tickets)
- » Invoices and receipts for **your** prepaid ski pack
- » An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned winter sports activities

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## SECTION P – PISTE CLOSURE

**Please note:** This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

### What you are covered for under section P

**We** will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, all lift systems are closed for more than 12 hours. **We** will pay for either:

- » the cost of transport to the nearest resort; or
- » a benefit for each complete 24-hour period that **you** are not able to ski and there is no other ski resort available.

**Please note:** **you** must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted. Please refer to the General exclusions shown on page 13 of this policy wording for details of what is not covered.

### Claims evidence required for section P may include

- » Proof of travel (confirmation invoice, flight tickets)
- » An official letter confirming the cause and length of the closure
- » Receipts for **your** travel expenses if **you** travel to the nearest resort

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

**Q****SECTION Q – AVALANCHE AND LANDSLIDE COVER****What you are covered for under section Q**

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation if **you** are prevented from arriving at or leaving **your** booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche or landslide. **Please note:** **you** must get written confirmation from the appropriate authority, for example, **your** tour representative, the ski resort management, stating the reason for the delay and how long the delay lasted. Please refer to the General exclusions shown on page 13 of this policy wording for details of what is not covered.

**Claims evidence required for section Q may include**

- » Proof of travel (confirmation invoice, flight tickets)
- » An official letter confirming the cause and length of the delay

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

**R****SECTION R – PHYSIOTHERAPY IN THE UNITED KINGDOM**

**Please note:** No cover is provided under this section if **you** have purchased a Silver policy.

**What you are covered for under section R**

We will pay up to the amount shown in the table of benefits for fees **you** have to pay to a physiotherapist for continuation of treatment on **your** return **home** if **you** sustain an injury during **your trip** whilst taking part in winter sports activities.

**What you are not covered for under section R**

1. The cost of all treatment which is not directly related to the injury that caused the claim.
2. Any expenses which are not usual, reasonable or customary to treat **your** injury.

Please also refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

**Claims evidence required for section R may include**

- » A medical report from the original treating **doctor** detailing the injury sustained during **your trip**.
- » Invoices and receipts for **your** physiotherapy treatment
- » An official letter from the treating physiotherapist to confirm that the treatment provided is in respect of continuation of the treatment for an injury sustained during **your trip**

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

**GOLF COVER**

**Please note:** The following sections only apply if **you** have paid the required premium for golf cover and this is shown on **your policy schedule**.

**Definition relating to golf cover****Golf equipment**

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

**SECTION S1 – GOLF EQUIPMENT****S1****What you are covered for under section S1**

We will pay up to the amount shown in the table of benefits for golf equipment owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your trip**.

**Please Note:**

The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 13.

**You** must bring any damaged golf equipment back to the **United Kingdom** for inspection.

Our liability is solely based upon the value of the golf equipment which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

**SECTION S2 – GOLF EQUIPMENT HIRE****S2****What you are covered for under section S2**

We will pay up to the amount shown in the table of benefits for the cost of hiring golf equipment if golf equipment owned by **you** is:

- » delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- » lost, stolen or damaged during **your trip**.

**Please note:** **you** must keep all receipts for the golf equipment that **you** hire.

**What you are not covered for under section S1 and S2**

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section S1).
2. Golf equipment **you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to golf equipment which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** golf equipment is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.

5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership for the items being claimed.

Please also refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

### Claims evidence required for sections S1 and S2 may include

- » Loss or theft - police report
- » Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- » Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of golf equipment
- » Proof of value and ownership

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## T SECTION T – GREEN FEES

### What you are covered for under section T

We will pay up to the amount shown in the table of benefits for the unused proportion of **your** green fees, golf tuition fees or golf equipment hire which **you** have paid or have agreed to pay under a contract and which **you** cannot get back if:

- » **you** become ill or are injured during **your** trip and cannot take part in the golf activities as planned; or
- » loss or theft of documents prevents **you** from taking part in the prepaid golfing activity.

**Please note:** Your claim will be based on the number of complete days **you** have not used. **you** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to take part in the golfing activities. **you** must report the loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

Please refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

### Claims evidence required for section T may include

- » Proof of travel (confirmation invoice, travel tickets)
- » Invoices and receipts for **your** prepaid golf expenses
- » An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned golfing activities
- » Loss or theft of documents - police report
- » **Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**

## BUSINESS COVER

**Please note:** The following sections only apply if **you** have paid the required premium for business cover and this is shown on **your** policy schedule.

### Definition relating to business cover

#### Business equipment

Computer equipment, communication devices and other business-related equipment which **you** need in the course of **your** business and which is not insured on a company policy. The equipment must be owned by **your** employer or if **you** are self-employed it must be owned by **you**.

## SECTION U1 – BUSINESS EQUIPMENT

U1

### What you are covered for under section U1

We will pay up to the amount shown in the table of benefits for the following:

- » Business equipment which is lost, stolen or damaged during **your** trip. Please refer to the table of benefits for the maximum amount **we** will pay for any one item, **pair or set of items** (please also refer to the definition of 'pair or set of items' on page 12) and samples; and
- » Buying essential items if **your** business equipment is lost or delayed in reaching **you** on **your** outward international journey for more than 12 hours.

**Please note:** **you** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy. **You** must bring any damaged business equipment back to the **United Kingdom** for inspection.

## SECTION U2 – BUSINESS MONEY

U2

### What you are covered for under section U2

We will pay up to the amount shown in the table of benefits for the loss or theft of business money (meaning cash or traveller's check) which is **your** property (if self-employed) or **your** employer's property while it is being carried with **you** or it is held in a locked safety deposit facility.

### What you are not covered for under sections U1 and U2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Business equipment **you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to business equipment which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** business equipment is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to photographic, audio, video, electrical and computer equipment not carried in **your** hand luggage while **you** are

travelling on **public transport** or on an aircraft.

6. Claims where **you** or **your** employer are unable to provide receipts or other reasonable proof of ownership for the items being claimed. Please also refer to the General exclusions shown on page 13 of this policy wording for details of what is not covered.

