



**Towergate Travelcare - Your Policy Wording
Valid from 1st June 2015**

TABLE OF CONTENTS		PAGE NUMBER
Summary of Cover		2
Contact Details		2
Important Information		3
Who is covered		3
What is covered		3
Limits of cover and excesses		3
When cover starts and ends		3
Cancellation rights		4
Working abroad		4
Renewal of your insurance		4
Disclosing relevant facts		4
Medical conditions		4
Health Warranty		4
Change in health		5
Definitions		5
Section 1	Cancellation	8
Section 2	Curtailement	8
Section 3	Emergency Medical Expenses	9
	Emergency Dental Treatment Limit	
	Funeral Expenses Abroad Limit	
	UK Expenses Limit	
	Search and Rescue	
Section 4	Additional Hospital Benefit	11
Section 5	Personal Accident	11
Section 6	Baggage & Personal Belongings	11
	Total Valuables Limit	
	Single Item Limit	
	Delayed baggage (after 24hrs)	
Section 7	Cash & Documents	12
	Cash Limit	
Section 8	Loss of Passport/Driving Licence Expenses	13
Section 9	Travel Delay & Abandonment	13
	Trip Abandonment (after 24hrs)	
	Pet Cover	
Section 10	Missed Departure/Connection	14
Section 11	Personal Liability	14
Section 12	Legal Expenses	15
Section 13	Hijack	16
Section 14	Winter Sports Cover	16
	Ski Equipment	
	Equipment Hire	
	Ski Pack	
	Piste Closure	
Section 15	Sports and Activities	17
Section 16	Financial Failure Protection	24
Section 17	Collision Damage Waiver Excess	24
General Conditions		25
General Exclusions		25
Comments & Complaints Procedure		26
Claims Procedures		26
Data Protection		28
Governing Law		28
Details about our Regulator		28
Financial Services Compensation Scheme		29
TeleCare		30

The following table is only a summary of the main cover limits. **You** should read the rest of the policy for full terms and conditions.

SUMMARY OF COVER			
	Section	Annual-Multi Trip	Single Trip
	Trip duration	45 or 60 (Limited to 45 days if 65 years or over)	365 (Limited to 122 days if 70 years or over)
	Age Limit	69	74
	Dependant Children Age limit (Dependent Children in full time education)	Under 23	Under 23
Section 1	Cancellation	£5,000	£5,000
Section 2	Curtailement	£5,000	£5,000
Section 3A	Emergency Medical Expenses - Oversea	£10 Million	£10 Million
	Emergency Dental Treatment	£350	£350
	Funeral Expenses Abroad	£2,000	£2,000
	Search and Rescue	£5,000	£5,000
Section 3B	Emergency Medical Expenses - In Country		
	Emergency Medical & Surgical Treatment	£5,000	£5,000
	In Country expenses	£1,000	£1,000
	Search and Rescue	£5,000	£5,000
Section 4	Additional Hospital Benefit	£25/24hrs £1,000max	£25/24hrs £1,000max
Section 5	Personal Accident	£25,000	£25,000
Section 6	Baggage & Personal Belongings	Included	Included
	Overall Limit	£2,000	£2,000
	Single Item Limit	£200	£200
	Total Valuables Limit	£300	£300
	Delayed baggage (after 24hrs)	£150 max	£150 max
Section 7	Cash, Travel Tickets & Documents	Included	Included
	Overall Limit	£500	£500
	Cash Limit	£250	£250
Section 8	Loss of Passport/Driving Licence Expenses	£200	£200
Section 9	Travel Delay & Abandonment	£50/12hrs. £250 max.	£50/12hrs. £250 max.
	Trip Abandonment (after 24hrs)	Up to Cancellation Limit	Up to Cancellation Limit
	Pet Cover	£20/24hrs £100max	£20/24hrs £100max
Section 10	Missed Departure/Missed Connection	£600	£600
Section 11	Personal Liability	£2 Million	£2 Million
Section 12	Legal Expenses	£25,000	£25,000
Section 13	Hijack	£50/24hrs £500max	£50/24hrs £500max
Section 14	Winter Sports Cover	Included	Included (if Sports and Activities Level 3 or 4 selected)
	Ski Equipment	£500	£500
	Equipment Hire	£300	£300
	Winter Sports Park	£300	£300
	Piste Closure	£300	£300
Section 15	Sports and Activities Level 1	Included	Included
	Sports and Activities Level 2	Included	Optional
	Sports and Activities Level 3	Included	Optional
	Sports and Activities Level 4	Optional	Optional
Section 16	Financial Failure Protection	£5,000	£5,000
Section 17	Collision Damage Waiver Excess	Optional	Optional
	Accidental Damage excess reimbursement	£1,500	£1,500
	Rental Car Key Cover	£500	£500
	Telecare	Inclusive	Inclusive
	Policy Excess per Incident	£75	£75

Important Contact Details

Towergate Insurance	Telephone	+44 (0) 1242 533 747
Emergency Medical Assistance Service (24hours)		+44 (0) 20 7183 3756
Claims Service		+44 (0) 845 643 2629
Medical Screening Service		+44 (0) 845 643 2634

Email

travel-insurance@towergate.co.uk
mayday@mstream.co.uk
claims@mstream.co.uk
healthcheck@mstream.co.uk

Other Useful Contacts

Foreign & Commonwealth Office	Telephone	+44 (0)20 7008 1500
European Health Insurance Card (EHIC)		+44 (0)845 606 2030
Department of Health – Advice for Travellers		+44 (0)20 7210 4850
Medicare Australia		+61 (0)2 6124 6333

Email

www.gov.uk/fco
www.ehic.org.uk
www.dh.gov.uk/travellers
www.medicareaustralia.gov.au

IMPORTANT INFORMATION

Thank **you** for taking out this Towergate Travelcare insurance with **us**.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that you are properly covered for **your** planned trip.

Please check the details on **your** schedule and contact Towergate Insurance by email at travel-insurance@towergate.co.uk or telephone +44 (0)1242 533 747 if they are incorrect.

WHO IS COVERED

The persons named on the schedule. Cover is only available to armed forces and ex armed forces personnel, military and civilian MOD, UK armed forces personnel and their families based in the EEA or BFPO military establishment worldwide.

Cover is only available to people resident in the **United Kingdom**, expatriates resident in an **EEA** country, military civilian MOD / UK armed forces personnel and their **families** based in the **EEA** or BFPO military establishment worldwide.

Cover is only valid for trips starting and returning to **your home** in **your Country of Residence**. **You** must have a permanent residential address in and unrestricted right of entry to the **United Kingdom, EEA Country or BFPO**.

You cannot purchase or renew an annual multi-trip policy once **you** have reached the age of 70 years. **You** cannot purchase a single trip policy once **you** have reached the age of 75 years.

WHAT IS COVERED

You are covered for:

1. holidays and leisure trips.
2. annual multi-trip policies with a maximum planned duration of up to 45 or 60 days as shown on **your** schedule.

NOTE: trips with a scheduled duration of more than 45 or 60 days as shown on your schedule will NOT be covered under this policy and you should arrange a separate insurance for the whole duration of these trips.

3. Single Trip policies: The trip duration as detailed on your schedule (maximum of 365 days)
4. trips within the Geographic Region as shown on **your** schedule. **You** must observe travel advice provided by the Foreign and Commonwealth Office (FCO). No cover is provided under any section of this policy in respect of travel to a destination which the FCO has advised against all or all but essential travel. Travel advice can be obtained from the Foreign & Commonwealth Office Telephone: +44 (0)20 7008 1500 www.gov.uk/fco
5. trips within the **United Kingdom** or **your Country of Residence** if it is pre-booked in paid accommodation and for 2 nights or more. (Restrictions apply to medical expenses cover. See section for details).
6. participating in sports and activities under level 1 if **you** have a Single trip cover. Cover can be extended to cover level 2, 3 and 4 on payment of an additional premium.
If **you** have selected an Annual Multi - trip, you are covered for level 1,2 and 3. Cover can be extended to cover level 4 on payment of an additional premium.
7. **you** are covered for participating in winter sports activities if **you** have selected level 3. If **you** have selected Single Trip cover can be extended to include Winter Sports cover on payment of an additional premium.
There is no limit to the number of days skiing if you have an Annual Multi-trip policy.
8. reasonable activities you partake in on an unplanned and incidental basis provided that you are
 - supervised by a qualified instructor /licenced operator, or
 - hold the appropriate qualification or licence, or
 - have subscribed to an accredited organisation for the activity
 - and that you act in a reasonable way and use all recommended equipment and protective clothing that is necessary.

