



Gold

SINGLE TRIP AND MULTI-TRIP
TRAVEL INSURANCE

Master policy number: CAPIN-2025-COV-T-188

CoverCloud is a trading name of Acumen Insurance Services Limited which is an appointed representative of Maintenance Assist Limited.

Maintenance Assist Limited is authorised and regulated by the Financial Conduct Authority, FRN 516611.

This is what you get

The table below is designed to show you what cover may be available under this insurance and is subject to the terms, conditions and exclusions detailed in the policy.

The amounts shown under the **'We will pay up to'** column are the maximum amounts payable under the policies for each insured person. Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits.

Cover			
#	Your Pre-Travel Policy	We will pay up to	Deductible
6	If you are unable to go on your trip	£5,000	£99
#	Your Travel Policy		
7	If you are delayed leaving your home country or BFPO (per 12 hour/maximum)	£60/£600	Nil
8	If you are denied boarding on your return journey (per 24 hour/maximum)	£40/£560	Nil
9	If you miss your departure on the outward journey	£1,000	Nil
10	If you miss your first connection from your home country or BFPO	£1,000	Nil
11	If a major incident occurs while you are away	£1,000	£99
12	If you decide to abandon your travel plans	£5,000	£99
13	If you need emergency medical treatment abroad	£5,000,000	£99
14	If you need to be brought home	£100,000	£99
	If your body/ashes need to be brought home	£50,000	£99
15	If you are buried or cremated abroad	£5,000	Nil
16	If you are in a public hospital (per 24 hour/maximum)	£50/£500	Nil
17	If you need emergency treatment in your home country	£1,000	Nil
18	If you have to cut your trip short	£5,000	£99
19	If your checked-in baggage is delayed (per 12 hour/maximum)	£100/£1,000	Nil
20	If your valuables are lost or stolen or accidentally damaged	£1000	£99
21	If your electrical items are lost, stolen, or accidentally damaged	£1000	£99
22	If your other possessions are lost, stolen, or accidentally damaged	£4500	£99
23	If your mobility equipment is lost, stolen, or accidentally damaged	£2,000	Nil
	- If you need to hire replacement mobility equipment (per 12 hour/maximum)	£100/£1,000	Nil
24	If your cash is lost or stolen	£500	£99
25	If you need emergency travel documents		
	- Travel and accommodation expenses	£300	Nil
	- Emergency travel documents	£200	Nil
26	If you are held legally liable for injury or damage	£2,000,000	£99
27	If you are killed, injured, or disabled following an accident	£30,000	Nil
28	If you need legal advice	£50,000	£99

Meet your insurers

Unless otherwise stated your policy is underwritten by Capacity Insights, a trading name of Healix Insurance Services Ltd, on behalf of the insurer, Hamilton Insurance DAC under Binding Authority Number B0775RCB44325.

General policy conditions

- To be eligible to purchase this policy your home address must be in the UK and you must be registered with a General Practitioner in the UK.
- Trips must start and end in the United Kingdom, the Channel Islands or British Forces Posted Overseas address (BFPO).
- Please tell us as soon as you are aware that your policy does not meet your needs. If you cancel within 14 days of the receipt of your documentation and have not started a trip, made a claim, or intended to make a claim, we will give you a full refund. If you cancel outside of the 14-day cooling-off period, no refunds will be due other than for annual multi trip policies which have not yet started or renewed.
- Your policy does not cover you for loss of earnings after you have been injured on a trip.
- Your policy does not cover any costs where you are travelling for the purpose of obtaining medical or dental treatment, or in the knowledge that you will need treatment, tests, or investigations.
- For UK trips, your holiday must be pre-booked and at least two nights in duration.
- The maximum trip duration on a single trip policy is 31 days.
- The standard annual multi trip policy allows unlimited trips during the policy period with a maximum individual trip duration of 31 days. However, this can sometimes be reduced to 21 days per trip or increased to 62 days per trip (provided you are under 71) if you have chosen this option and the option is shown on your policy schedule.
- If you have opted for a 21 day annual multi trip policy, then any extension covers you purchase will also be limited to a maximum of 21 days cover in total per policy period. Extension covers for a 31 day or 62 day annual multi trip policy are also limited to a maximum of 31 days or 62 days cover in total respectively per policy period.
- You must purchase our Cruise Extension to be covered for Cruising on your policy. Cruising is defined as a trip involving a sea or ocean voyage of more than 48 hours duration and including stops at more than one port where transportation and accommodation is primarily on an ocean-going passenger carrying liner, ship or river cruiser. In any event there is no cover for your travel by container or cargo ship.
- Your policy does not cover you if you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory.
- Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic Pregnancy, Post-partum Haemorrhage, Pre-eclampsia, Molar Pregnancy or Hydatidiform Mole, Retained Placenta Membrane, Placental Abruption, Hyperemesis Gravidarum, Placenta Praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance as regulations vary from one carrier/airline to another.
- Health of people not insured on this policy. You may have to cancel due to the poor health of an immediate relative, travelling companion or a person you are planning to stay with. For cover to apply, we require that a medical practitioner confirms in writing that when you purchased this policy or booked the trip:
 - The non-insured party was not seriously ill in hospital or receiving palliative care; and
 - There was no reason to expect their state of health to deteriorate so much that you would need to cancel.

Medical conditions existing before you bought your policy

Please note that, when you buy your policy, you must tell us if:

- you or anyone insured on this policy have ever had:
 - cancerous, respiratory, heart or circulatory conditions (problems with blood flow, including strokes, high blood pressure, and cholesterol)?
 - psychological conditions such as stress, anxiety, depression; or psychiatric conditions such as eating disorders, drug or alcohol abuse or mental instability?
- within the last 2 years, you or anyone insured on this policy have:
 - been prescribed medication, or received treatment or attended a medical practitioner's surgery?
 - attended a hospital or clinic as an out-patient or in-patient?
- you or anyone insured on this policy have:
 - been put on a waiting list for treatment or investigation where tests and/or a diagnosis remains outstanding?
 - been given a terminal prognosis?

Otherwise, you will not be covered for any claim that is caused by or related to these conditions.

You will be guided through the process of getting cover for your medical conditions as you proceed through the online sales process and you can find lots more useful information about this on our website.

Has your situation changed since you bought this policy?

Your CoverCloud travel insurance policy is here to cover you for any sudden and unforeseen accident, illness, loss or damage which is beyond your reasonable control. You would have been asked when you paid your premium if you were aware of any medical conditions which could possibly result in you having to make a claim. You must also tell us if anything happens between the date you bought the policy and the start of your trip that might increase the chances of you having to claim on the policy.

We are reasonable people, and we want you to feel reassured that you've 'got it covered' but we are not mind readers; so please, give us a call – if you don't you could find your claim is limited or turned down, and we don't want to be the bad guys, we want you to have the right cover.

So, you should tell us if you have visited a medical establishment or medical practitioner because of:

- a change in your health;
- a new diagnosis;
- a new course of treatment;
- a change in medication;
- a referral from a GP to a clinic, hospital, or specialist for tests.

If we feel that anything you tell us might increase the chances of a claim, we may ask you to pay an additional premium, or we might change the policy terms. If we feel that the increased risk is too great, we might tell you that we cannot cover you at all, but we will provide you with options if this is the only outcome available to us.

If you do have to tell us about a change in your health that has occurred since you bought your policy, please give us a call on: 0208 103 8272.

Opening times are:

8am-8pm Monday-Friday

9am-5pm Saturday-Sunday

Bank Holidays we are open from 10am-4pm

(closed on Easter Sunday, Christmas Day, Boxing Day and New Years Day).

Is there anything else you'd like to ask?