### Claims evidence required for sections U1 and U2 may include

- » Loss or theft - police report
- » Loss, theft, damage by an airline - property irregularity report, flight tickets and baggage check tags
- » Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of business equipment
- » Proof of value and ownership

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## V SECTION V – REPLACING STAFF

### What you are covered for under section V

We will pay up to the amount shown in the table of benefits if after an accident or illness that is covered under section B1 (Medical and other expenses outside of the **United Kingdom**) **you** are prevented from going to a planned business meeting during **your trip**. We will pay for necessary and reasonable travel and accommodation expenses for a replacement **business associate** to travel from the **United Kingdom** to go to the meeting. Please refer to the General exclusions shown on page 13 of this policy wording for details of what is not covered.

### Claims evidence required for section V may include

- » Proof of travel (confirmation invoice, travel tickets)
- » Invoices and receipts for **your business associate's** expenses
- » An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned business meeting

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## WEDDING COVER

**Please note:** The following sections only apply if **you** have paid the required premium for wedding cover and this is shown on **your policy schedule**.

## W1 SECTION W1 – CEREMONIAL ATTIRE

### What you are covered for under section W1

We will pay up to the amount shown in the table of benefits for clothing and accessories owned by the insured couple (not borrowed or hired) which are lost, stolen or damaged during **your trip**. Payment will be based on the value of the attire at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the attire.

## SECTION W2 – WEDDING GIFTS

**W2**

### What you are covered for under section W2

We will pay the insured couple up to the amount shown in the table of benefits for wedding gifts which are lost, stolen or damaged after the wedding day and whilst **you** are still on **your trip**. Please note the maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 13.

## SECTION W3 – WEDDING RINGS

**W3**

### What you are covered for under section W3

We will pay up to the amount shown in the table of benefits for the bride and groom's wedding rings which are lost, stolen or damaged during **your trip**. The maximum amount **we** will pay for any one ring is shown in the table of benefits.

## SECTION W4 – PHOTOGRAPHS AND VIDEO RECORDING

**W4**

### What you are covered for under section W4

We will pay the insured couple up to the amount shown in the table of benefits for reasonable additional costs incurred to make photographic reprints, copy the video/digital recording or retake photographs/video or digital recordings at a later date either during the **trip** or at a venue in the **United Kingdom** if:

- » the professional photographer who was booked to take the photographs/video or digital recordings on **your** wedding day is unable to fulfil their obligations due to bodily injury, illness or unavoidable and unforeseen transport delays;
- » the photographs/video or digital recordings of **your** wedding day taken by a professional photographer are lost, stolen or damaged after the wedding day and whilst **you** are still on the **trip** or at the honeymoon location.

### What you are not covered for under sections W1, W2, W3 and W4

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft of items which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to items which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on

public transport or on an aircraft.

6. Claims where **you** are unable to provide receipts or other reasonable proof of ownership for the items being claimed.
7. Breakage of fragile objects or breakage of sports equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Loss due to variations in exchange rates.
10. If **your** property is delayed or detained by customs, the police or other officials.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
12. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or liquids.
13. Loss, theft or damage to spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Please also refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

#### Claims evidence for sections W1 to W4 may include

- » Loss or theft to property - police report
- » Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- » Proof of value and ownership for property

**Please note:** We may request other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## NATURAL CATASTROPHE COVER

**Please note:** The following sections only apply if you have paid the required premium for Natural catastrophe cover and this is shown on your policy schedule. Please note that cover cannot be purchased after you have started your trip.

**Single trip policyholders** - if at the time of purchasing this insurance you are due to depart on your trip within the next 7 days, and a Natural catastrophe has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.  
**Annual Multi-trip policyholders** - if at the time of purchasing this insurance or booking your trip, whichever is the later, you are due to depart on your trip within the next 7 days, and a natural catastrophe has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

## SECTION X1 – CANCELLATION

X1

We will pay up to the amount shown in the table of benefits for:

- » travel and accommodation expenses which **you** have paid or have agreed to pay under a contract;
- » the cost of excursions, tours and activities which **you** have paid; and
- » the cost of visas which **you** have paid for
- » if **your** departure is delayed by more than 24 hours due to the occurrence of a **natural catastrophe** and it becomes necessary for **you** to cancel **your trip**.

## SECTION X2 – ADDITIONAL EXPENSES IF YOU ARE STRANDED AT THE POINT OF DEPARTURE IN THE UNITED KINGDOM

X2

If **you** have checked in prior to departure on the outward part of **your trip** and **your** departure is delayed by more than 24 hours due to a **natural catastrophe**, we will pay **you** up to the amount shown on the table of benefits for reasonable additional and unexpected:

- » accommodation;
- » cost of making alternative travel arrangements to return **home** or to reach **your** final point of international departure if **you** are on a connecting flight within the **United Kingdom**;
- » food and drink; and
- » necessary emergency purchases that **you** may incur for the first 24 hours **you** are stranded, waiting to depart.

If **you** are still unable to depart on **your trip** after 24 hours, **you** may submit a claim under Section X1 (Cancellation).

**Please note:** If **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact the Claims Department to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.

## SECTION X3 – ADDITIONAL COSTS TO REACH YOUR DESTINATION IF YOU DECIDE TO GO ON YOUR TRIP

X3

If, after **you** have been delayed by 24 hours in the **United Kingdom** due to the occurrence of a **natural catastrophe**, **you** still decide to go on **your trip**, we will pay up to the amount shown in the table of benefits, for the additional and unexpected costs **you** incur re-arranging **your** outbound travel to reach **your** original destination.

## SECTION X4 – ADDITIONAL EXPENSES IF YOU ARE STRANDED ON AN INTERNATIONAL CONNECTION

X4

We will pay up to the amount shown in the table of benefits if **your** international connection is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- » accommodation;
- » cost of travel to an alternative point of departure or to alternative accommodation;

- » cost of travel from **your** accommodation to **your** point of intended departure;
- » food and drink; and
- » necessary emergency purchases that **you** may incur for up to five days, whilst **you** are stranded, waiting to make **your** international connection.