LIMITS OF COVER AND EXCESSES

The limits of cover under each section are shown on the Summary of Cover and apply to each insured person. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section to a maximum of two excesses per insured incident.

WHEN COVER STARTS AND ENDS

If **you** have Annual Multi-trip cover Cancellation cover starts from the time of booking a trip providing it is within the period of cover as shown on **your** schedule and ends when **you** leave **your home** to commence the trip.

If **you** have Single Trip cover **you** are covered for the dates as shown on **your** policy schedule. Cancellation cover starts from the date **you** have purchased this insurance policy.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return to **your Country of Residence**) including the period of travel directly to the departure point and back **home** directly afterwards, not exceeding 24 hours in each case.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum.

CANCELLATION RIGHTS

If **your** cover does not meet **your** requirements, please notify JBI within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. Please note that no refund will be allowed if **you** cancel the policy after this initial 14 day period.

WORKING ABROAD

This insurance is extended to cover **work abroad**. **You** are not covered whilst on duty other than whilst participating in duly authorised adventurous training. **You** are not covered under the Personal Liability section when **you** are working or on duty.

RENEWAL OF YOUR INSURANCE

If **you** have Annual Multi-trip cover **we** will send **you** a renewal notice prior to the expiry of the Period of Cover as shown on **your** schedule. The terms of **your** cover and the premium may be varied by **us** at the renewal date. **We** will give **you** at least 14 days written notice before the renewal date should this happen.

At renewal **you** must make sure that **your** cover continues to meet **your** travel needs. In particular this applies to any sports and hazardous activities that **you** are planning to participate in. **You** must also check to see that **you** still comply with the Health Warranty as this may affect the cover provided. If **you** do not comply with the Health Warranty, this may invalidate **your** insurance.

DISCLOSING RELEVANT FACTS

You must tell **us** to the best of **your** knowledge any fact which **you** think may influence us in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance leaving **you** with no right to make a claim.

To ensure that this insurance provides adequate cover for **your** trip, and for **your** peace of mind, **you** must tell **us** as soon as possible about anything which **you** feel could give rise to a claim.

PREGNANCY

As is consistent with the treatment of all pre-existing medical conditions under the policy, the policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including, but not limited to) delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does however cover **you** should complications arise with **your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **your** trip.

MEDICAL CONDITIONS

This insurance contains restrictions regarding pre-existing medical conditions in respect of the people travelling and of other people upon whose health the trip depends.

You must tell **us** (to the best of **your** knowledge) about anything, which could give rise to a claim, particularly where **your** own health is concerned. In particular **we** will not cover medical problems referred to in the Health Warranty unless this was declared to **us** and accepted by **us** in writing.

You are advised to read the Health Warranty contained in the policy. If **you** are in any doubt as to whether a medical condition is covered **you** must contact the Medical Screening Service on +44 (0) 845 643 2634. **We** will not cover medical problems referred to in the Health Warranty unless this was declared to **us** and accepted by **us** in writing.

HEALTH WARRANTY

You must advise **us** (to the best of **your** knowledge) if any of the following apply to **you**, a travelling companion, an immediate relative, close business associate or someone upon whom the trip depends (whether they are travelling with **you** or not). The Medical Screening Service must be contacted:

1. **You/they** were aware of any reason why the trip could be cancelled or curtailed or of any medical condition which could result in a claim.
2. **You/they** have, during the 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three months or more).
3. **You/they** were travelling against the advice of a **medical practitioner** or in order to get medical treatment abroad.
4. **You/they** have been diagnosed as having a terminal illness.
5. **You/they** were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
6. **You/they** were waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

CHANGE IN HEALTH

If any of the reasons stated in the Health Warranty occur between the date the policy is issued and/or before the first day of **your** trip, **you** must notify the Medical Screening Company immediately on 0845 643 2634.

We will then decide if **we** can provide **you** with cover on existing terms. **We** may ask **you** to pay an additional premium, add special conditions to the policy or exclude cover for that medical condition. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively, **you** can cancel **your** policy and **we** will send **you** a pro-rata refund.

We reserve the right not to extend this insurance if deemed necessary by **us**, where the booked trip could be detrimental to **your** well being.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

DEFINITIONS

Whenever the following words appear in bold in this policy they will always have these meanings:

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Close Business Associate

Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Couple

The lead insured, spouse (or co-habiting partner) named on the schedule.

Country of Residence

United Kingdom, **EEA** Country or the country within which **your** HM Base is situated if **you** are based overseas.

Curtail/Curtailment

Return early to **home** in **your Country of Residence** before the scheduled return date.

EEA

Member country of the European Economic Areas, Switzerland and Gibraltar

Europe (including the Channel Islands and the Isle of man) **European Mainland**, Republic of Ireland, The Azores, Madeira, The Canary Islands, Morocco, Tunisia, Israel, Mediterranean Islands, Turkey and territories formally known as USSR, west of the Ural Mountains.

European Mainland

Albania, Andorra, Austria, Belgium, Bosnia, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Lapland, Liechtenstein, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland.

Expert Witness

A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

Family

You and **your** spouse (or co-habiting partner) and **your** financially dependant children, aged under 23 years in full time education, at the inception date of **your** policy all normally resident with **you** and named on the schedule.

Hazardous Activities

Participating in any sport or activity which could pose an increased risk or danger to **you**, and may require **you** to take additional precautions to avoid injury or claim (a list of included sports activities covered by this insurance are shown in Section 15).

Hijack

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

Home

Your residential address in **your Country of Residence**.

Immediate Relative

Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister resident in **your Country of Residence**.

Insured Vehicle

The vehicle owned by a licensed company or agency which **you** have agreed to hire from them according to the terms of **your** rental agreement. The vehicle must:

- be no more than 10 years old
- have no more than 10 seats
- not be driven off the Public Highway
- not be a motor home, campervan, commercial vehicle, minibus with more than 10 seats, motorcycle or moped
- have a retail purchase price of less than £70,000

Insurer

For sections 1 – 15 and 17 AGA International S.A. For section 16 certain underwriters at Lloyd's provided by International Passenger Protection Limited.

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax) which **we** agree to pay for **you** in connection with legal action. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Loss of limb

Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of sight

The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

Medical Practitioner

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

Money

Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.

Outward Journey

The outward flight/sea crossing/coach/train departure from **your Country of Residence** to **your** final destination, which may include several connections but no more than one overnight stay until reaching **your** destination.

Permanent total disablement

Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

Personal accident

Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal baggage

Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip. (Not including any specialised items, medical or otherwise, unless specified on **your** schedule).

Public Transport

Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.

Redundancy

Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

Rental Period

The dates **you** have arranged to hire the insured vehicle as confirmed on your rental agreement.

Annual Multi-trip policies

- **You** will only be covered if **you** are 21 years or over at the start date of **your** policy.
- rentals within the UK must be for at least 2 days and be as part of trip where there is 2 or more night's pre-booked accommodation.
- A rental which is booked to last longer than the maximum trip duration shown on your insurance schedule is not covered.

Other policies

- **You** will only be covered if **you** are 21 years or over at the issue date of **your** policy.
- rentals within the UK must be for at least 2 days and be more than 25 miles from your home.
- A rental which is booked outside the period of cover as shown on your insurance schedule is not covered.

Return Journey

The return flight/sea crossing/coach/train departure from **your** final accommodation to commence the return journey to **your Country of Residence**, which may include several connections but no more than one overnight stay until reaching the arrival point in **your Country of Residence**.