If you have any questions about the cover provided, please visit

www.covercloud.co.uk/travel-insurance

If you have a medical emergency while you are away

Please call the 24-hour emergency assistance service

+44(0)1444 465579

We have appointed International Medical Group Ltd (IMG) as our 24-hour emergency assistance service. Their expert assistance team is on hand any time of the day or night, every day of the week.

IMG is there to give you help and advice on any medical emergency including where the best places are to seek medical attention and how to get home following a medical problem. You can obtain more information on our website www.covercloud.co.uk/travel-insurance/medical-emergency

Too often our customers find themselves in the wrong facility or seriously out of pocket because they didn't contact our assistance team first.

Of course, in serious emergencies, you should seek medical attention **at your nearest public facility** before you contact **the assistance team**, but otherwise please get in touch by phone +44(0)1444 465579.

All the medical decisions that the assistance team make are at the discretion of their Medical Director.

If you would like to know more about our approach to getting you the best medical care when you are abroad please visit our website: www.covercloud.co.uk/travel-insurance/medical-emergency

When you contact **our assistance team**, they may arrange for you to be transferred to another hospital in the location which is better equipped for your immediate needs and long-term recovery. They may decide that it is better to bring you home immediately so that you can be treated in your home country even if this is sooner than you had originally planned.

Rest assured your best medical interests will be at the heart of any decisions made.

How to make a claim when you get home

Please check your policy to make sure that what you are claiming for is covered.

Please call CoverCloud Claims on: 01444 465581 between 9am to 5pm, Monday to Friday
(Please listen carefully to the instructions so that your call can be directed to the correct team).

Email: travelclaims@imglobal.com

Or visit www.imglobal.com/member/assistance/claims

We want to make the process of making a claim as simple as possible; on our website www.covercloud.co.uk/travel-insurance/claims, you will find a checklist so that you can see what information is required for each section of the policy (if you can submit this information along with your claim form, it will help speed up the claims process).

If you are unable to go on your trip

If this happened:

You had to cancel your **trip** because the following unexpectedly happened before you left **home**:

- you, a **travelling companion**, a **family member**, a **business associate**, or the person you were going to stay with became ill, cannot travel due to underlying medical conditions including pregnancy, was injured, or died;
- discovering that you or your **travelling companion** are pregnant after you bought the policy, or after the trip was booked. The booked return date must be after you will be 32 weeks pregnant (24 weeks for multiple births).
- your home was burgled, or seriously damaged by fire, storm or flood within 7 days of the start of your trip;
- Yours or your **travelling companion's** passport, visa or any other document that prevents you from leaving the UK are stolen within 7 days of the start of your trip, and you are unable to replace them before departure.
- You are confirmed unable to participate in a pre-planned and pre-paid activity by a **medical practitioner**, provided the activity is the main purpose of your trip.
- you were called for jury service or required as a witness in a court of law;
- you, or a **travelling companion** were made **redundant**;
- you, or a **travelling companion** as members of HM forces had leave orders cancelled.

This is what we will do:

We will pay you up to £5,000 for your share of any costs that are directly related to your trip, which you have paid and cannot get back from anyone else, or which cannot be transferred or used for another purpose.



But we won't do anything if:

- you are unable to provide **us** with the information **we** may reasonably require to confirm the reason you cancelled your **trip**;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- Any claim is caused by an **epidemic** or **pandemic** or a **terrorist event**;
- a claim is related to an existing medical condition suffered by you unless **we** have been told of the condition and accepted cover in writing;
- any costs can be recovered elsewhere;
- you are **under the influence of alcohol** and/or misuse of any drugs, or due to dependency of alcohol and/or drugs which is evidenced by your medical records or the opinion of a **medical practitioner**.

These words have the following meanings in this section:

BFPO – British Forces Posted Overseas.

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

cruise – A trip involving a sea or ocean voyage of more than 48 hours duration and including stops at more than one port where transportation and accommodation is primarily on an ocean-going passenger carrying liner, ship or river cruiser. In any event there is no cover for your travel by container or cargo ship. You must purchase our Cruise Extension to be covered for Cruising on your policy.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

epidemic – An outbreak of disease that spreads quickly and affects many individuals at the same time in a community.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or **BFPO**.

medical practitioner – a registered practicing member of the medical profession who is not related to you or to a travelling companion or is anyone you are intending to stay with.

pandemic – an epidemic occurring worldwide, or over a very wide area which crosses international boundaries

redundant – being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of Employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short-term fixed contract.

terrorist event – An event that has been declared an act of terrorism by the UK government or by the government of the country where the event happened

travelling companion – a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip – travel during the period of insurance.

under the influence of alcohol – when you drink too much alcohol which is evidenced by one of the following:

- a medical practitioner stating your alcohol consumption has caused or activity has contributed to your injury or illness.
- the results of a blood test which show that your blood level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the UK.
- a witness report from a 3rd party or a police incident report.
- your own admission.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC

If you are delayed leaving your home country/BFPO or returning to your home country/BFPO

If this happened:

Your departure from your **international departure point** was delayed by more than 12 hours after your **scheduled departure time** because of a disruption to your **transport providers'** service.

This is what we will do:

We will pay you **£60** for each **12-hour** period that you are delayed up to a maximum of **£600**



But we won't do anything if:

- your departure was delayed due to a **known event**;
- you cannot provide **us** with written confirmation from the **transport provider** confirming the reason for, and the length of, the delay.
- any claim is caused by an **epidemic** or **pandemic**
- delays are caused by a **natural catastrophe** or a **terrorism event**.
- claims are also paid under Missed Departure.

These words have the following meanings in this section:

BFPO – British Forces Posted Overseas.

cruise – A trip involving a sea or ocean voyage of more than 48 hours duration and including stops at more than one port where transportation and accommodation is primarily on an ocean-going passenger carrying liner, ship or river cruiser. In any event there is no cover for your travel by container or cargo ship. You must purchase our Cruise Extension to be covered for Cruising on your policy.

epidemic – An outbreak of disease that spreads quickly and affects many individuals at the same time in a community.

home country – either the United Kingdom, or the Channel Islands.

international departure point – the airport, international rail terminal or port from which you departed from your **home country** or **BFPO** to travel to your **trip destination**.

known event – an event which at the time of purchase is an existing or publicly announced occurrence such as unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

natural catastrophe – volcanic activity, volcanic ash, earthquakes, tsunamis, hurricane, cyclone, flooding of more than 50 square kilometers,

wildfire of more than 50 square kilometers **pandemic** – an epidemic occurring worldwide, or over a very wide area which crosses international boundaries

public transport services – buses, ferry provider, coaches, domestic flights or trains that run to a published scheduled timetable.

reasonable steps – ensuring that you have allowed an additional **30 minutes** travelling time on top of the time it would take to travel to your **international departure point** given normal traffic and weather conditions.

terrorism event – an event that has been declared an act of terrorism by the UK government or by the government of the country where the event happened, not including a terrorist attack that involves the use or threat of nuclear, chemical, or biological devices or cyber terrorism.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip destination – the airport, international rail terminal or port outside your **home country** or **BFPO** which is your final ticketed destination.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC

If you are denied boarding on your return journey

If this happened:

You were denied boarding on your return journey due to having or being suspected of having an infectious disease.

This is what we will do:

We will pay you **£40** for additional accommodation for each full **24-hour** period that you are unable to return to your **home country** up to a maximum of **£560**.

We will pay you **£300** towards the return transportation costs from your European destination or **£500** from your Worldwide destination back to your **home country**.