**Please note** that there is a maximum of five days cover throughout the duration of **your trip**.

## SECTION X8 – ADDITIONAL KENNEL OR CATTERY FEES

**We** will pay up to the amount shown on the table of benefits for additional kennel or cattery fees if **your** return journey to the **United Kingdom** is delayed by more than 24 hours due to a **natural catastrophe**.

### Special conditions which apply to sections X1 to X8

1. **We** will only pay costs which are not refundable from any other source.
2. This insurance does not cover any expenses met by the airline under Regulation 261/2004. See page 7 for a brief description of **your** rights under this Regulation.
3. All additional expenses must be reasonable and necessary and incurred as a direct result of a **natural catastrophe**. For example, if **you** live near **your** departure point, **we** may deem additional accommodation unnecessary and unreasonable if **you** could easily return **home**.
4. **We** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.
5. **You** must contact **us** before making arrangements to return **home** under section X6 (Additional travel expenses to get **you home**).

Please refer to the General exclusions shown on page 15 of this policy wording for details of what is not covered.

### Claims evidence required for sections X1 to X8 may include

- » Proof of **your** original travel plans (for example, confirmation invoice or travel tickets).
- » For claims under section X1 (Cancellation) – cancellation invoices or letters from **your** tour operator, travel or accommodation provider confirming that
- » **you** did not use their service and whether any refund is due to **you** from them.
- » For claims under sections X2 to X8 – proof of all **your** additional expenses (for example, receipts for food and drink, invoices detailing additional accommodation, receipts for additional car parking).
- » If required by **us** **we** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.

**Please note:** **We** may request other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## CRUISE COVER

**Please note:** The following sections only apply if **you** have paid the required premium for cruise cover and this is shown on **your policy schedule**.

## SECTION Y1 - MISSED PORT

### What you are covered for under Section Y1

**We** will pay up to the amount shown in the table of benefits if **your** scheduled port visit is cancelled due to adverse weather or timetable restrictions. **Please note:** **you** must get written confirmation from **your** carrier or tour operator confirming **your** scheduled port visit was cancelled and the reason for the cancellation.

## X5 SECTION X5 – ADDITIONAL EXPENSES IF YOU ARE STRANDED ON YOUR RETURN JOURNEY HOME

**We** will pay up to the amount shown in the table of benefits if **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- » accommodation;
- » cost of travel to an alternative point of departure or to alternative accommodation;
- » cost of travel from **your** accommodation to **your** point of intended departure;
- » food and drink; and
- » necessary emergency purchases that **you** may incur for up to five days whilst **you** are stranded, waiting to return **home**.

## X6 SECTION X6 – ADDITIONAL TRAVEL EXPENSES TO GET YOU HOME

If **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** and the carrier **you** are booked to travel **home** with is unable to make arrangements for **your** return journey within 72 hours of **your** original date of return, as shown on **your** travel itinerary, **we** will pay up to the amount shown on the table of benefits for alternative travel arrangements to get **you home**.

**You** must contact **us** before making alternative travel arrangements, because if appropriate under the circumstances, **we** will make these arrangements for **you**.

If **your trip** involves multiple destinations, cover under this section applies if **your** onward connection is delayed by more than 24 hours due to a **natural catastrophe**. **You** must contact **us** before making alternative travel arrangements, because if appropriate, **we** will make these arrangements for **you**. **We** will decide under the circumstances whether to bring **you home** or rearrange **your** onward journey.

## X7 SECTION X7 – ADDITIONAL CAR PARKING COSTS

**We** will pay up to the amount shown on the table of benefits for additional car parking costs **you** incur if **your** return to the **United Kingdom** is delayed by more than 24 hours due to a **natural catastrophe**.

## What you are not covered for under Section Y1

1. Any claim arising from **your** ship's failure to put people ashore due to the mechanical or operational failure of the ship's tender (or any other boat used to transport passengers to shore).
2. Any claim where a monetary amount, including but not limited to on board credit or other compensation, has been offered to **you** by the ship or tour operator.
3. Any claim where **you** do not have written confirmation from **your** carrier or tour operator confirming **your** scheduled port visit was cancelled.

**Y2**

## SECTION Y2 - STATEROOM/CABIN CONFINEMENT

### What you are covered for under Section Y2

**We** will pay up to the amount shown in the table of benefits for each full day that **you** are confined by the ship's medical officer to **your** cabin as a result of medical reasons during **your** trip.

### What you are not covered for under Section Y2

Any confinement to **your** cabin which has not been confirmed in writing by the ship's medical officer.

**Y3**

## SECTION Y3 - UNUSED EXCURSIONS

### What you are covered for under Section Y3

**We** will pay **you** up to the amount shown in the table of benefits for the cost of excursions pre-booked in the **United Kingdom**, which **you** were unable to use as a direct result of being a hospital in-patient due to an accident or illness which is covered under Section B1 (Medical and other expenses outside of the **United Kingdom**) of this policy.

### What you are not covered for under Section Y3

Any claim where **we** have not been contacted and/or a recommended hospital has not been appointed by **us**.

### Claims evidence required for sections Y1 to Y3 may include

- » Proof of **your** original travel plans including **your** cruise confirmation invoice or ticket.
- » For claims under Section Y1 - written confirmation from **your** carrier or tour operator that **your** scheduled port visit was cancelled and the reason for cancellation.
- » For claims under Section Y2 - written confirmation from **your** ship's medical officer that **you** were confined to **your** cabin and confirming the length of **your** confinement.

**Please note:** **We** may request other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

### TERMS AND CONDITIONS

**You** can visit the Financial Conduct Authority website, which includes a register of all regulated firms at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0800 111 6768.

### CONFIRMATION OF COVER

This Gadget Insurance Policy combined with **your** insurance schedule certifies that insurance has been effected between **you** and **us**. In return for payment of the premium **we** agree to insure **you** in accordance with the terms and conditions contained in and endorsed on these documents.