Scuba Diving

Conventional **scuba diving** only. **We** do not cover any unaccompanied dive, any dive in over head environments, any dive for gain or reward, or any dive below 50 metres (on single trip policies an additional premium is to be paid if diving below 30 metres, see sports and activities section 15). **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Single Parent Family

You and **your** financially dependent children under 23 years old and in full time education, at the inception date of **your** policy, all normally resident with **you** and named in the schedule.

The Caribbean

Antigua and Barbuda, Anguilla, Aruba, The Bahamas, Barbados, British Virgin Islands, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

United Kingdom

England, Scotland, Wales and Northern Ireland.

Valuables

Watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and accessories (including laptops, games & gaming consoles), video equipment, camcorders and audio equipment including personal stereos, DVD, mini-disc players, i-pods and MP3 players, CDs, DVDs, tapes, films, cassettes, cartridges, headphones, televisions, mobile phones and satellite navigation equipment.

We / us / our

For section 1-15 and 17 Millstream Underwriting Ltd on behalf of AGA International SA. Mondial Assistance (UK) Limited is the appointed administrator in the United Kingdom. For section 16 International Passenger Protection Limited on behalf of certain underwriters at Lloyd's.

Winter Sports Equipment

Skis, bindings, ski boots, ski poles, snowboards and specialised clothing.

Winter Sports

Conventional skiing / snowboarding only. **We** do not cover any competition, free-style skiing, ski jumping, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is covered when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guide lines.

Work abroad

For the purposes of this policy clerical business activities of the insured only. Non-manual or light general work not involving the use of mechanical or industrial machinery at a height not exceeding 2 metres.

Worldwide (excluding USA, Canada & The Caribbean)

Worldwide excluding United States of America, Canada and **The Caribbean**.

Worldwide (including USA, Canada & The Caribbean)

Worldwide

You / your

Each insured person as shown on **your** schedule.

SECTION 1

CANCELLATION

Covered

You are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the period of insurance:

1. injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**;
2. **you** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel);
3. **your home** or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14 days of travel;
4. **your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services and compulsory quarantine.
5. the posting overseas or emergency and unavoidable duty of a member of the UK armed forces with whom **you** are intending to visit. Cover will only apply if the person is posted overseas or on duty for the whole of **your** planned visit.

Not covered

1. the policy excess shown on the Summary of Cover (£20 in respect of loss of deposit only claims) of any incident. This applies to each person making a claim;
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. if the Health Warranty has not been complied with and **you** do not have an appropriate endorsement from the 24 hour Emergency Medical Assistance Service (see Health Warranty);
7. any costs incurred on behalf of other party members who are not specified on the insurance schedule;
8. anything mentioned in the General Exclusions.

SECTION 2

CURTAILMENT

This section includes the services of the 24 hour Emergency Medical Assistance Service who must be contacted immediately in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered.

The 24 hour Emergency Medical Assistance Service telephone number is: **+44 (0)20 7183 3756**

Covered

You are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel and accommodation expenses, calculated from the date of **your** early return home or the date of **your** hospitalisation as an inpatient, which have not been used and which were paid before **your** departure from **your Country of Residence**. **You** are also covered for reasonable additional travelling expenses (Economy Class) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below:

1. accidental injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**.
2. **your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.
3. **your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions,

armed forces, police, fire or ambulance services. This cover only applies for Single trip policies if an additional premium has been paid.

Conditions

1. **You** must contact the 24 hour Emergency Medical Assistance Service for assistance/advice if **you** need to cut short **your** trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the 24 hour Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday/enjoyment.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. claims that are not confirmed as medically necessary by the 24 hour Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
3. additional travelling expenses incurred which are not authorised by the 24 hour Emergency Medical Assistance Service;
4. unused prepaid travel tickets where repatriation has been arranged by the 24 hour Emergency Medical Assistance Service;
5. if the Health Warranty has not been complied with and **you** do not have an appropriate endorsement from the 24 hour Emergency Medical Assistance Service (see Health Warranty);
6. anything mentioned in the General Exclusions.

SECTION 3

EMERGENCY MEDICAL EXPENSES (NOT PRIVATE HEALTH INSURANCE)

*NOTE: This is not a private health insurance policy. **We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all **your** medical records and information.*

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

You must maintain contact with the Emergency Medical Assistance Service until **your** return to **your Country of Residence** or until **you** no longer require treatment or assistance.

If **you** receive out patient treatment (no hospital admission) and the costs are likely to exceed £1,000 **you** must refer to the Emergency Medical Assistance Service for authorisation.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If you need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of your schedule to the doctor and your treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask you to fill in a simple form to confirm the treatment and may request you pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.



Contact for Chargecare International admin@chargecare.net

OUT-PATIENT LESS THAN £1,000 in all other countries not listed above

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629. They will advise you of any additional supporting documentation required (this will be dependent upon the circumstances and nature

of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support your claim.

24 hour Emergency Medical Assistance Service telephone number: **+44 (0)20 7183 3756**

Covered

You are covered up to the limit as shown on the Summary of Cover for costs incurred

A. Outside **your Country of Residence** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
2. emergency dental treatment, to relieve pain only, limited to amount shown on the Summary of Cover;
3. reasonable and necessary additional accommodation (room only) and travelling expenses **home** (Economy Class), including those of one relative or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to **your Country of Residence** (the cost of burial or cremation is not included), or local funeral expenses abroad limited to £1,000.
5. up to a limit of £5,000 in respect of search and rescue expenses

B. Within your **Country of Residence**:

1. reasonable and necessary expenses incurred in respect of **your travel home** (Economy Class), or additional accommodation (room only) for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within **your Country of Residence** limited to the amount stated on the summary of cover.
2. necessary search and rescue expenses **you** are liable to pay for official civil and police rescue teams if **you** are based overseas. Limited to £5,000 in total.
3. HM Armed Forces personnel and their dependants named on the policy schedule only – Emergency medical and surgical treatment and hospital charges up to £5,000.

*NOTE: If **you** are travelling to a country in the EU, **you** will need a European Health Insurance Card (EHIC) to receive healthcare, Apply by calling 0845 606 2030 or online at www.ehic.org.uk. Application forms are also available at the post office. If **you** are travelling to Australia and require medical treatment, **you** must enroll with Medicare. For more information on Medicare visit www.medicareaustralia.gov.au*

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
 - a) Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **your** return to **your Country of Residence**.
 - b) Medication and or treatment which at the time of departure is known to be required or to be continued during **your** trip;
5. if the Health Warranty is not complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see Health Warranty);
6. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital;
7. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre;
10. any costs incurred within the **United Kingdom** or **your Country of Residence** other than under B above;
11. any costs that can be recovered from the Ministry of Defence or HM Armed Forces unit;
12. further costs **you** incur if **we** wish to bring **you home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
13. anything mentioned in the General Exclusions.

SECTION 4**ADDITIONAL HOSPITAL BENEFIT**

This section does not apply to trips within the **United Kingdom or your country of residence**.

This benefit is payable only if the hospital admission has been covered under the terms of the Emergency Medical Expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst **you** are an in-patient (e.g. taxi fares and telephone calls). This policy does not provide compensation for loss of holiday/enjoyment.

Covered

You are covered up to the limit as shown on the Summary of Cover for:

1. payment of the amount shown for each complete 24 hours **you** spend in hospital, as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under Emergency Medical Expenses section.

Conditions

1. In the event of a claim **you** must provide documentation confirming the date and time of admission and discharge.

Not Covered

1. anything mentioned in the General Exclusions.

SECTION 5**PERSONAL ACCIDENT****Covered**

You are covered up to the limit as shown on the Summary of Cover in respect of **loss of limb, loss of sight, permanent total disablement** or for death (which will be paid to **your** legal representative), if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent death or disability.

*NOTE: If **you** are aged under 16 years at the time of the accident the death benefit will be limited to funeral and other reasonable costs up to £1000 and the **permanent total disablement** benefit will not apply.*

We will only pay the benefit for **permanent total disablement** if **your medical practitioner** or specialist confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

Not covered

1. any claims for death, loss or disablement caused directly or indirectly by:
 - a) Disease or any physical defect or illness
 - b) An injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.