But we won't do anything if:

- you ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically package Travel Regulations, ATOL, Air Passenger Right (including Civil Aviation Authority Requirements), or ABTA Protection, or any other specific legislation for transport or **travel providers**;
- you were denied boarding due to a **known event**;
- you were not denied boarding by your **transport provider**;
- you cannot provide **us** with a written report from the **transport provider** confirming the refusal of boarding;
- your **transport provider** has made arrangements to revalidate your original ticket but you chose not to accept it;
- you chose not to undertake your return journey;
- you ask **us** to pay for travel to anywhere other than your **home country**;
- you ask **us** to pay for any costs already accepted or offered by your transport and/or accommodation provider;
- you do not **co-operate** with **us**.

These words have the following meanings in this section:

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

cruise – A trip involving a sea or ocean voyage of more than 48 hours duration and including stops at more than one port where transportation and accommodation is primarily on an ocean-going passenger carrying liner, ship or river cruiser. In any event there is no cover for your travel by container or cargo ship. You must purchase our Cruise Extension to be covered for Cruising on your policy.

home country – either the United Kingdom, or the Channel Islands.

known event – an event which at the time of purchase is an existing or publicly announced occurrence such as unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC

If you miss your departure from your home country or BFPO

If this happened:

You missed your pre-booked departure from your **home country** or **BFPO** because:

- **public transport services** were cancelled or delayed due to strike, industrial action, mechanical failure or adverse weather conditions; or the vehicle in which you were travelling broke down or was involved in an accident, which meant that you did not reach your **international departure point** in time to check-in.

This is what we will do:

We will pay you up to **£1,000** for the cost of alternative transport that you had to pay in order to reach your **trip destination**.



But we won't do anything if:

- you did not take all **reasonable steps** to ensure that you checked-in/arrived at your boarding gate on time in accordance with your **transport providers'** instructions;
- the **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- you cannot provide **us** with written confirmation from the **transport provider** confirming that you missed their service;
- you missed your **transport providers'** service due to a **known event**;
- you are unable to provide **us** with the information **we** may reasonably require to confirm the reason you missed your **transport providers'** service;
- you cannot provide **us** with receipts for any additional expenditure.
- any claim is caused by an **epidemic** or **pandemic**.
- delays are caused by a **natural catastrophe** or **terrorism event**.

These words have the following meanings in this section:

BFPO – British Forces Posted Overseas.

cruise – A trip involving a sea or ocean voyage of more than 48 hours duration and including stops at more than one port where transportation and accommodation is primarily on an ocean-going passenger carrying liner, ship or river cruiser. In any event there is no cover for your travel by container or cargo ship. You must purchase our Cruise Extension to be covered for Cruising on your policy.

epidemic – An outbreak of disease that spreads quickly and affects many individuals at the same time in a community.

home country – either the United Kingdom, or the Channel Islands.

international departure point – the airport, international rail terminal or port from which you departed from your **home country** or **BFPO** to travel to your **trip destination**.

known event – an event which at the time of purchase is an existing or publicly announced occurrence such as unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

natural catastrophe – volcanic activity, volcanic ash, earthquakes, tsunami, hurricane, cyclone, flooding of more than 50 square kilometers, wildfire of more than 50 square kilometers **pandemic** – an epidemic occurring worldwide, or over a very wide area which crosses international boundaries

public transport services – buses, ferry provider, coaches, domestic flights or trains that run to a published scheduled timetable.

reasonable steps – ensuring that you have allowed an additional **30 minutes** travelling time on top of the time it would take to travel to your **international departure point** given normal traffic and weather conditions.

terrorism event – an event that has been declared an act of terrorism by the UK government or by the government of the country where the event happened, not including a terrorist attack that involves the use or threat of nuclear, chemical, or biological devices or cyber terrorism.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip destination – the airport, international rail terminal or port outside your **home country** or **BFPO** which is your final ticketed destination.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC

If you miss your first connection from your home country or BFPO

If this happened:

A delay to your **transport providers'** service from your **international departure point** caused you to miss your **connection**.

This is what we will do:

We will pay you up to **£1,000** for the cost of alternative travel and accommodation you had to pay in order to reach your **trip destination**.



But we won't do anything if:

- you did not allow a minimum of 2 hours within your itinerary to enable you to make your **connection** given the normal operation of your **transport providers'** service from your **international departure point**;
- your **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- you cannot provide **us** with written confirmation from your **transport provider** confirming that you missed your **connection** and the reason for, and length of, the delay to their service;
- you cannot provide **us** with receipts for any additional expenditure;
- you do not **co-operate** with **us**;
- any claim is caused by an **epidemic** or **pandemic**;
- delays are caused by a **natural catastrophe** or a **terrorism event**, or airspace closure.

These words have the following meanings in this section:

BFPO – British Forces Posted Overseas.

epidemic – An outbreak of disease that spreads quickly and affects many individuals at the same time in a community.

connection – the first connecting flight, sailing or train which you take within 12 hours after you have left your **international departure point**, which enables you to continue with the next stage of your **trip** as shown on your itinerary.

cruise – A trip involving a sea or ocean voyage of more than 48 hours duration and including stops at more than one port where transportation and accommodation is primarily on an ocean-going passenger carrying liner, ship or river cruiser. In any event there is no cover for your travel by container or cargo ship. You must purchase our Cruise Extension to be covered for Cruising on your policy.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

cyber terrorism – The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure.

home country – either the United Kingdom, or the Channel Islands. **international departure point** – the airport, international rail terminal or port from which you departed from your **home country** or **BFPO** to travel to your **trip destination**.

natural catastrophe – volcanic activity, volcanic ash, earthquakes, tsunami, hurricane, cyclone, flooding of more than 50 square kilometers, wildfire of more than 50 square kilometers

pandemic – an epidemic occurring worldwide, or over a very wide area which crosses international boundaries.

terrorism event – an event that has been declared an act of terrorism by the UK government or by the government of the country where the event happened, not including a terrorist attack that involves the use or threat of nuclear, chemical, or biological devices or **cyber terrorism**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the period of insurance.

trip destination – the airport, international rail terminal or port outside your **home country** or **BFPO** which is your final ticketed destination.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC

If a major incident occurs while you are away



If this happened:

If your **trip** was disrupted due to a **major incident**

This is what we will do:

We will pay you up to **£1,000** for reasonable additional travel expenses to enable you to return home, or move to a safer area.

We will pay you up to **£100** for each **24-hour period** up to a maximum of **£700** for additional accommodation.

We will pay you up to **£30** for each **24-hour period** for food up to a maximum of **£210**. We will pay you up to **£150** for the emergency replenishment of baby essentials or prescription medication, if your existing supplies run out during the period that you are delayed.

But we won't do anything if:

- you booked your **trip**, or travelled after the announcement of a **major incident**;
- your **transport provider** has offered, or provided, reasonable alternative arrangements;
- you are claiming due to a **natural catastrophe or a terrorism event**;
- your **trip** was part of a **package holiday**;
- you ask **us** to pay for additional transport and accommodation costs which are of a higher standard than you had originally booked;
- you ask **us** to pay for any costs, which you would have expected to pay during your **trip**;
- you ask us to pay for the cost of **baby essentials** or **prescription medicine** where you have not taken sufficient supplies with you to last the original duration of your **trip**.