### INTRODUCTION

**You** purchased this Gadget Insurance at the same time **you** purchased **your** Travel Insurance Policy.

Gadget Insurance provides cover for **your** gadget against theft, loss, accidental damage and malicious damage when **you** are on a **trip** that is covered by **your** Travel Insurance Policy.

When **you** purchased **your** Gadget Insurance **you** selected the level of cover suitable for **you**. **Your** level of cover will be confirmed in **your** insurance schedule. Please ensure **you** keep **your** insurance schedule together with this Gadget Insurance Policy in a safe place.

### WHERE AND WHEN COVER APPLIES

#### Period of this Gadget Insurance Policy

The period of this Gadget Insurance Policy will be the same as the period of **your** Travel Insurance Policy and is shown in **your** insurance schedule.

#### Operative time and geographical area

Operative time and geographical area - the protection under **your** gadget Insurance for each **trip** starts and ends at the same time as for **your** Travel Insurance Policy. Cover will apply in the same geographical areas as those covered under **your** Travel Insurance Policy provided that **you** are on a **trip**.

### DEFINITIONS

The words and phrases defined below have the same meaning wherever they appear in bold in this Gadget Insurance Policy.

**Accidental damage** - means any damage, including fire and liquid damage, caused to the gadget which was not deliberately caused by **you** or bound to happen.

**Excess** - this is the amount **you** must contribute towards each and every claim **you** make. The amount of the excess is confirmed in **your** insurance schedule. For Loss claims the excess is £75 per claim and for all other types of claim the excess is £50 per claim.

**Gadget** - the item(s) insured by this Gadget Insurance Policy, purchased by **you** and shown within the relevant proof of purchase.

*Only item(s) from the following list shall be covered:*

MP3 Players, iPods, DVD Players, iPads, Games Consoles, Digital Cameras, Video Cameras, Mobile Phones, Smart Phones, iPhones, PDAs, Laptops, Mac-Book's, Tablets, Bluetooth Headsets, Satellite Navigation Devices, E-Readers, Camera Lenses, In-Car Computers, Head / Ear Phones.

**Immediate family** - **your** mother, father, **children**, brothers, sisters, spouse and domestic **partner** who is permanently residing with **you**.

**Trip** - any **trip** made by **you** which is covered under **your** Travel Insurance Policy.

**Insurance Schedule** - the certificate or schedule provided as part of **your** travel insurance purchase following purchase of this insurance. It will confirm **your** gadget insurance details, including the period of the Gadget Insurance Policy, **your** selected level of cover, maximum limits of our liability, the amount of the excess and the maximum number of gadgets insured.

**Level of cover** - means the maximum liability as shown in the table of benefits detailed on page 4.

**Loss** - means that the gadget has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

**Malicious Damage** - the intentional or deliberate actions of another party which causes damage to **your** gadget.

**Proof of Purchase** – the original purchase receipt provided at the point of sale that gives details of the gadget purchased, or similar documents that provide proof that **you** own the gadget.

**Reasonable precautions** – all measures that would be reasonable to expect a person to take to prevent damage, theft or loss of **your** gadget.

Terrorism - means any act of any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

**Theft** - Means the dishonest removal of the gadget from **your** possession by a third party with the intention of permanently depriving **you** of it.

**Travel Insurance Policy** – **your** CoverCloud Travel Insurance Policy.

**Unattended** – not within **your** sight at all times and out of **your** arms-length reach, other than when in a locked room or locked cupboard.

**Violent and Forcible Entry** – entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

**We, Us, Our** – the Insurers, Mapfre Assistance.

**You/Your** – the person(s) aged 16 or over who are named in the insurance schedule and have purchased this Gadget Insurance Policy along with their Travel Insurance Policy. **you** must own the gadget(s).

## WHAT WE WILL COVER

### A. Accidental Damage

**We** will pay the repair or replacement costs if **your** gadget is damaged as the result of an accident.

### B. Theft

If **your** gadget is stolen **we** will replace it. Where only part or parts of **your** gadget have been stolen, **we** will only replace that part or parts.

### C. Malicious Damage

If **your** gadget is damaged as a result of intentional or deliberate actions of someone else **we** will repair it. Where only part or parts of **your** gadget are damaged, **we** will only replace that part or parts.

### D. Loss

If **your** gadget is lost **we** will replace it. Where only part or parts of **your** gadget have been lost, **we** will only replace that part or parts.

### E. Unauthorised Usage

If **your** gadget is lost or stolen, and the loss or theft is covered by **your** policy, **we** will refund the cost of unauthorised calls, messages and downloads made from it after the time it was lost or stolen up to a maximum of £1,000 (including VAT). Cover will only apply to unauthorised usage within 24 hours of discovery of the loss or theft of **your** gadget. Itemised bills must be provided to support **your** claim. This cover will only apply if there is no protection from such losses from **your** network provider.

## THE LIMITS OF OUR LIABILITY

### The most we will pay

The most **we** will pay for any one claim will be the replacement value of **your** gadget and in any case shall not exceed our maximum liability for **your** chosen level of cover, as shown in **your** insurance schedule.

## WHAT WE WILL NOT COVER

### Your gadget is not covered for:

1. The amount of the excess which applies to each and every claim.
2. Any loss, theft or accidental damage of the gadget left as checked in baggage.
3. Any loss, theft or accidental damage to the gadget as a result of confiscation of detention by customs, other officials or authorities.
4. Any theft unless accompanied by a Crime Reference number. Lost Property numbers are not acceptable in support of a Theft claim.
5. Any claim involving theft unless reported to the appropriate local Police authorities and the Network (if applicable) within 24 hours of discovering the incident.
6. Theft of the gadget from an unoccupied premise whilst on holiday, unless there is evidence of violent and forcible entry to the premises.
7. Theft of the gadget from the person unless force or threat of violence is used.
8. Theft or accidental damage to the gadget whilst in the possession of anyone else other than **your** immediate family.
9. Theft of or damage to accessories other than SIM or PCIMA cards which were in the gadget at the time of the damage or theft.
10. Any claim resulting from the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.
11. Repair or other costs for:
  - a. routine servicing, inspection, maintenance or cleaning;
  - b. loss caused by a manufacturer's defect or recall of the gadget;
  - c. replacement of or adjustment to fitting, control knobs or buttons, batteries or aerials;
  - d. repairs carried out by anyone not authorised by **us**;
  - e. wear and tear or gradual deterioration of performance;
  - f. claims arising from abuse, misuse or neglect;
  - g. a gadget where the serial number has been tampered with in any way.
12. Any kind of damage whatsoever unless the damaged gadget is provided for repair.
13. The VAT element of any claim if **you** are registered for VAT.
14. Reconnection costs or subscription fees of any kind.
15. The cost of replacing any personalised ring tones or graphics, download-ed material or software.
16. Any expense incurred as a result of not being able to use the gadget, or any loss other than the repair or replacement costs of the gadget.