SECTION 6**BAGGAGE & PERSONAL BELONGINGS****Covered****A) Personal Baggage**

You are covered up to the limit as shown on the Summary of Cover for the value or repair to any of **your personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to:

- a) the single item limit as shown on the Summary of Cover for any one item, pair or set of items
- b) the **valuables** limit as shown on the Summary of Cover for all **valuables** in total

B) Delayed Baggage

You are covered up to the limit as shown on the Summary of Cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

Conditions

1. Any amount **we** pay **you** under B Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.

2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.
3. In the event of a claim for damaged items, proof of the damage must be supplied.
4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
5. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim; of any incident.
2. if **you** do not exercise reasonable care for the safety and supervision of **your personal baggage**;
3. any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
4. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. if **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
 - b) follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately.
6. loss, destruction, damage or theft of the following property:
 - a) contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.
 - b) antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments.
 - c) tools of trade.
 - d) perishable items such as food.
 - e) **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box or locked in the accommodation;
 - f) **valuables** left as checked-in baggage;
7. loss, destruction, damage or theft:
 - a) due to confiscation or detention by customs or other officials or authorities.
 - b) due to wear and tear, denting or scratching, moth or vermin.
 - c) transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
8. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
9. **personal baggage** and **valuables** stolen from:
 - a) an unattended vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of forcible and violent entry.
 - b) an unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
10. any shortage due to error, omission or depreciation in value;
11. any property more specifically insured or recoverable under any other source;
12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
13. **winter sports equipment** (unless **you** have paid the appropriate premium), sports or activity equipment whilst in use);
14. anything mentioned in the General Exclusions.

SECTION 7

CASH & DOCUMENTS

Covered

You are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your** own **money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is £50.

Condition

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/ withdrawal slips, bank/credit card statements).

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. if **you** do not exercise reasonable care in protecting **your money** against loss, theft or damage;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

SECTION 8

LOSS OF PASSPORT/DRIVING LICENCE EXPENSES

This section does not apply to trips within **your Country of Residence**.

Covered

You are covered up to the limit as shown on the Summary of Cover for reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/driving licence.

Condition

You must provide receipts for all costs incurred.

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person involved in the incident causing the claim;
2. any costs that **you** would have incurred had **you** not lost **your** passport or driving licence;
3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;
4. if **you** do not obtain a written police report within 24 hours of the loss;
5. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
6. anything mentioned in the General Exclusions.

SECTION 9

TRAVEL DELAY AND ABANDONMENT

This section does not apply to trips within **your Country of Residence**.

Covered

You are covered if **your** outward or return flights, sea crossing, coach or train departure to or from **your Country of Residence** are delayed for more than 12 hours beyond the intended arrival time (as specified on your travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, and or when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel

then a benefit of:

1. £50 per person for each complete 12 hours **you** are delayed up to a maximum of £250 or up to the limit under Cancellation section of **your** policy (less the excess) if **you** abandon the trip having been delayed for the first full 24 hours;
2. up to the Cancellation section limit of this policy (less the excess) if **you** abandon **your** trip as a result of **your** vehicle being involved in an accident or mechanical breakdown en route to **your** departure point from **your Country of Residence** rendering it impossible for **you** to undertake **your** planned itinerary.
3. Up to £20 per full 24 hour delay on **your** return to **your Country of Residence** in respect of maintaining **your** dog or cat in pre-booked, registered kennels or cattery, up to a maximum of £100.

Conditions

1. In the event of a claim due to delayed public transport **you** must provide documentation from the transport company, confirming the period of and the reason for the delay.
2. This benefit is only payable in respect of either 1 and 3 or 2 as detailed above.

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the

- order or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
- 4. abandonment of a trip once **you** have departed from **your Country of Residence**
- 5. internal flights
- 6. anything mentioned in the General Exclusions.

SECTION 10

MISSED DEPARTURE/CONNECTION

This section does not apply to trips within **your Country of Residence**.

Covered

You are covered up to the limit as shown on the Summary of Cover for necessary hotel and travelling expenses incurred in reaching **your** booked destination if **you** arrive too late at any international departure point to commence **your** booked trip from or to the **United Kingdom** as a result of:

- a) the **public transport** in which **you** are travelling is delayed (**you** must obtain written confirmation from the transport company);
- b) the vehicle in which **you** are travelling being involved in an accident or breakdown, or **you** being delayed as a result of a major accident on a motorway. In the event of a claim due to vehicle breakdown or a road accident, **you** must obtain a police or roadside assistance report.
- c) adverse weather conditions making it impossible to travel to the outbound departure point in **your Country of Residence**;

For HM Forces based outside the UK, **we** will cover up to the limit as shown on the Summary of Cover for missing **your** onward connection from the UK as a result of a) b) or c)

Not covered

- 1. the policy excess shown on the Summary of Cover for any incident. This applies to each person making a claim;
- 2. if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent
- 3. if **you** are not proceeding directly to the departure point;
- 4. any costs claimed under Travel Delay and Abandonment section;
- 5. anything mentioned in the General Exclusions.

SECTION 11

PERSONAL LIABILITY

Covered

You are covered up to the limit as shown on the Summary of Cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

- 1. accidental bodily injury to a person who is not a member of **your** family or household or employed by **you**;
- 2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your** family, household or employee;

NOTE: We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for our benefit against any other party.

- 3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

Not covered

- 1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
- 2. fines imposed by a Court of Law or other relevant bodies;
- 3. anything caused directly or indirectly by:
 - a) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings
 - iii) the carrying out of any trade or profession

- iv) racing of any kind
 - v) any deliberate act
 - c) liability covered under any other insurance.
4. anything mentioned in the General Exclusions.

*NOTE: If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party liability, as **you** are not covered under this insurance.*

SECTION 12

LEGAL EXPENSES

Covered

If **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.

For each event giving rise to a claim pay up to £25,000 **legal costs** for **legal action** for **you** (but no more than £25,000 in total for all persons insured on the policy).

Conditions

1. **you** must conduct **your** claim in the way requested by the **appointed adviser**;
2. **you** must keep **us** and the **appointed adviser** fully aware of all the facts and correspondence including any claim settlement offers made to **you**;
3. **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
4. **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of **legal action** could be more than settlement.

Not Covered

1. Any claim:
 - a) reported to **us** more than 60 days after the event giving rise to the claim;
 - b) where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
 - c) involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
 - d) where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
 - e) against a travel agent, tour operator or carrier, **us**, the **insurer**, another person insured by this policy or **our** agent.
2. **Legal costs**:
 - a) for **legal action** that **we** have not agreed to;
 - b) if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
 - c) if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will be become **your** responsibility;
 - d) that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
 - e) awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
 - f) for bringing **legal action** in more than one country for the same event
 - g) the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
 - h) anything mentioned in the General Exclusions.

Covered

You are covered up to the limit as shown on the Summary of Cover, for each complete 24 hour period **you** are the victim of a **hijack**.

Not covered

1. if **you** or **your** family or **your business associates** have engaged in activities that could be expected to increase the risk of **hijack**;
2. anything mentioned in the General Exclusions.

Covered

If **you** have paid the appropriate premium to include and if shown on **your** policy (please refer to **your** schedule and the Summary of Cover) **you** are also covered for:

A WINTER SPORTS MEDICAL

The medical section of this policy is extended to cover **you** whilst participating in **winter sports**.

B WINTER SPORTS LIABILITY

The personal liability section of this policy is extended to cover **you** whilst participating in **winter sports**.

C SKI EQUIPMENT

You are covered up to £500 for the value or repair of **your** own **winter sports equipment** (after making proper allowance for wear and tear and depreciation) or hired **winter sports equipment**, if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports equipment** over 5 years old the maximum **we** will pay is £50.

Conditions

In the event of a claim **you** must provide the following documentation:

1. loss or theft: a report from police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
2. damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that damage is beyond economic repair, plus the second hand value prior to damage.

D EQUIPMENT HIRE

You are covered up to £300 for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your** own or hired **winter sports equipment** has been returned to **you**, if:

1. **your** equipment is lost, stolen or damaged; or
2. **your** equipment is delayed for more than 12 hours on **your** outward journey.