These words have the following meanings in this section:

baby essentials – formula, nappies, baby food, sterilizing solutions, pacifiers, topical creams, baby wipes.

cyber terrorism – the actual use or threat of use of disruptive activities against computers or networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure. **major incident** – war, invasion, acts of foreign enemy, hostilities, or warlike operation (whether war be declared or not), civil war, mutiny, military rising, insurrection, rebellion, revolution, military or usurped power, climatic conditions, volcanic eruption, and other acts of nature which first arise during your **trip**.

natural catastrophe – volcanic activity, volcanic ash, earthquakes, tsunami, hurricane, cyclone, flooding of more than 50 square kilometers, wildfire of more than 50 square kilometers

pre-paid expenses – any amount that you have paid before starting your trip.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour operator** and therefore falls within the Package Travel Regulations

prescription medication – medication prescribed by your medical advisor which you need to prevent a deterioration or exacerbation of an **existing medical condition**.

terrorism event – an event that has been declared an act of terrorism by the UK government or by the government of the country where the event happened, not including a terrorist attack that involves the use or threat of nuclear, chemical, or biological devices or **cyber terrorism**.

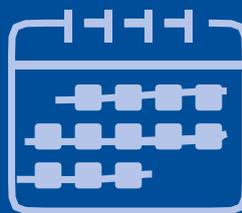
tour operator(s) – any individual or company which sells a **package holiday**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel that was booked or taken during the period of insurance.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC

If you decide to abandon your travel plans



If this happened:

You decided that you did not want to go on the **trip** because your **transport providers'** service from your **international departure point** was delayed for **24 hours** or more.

This is what we will do:

We will pay you up to **£5,000** for your share of any **pre-paid expenses** that are directly related to your **trip**, which you cannot get back from anyone else, or which cannot be transferred or used for another purpose.

But we won't do anything if:

- the delay happened after the flight, sailing or train has departed from the **international departure point**;
- the claim was due to a **known event**;
- you did not take all **reasonable steps** to ensure that you checked-in/arrived at your boarding gate on time in accordance with your **transport providers'** instructions;
- the **transport provider** has provided alternative travel and accommodation, or a financial contribution towards these costs;
- you have already made a claim under the '*If you miss your departure from your home country or BFPO*' section of this policy;
- you cannot provide us with written confirmation from the **transport provider** confirming the reason for, and the length of, the delay;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- delays are caused by a **natural catastrophe** or a **terrorism event**;
- airspace is closed.

These words have the following meanings in this section:

BFPO – British Forces Posted Overseas.

Deductible - the amount we will deduct from any claims settlement in respect of each person making a claim

cruise – A trip involving a sea or ocean voyage of more than 48 hours duration and including stops at more than one port where transportation and accommodation is primarily on an ocean-going passenger carrying liner, ship or river cruiser. In any event there is no cover for your travel by container or cargo ship. You must purchase our Cruise Extension to be covered for Cruising on your policy.

cyber terrorism – the actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure.

home country – either the United Kingdom, or the Channel Islands.

international departure point – the airport, international rail terminal or port from which you departed from your home country or BFPO to travel to your trip destination.

known event – an event which at the time of purchase is an existing or publicly announced occurrence such as unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

natural catastrophe – volcanic activity, volcanic ash, earthquakes, tsunami, hurricane, cyclone, flooding more than 50 square kilometers, wildfire of more than 50 square kilometers.

pre-paid expenses – any amount that you have paid before starting your trip.

reasonable steps – ensuring that you have allowed an additional 30 minutes travelling time on top of the time it would take to travel to your international departure point given normal traffic and weather conditions.

terrorism event – an event that has been declared an act of terrorism by the UK government or by the government of the country where the event happened, not including a terrorist attack that involves the use or threat of nuclear, chemical, or biological devices or cyber terrorism.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the period of insurance.

trip destination – the airport, international rail terminal or port outside your home country or BFPO which is your final ticketed destination.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If you need emergency medical treatment abroad



If this happened:

You needed emergency medical treatment whilst on a trip abroad.

This is what we will do:

Emergency Medical Expenses:

We will cover medical expenses, up to **£5,000,000** in respect of reasonable fees or charges that we have agreed to, if during your trip abroad you become ill or suffer an injury and it is necessary to receive treatment from a **medical practitioner** as an inpatient or outpatient.

Please note: This is not a private medical insurance policy.

In the event of a medical emergency abroad, you will be guided to the most appropriate facility, which will include public medical facilities.

Medical expenses in the UK are not covered.

But we won't do anything if:

- you ask **us** to pay for any services or treatment that you received after the date that **we**, in consultation with your treating doctor, told you that you could return **home**;
- any claim relates directly or indirectly to a pre-existing medical condition unless you have told us about the condition, and we have accepted cover in writing;
- you are **under the influence of alcohol** and/or misuse of any drugs, or, due to dependency of alcohol and/or drugs which is evidenced by your medical records or the opinion of a **medical practitioner**;
- you were involved in an accident involving a **vehicle** you were in control of when you did not hold a relevant **valid UK driving license, CBT**, or you did not take **safety precautions** whether legally required locally or not;
- you knowingly put yourself at risk unless you were trying to save your or someone else's life;
- you were taking part in an **activity** not covered under the policy purchased;
- you do not **co-operate** with **us**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

abroad – anywhere outside your **home country**.

activity – any winter sports activity, or any activity which is not covered as standard.

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

cruise – A trip involving a sea or ocean voyage of more than 48 hours duration and including stops at more than one port where transportation and accommodation is primarily on an ocean-going passenger carrying liner, ship or river cruiser. In any event there is no cover for your travel by container or cargo ship. You must purchase our Cruise Extension to be covered for Cruising on your policy.

deductible – the amount **we** will deduct from any claims settlement in respect of **each person** making a claim.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or **BFPO**.

home country – either the United Kingdom, or the Channel Islands.

in-patient – being admitted to a medical facility for a period of 24 hours or more.

medical practitioner – a registered practicing member of the medical profession who is not related to you or to a travelling companion or is anyone you are intending to stay with.

safety precautions – whether as driver or passenger in a car you must wear a seat belt, front or back. Whether as rider or pillion on a motorbike, moped, scooter or quad bike you must wear a helmet.

trip – travel during the period of insurance.

under the influence of alcohol – when you drink too much alcohol which is evidenced by one of the following:

- a) a medical practitioner stating your alcohol consumption has caused or activity has contributed to your injury or illness.
- b) the results of a blood test which show that your blood level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the UK.
- c) a witness report from a 3rd party or a police incident report.
- d) your own admission.

valid UK driving license, CBT – driving license as defined by the UK Gov website: [Driving licences - GOV.UK \(www.gov.uk\)](https://www.gov.uk/driving-licences)

vehicle – car, motorcycle, moped, scooter or quad bike.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If you need to be brought home

If this happened:

As a result of **emergency medical treatment** whilst on your **trip abroad** our Assistance team decided that it was medically necessary for you to return **home** either before or after your **scheduled return date**, or you suffered a serious accident, illness or injury during your **trip** which resulted in your death.

This is what we will do:

We will pay up to **£100,000** for all reasonable costs that are medically necessary to enable **us** to return you to your **home**, or to move you to the most suitable hospital in your **home country**;

We will pay up to **£50,000** for all reasonable costs for returning your body or ashes back to your **home**.



But we won't do anything if:

- you do not have a valid claim under the *'If you need emergency medical treatment abroad'* section of this policy;
- you ask **us** to pay for the costs of bringing you **home** early if there is appropriate medical treatment available locally;
- you ask **us** to pay for any costs to which **we** have not previously agreed;
- you ask **us** to pay for the cost of burial or cremation in your **home country**.

These words have the following meanings in this section:

abroad – anywhere outside your **home country**.

BFPO – British Forces Posted Overseas.

cruise – A trip involving a sea or ocean voyage of more than 48 hours duration and including stops at more than one port where transportation and accommodation is primarily on an ocean-going passenger carrying liner, ship or river cruiser. In any event there is no cover for your travel by container or cargo ship. You must purchase our Cruise Extension to be covered for Cruising on your policy.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or **BFPO**.

home country – either the United Kingdom, or the Channel Islands.

scheduled return date – the date you intended to return **home** as shown on your travel tickets or travel itinerary.

trip – travel during the period of insurance.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If you are buried or cremated abroad

If this happened:

If a serious accident, illness or injury during your **trip abroad** resulted in your death.