**Please note:** if **you** are insuring an item without SIM or PCIMA card capability, all exclusions relating to these items are not applicable.

## GENERAL EXCLUSIONS

### This insurance does not cover

1. Any claim that occurs whilst not on a **trip**.
2. Liability of any nature arising from ownership or use of the gadget, including any illness or injury resulting from it.
3. Any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of terrorism or **war**, invasion, acts of foreign enemies, hostilities (whether **war** be declared or not), civil **war**, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
4. Nuclear Risk, meaning: Damage or destruction caused by, contributed to or arising from:
  - » ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
  - » the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
5. Sonic Boom, meaning: Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.
6. Winter Sports, meaning that: **you** will only be covered against theft, loss, accidental damage and malicious damage whilst on a Winter Sports holiday if **you** have included Winter Sports cover under **your** Travel Insurance Policy.

### Loss exclusion

»  
**We** will not pay any claim for loss where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place of the loss.

## REASONABLE PRECAUTIONS

**You** and **your** immediate family are required to take all reasonable precautions at all times.

## CONDITIONS AND LIMITATIONS

1. Under the laws of the **United Kingdom** both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws.

Unless **you** and **we** agree otherwise, the law which applies to this contract is the law which applies to the part of the **United Kingdom** in which **you** live.

2. The gadget must be less than 36 months old with valid proof of purchase (not from online auctions) when this insurance started.
3. **You** must provide **us** with any receipts, documents or proof of purchase, that it is reasonable for **us** to request.
4. **You** cannot transfer the insurance to someone else or to any other gadget without our written permission.
5. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

## CLAIMS PROCEDURE

Please comply with the following procedures to obtain authorisation with the minimum delay. Failure to observe these procedures might invalidate **your** claim.

### Theft and Malicious Damage Claims:

Notify the appropriate local Police authority within 24 hours of discovering the incident and obtain a Crime reference number and a copy of the Police Crime report. Should **you** be claiming for the theft of **your** telephone **you** must also contact **your** network provider within 24 hours of discovering the incident to place a call bar on the handset.

For all claims (including theft, loss and malicious damage):

**You** will be sent a claim form.

Complete the claim form FULLY and return it to the administrator in accordance with their instructions, and in any event within 30 days of notifying the claim together with any requested supporting documentation including:

- » Police Crime Reference Number (if applicable)
- » Any other requested documentation.
- » Proof of violent and forcible entry (if applicable)

**We** will assess **your** claim, and as long as **your** claim is valid, will authorise the repair or replacement of the gadget as appropriate.

In the event of a claim **you** may be asked to provide details of any other contract, guarantee, and warranty or insurance that may apply to the item including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurance providers.

**Please note:** If **we** replace **your** gadget the damaged or lost item becomes ours. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

To help improve its service, **we** may record or monitor telephone calls.

## FRAUD

**We** take a robust approach to fraud prevention in order to keep premium rates down so that our customers do not have to pay for other people's dishonesty. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by **you** or anyone acting on **your** behalf to obtain benefit under this insurance, the right to any benefit under this insurance will end, the insurance will be cancelled and **we** will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. **We** may also inform the police. To prevent fraud, insurance providers sometimes share information. Details about **your** insurance application and any claim **you** make may be exchanged between insurance providers.

## CANCELLATION

### Cancellation by you

**Your** right to change **your** mind (cooling off period) - **you** may cancel the insurance, without giving reason, by contacting CoverCloud Insurance and returning the insurance documents within 14 days of it starting. **You** will receive a full refund of the premium paid provided that **you** have not commenced **your** trip, no claim has been made and **you** do not intend to make a claim. **You** can cancel the insurance at any time after the cooling off period but there will be no refund of premium.

To cancel this insurance please write to the

**CoverCloud Insurance Sales and Support  
Team, Tourism House, Woodwater Park,  
Pynes Hill, Exeter EX2 5WS or  
by e-mailing [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk) or by  
phoning 0345 812 0033.**

## COMPENSATION SCHEME

**We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** are unable to meet our obligations to **you** under this contract.

Further information can be obtained from the

**Financial Services Compensation Scheme  
(7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN)  
by phone on 020 7892 7300  
and on their website at [www.fscs.org.uk](http://www.fscs.org.uk)**

## PREMIUMS AND CLAIMS – YOUR RIGHTS

When handling premium payments from **you** that are due to **us** and when handling any claim **you** make, CoverCloud and the administrator act as our authorised agents.

This means that when **you** pay a premium to CoverCloud, its agents or associated companies, it is deemed to have been received by **us** and that any valid claim **you** make with the administrator is not deemed to have been settled until **you** have actually received a repaired or replacement gadget.

### DATA PROTECTION ACT 1998

CoverCloud do not pass any personal data about **you** to any third parties without **your** consent. When **you** apply for insurance and/or make a claim, **you** will be required to disclose relevant personal data about **you** to CoverCloud (in particular **us** and administrator), including data which is deemed "sensitive" under the Data Protection Act 1998. **Your** explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when **you** make a claim. Please note that any information that **you** provide may be shared with other insurance providers, for the purpose of preventing fraudulent claims.