Conditions

In the event of a claim **you** must provide the following documentation:

1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
2. damage: confirmation from the hire company of damage sustained and additional charges incurred.
3. delay: confirmation from the airline or transport company that **your** equipment was delayed for over 12 hours on the outward journey plus a receipt showing original and additional hire charges.

E WINTER SKI PACK

You are covered up to £300 for the value of the unused portion of **your** ski school, resort pass, lift pass and **winter sports equipment** hire costs limited to £150 per week, if:

1. **you** have an accident or **you** are ill;
2. **your** lift pass is lost or stolen.

Conditions

In the event of a claim **you** must provide the following documentation:

1. accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned

- activity plus the original lift pass and evidence of initial cost.
2. loss or theft: report from police or resort management plus evidence of initial cost and cost of replacement pass.

F PISTE CLOSURE

You are covered up to £300 if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to lack of snow or excessive snow or avalanche conditions, we will pay:

1. up to £15 per day towards transport costs to reach another resort or;
2. compensation of £25 per full day if skiing is unavailable due to the total closure of all on-piste skiing activity.

Conditions

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at **your** resort and the reason.

Not Covered

1. the policy excess as shown on Summary of Cover;
2. if **you** do not adhere to the International Ski Federation code or the resort regulations;
3. anything not covered in Baggage and Personal Belongings Section (applicable to Part C and D above);
4. anything not covered in Emergency Medical Expenses Section (applicable to Part A and E);
5. anything not covered in Personal Liability Section;
6. ski jumping, ice hockey, the use of skeletons or bobsleighs, taking part in International and National events and their heats and officially organised practice or training for these events;
7. anything listed in the General Exclusions.

SECTION 15

SPORTS AND ACTIVITIES

Covered

Annual Multi-Trip

Your travel insurance covers **you** for sports and activities as standard which are listed below as level 1, 2 and 3. Any other work and activities will need an extra premium to be paid for cover to apply and it will be shown on **your** Certificate of Insurance.

If **you** are participating in an activity that is shown as Refer or is not listed, **you** must contact **us** to ensure **you** have full cover, cover will not be in place until **we** have confirmed acceptance and any additional premium paid.

If **you** have paid the additional premium for a sport or activity in Level 4 **you** will be covered for all sports and activities listed as Level 1, 2, 3 and 4.

Single Trip

Your travel insurance covers you for sports and activities as standard which are listed below as level 1. Any other work and activities will need an extra premium to be paid for cover to apply and it will be shown on **your** Certificate of Insurance.

If **you** are participating in an activity that is shown as Refer or is not listed, **you** must contact **us** to ensure **you** have full cover, cover will not be in place until **we** have confirmed acceptance and any additional premium paid.

If **you** have paid the additional premium for a sport or activity in Level 4 **you** will be covered for all sports and activities listed as Level 1, 2, 3 and 4.

If **you** have paid the additional premium for a sport or activity in Level 3 **you** will be covered for all sports and activities listed as Level 1, 2 and 3.

If **you** have paid the additional premium for a sport and activity in Level 2 **you** are covered for all sports and activities listed as Level 1 and 2.

NOTE: Some sections of cover will be excluded and special conditions and exclusions will apply while taking part in certain activities, see the individual sport and activity below for details

Sport, Activity	Level	Special Conditions	Special Exclusions
Abseiling (see also climbing and mountaineering)	1	Special condition (a) applies	
Acrobatics (see gymnastics or trapeze)			
Aerial safari	2	Special condition (a) applies	No Personal Accident Cover
Aerobics	1		
American football (Gridiron)	3		No Personal Accident Cover
Angling (see fishing)			
Athletics	1		
Australian Rules Football (AFL)	3		No Personal Accident Cover
Backpacking (see hiking)			
Badminton	1		
Ballet	1		
Banana boat rides	1	Special condition (a) applies	
Baseball	1		
Basketball	1		
Bicycle polo	2		
Biking (see cycling, mountain biking or snow biking)			
Black water rafting (cave tubing) (grades 1-3)	1	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	2	Special condition (a) applies	No Personal Accident Cover
Boating (inland and coastal waters) see also speed boating and sailing.	1	Special condition (a) or (b) applies	No white water cover No Personal Liability Cover
Boating (outside coastal waters) see also speed boating, and sailing	2	Special condition (a) or (b) and special condition (c) applies	No Personal Accident Cover No Personal Liability Cover
Bobsled/Bobsleigh	4	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover
Bouldering (see rock climbing)			
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)	1		
Boxing (gym or outdoor training) no competition or bouts	2		
Bungee/bungy jumping (max 2 jumps per trip)	1	Special condition (a) applies	
Bungee/bungy jumping (3 jumps or more)	2	Special condition (a) applies	
Bushcraft (see hiking)			
Bushwalking (see hiking)			
Camel riding (day tour)	1	Special condition (a) applies	No Personal Liability Cover
Camel trekking (overnight/main mode of transport)	2		No Personal Liability Cover
Canoeing (grades 1-3) (see kayaking)			
Canyon swing	2	Special condition (a) applies	
Canyoning	3		No Personal Accident Cover No Personal Liability Cover
Capoeira dancing (see dance)			
Caving (sightseeing/tourist attraction)	1	Recreational visit only.	
Cheerleading	1		
Clay pigeon shooting	1	Special condition (a) or (b) applies	No Personal Liability Cover
Climbing (see rock climbing or ice climbing)			
Cricket	1		
Croquet	1		
Cruising (cruise ship)	1	Special condition (a) applies	
Curling	1		
Cycle racing / time trial	3		
Cycling (incidental to the trip)	1		
Cycling (independent cycle touring)	2		No Intercontinental touring.
Cycling (on an organised tour)	1	Special condition (a) applies	No Intercontinental touring.
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)	1		
Darts	1		
Dirt boarding	2		No Personal Liability Cover
Diving (see free diving, cliff diving or scuba diving)			

Sport, Activity	Level	Special Conditions	Special Exclusions
Dodge ball	1		
Dogsledding (on recognised trails) and endurance events	2	Special condition (a) applies	Remote areas, racing, time trials
Dragon boating (inland or coastal waters only)	1		
Dune buggy	1	Special condition (a) or (b) applies	No Personal Accident Cover No Personal Liability Cover
Elephant riding	1	Special condition (a) applies	No Personal Liability Cover
Elephant trekking (overnight/main mode of transport)	2	Special condition (a) applies	No Personal Liability Cover
Fell running/walking (see hiking)			
Fencing	2		No Personal Liability Cover
Fishing (ice)	1	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)	1		Sports / leisure fishing only - no commercial or rock fishing
Fishing (outside coastal waters, deep sea fishing)	2	Condition (a) and condition (c) applies	Sports / leisure fishing only - no commercial
Fitness training	1		
Floorball	1		
Fly by wire	2	Special condition (a) applies	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	1	Special condition (a) applies	
Flying (as a passenger in a glider or ultralight)	4		No Stunt flying/aerobatics or commercial flying.
Flying (as a pilot or passenger of a private light aircraft)	4		No Personal Accident No Stunt flying/aerobatics or commercial flying.
Flying (Gliding)	4	Special condition (a) or (b) applies	No Personal Accident or Personal liability Cover No Personal Accident or Personal Liability Cover
Football (Soccer) including 5 a side	2		
Frisbee	1		
Glacier walking (ice walking)	2	Special condition (a) applies	
Go karting	1	Special condition (a) applies	No Personal Liability Cover
Golf	1		
Gym training (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit) (See also boxing and martial arts)	1		
Gymnastics (also see acrobatics)	1		
Handball	1		
Hang gliding	Refer		
High diving up to 10 metres (excluding cliff diving)	2		
Hiking up to 1,500 metres (scrambling, hillwalking) - see also mountaineering	1		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 3,000 metres (scrambling, hillwalking) - see also mountaineering	2		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 4,500 metres (scrambling) on recognised routes) - see also mountaineering	3		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 6,000 metres (scrambling) on recognised routes - see also mountaineering	4		No cover where ropes, picks or other specialist climbing equipment is required
Hockey	1		
Horse riding (equestrian, dressage, show jumping, eventing)	3		No Personal Accident Cover.
Horse riding (leisure/social/non-competitive riding)	1		No Racing, jumping or competitions.
Hot air ballooning (ballooning)	1	Special condition (a) applies	No Personal Liability Cover