This is what we will do:

We will pay up to **£5,000** for your burial or cremation **abroad**.



But we won't do anything if:

- you do not have a valid claim under the '*If you need emergency medical treatment abroad*' section of this policy;
- you ask **us** to pay for the cost of burial or cremation in your **home country**.

These words have the following meanings in this section:

abroad – anywhere outside your **home country**.

BFPO – British Forces Posted Overseas.

cruise – A trip involving a sea or ocean voyage of more than 48 hours duration and including stops at more than one port where transportation and accommodation is primarily on an ocean-going passenger carrying liner, ship or river cruiser. In any event there is no cover for your travel by container or cargo ship. You must purchase our Cruise Extension to be covered for Cruising on your policy.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or **BFPO**.

home country – either the United Kingdom, or the Channel Islands.

scheduled return date – the date you intended to return **home** as shown on your travel tickets or travel itinerary.

trip – travel during the period of insurance.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If you are in a public hospital

If this happened:

During your **trip abroad**, you were admitted as an **in-patient** to a **public/state hospital** for **emergency medical treatment**.

This is what we will do:

We will pay you **£50** for each **24-hour period** you are confined up to a maximum of **£500**. This payment is in addition to any emergency medical expenses we may have agreed to under your travel policy – *'If you need emergency medical treatment abroad.'*



But we won't do anything if:

- you do not have a valid claim under the *'If you need emergency medical treatment abroad'* section of this policy;
- you remained an in-patient after the date **we**, in consultation with your treating doctor, told you that you could return **home** or be safely discharged to your trip accommodation until you were fit to return **home**.

These words have the following meanings in this section:

abroad – anywhere outside your **home country**.

BFPO – British Forces Posted Overseas.

cruise – A trip involving a sea or ocean voyage of more than 48 hours duration and including stops at more than one port where transportation and accommodation is primarily on an ocean-going passenger carrying liner, ship or river cruiser. In any event there is no cover for your travel by container or cargo ship. You must purchase our Cruise Extension to be covered for Cruising on your policy.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or **BFPO**.

home country – either the United Kingdom, or the Channel Islands.

in-patient – being admitted to a **public/state hospital** for a period of 24 hours or more.

public/state hospital – a medical facility which is managed by the local/state authority.

trip – travel during the period of insurance.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If you need emergency treatment in your home country

If this happened:

During a **trip** within your **home country**, you were admitted to a **public/state hospital** for **emergency medical treatment** as an **in-patient**, or a serious accident, illness or injury during your **trip** resulted in your death.

This is what we will do:

We will pay up to **£1,000** for your additional travel and accommodation cost for you to return **home** if you are unable to use your original travel tickets;

We will pay up to **£1,000** for the additional travel and accommodation costs for another person to stay with you, or to travel to you within your **home country** and to accompany you **home**;

We will pay up to **£1,000** for the transportation charges for returning your body or ashes back to your **home**.



But we won't do anything if:

- you ask **us** to pay for the cost of any **emergency medical treatment** that you received in your **home country**;
- any claim relates directly or indirectly to a pre-existing medical condition unless you have told us about the condition, and we have accepted cover in writing;
- you are **under the influence of alcohol** and/or misuse of any drugs, or, due to dependency of alcohol and/or drugs which is evidenced by your medical records or the opinion of a **medical practitioner**;
- you were involved in an accident involving a **vehicle** you were in control of when you did not hold a relevant **valid UK driving license, CBT**, or you did not take **safety precautions** whether legally required locally or not;
- you knowingly put yourself at risk unless you were trying to save your or someone else's life;
- you were taking part in an **activity** not covered under the policy purchased;
- you ask **us** to pay for the cost of burial or cremation in your **home country**;
- you do not **co-operate** with **us**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

activity – any winter sports activity, or any activity which is not covered as standard.

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or **BFPO**.

home country – either the United Kingdom, or the Channel Islands

in-patient – being admitted to a **public/state hospital** for a period of 24 hours or more.

public/state hospital – a medical facility which is managed by the local/state authority.

trip – travel during the period of insurance.

under the influence of alcohol – when you drink too much alcohol which is evidenced by one of the following:

- a) a medical practitioner stating your alcohol consumption has caused or activity has contributed to your injury or illness.
- b) the results of a blood test which show that your blood level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the UK.
- c) a witness report from a 3rd party or a police incident report.
- d) your own admission.

valid UK driving license, CBT – driving license as defined by the UK Gov website [Driving Licences - GOV.UK \(www.gov.uk\)](http://DrivingLicences-GOV.UK)

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If you have to cut your trip short



If this happened:

You, a **travelling companion**, a **family member**, a **business associate**, or the person you were staying with became ill, was injured or died;

You were advised by the Police that your home, had been burgled, or suffered serious fire, storm or flood;

You were called for jury service or required as a witness in a court of law; You, or a travelling companion as members of HM forces had your leave orders cancelled.

This is what we will do:

We will pay you up to **£5,000** for your share of any unused accommodation, car hire and excursions that are directly related to your **trip** which you have paid for and cannot get back from anyone else, as well as any additional travel expenses incurred to get you **home**.

But we won't do anything if:

- you are unable to provide us with the information we may reasonably require to confirm the reason you cut your **trip** short;
- you ask **us** to pay for the cost of your original return ticket when **we** have paid for a new ticket or arranged your medical repatriation;
- any claim relates directly or indirectly to a pre-existing medical condition unless you have told us about the condition, and we have accepted cover in writing;
- you are **under the influence of alcohol** and/or misuse of any drugs, or, due to dependency of alcohol and/or drugs which is evidenced by your medical records or the opinion of a **medical practitioner**;
- you were involved in an accident involving a **vehicle** you were in control of when you did not hold a relevant **valid UK driving license, CBT** or you did not take **safety precautions** whether legally required locally or not;
- you knowingly put yourself at risk unless you were trying to save your or someone else's life;
- you were taking part in an **activity** not covered under the policy purchased;
- you have not paid your **deductible** or accept it will be deducted from any settlement;
- you are claiming for death, illness, or injury when you do not have a valid medical claim.

These words have the following meanings in this section:

activity – any **winter sports activity**, or any activity which is not covered as standard.

BFPO – British Forces Posted Overseas.

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

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or **BFPO**

medical practitioner – a registered practicing member of the medical profession who is not related to you or to a travelling companion or is anyone you are intending to stay with.

safety precautions – whether as driver or passenger in a car you must wear a seat belt, front or back. Whether as rider or pillion on a motorbike, moped, scooter or quad bike you must wear a helmet.

travelling companion – a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip – travel during the period of insurance.

under the influence of alcohol – when you drink too much alcohol which is evidenced by one of the following:

- a) a medical practitioner stating your alcohol consumption has caused or activity has contributed to your injury or illness.
- b) the results of a blood test which show that your blood level exceeds 0.19% (approximately 2.5 times the legal drink driving limit in the UK).
- c) a witness report from a 3rd party or a police incident report.
- d) your own admission.

valid UK driving license, CBT – driving license as defined by the UK Gov website: [Driving Licences - GOV.UK \(www.gov.uk\)](https://www.gov.uk/driving-licences)

vehicle – car, motorcycle, moped, scooter or quad bike.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If your checked-in baggage is delayed



If this happened:

Your **checked-in baggage** did not arrive at your **trip destination** within **12 hours** of your arrival because it was misplaced by your **transport provider**.