All information provided by **you** will be used by CoverCloud, its agents and associated companies, other insurance providers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

## SPORTS AND ACTIVITIES

Cover is available for the activities shown in the tables on the following pages provided:

- » **You** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment;
- » The activity is not part of a competition, race or tournament unless specified in the following tables; and
- » The maximum period of 17 days is not exceeded; and
- » The activity is not on a professional basis.

Guide to the 'Category' section of the tables on the following pages:

- » Activities shown as 'Included' (Category 1) do not require an additional premium to be paid.
- » Activities shown as 'Select winter sports option' will only be covered if **you** have purchased a winter sports policy. (If **you** have purchased a winter sports Annual Multi-trip policy, winter sports cover is provided for up to 17 days in total within the **period of cover**.)

When purchasing **your** policy **you** will be provided with the option of selecting cover for either Category 2, 3 or 4 Sports and activities

- » Purchase of Category 2 will only cover **you** and all insured persons for activities listed under Category 2.
- » Purchase of Category 3 will cover **you** and all insured persons for activities listed under Categories 2 and 3.
- » Purchase of Category 4 will cover **you** and all insured persons for activities listed under 2, 3 and 4.

If **you** are participating in an activity under Category 4, **your** excess under section B1 (Medical and other expenses outside of the **United Kingdom**) will be increased to £250 and there will be no cover under section G (Personal accident) and section H (Personal liability) whilst taking part in the activity.

If **you** wish to take part in an activity not shown in the following tables, please contact the CoverCloud Insurance Sales and Support Team by e-mailing [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk) before taking part to make sure that cover is provided.

ACTIVITY	CATEGORY	CONDITIONS (please also refer to the notes on page 39)
Abseiling	3	Must be with professional organisers
Adventure racing	4	
Aerobics	Included (1)	
Air boarding	Included (1)	
Alpine mountain biking	4	
Amateur athletics	3	Cover provided if part of a non-professional tournament or competition
American football	4	
Angling	Included (1)	
Archery	Included (1)	
Assault courses	3	
Badminton	Included (1)	
Bamboo rafting	3	
Banana boating	Included (1)	
Base jumping	Cover not available	
Baseball	Included (1)	
Basketball	Included (1)	
Battle re-enactment	3	Must be with professional organisers. Excludes the use of live ammunition
Beach games	Included (1)	
Big game hunting	Cover not available	
Bigfoot skiing	Select winter sports option	
Black water rafting	4	
BMX riding - stunt / obstacle	4	
Boardsailing / windsurfin	Included (1)	
Bobsleigh	Cover not available	

ACTIVITY	CATEGORY	CONDITIONS (please also refer to the notes on page 39)
Body boarding / boogie boarding	Included (1)	
Body flying / wind tunnel flyi	3	Must be adequately supervised
Bouldering	4	
Bowling	Included (1)	
Breathing observation bubble diving (to 30 metres)	Included (1)	
Bridge swinging	4	Must be adequately supervised and full safety equipment used
Bridge walking	Included (1)	Must be adequately supervised and full safety equipment used
Bungee jumping	Included (1)	Must be adequately supervised and full safety equipment used. Maximum of 3 jumps in any one <b>trip</b>
Camel riding	3	No Personal liability cover
Canoeing and kayaking - Grade 1 Rivers	Included (1)	
Canoeing and kayaking - Grade 2 Rivers	2	
Canoeing and kayaking - Grade 3 Rivers	3	
Canoeing and kayaking - Grade 4 or 5 Rivers	4	
Canopy walking / tree-top walking on fixed structure walkways	Included (1)	
Canopy walking / tree-top walking using ropes	3	
Canyoning	Cover not available	
Cascading	4	
Cat skiing / boarding	Select winter sports option + 3	
Catamaran sailing	Included (1)	No Personal liability cover
Cave tubing / river tubing	3	
Caving / pot holing	Cover not available	
Charity work (no manual work)	2	Excludes all manual work
Charity work (including manual work)	Cover not available	
Conservation work	Cover not available	
Clay pigeon shooting	Included (1)	No Personal liability cover
Cliff jumpin	Cover not available	
Climbing (indoor)	3	
Climbing (up to 4,000 metres using guides and ropes)	4	
Coasteering	Cover not available	
Cookery courses	Included (1)	
Cricket	Included (1)	Cover provided if part of a non-professional tournament or competition
Croquet	Included (1)	
Cross country running	Included (1)	
Cross country skiing	Select winter sports option	
Curling	Select winter sports option	
Cycle touring	3	If taking part in any long distance events, please e-mail <a href="mailto:admin@covercloud.co.uk">admin@covercloud.co.uk</a> to check that cover can be provided
Cycling	Included (1)	
Dancing (as a professional or in an organised production)	Cover not available	
Darts	Included (1)	
Deep sea fishin	3	
Dinghy sailing	Included (1)	No Personal liability cover

ACTIVITY	CATEGORY	CONDITIONS (please also refer to the notes on page 39)
Diving (high diving)	4	
Dog sledding	Included (1)	
Drag racing	Cover not available	
Dragon boating	Included (1)	No Personal liability cover
Dry slope skiing / boarding	3	
Duathlon	Included (1)	
Dune / wadi bashing	3	
Education work (not qualified as a teacher)	2	No Personal liability cover
Elephant trekking	Included (1)	Must be with official organisers. No Personal liability cover
Endurance tests	4	
Environmental work	Cover not available	
Equestrian events	3	
Expeditions	Cover not available	
Fell running	3	
Fell walking	Included (1)	
Fencing	3	
Fishing	Included (1)	
Fives	3	
Flying as a non-fare-paying passenger in a private aircraft or helicopter	Cover not available	
Flying as a pilot or trainee pilot in a private aircraft or helicopter	4	No Personal liability cover. Cover for one-off officially organised flying lessons. If <b>you</b> have any enquiries regarding what <b>you</b> intend to take part in, please e-mail <a href="mailto:admin@covercloud.co.uk">admin@covercloud.co.uk</a> to check that cover can be provided
Football – American	4	
Football / soccer	3	Cover provided if part of a non-professional tournament or competition
Free mountaineering	Cover not available	
Freestyle skiing	Cover not available	
Fruit picking	2	Cover provided no use of machinery
Gaelic football	3	
Glacier skiing	Select winter sports option + 3	
Glacier walking up to 4,000 metres	Select winter sports option	
Gliding	4	No Personal liability cover
Go-karting	3	No Personal liability cover
Golf	Included (1)	Cover provided if part of a non-professional tournament or competition
Gorge scrambling	4	Must be adequately supervised and full safety equipment used
Gorge swinging / canyon swinging	4	Must be adequately supervised and full safety equipment used
Gorge walking	4	Must be adequately supervised and full safety equipment used
Gorilla trekking	Included (1)	
Gymnastics	3	
Handball	Included (1)	
Hang gliding	4	
Harness racing	4	
Heli-skiing	Select winter sports option + 4	
High diving (in excess of 5 metres)	4	
Hiking (4,000 - 5,000 metres)	3	
Hiking (below 4,000 metres)	Included (1)	
Hockey	3	