Sport, Activity	Level	Special Conditions	Special Exclusions
Hunting (excluding Big Game)	2	Special condition (a) or (b) applies.	No Cover for Big Game Hunting. No Personal Liability Cover
Hydrofoiling (see water skiing)			
Ice climbing (see mountaineering)			
Ice hockey (indoor)	4		No Personal Accident Cover No Personal Liability Cover
Ice skating (indoor)	1		
Ice skating (outdoor) on a commercially managed rink	1	Special condition (a) applies	
In-line skating	1		
Jet boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Jet skiing (inland/coastal waters, white water grades 1-2 only)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Kayaking/Canoeing (inland/coastal waters, white water grades 1-3 only)	1		
Kite boarding (on land or water)	1		No Personal Liability Cover
Kite buggy	2		No Personal Liability Cover
Kite flying	1		
Kite surfing	2		No Personal Liability Cover
Kite wing (land, water)	2		No Personal Liability Cover
Kite wing (snow)	4		No Personal Accident Cover, No Personal Liability Cover
Korfball	1		
Lacrosse	1		
Land surfing	2		No Personal Liability Cover
Martial arts (Judo & Karate only) no competition or bouts	2	Condition (a) applies, non-competitive only	No Personal Accident Cover No Personal Liability Cover
Martial arts training (non-contact)	1		
Moped riding/scooter biking	1	Special condition (b) applies, a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover No Personal Liability Cover
Motor racing experience (passenger only)	1	Special condition (a) applies	
Motor biking (on road over 125cc)	2	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover No Personal Liability Cover
Motor biking (on road under 125cc)	1	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover No Personal Liability Cover
Motor biking / trail biking (off-road 125cc or over)	4	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover No Personal Liability Cover
Motor biking / trail biking (off-road under 125cc)	3	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover No Personal Liability Cover
Motorbiking pillion passenger (on road only) see Motorbiking			
Mountain biking (on road) (see cycling)			
Mountain biking - downhill (using downhill trails and/or mechanical lifts)	3		
Mountain biking general (off road/ cross country)	2		

Sport, Activity	Level	Special Conditions	Special Exclusions
Mountaineering (with ropes, picks or specialist climbing equipment)	refer	.	
Netball	1		
Obstacle course/assault course/trim trail (see outdoor endurance)			
Orienteering	1		
Outdoor endurance courses up to 3 miles	1		
Outdoor endurance courses up to 8 miles	3		
Outdoor endurance courses up to 13 miles	4		
Outrigger canoeing (inland or coastal waters only)	2		
Outward Bound	1	Special condition (a) applies	
Paint balling/airsoft	1	Special condition (a) applies	No Personal Liability Cover
Parachuting (more than 1 jump)	Refer		
Parachuting (one jump only)	1	Special condition (a) or (b) applies	No Personal Accident Cover No Personal Liability Cover
Paragliding/parapenting	Refer		
Parasailing/Parascending	Refer		
Parasailing/Parascending (over water only)	1	special condition (a) or (b) applies	No Personal Liability Cover
Quad biking	2	Condition (a) or (b) applies, a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Racquetball	1		
Rambling. See hiking if above 1,500 metres.	1		
Rifle range/sports shooting	1	Special condition (a) or (b) applies	No Personal Liability Cover
River boarding/hydro speeding (grades 1-3) See also canoeing.	1	Special condition (a) applies	
Rock climbing (bouldering)	2		No Soloing No Personal Accident Cover.
Rock climbing (indoor)	1	Special condition (a) applies	No Soloing No Personal Accident Cover.
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing) see also mountaineering	2		No Soloing. No Personal Accident Cover.
Roller hockey	2		
Roller skating	1		No cover for stunting
Rollerblading	1		No cover for stunting
Rounders	1		
Rowing/sculling (inland/coastal waters)	1	No white water	
Rugby (League/Union)	3		No Personal Accident Cover.
Running (up to marathon distance)	2		
Running / jogging (half marathon distance or less)	1		
Safari tours	1	Special condition (a) applies	No cover for handling or work with dangerous animals including big cats, crocodiles, alligators, hippopotamuses, snakes elephants or bears
Sail boarding (see wind surfing)			
Sailing (inland/coastal waters)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Sailing (outside coastal waters)	2	Special condition (a) or (b) and special condition (c) applies	No Personal Liability Cover
Sandboarding/sand skiing	3		
Scuba diving (to 30 metres)	1	Special condition (e) applies	See Special Exclusion (ii).
Scuba diving (to 50 metres)	3	Special condition (e) applies	See Special Exclusion (ii). No Personal Accident Cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	1	Special condition (a) applies	See Special Exclusion (ii).
Sculling (see rowing)			
Sea kayaking/ Sea canoeing (see kayaking)			

Sport, Activity	Level	Special Conditions	Special Exclusions
Segway tours	1	Condition (a) applies, a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Shark cage diving (see scuba diving)			
Skateboarding (ramp, half pipe, skate park, street)	1		
Skiing (cross country/Nordic skiing on marked trails)	3	Special condition (d) applies	See special exclusion (i).
Skiing (snowblading)	3	Special condition (d) applies	See special exclusion (i).
Skiing / snowboarding	3	Special condition (d) applies	See special exclusion (i).
Skiing / snowboarding (backcountry/ outside of resort boundary/alpine ski touring)	4	Special condition (d) applies	See special exclusion (i). No Personal Accident Cover.
Skiing / snowboarding (by helicopter/snow cat)	4	Special condition (d) applies	See special exclusion (i). No Personal Accident Cover.
Skiing / snowboarding (dry slope)	3	Special condition (d) applies	See special exclusion (i).
Skiing / snowboarding (terrain park within resort)	4		See Special Exclusion (i).
Skydiving/Tandem skydiving (over 1 jump)	refer		No Personal Accident Cover,
Skydiving/Tandem skydiving (one jump only)	1		No Personal Accident or Personal Liability Cover
Sledding/Tobogganing/Snow Sleds/ Snow Sleighs (on snow)	3		No Personal Accident Cover No Personal Liability Cover
Sleigh rides (horse drawn)	1		
Snooker	1		
Snorkelling	1		
Snow biking (on piste or off piste within resort boundaries)	3		See special exclusion (i). No Personal Accident Cover.
Snow kiting	4	Special condition (a) applies	No Personal Accident or Personal Liability Cover
Snow rafting	3	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover
Snowmobiling	3		Remote areas, racing, time trials and endurance events are excluded. No Personal Accident Cover No Personal Liability Cover
Soccer	1		
Softball	1		
Spearfishing	2		No Personal Liability Cover
Speed boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No white water cover. No Personal Liability Cover
Spelunking (see caving)			
Squash/Racquet ball	1		
Stand up paddle surfing/paddle boarding	1		
Stilt walking	1		
Stoolball	1		
Surf boat rowing	1		
Surfing	1		
Swimming (pool; enclosed, inland or coastal waters only)	1		
Swimming with dolphins /whales/ whale sharks (inland or coastal waters only)	1	Special condition (a) applies	
Table tennis	1		
Tandem skydiving (see skydiving)			
Tchoukball	1		
Ten pin bowling (see bowling)			
Tennis	1		
Theme parks / fairgrounds	1	Special condition (a) applies	
Tough Mudder (see outdoor endurance)			
Trail bike riding (see motorbiking)			
Tramping (see hiking)			
Trampolining	1		
Trapeze/Hire Wire	3	Special condition (a) applies	No Personal Accident Cover