This is what we will do:

We will pay you **£100** for each **12-hour period** you are without your baggage up to a maximum of **£1,000** for the purchase of essential items.

But we won't do anything if:

- you are unable to provide us with written confirmation from your **transport provider** or their handling agents that your **checked-in baggage** was delayed and the date and time it was returned to you;
- you cannot provide receipts for the purchase of the **essential items**.

These words have the following meanings in this section:

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

cruise – A trip involving a sea or ocean voyage of more than 48 hours duration and including stops at more than one port where transportation and accommodation is primarily on an ocean-going passenger carrying liner, ship or river cruiser. In any event there is no cover for your travel by container or cargo ship. You must purchase our Cruise Extension to be covered for Cruising on your policy.

essential items – underwear, socks, toiletries and a change of clothing.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip destination – the airport, international rail terminal or port outside the United Kingdom which is your final ticketed destination.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If your valuables are lost or stolen or accidentally damaged



If this happened:

Your **valuables** were lost, stolen or accidentally damaged during your trip.

This is what we will do:

We will pay you up to **£1000** in total, the most we will pay for any **single article, pair or set** is **£250**. However the most we will pay for any **unreceipted items** is **£150**.

But we won't do anything if:

- your **valuables** were in your **checked-in baggage**;
- you did not notify the loss, damage or theft to the police, your **transport provider** or tour operator's representative and obtain a local independent written report during your trip;
- you do not provide a written estimate for the cost of repair or written confirmation that the valuable is damaged beyond repair;
- you do not provide us with the damaged item if we request it;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- you did not take all available **precautions**;
- the items have been damaged by age or wear and tear;
- the items were **unattended** unless they were locked in a safe or safety deposit box, or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

evidence of ownership – a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

pair or set – two or more items that are complementary or purchased as one item or used or worn together.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **valuables**.

proof of purchase – an original receipt and any other documentation required to prove when the item was purchased.

single article – each item carried in your personal baggage on a trip. A **pair of set** items (for example earrings) will be considered a single article.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the period of insurance.

unattended – neither on your person or within your sight and reach.

unreceipted items – items that you are claiming for without proof of purchase.

valuables – rings, watches, necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals or costume jewellery; gold, silver, or platinum items

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If your electrical items & accessories are lost, stolen or accidentally damaged



If this happened:

Your **electronic equipment** items were lost, stolen, or accidentally damaged during your **trip**.

This is what we will do:

We will pay you up to **£1000** in total, the most we will pay for any **single article, pair or set** is £250. However the most we will pay for any **unreceipted items** is **£150**.

But we won't do anything if:

- the items were in your **checked-in baggage**;
- you did not notify the loss, damage or theft to the police, your **transport provider** or tour operator's representative and obtain a local independent written report during your **trip**;
- you do not provide a written estimate for the cost of repair or written confirmation that the item is damaged beyond repair;
- you do not provide **us** with the damaged item if **we** request it;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- you did not take all available **precautions**;
- the items were **unattended** unless they were locked in a safe or safety deposit box, or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

accessories – items that may be used with a **gadget**, including screen protectors and cases, mains chargers, CDs, games, tapes, cassettes or cartridges, camera cases, tripods/stands, films, discs or cartridges.

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel. **deductible** – the amount **we** will deduct from any claims settlement in respect of **each person** making a claim.

electronic equipment – watches, camcorders and accessories, all photographic/digital/optical/audio/video media and equipment, iPod, MP3/4 players or similar and/or accessories, E-book readers, satellite navigation systems.

electrical items – any item that is not a **gadget**, that requires power, either from the mains or from a battery.

evidence of ownership – a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card, statements, guarantees, instruction manuals, or insurance valuation certificates.

gadget(s) – include: Mobile Phones, iPhones, iPads, Tablets, Smartwatches, Camera's, Go Pro's and Laptops.

pair or set – two or more items that are complementary or purchased as one item or used or worn together.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **electrical items** and **accessories**.

proof of purchase – an original receipt and any other documentation required to prove when the it was purchased.

single article – each item carried in your personal baggage on a trip. A **pair of set** items (for example earrings) will be considered a single article.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the period of insurance.

unattended – neither on your person or within your sight and reach.

unreceipted items – items that you are claiming for without proof of purchase.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If your other possessions are lost, stolen or accidentally damaged



If this happened:

Your other possessions were lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

We will pay you up to **£4,500** in total, after a deduction for wear and tear, for your **possessions**. However, the most we will pay for any **single article, pair or set** is **£400** and **£150** for any **unreceipted items**.

But we won't do anything if:

- you did not notify the loss, damage or theft to the police, your **transport provider** or tour operator's representative and obtain a local independent written report during your **trip**;
- you do not provide a written estimate for the cost of repair or written confirmation that the item is damaged beyond repair;
- you do not provide **us** with the damaged item if **we** request it;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- you did not take all available **precautions**;
- your possessions have been damaged by atmospheric or climatic conditions, age, wear, and tear;
- any possessions were left (other than in **checked-in baggage**) **unattended** away from your accommodation unless they were hidden from view in your locked motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

electronic equipment – watches, camcorders and accessories, all photographic/digital/optical/audio/video media and equipment, iPod, MP3/4 players or similar and/or accessories, E-book readers, satellite navigation systems.

electrical items – any item that is not a **gadget**, that requires power, either from the mains or from a battery.

evidence of ownership – a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

pair or set – two or more items that are complementary or purchased as one item or used or worn together.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or

theft of their other **possessions**.

possessions – items owed by you but not including **valuables** or **electrical** equipment and accessories.

proof of purchase – an original receipt and any other documentation required to prove when the item was purchased. **single article** – any single item that is not part of a **pair** or **set**. **transport provider** – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

single article – each item carried in your personal baggage on a trip. A pair of set items (for example earrings) will be considered a single article.

trip – travel during the period of insurance.

unattended – neither on your person or within your sight and reach.

unreceipted items – items that you are claiming for without proof of purchase.

valuables – rings, watches, necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals or costume jewellery; gold, silver, or platinum items

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If your mobility equipment is lost, stolen, or accidentally damaged



If this happened:

Your **mobility equipment** was lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

We will pay you up to **£2,000** in total, after a deduction for wear and tear, for your **mobility equipment**.

We will pay you **£100** for each **12-hour period** you have had to hire **mobility equipment** up to a maximum of **£1,000**.

But we won't do anything if:

- you did not notify the loss, damage or theft to the police, your **transport provider** or tour operator's representative and obtain a local independent written report during your **trip**;
- you do not provide a written estimate for the cost of repair or written confirmation that the **mobility equipment** is damaged beyond repair;
- you do not provide **us** with the damaged **mobility equipment** if **we** request it;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- you did not take all available **precautions**;
- your **mobility equipment** has been damaged by atmospheric or climatic conditions, age, wear, and tear;
- any **mobility equipment** was left (other than in **checked-in baggage**) **unattended** away from your accommodation unless it was hidden from view in your locked motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

evidence of ownership – a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

mobility equipment – a device(s) designed to assist with movement and improve mobility of people with a mobility impairment.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their other **possessions**.

possessions – items owed by you but not including **valuables** or **electrical** equipment and accessories.

proof of purchase – an original receipt and any other documentation required to prove when the item was purchased. **single article** – any single item that is not part of a **pair** or **set**. **transport provider** – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the period of insurance.

unattended – neither on your person or within your sight and reach.

unreceipted items – items that you are claiming for without proof of purchase.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If your cash is lost or stolen

If this happened:

Your **cash** was lost or stolen during your **trip**.

This is what we will do:

We will pay you up to **£500** in total.