ACTIVITY	CATEGORY	CONDITIONS (please also refer to the notes on page 39)
Horse grooms	3	Only occasional manual work (no power tools/machinery). Excludes competitions, racing, jumping and hunting. Only grooming, mucking out and exercising
Horse jumping	Cover not available	
Horse racing	Cover not available	
Horse riding (not polo, jumping or hunting)	3	
Hot air ballooning	Included (1)	Organised pleasure rides as fare paying passenger only
Hunting on horse back	Cover Not Available	
Hurling	3	
Husky sledge rides	Included (1)	Organised and non-competitive with an experienced local driver. Insured can drive the dogs themselves if supervised by an experienced local driver
Hydro speeding	3	
Ice climbing	Select winter sports option + 3	Must be adequately supervised and full safety equipment used
Ice curling	Select winter sports option	
Ice diving	Select winter sports option	Must be with official organisers
Ice hockey	Select winter sports option + 4	
Ice skating (non-rink)	Select winter sports option + 2	
Ice skating (rink)	2	
Ice speedway	Cover not available	
Inline skating	Included (1)	
Iron man (amateur)	2	3 event version only (swimming, cycling and running)
Jet boating	Included (1)	No Personal liability cover
Jet skiing	Included (1)	No Personal liability cover
Jogging	Included (1)	
Jousting	Cover not available	
Judo	3	
Karate	3	
Kayaking and canoeing - Grade 1 Rivers	Included (1)	
Kayaking and canoeing - Grade 2 Rivers	2	
Kayaking and canoeing - Grade 3 Rivers	3	
Kayaking and canoeing - Grade 4 or 5 Rivers	4	
Kendo	3	
Kite buggying	3	No Personal liability cover
Kite skiing	Select winter sports option + 3	No Personal liability cover
Kite snowboarding	Select winter sports option + 3	No Personal liability cover
Kite surfing (over land)	3	No Personal liability cover
Kite surfing (over water)	3	No Personal liability cover
Kloofin	4	
Korfball	Included (1)	
Lacrosse	3	
Langlauf	Select winter sports option	
Lifeguards (non beach)	2	Cover only for swimming pools, leisure only. No beach cover
Luging/bobsleigh	Cover not available	
Manual labour	Cover not available	

ACTIVITY	CATEGORY	CONDITIONS (please also refer to the notes on page 39)
Marathon running	3	
Martial arts	3	
Micro-lighting	4	
Modern pentathlon	3	
Mono skiing	Select winter sports option	
Motocross	Cover not available	
Motor cycle racing	Cover not available	
Motor cycling	3	Limitations apply. Please see General exclusion number 10 for details. No Personal liability cover
Motor racing	Cover not available	
Motor rallies	Cover not available	
Mountain biking (competitive)	Cover not available	
Mountain biking (recreational)	Included (1)	Must be on recognised routes. No cover for downhill racing or competitions. No Personal liability cover
Mountain boarding	3	
Mountaineering	Cover not available	
Mud buggying	3	No Personal liability cover
Netball	Included (1)	
Off piste skiing	Select winter sports option	No cover in areas considered to be unsafe by local resort management
Off piste snowboarding	Select winter sports option	No cover in areas considered to be unsafe by local resort management
Orienteering	3	
Ostrich riding	4	Must be with official organisers
Outdoor endurance events	Cover not available	
Paintballing	Included (1)	Must wear eye protection. No Personal liability cover
Parachute jumping (static line)	4	
Parachute jumping (tandem)	3	
Paragliding	4	
Parapenting	3	Must be adequately supervised
Parasailing	Included (1)	
Parascending (over land)	3	
Parascending (over water)	Included (1)	
Pistol shooting	Included (1)	No Personal liability cover
Polo	Cover not available	
Pony trekking	Included (1)	
Pool	Included (1)	
Pot holing	Cover not available	
Powerboat racing	Cover not available	
Powerlifting	Cover not available	
Professional sports of any kind	Cover not available	
Quad biking	Cover not available	
Racketball	2	
Rackets	2	
Rafting	Included (1)	