Sport, Activity	Level	Special Conditions	Special Exclusions
Trekking (see hiking)			
Triathlon up to full distance	refer		
Triathlon up to Middle Distance	2		
Triathlon up to sprint distance	1		
Tubing on rivers (grades 1-2) (see also white water rafting)	1	Special condition (a) applies	No Personal Accident Cover
Tubing on snow	refer		
Ultimate Frisbee	1		
Via Ferrata	3		
Volleyball	1		
Wake skating – see water skiing			
Wakeboarding - see water skiing			
Walking (see hiking, trekking)			
War games (online gaming)	1		
War games/military simulation (see Paint balling/airsoft OR Rifle range/sports shooting)			
Water polo	1		
Water skiing (barefoot)	3	Special condition (a) or (b) applies	No Personal Liability Cover
Water skiing/wakeboarding / wake skating	2	Special condition (a) or (b) applies	No jumping No Personal Liability Cover powerlifting
Weight training (see also gym training)	1		
White water kayaking/canoeing (see kayaking/canoeing)			
White water rafting (grades 1-3)	1	Special condition (a) applies	
White water rafting (grades 4-5)	2	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover
Windsurfing (inland or coastal waters only)	1		
Yachting (see sailing)			
Yoga (class, alone/home practice)	1		
Zip line	1	Special condition (a) applies	
Zorbing	2	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover

Special Conditions

- (a) **You** must be with a professional, qualified and licensed guide, instructor or operator.
- (b) **You** must have the appropriate certification or licence to do this sport or activity at home. If operating a motor vehicle the driver must have the appropriate valid UK licence for the machine
- (c) within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas)
- (d) Conventional skiing / snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however, **you** must follow the International Ski Federation code or the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment;
- (e) **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Special Exclusions

- (i) No cover for any competition, free-style skiing / snowboarding, ski/ snowboard jumping, ski-flying, ski / snowboard acrobatics, ski / snowboard stunting, or ski racing or national squad training, the use of skeletons.
- (ii) No cover for any unaccompanied dive, any dive in overhead environments, or any dive for gain or reward.

Conditions

1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

Not Covered

Cover does not apply if **you** are:

1. taking part in activities at a professional level.
2. competing at international events as a national representative.
3. participating in **hazardous activities** or extreme pursuits other than as listed,
4. racing or participating in speed or time trials.

5. motorbike touring or where a motorbike is the main mode of transport;
6. base Jumping, cliff diving, martial arts competitions, mountaineering, potholing and caving, motor sports, stunt flying / aerobatics
7. taking part in expeditions to the Arctic or Antarctic,
8. taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven;
9. anything listed in the General Exclusions.

SECTION 16

FINANCIAL FAILURE PROTECTION

NOTE: This section provides cover for the insolvency of any travel arrangements booked before departure, which do not form part of an inclusive holiday or are bonded or insured already. These would include: Scheduled Airlines / Hotels / Car ferries / Villas abroad & cottages in the UK / Railway journeys including the Eurostar / Coach journeys / Car hire / Caravan sites / Campsites / Mobile homes / Camper rental / Safaris / Excursions / Eurotunnel / Theme parks such as Disneyland Paris.

Covered

You are covered up to the limit shown on the Summary of Cover for:

1. Irrecoverable sums paid in advance in the event of insolvency of the Travel or Accommodation provider not forming part of an inclusive holiday prior to departure
2. In the event of insolvency after departure:
 - a) additional pro rata costs incurred by **you** in replacing that part of the travel arrangements to a similar standard to that originally booked
 - b) if curtailment of the trip is unavoidable - the cost of return transportation to **your home** to a similar standard to that originally booked.

Condition

In the case of insolvency after departure as set out in 2a) and b) above where practicable **you** should obtain **our** approval prior to incurring the relevant costs.

Not Covered

We will not pay for:

1. Travel or Accommodation not booked prior to departure
2. The Financial Failure of:
 - a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date the policy is issued or date the booking is made (whichever is the later).
 - b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
 - c) any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked travel or accommodation
- 3 Any loss for which a third party is liable or which can be recovered by other legal means

SECTION 17

COLLISION DAMAGE WAIVER EXCESS

You only have cover under this section if specified on **your** insurance schedule and **you** have paid the appropriate premium to include:

Covered

We will pay up to the amount shown on the Summary of Cover for:

- A. the reimbursement of the accident damage excess applied to **your** car hire insurance if the **insured vehicle** is damaged or involved in an accident during the **rental period**;
- B. the cost of replacing rental car keys if these are lost, stolen or damaged during the rental period, this includes where necessary the costs to replace locks or for a locksmith to break into the insured vehicle

Not Covered

1. any claim where **you** have not followed the terms of **your** rental agreement
2. for annual multi-trip policies any person aged under 21 years old at the start date of **your** policy, for all other policies any person aged under 21 years old at the date **your** policy was issued.

GENERAL CONDITIONS

1. All claims must be submitted within 60 days from the date of **your** return to **your Country of Residence**.
2. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
3. **You** must take all reasonable steps to recover any lost or stolen article.
4. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
6. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
7. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
9. **We** may at any time pay to **you our** full liability under this insurance, after which no further payments will be made in any respect.
10. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution.
11. If any claim is found to be fraudulent in any way, this insurance will not apply and all claims will be forfeited.

GENERAL EXCLUSIONS

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. If **you** choose to travel to a specific area against the advice issued by the Foreign & Commonwealth Office: Telephone : +44 (0)20 7008 1500
Website: www.gov.uk/fco
2. a set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
3. if an Annual Multi-trip policy **you** being 70 years at the start date of the policy. If a Single trip policy **you** being 75 years on the date of purchase.
4. any criminal act by **you**;
5. failure to comply with the laws applicable to the country in which **you** are travelling;
6. bankruptcy/liquidation of a tour operator, travel agent or transportation company.
7. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy except as provided under Section 16
8. any payment, which **you** would normally have made during **your** travels, if no claim had arisen;.
9. any trip that is undertaken for the purpose of
 - a) obtaining medical treatment (whatever the nature of this treatment);
 - b) against the advice of a medically qualified doctor.
 - c) after being given a terminal prognosis.
10. suicide, deliberate self-injury being under the influence of drink or drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).
11. pregnancy 12 weeks before and 12 weeks after the estimated date of delivery.
12. any claim arising from sexually transmitted diseases.
13. any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
14. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
15. any epidemic or pandemic
16. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - a) Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel.
 - b) The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it.
 - c) Pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
17. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or

- not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under Section 3 Emergency Medical Expenses and Section 5 Personal Accident, providing the disturbances were not taking place at the start of the insured trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
18. air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
 19. **You** are not covered whilst on duty other than whilst participating in duly authorised adventurous training. No cover will be provided under section 11 Personal Liability when on duty
 20. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties and/or judgement resulting in a claim. We do not expect to avoid drinking alcohol on your trip but we will not cover any claims arising because you have drunk so much alcohol that your judgement is seriously affected and you need to make a claim as a result.
 21. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless your life is in danger or you are attempting to save human life.

COMMENTS & COMPLAINTS PROCEDURES

We aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints, in writing to:-

Millstream Underwriting Limited
PO Box 18381, London, EC3V 4QT
(quoting the policy number on **your** schedule)

If your complaint is about Towergate Insurance, please contact Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham, Glos, GL50 1XZ Tel: +44 (0) 1242 533 747

If **you** are still dissatisfied, at this stage **you** may contact:

The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

For complaints relating to Financial Failure Protection
In the first instance please contact The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service.

CLAIMS PROCEDURES

All claims to be submitted within 60 days of the incident giving rise to the claim. First, check this wording to make sure **your** claim is valid:

CANCELLATION CLAIMS

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. The original tickets and booking forms / receipts will also be required to support **your** claim. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)845 643 2629 when **you** return **home**. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

CURTAILMENT CLAIMS

Call the Emergency Medical Assistance Service on +44 (0) 20 7183 3756 if **you** are ill or injured. Their authorisation must be

obtained before **you** cut short **your** trip. All original ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)845 643 2629 when **you** return **home**. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the curtailment).

MEDICAL CLAIMS

IN-PATIENT TREATMENT OR OUT-PATIENT TREATMENT EXPECTED TO BE OVER £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call **our** Emergency Medical Assistance Service on +44 (0) 20 7183 3756 as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If you need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of your schedule to the doctor and your treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask you to fill in a simple form to confirm the treatment and may request you pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.



Contact for Chargecare International admin@chargecare.net

OUT-PATIENT LESS THAN £1,000 in all other countries not listed above

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629. They will advise you of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support your claim.