But we won't do anything if:

- you did not notify the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you cannot provide **proof of withdrawal**;
- your **cash** was not on your person, or locked in a safe or safety deposit box, or left out of sight in your locked accommodation and you can provide evidence of unauthorised and/or forcible entry;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

cash – sterling or foreign currency in note or coin form.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **cash**.

proof of withdrawal – evidence that you had withdrawn the cash from your bank, building society or credit card.

trip – travel during the period of insurance.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If you need emergency travel documents



If this happened:

Your **travel documents** were lost or stolen during your **trip**.

This is what we will do:

We will pay you up to **£300** for the cost of additional travel and accommodation that you paid in order to collect your **emergency travel documents**;

We will pay you up to **£200** towards the cost of **emergency travel documents**.

But we won't do anything if:

- you did not notify the loss or theft to the police, your **transport provider** or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- your **travel documents** were not on your person, or locked in a safe or safety deposit box, or left out of sight in your locked accommodation and you can provide evidence of unauthorised and/or forcible entry;
- your **travel documents** were in your **checked-in baggage**;
- you cannot produce receipts or other evidence of your additional expenditure.

These words have the following meanings in this section:

BFPO – British Forces Posted Overseas.

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of any flight/train/sailing/coach in which you are booked to travel.

emergency travel documents – any emergency documents that you need in order to return **home** or continue your **trip**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their travel documents.

travel documents – Passports and visas.

trip – travel during the period of insurance.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If you are held legally liable for injury or damage



If this happened:

You were held to be legally liable for something that you did accidentally during your **trip** which caused injury, illness or disease to, or damage to the property of, someone who was not your **travelling companion** or a **family member**.

This is what we will do:

We will pay up to **£2,000,000** in respect of damages awarded against you plus legal costs to which we have agreed.

But we won't do anything if:

- you admitted liability for any loss, injury or damage;
- the incident arose during the course of your employment or was caused by someone employed by you;
- any costs are not authorised by **us** or by legal representatives authorised by **us**;
- in respect of any fines or exemplary damages (this means they are aimed at punishing the person responsible rather than awarding compensation);
- the incident was caused by an animal which you owned or had custody or control of;
- you were driving, or in control of, any motorised vehicle and any trailer or sidecar attached to it, pedal cycle, aircraft, motorised skis, motorised waterborne craft, pedalo or sailing vessel;
- you are **under the influence of alcohol** and/or misuse of any drugs, or, due to dependency of alcohol and/or drugs which is evidenced by your medical records or the opinion of a **medical practitioner**;
- you deliberately put yourself or others at risk;
- you were using firearms or incendiary devices;
- the incident took place on or in property, which you own or control (other than your temporary trip accommodation);
- you were taking part in an **activity** not covered under the policy purchased;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

activity – any winter sports activity, or any activity which is not covered as standard

deductible – the amount **we** will deduct from any claims settlement in respect of **each person** making a claim.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

medical practitioner – a registered practicing member of the medical profession who is not related to you or to a travelling companion or is anyone you are intending to stay with.

travelling companion – any person with whom you are travelling.

trip – travel during the period of insurance.

under the influence of alcohol – when you drink too much alcohol which is evidenced by one of the following:

- a) a medical practitioner stating your alcohol consumption has caused or activity contributed to your injury or illness.
- b) the results of a blood test which show that your blood level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the UK.
- c) a witness report from a 3rd party or a police incident report.
- d) your own admission.

vehicle – car, moped, motorcycle, quad bike, or scooter.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If you are killed, injured or disabled following an accident



If this happened:

You suffered an **accident** whilst on your **trip** which, within 12 months, directly caused your death, injury or **permanent and total disablement**.

This is what we will do:

We will pay **£20,000** if you died;

We will pay **£30,000** if you suffered the **total and permanent** loss of sight in one eye or total loss by physical severance or total and permanent loss of use of one arm/hand or leg/foot;

We will pay **£30,000** if you suffered the **total and permanent** loss of sight in both eyes or total loss by physical severance or total and permanent loss of use of both arms/hands or legs/feet;

We will pay **£30,000** if you suffered **permanent and total disablement**.

But we won't do anything if:

- you knowingly put yourself at risk unless you were trying to save your or someone else's life;
- your injury or death was the result of an illness or infection;
- you ask **us** to pay for more than one of the benefits that is a result of the same injury;
- you are **under the influence of alcohol** and/or misuse of any drugs, or, due to dependency of alcohol and/or drugs which is evidenced by your medical records or the opinion of a **medical practitioner**;
- the incident involved a **vehicle** you were in control of when you did not hold a **valid UK driving license, CBT**, for that **vehicle** or you did not take **safety precautions** whether they were legally required locally or not;
- you were taking part in an **activity** not covered under the policy purchased.

These words have the following meanings in this section:

accident – injury which is caused by a violent, visible and external event.

activity – any winter sports activity, or any activity which is not covered as standard

medical practitioner – a registered practicing member of the medical profession who is not related to you or to a travelling companion or is anyone you are intending to stay with.

permanent and total disablement – you are unable to work in any paid employments or paid occupations. Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.

safety precautions – whether as driver or passenger in a car you must wear a seat belt, front or back. Whether as rider or pillion on a motorbike, moped, scooter or quad bike you must wear a helmet.

trip – travel during the period of insurance.

under the influence of alcohol – when you drink too much alcohol which is evidenced by one of the following:

- a medical practitioner stating your alcohol consumption has caused or activity has contributed to your injury or illness.
- the results of a blood test which show that your blood level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the UK.
- a witness report from a 3rd party or a police incident report.
- your own admission.

valid UK driving license, CBT – driving license as defined by the UK Gov website: [Driving licences - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

vehicle – car, moped, motorcycle, quad bike or scooter.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

If you need legal advice

If this happened:

You were killed or injured on your **trip** due to someone else's negligence.

This is what we will do:

If **we** believe that you have a reasonable chance of success, **we** will appoint a solicitor to act on your behalf and pay up to **£50,000** for legal costs and expenses incurred in pursuing claims for compensation and damages.

Please Note: If you are awarded compensation, **we** will deduct any costs that **we** have paid from that compensation.



But we won't do anything if:

- legal proceedings in the USA or Canada do not follow the contingency fee system operating in North America;
- you are making a claim against a **transport provider**, travel agent, **tour operator**, tour organiser, the insurers or their agents or the claims office;
- **we** believe that the estimated recovery will be less than £500;
- **we** believe that you are unlikely to obtain a reasonable settlement;
- the costs are to be considered under an arbitration scheme or a complaints procedure;
- you are claiming against another person insured on this policy, or a **family member**, a friend or **travelling companion** whether insured by **us** or another provider;
- the claim involved damage to any **vehicle**;
- you have not paid your **deductible** or accept it will be deducted from any settlement.

These words have the following meanings in this section:

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour operator** and therefore falls within the Package Travel Regulations.

tour operator(s) – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

travelling companion – any person with whom you are travelling on part or all of your **trip**.

trip – travel during the period of insurance.

vehicle – car, moped, motorcycle, quad bike or scooter.

we/us – Capacity Insights on behalf of Hamilton Insurance DAC.

Are you thinking of taking part in any sports or activities?