ACTIVITY	CATEGORY	CONDITIONS (please also refer to the notes on page 39)
Rambling	Included (1)	
Rap jumping	4	Must be with official organisers
Refereeing	Included (1)	Must be on an amateur basis
Reverse bungee jumping	Included (1)	Must be adequately supervised and full safety equipment used. Maximum of 3 jumps in any one trip
Rifle shooting	Included (1)	No Personal liability cover
Ringos / doughnuts	Included (1)	
River bugging	4	
Rock climbing	4	Must be organised and must take adequate safety precautions including ropes
Rock climbing - solo / freestyle / without ropes	Cover not available	
Rock scrambling	3	Must be organised and must take adequate safety precautions
Rodeo	Cover not available	
Roller blading / skating	Included (1)	
Roller hockey	3	
Rounders	Included (1)	
Rowing	Included (1)	
Rugby League	4	
Rugby Sevens	4	
Rugby Union	4	
Running (not long distance)	Included (1)	
Running with bulls	Cover not available	
Safari (no guns)	Included (1)	Must be organised by bona fide our operator
Safari (with guns)	3	Must be organised by bona fide our operator
Safari trekking in a vehicle	Included (1)	Must be organised by bona fide our operator
Sail boarding	Included (1)	No Personal liability cover
Sailing / yachting (within a 12-mile limit of the coastline)	Included (1)	No Personal liability cover
Sailing / yachting (offshore)	Cover not available	
Sand boarding	3	
Sand dune surfing / sailing	3	
Scrambling	3	
Scuba diving (30 - 50 metres depth if qualified or with an instructor)	3	
Scuba diving (up to 30 metres depth if qualified or with an instructor)	Included (1)	
Sea canoeing	3	
Sea kayaking	3	
Shark diving (in a cage)	3	
Shinty	3	
Shooting	Included (1)	No Personal liability cover
Skate boarding	Included (1)	
Skeletons	Cover not available	
Ski acrobatics / aerials	Cover not available	
Ski biking / snow biking	Select winter sports option	
Ski blading / snow blading	Select winter sports option	
Ski jumping	Cover not available	
Ski mountaineering	Cover not available	

<b>ACTIVITY</b>	<b>CATEGORY</b>	<b>CONDITIONS</b> (please also refer to the notes on page 39)
<b>Ski racing</b>	Cover not available	
<b>Ski randonee</b>	Select winter sports option + 3	
<b>Ski stunting</b>	Cover not available	
<b>Ski touring</b>	Select winter sports option + 3	
<b>Ski-dooing</b>	Select winter sports option + 3	No Personal liability cover
<b>Skiing</b>	Select winter sports option	
<b>Skiing – off piste</b>	Select winter sports option	
<b>Sky diving</b>	4	Must be adequately supervised
<b>Sky jump from Auckland Sky Tower (in New Zealand)</b>	3	Must be adequately supervised
<b>Sledging / sleighing</b>	Select winter sports option	
<b>Small bore target shooting</b>	Included (1)	No Personal liability cover
<b>Snooker</b>	Included (1)	
<b>Snorkelling</b>	Included (1)	
<b>Snow Mobiling</b>	Select winter sports option + 3	No Personal liability cover
<b>Snowboarding</b>	Select winter sports option	
<b>Snowboarding – off piste</b>	Select winter sports option	
<b>Soccer</b>	3	
<b>Softball</b>	Included (1)	
<b>Solo climbing</b>	Cover not available	
<b>Speed skating</b>	Select winter sports option + 3	
<b>Speed trials / time trials</b>	Cover not available	
<b>Speedway</b>	Cover not available	
<b>Squash / rackets</b>	2	
<b>Steeplechasing</b>	Cover not available	
<b>Storm chasing / tornado chasing</b>	Cover not available	
<b>Street dancing</b>	Included (1)	
<b>Street hockey</b>	3	Must wear pads and helmets
<b>Summer tobogganing</b>	3	
<b>Surfin</b>	Included (1)	Cover provided if part of a non-professional competition. No Personal liability cover
<b>Swimming</b>	Included (1)	
<b>Swimming with dolphins</b>	Included (1)	Must be with official organisers
<b>Swimming with stingrays</b>	Included (1)	Must be with official organisers
<b>Sydney Harbour bridge walk</b>	Included (1)	Must be adequately supervised and full safety equipment used
<b>Table tennis</b>	Included (1)	
<b>Tae kwon do</b>	3	
<b>Tall-ship crewing</b>	3	
<b>Teacher (not qualified)</b>	2	No Personal liability cover
<b>Tennis</b>	Included (1)	
<b>Tenpin bowling</b>	Included (1)	
<b>Tobogganing</b>	Select winter sports option	
<b>Touch football</b>	3	Cover provided if part of a non-professional tournament or competition
<b>Touch rugby</b>	3	Cover provided if part of a non-professional tournament or competition
<b>Track days</b>	Cover not available	
<b>Trampolining</b>	Included (1)	

ACTIVITY	CATEGORY	CONDITIONS (please also refer to the notes on page 39)
Trekking (4,000 to 5,000 metres)	3	
Trekking / walking / hiking up to 4,000 metres	Included (1)	
Triathlon	3	Cover provided if part of a non-professional tournament or competition
Tug-of-War	Included (1)	
Ultimate frisbee	Included (1)	
Via ferrata	4	
Vegetable picking	2	Cover provided no use of machinery
Volleyball	Included (1)	
Wake boarding	Included (1)	No Personal liability cover
War games	Included (1)	Must wear eye protection. No Personal liability cover
Water polo	Included (1)	
Water skiing	Included (1)	No competitions. No Personal liability cover
Water ski jumping	4	No competitions. No Personal liability cover
Weightlifting	Cover not available	
White water canoeing / rafting (Grade 4 or 5)	4	
White water canoeing / rafting (up to Grade 3)	3	
Windsurfin	Included (1)	Cover provided if part of a non-professional competition. No Personal liability cover
Wrestling	Cover not available	
Yoga	Included (1)	
Zip lining	Included (1)	Must be adequately supervised and full safety equipment used
Zorbing	3	

## SUMMARY OF IMPORTANT CONTACT DETAILS

### COVERCLOUD INSURANCE SALES AND SUPPORT

Phone: 0345 812 0033

E-mail: [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk)

Website: [www.covercloud.co.uk](http://www.covercloud.co.uk)

Phone lines are open Monday to Friday between 9am and 5:30pm and between 9am and 4pm on Saturdays

### MEDICAL ASSISTANCE

Phone: +44 2077480507

E-mail: [irlcosiam@mapfre.com](mailto:irlcosiam@mapfre.com)

lines are open 24 hours a day, 7 days a week

### CLAIMS

Phone: +44 207 7480508

E-mail: [claims@travelclaimsservices.com](mailto:claims@travelclaimsservices.com)

The claims department are open Monday to Friday between 9am and 5pm