PERSONAL BAGGAGE CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)845 643 2629 when **you** return **home**.

If personal baggage is delayed obtain a written report from the carrier (e.g. airline, shipping company etc.) is required detailing the length and cause of the delay. Retain all the receipts which relate to any emergency replacement items **you** have purchased. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)845 643 2629 when **you** return **home**.

MONEY CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. **You** may be asked to provide proof of the withdrawal of the money from the bank. Please remember that the loss of money must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629.

TRAVEL DELAY

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for specific reasons only:

- strike or industrial action (provided that when this policy was taken out and or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause)
- adverse weather conditions
- the mechanical breakdown or technical fault of the aircraft, coach or sea vessel

MISSED DEPARTURE CLAIMS

Written confirmation must be obtained from the Transport Company, police or roadside assistance service confirming the location, reason and duration of the delay. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 845 643 2629.

PERSONAL LIABILITY AND LEGAL EXPENSES

Obtain as much information as possible, including police reports, witness details and any photographs. **You** must NOT admit liability at any time. The Claims Service must be notified immediately by email on claims@mstream.co.uk or by phone on +44 (0)845 643 2629.

FINANCIAL FAILURE PROTECTION CLAIMS

To claim, either visit the IPP website at www.ipplondon.co.uk and download a claim form or write to IPP Claims Office, 22-26 Station Road, West Wickham, Kent BR4 0PR, tel +44 (0)20 8776 3752, email info@ipplondon.co.uk. The claim should be advised to IPP as soon as reasonably practicable and in any event within 14 days. IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed

DATA PROTECTION

Information about your policy may be shared between Towergate Insurance, Millstream Underwriting Limited, AGA International SA, Mondial Assistance (UK) Limited, International Passenger Protection and certain underwriters at Lloyd's.

Please note that sensitive health and other information **you** provide may be used by **us**, **our** representatives and other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure that **your** information is held securely.

Information **we** hold will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

GOVERNING LAW

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We** the **insurer** and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

DETAILS ABOUT OUR REGULATOR

This travel insurance policy is underwritten by Millstream Underwriting Limited on behalf of AGA International S.A. Mondial Assistance (UK) Limited is the appointed administrator in the United Kingdom. Millstream Underwriting Limited and Mondial Assistance (UK) Limited are authorised and regulated by the Financial Conduct Authority (FCA). AGA International S.A. is authorised by Autorité de Contrôle Prudentiel in France and is regulated by the Financial Services Authority for the conduct of business in the UK.

Millstream Underwriting Limited (FCA Firm Ref: 308584) and Mondial Assistance (UK) Limited (FCA Firm Ref: 311909) are authorised and regulated by the Financial Conduct Authority (FCA).

Towergate Insurance is a trading name of Towergate Underwriting Group Ltd. Registered in England No. 4043759. Registered office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Authorised and regulated by the Financial Conduct Authority (FCA)

Millstream Underwriting Ltd and Mondial Assistance (UK) Limited will act as an agent for AGA International S.A. with respect to the receipt of customer money; and for the purpose of settling claims and handling of premium refunds. JBI International Insurance Brokers will act as agent for AGA International S.A. with respect to the receipt of customer money and handling premium refunds.

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 145 Leadenhall Street, London, EC3V 4QT. Mondial Assistance (UK) Limited, Registered in England No. 1710361. Registered Office: Mondial House, 102 George Street, Croydon, CR9 1AJ.

Section 16 of this travel insurance is underwritten by certain underwriters at Lloyd's who are authorised and regulated by the Financial Conduct Authority (FCA). International Passenger Protection Limited will act as agent for certain underwriters at Lloyd's with respect to the receipt of customer money and for the purpose of settling claims. On behalf of International Passenger Protection Limited, Millstream Underwriting Limited will act as agent for the receipt of customer money and handling

premium refunds.

In the event that the insurer, AGA International S.A. is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the **insurer**, is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

TELECARE HELPLINE

TeleCare is designed to complement your travel insurance policy by providing you and your family with 24 hour freephone access to expert medical advice and information, direct from the United Kingdom, whilst you are away from home.

Pre-trip travel health information and guidance

- Precautions necessary for different countries and environments
- Common minor ailments and bugs experienced when abroad
- Holiday First Aid
- Sunburn and heat exhaustion
- Child health
- Medical Practitioner 'in-country' service locator.
- Foreign emergency services database

Access to Pharmaceutical advice

- General information on prescribed drugs
- Identification of foreign brand names for prescribed drugs
- Adverse reactions and interactions

- Side effects of prescribed drugs
- Contra-indications
- Tropical diseases information

Access to Midwifery advice

- General healthcare information during pregnancy
- Travel advice during pregnancy
- Symptom analysis during various stages of pregnancy
- Diet and food recommendations
- Special precautions when travelling abroad.

To use TeleCare

1. From any touch-tone phone, dial the access number for the country you are in from the list below.
2. Wait for the voice prompt.
3. Enter the PIN number: 7989 6925 9987
4. Once the PIN is validated you will be connected to TeleCare.

If you experience difficulties, call the customer services on **+44 (0) 20 3368 3452** and you will be connected to TeleCare by an operator. To assist the TeleCare specialist, please have your foreign address and a contact number available before you call.

INTERNATIONAL ACCESS NUMBERS

Alaska	1800 635 4110	Mexico	00 1800 514 3881
Argentina	0800 888 0872	Monaco	0800 906706 or 0800 918107
Australia	1800 504 091	Netherlands	0800 022 8992
Austria	0800 29 3272	New Zealand	0800 445 425
Bahrain	8000 0600	Nicaragua	1800 0551 dial 677* at 2nd tone
Belgium	0800 11 008 or 0800 14321	Portugal inc. Azores	800 819 260
Bermuda	1800 623 0459 or 1800 623 0758	Puerto Rico	1877 410 6060
Brazil	0800 891 6736	Romania	01800 5030 dial 677* at 2nd tone
Brunei	800 013 dial 677* at 2nd tone	Russia	810 800 2028 2044
Bulgaria	00800 1300 dial 677* at 2nd tone	Senegal	3080 dial 677* at 2nd tone
Canary Islands	900 944 407 or 900 971 607	Singapore	800 4411 014
Chile	800 532 837	Spain	900 944 407 or 900 971 607
China North	10800 714 0732	St Kitts & Nevis	1800 744 9147
China South	10800 140 0727	Sweden	0200 214 394
Colombia	01800 919 3592	Taiwan	00801 044150
Corsica	0800 906706 or 0800 918107	Thailand	001 800 15 9999 dial 677* at 2nd tone
Cyprus	800 95126	Trinidad & Tobago	1800 201 3670
Dominica	1800 201 3600	Turkey	0800 1420 3708 or 0800 1420 3707
Egypt (Cairo)	364 0083 dial 677* at 2nd tone	Ukraine	2083380 or 1380
Egypt	02 364 0083 dial 677* at 2nd tone	UK	0800 018 1716
Fiji	00 800 7028	USA	1800 635 4110
Finland	0800 114 734 or 0800 115544	Venezuela	0800 100 4024
France	0800 906706 or 0800 918107		
Germany	0800 181 4886		
Guernsey	0800 018 1716		
Hawaii	1800 635 4110		
Hong Kong	800 930 465		
Hungary	06800 12296		
India	000800 100 6062		
Indonesia	0171 880 4552		
Ireland	1800 551 546		
Ireland Payphone	1800 551 540		
Israel	1800 943 0317 or 1800 946 0061		
Isle of Man	0800 018 1716		
Italy	800 870 939		
Italy (Mobile & Payphone)	800 781 034 or 800 879 994		
Japan	00531 7800 30		
Korea (South)	00308 140077		
Liechtenstein	0800 837 175		
Lithuania	8800 9 0000 dial 677* at 2nd tone		
Madeira	00 819 260		
Malaysia	1800 808 379		
Malta	800 90 112 dial 677* at 2nd tone		

* If the continuous tone persists, do not hang up. Wait on the line and an Operator will ask you for a 3 digit code (SAC code). The SAC code to be given is 677



Towergate Insurance,
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