We want you to enjoy your trip, and we appreciate that sometimes you will want to try an activity or sport while you are away – so your **CoverCloud** policy is designed to allow you to take part in over 100 activities without paying any additional premium. Some of the most popular activities are listed below. For the full list of activities that are covered without an additional premium, please visit

<http://www.covercloud.co.uk/travel-insurance/sports-and-activities>

Angling/Fishing (freshwater), **Animal Sanctuary** (non-big game),

Banana Boating, **Body Boarding**, **Bridge Swinging**, **Bungee Jumping**,

Camel/Elephant Riding/Trekking (UK booked), **Canoeing/Kayaking** (White Water Grades 1-3), **Catamaran Sailing** (In-shore), **Cycle Touring/Leisure Biking** (up to 1,000m),

Dancing, **Diving** (Indoor up to 5m),

Flying as passenger (private/small aircraft/helicopter), **Football/Soccer** – Practice and Training, **Frisbee** (recreational),

Golf,

Horse Riding (No Jumping), **Hot Air Ballooning**,

Indoor Skating (not ice skating),

Jet Boating, **Jet Skiing**,

Marathons, **Mountain Biking** (up to 1,000m),

Pony Trekking,

Rafting (White Water Grades 1-3), **Rifle Range**, **Ringos**, **Rowing** (inshore – recreational),

Safari (UK organised), **Safari Trekking** (UK organised), **Sailing/Yachting** (recreational - inshore), **Scuba Diving** (not solo, up to maximum 30m), **Segway** (supervised, non-competitive), **Snorkelling** (inside marked =

areas and/or with lifeguard present), **Swimming** (inside marked areas and / or with lifeguard present), **Swimming off a boat** (with a qualified supervisor in attendance – i.e. a lifeguard), **Swimming with Dolphins** (inside marked areas and / or with lifeguard present),

Tennis, **Theme Parks**, **Trekking/Mountain Walking/ Hiking/ Rambling/ Mountaineering** (in group) all up to 1,000m,

Volleyball,

Water Parks, **Whale Watching** (professionally organised),

Yachting (Inshore – crewing), **Yoga**

If you do not see your chosen activity, do not worry, we may well cover it. Please visit

<http://www.covercloud.co.uk/travel-insurance/sports-and-activities> or **contact** us so we can discuss the activity and what, if any, additional premium is necessary.

If you are considering taking part in any winter sports activities or cruising (as defined in the Extension documents) you will be asked to purchase the ‘CoverCloud Winter Sports Extension’ or ‘Cruise Extension’ in addition to this policy.

Unfortunately, we will not be able to provide cover for any activity if:

- you do not hold an appropriate license or certificate, an example of this being motorcycle riding;
- it involves manual labour;
- it is a professional event.

Please Note:

Whilst we can cover most activities, you will not be covered under the ‘*If you are held legally liable for injury or damage*’ section of the policy wording for any activity:

- where you are in control of a motorised vehicle;
- involving the use of a weapon;
- involving a contact sport.
- if detailed as not covered in the activities list.

These words have the following meanings in this section:

Contact sport – any sport which involves physical contact with another person.

Manual labour – anything involving the lifting or carrying of heavy items in excess of 25kg, or any activity at a higher level than two storeys.

Cruise Extension – You must purchase our Cruise Extension to be covered for Cruising on your policy, as defined in the Cruise

Extension.

Professional event – any event which you are either paid to participate in, or receive any element of sponsorship, fees, or prize money of more than £200.

Weapon – any item which can cause physical harm to another person.

Winter Sports Activities – activities performed on snow or ice and specifically defined in the CoverCloud Winter Sports Extension.

Make yourself heard

At CoverCloud we take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand.

However sometimes we or our insurers might get something wrong in which case we want you to tell us.

If you wish to complain about the service you have received, or an element of this policy please use the following contact details:

Does your complaint relate to the sale or administration of your policy?

In the first instance, please contact:

The Compliance Officer, Acumen Insurance Services Ltd, 30 Minorities, London, EC3N 1PE

Tel: 0345 812 0030

Email: admin@covercloud.co.uk

Does your complaint relate to a claim or your policy terms and conditions?

In the first instance, please contact:

The Complaints Officer, International Medical Group, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff. CF24 0EL

Tel: 01444 465581

Email: qualityassurance@imglobal.com

When You make contact, please provide the following information:

- Your name, address and postcode, telephone number and e-mail address (if You have one);
- Your policy and/or claim number, and the type of policy You hold;
- The reason for Your complaint.

Any written correspondence should be headed 'COMPLAINT' and You may include copies of supporting material.

If We are unable to resolve Your complaint immediately, we will send You a written acknowledgement within three (3) days of receipt. We will then investigate Your complaint and, in most cases, send You a full response in writing within four (4) weeks of receipt. In exceptional cases, where We are unable to complete Our investigations within four (4) weeks, we will send You a full written response as soon as We can, and in any event within eight (8) weeks of receipt of Your complaint.

In the event that You are unhappy with Our response to Your complaint, or You have not received Our response within 8 weeks of the date We received Your complaint, You may be eligible to refer Your case to the Financial Ombudsman Service, who can review complaints from eligible complainants, but You must do so within 6 months of receiving Our final response. Further information can be found at: www.financial-ombudsman.org.uk

The Financial Ombudsman Service exists to help resolve complaints when We have not been able to resolve matters to Your satisfaction, and the service they provide is free and impartial. Their contact details are as follows:

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

Telephone: 0800 023 4567 (calls to this number are free on mobile phones and landline) or 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers.)

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

Complaints about non-insured events and your travel arrangements must be referred to your travel organiser.

This complaints procedure does not affect Your legal rights.

Financial Services Compensation Scheme (FSCS):

You may be entitled to compensation from the FSCS (depending on the type of insurance and the circumstances of the claim) if We, the Insurer or CoverCloud are unable to meet our financial obligations under this policy. A claim under this type of insurance is covered for 90% of the claim without any upper limit.

Further information about the compensation scheme is available from: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU

Tel: 020 7741 4100 or 0800 678 1100

Website: www.fscs.org.uk

Your insurer's details

Your policy is underwritten by Capacity Insights, a trading name of Healix Insurance Services Ltd, on behalf of the insurer, Hamilton Insurance DAC.

Healix Insurance Services Ltd

Registered Office: Healix House, Esher Green, Esher, Surrey, KT10 8AB. Registered in England.

Registered Number: 5484199

Regulatory information:

CoverCloud is a trading name of Acumen Insurance Services Limited. Acumen Insurance Services Limited is an Appointed Representative of Maintenance Assist Limited. Maintenance Assist Limited is authorised and regulated by the Financial Conduct Authority (FRN 516611). These details can be checked on the Financial Services Register at: www.fca.org.uk

Hamilton Insurance DAC

Registered Office: 2, Shelbourne Buildings, Crampton Avenue, Ballsbridge, Dublin4, D04W3V6, Ireland

Registered Number: 484148

Regulatory Information:

Hamilton Insurance DAC is a designated activity company registered in Ireland and authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in connection with their UK branch.

Your provider's details

Your policy is provided by CoverCloud Insurance

Registered Office St Clare House, 30-33 Minorities, London EC3N 1PE

Registered Number: 05004926

Regulatory information:

This policy has been specially arranged and is administered on behalf of CoverCloud which is a trading name of Acumen Insurance Services Limited. Acumen Insurance Services Limited is an Appointed Representative of Maintenance Assist Limited. Maintenance Assist Limited is authorised and regulated by the Financial Conduct Authority (FRN 516611). These details can be checked on the Financial Services Register at: www.fca.org.uk

You can contact us at: www.covercloud.co.uk/travel-insurance/contact-us

Take me away with you

We recommend that you detach this page and take it away with you and keep it in a safe place – also leave a copy of it with family or friends at home.

It might also be useful for you to put this telephone number into your mobile phone so that you have it easily to hand if you need it.

Please note your Policy Reference Number here:

If you need emergency medical assistance abroad contact our assistance team on our 24 hour advice line:

+44(0)1444 465579



We wish you a safe and enjoyable trip
www.covercloud.co.uk/travel-insurance

Y2025_M7_CCGold