

# Aviva Single trip and Annual Multi-trip Travel Insurance

## Optional Covers Terms and Conditions



### Introduction

This sets out the full terms and conditions for the optional covers. These are in addition to the general terms and conditions stated in the policy booklet.

Cover only applies if it is shown on your policy schedule

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## Definitions

Wherever the following words or phrases appear in **bold** in this policy or on **your** policy schedule, they will have the following meanings unless otherwise shown for any policy section:

### abandon / abandonment

Returning to the **UK** before **your** scheduled return date (including being transported back to a **UK** hospital by **us**) or being an in-patient in hospital for more than 24 hours during **your trip**.

### area covered

The area covered shown on **your** policy schedule which will be one of the following:

- **UK**
- Europe - Albania, Algeria, Andorra, Austria, Azores, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland (Eire), Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Ural Mountains), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey and Ukraine.
- Worldwide excluding USA, Canada and all Caribbean Islands.
- Worldwide including USA, Canada and all Caribbean Islands.

### close business colleague

Someone **you** work with in the **UK** who has to be in work in order for **you** to be able to go on or continue a **trip**. A senior manager or director of the business must confirm this in the event of a claim.

### close relative

**Your** mother, father, sister, brother, marital / civil or domestic partner who lives with **you**, fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, legal guardian or foster child.

### doctor

A registered member of the medical profession practising in the **UK** who is not related to **you** or anyone **you** are travelling with.

### excess / excesses

The amount(s) as shown on **your** policy schedule that **you** will have to pay towards any claim by an **insured person** under the section. If any one incident results in an **insured person** claiming under more than one section of the policy **you** will only have to pay a maximum of one excess per **insured person**.

### excursions

Day trips and outings arranged through **your** travel or accommodation provider. This also includes **your** ski pack if Winter Sports cover is shown on **your** policy schedule and green fees if Golfing cover is shown on **your** policy schedule.

### home

**Your** home address in the **UK**.

### home territory

- England, Wales, Scotland, Northern Ireland, Jersey and Isle of Man if **your home** is located in any of these areas.
- Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou if **your home** is located on any of these islands.

### loss of one or more limbs

Loss of **your** hand or foot at or above the wrist or ankle, or the total and permanent loss of use of **your** entire hand, arm, foot or leg.

### period of insurance - single trip policies:

**The below dates are shown on your policy schedule**

- Cancellation cover begins from the cancellation cover start date and ends when **you** leave **your home** on the **trip** start date.
- Cover under all other sections starts when **you** leave **your home** on the **trip** start date and continues until the **trip** end date.

### period of insurance - annual multi-trip policies:

The period as shown on **your** policy schedule.

Each **trip you** make during the period of insurance will be treated as a separate insurance, individually subject to all policy terms, conditions and exclusions.

Cover for individual **trips** apply as follows:

- Cancellation cover begins from the start date of the period of insurance or the date of booking each **trip** (whichever is later) and ends when **you** leave **your home** to start **your trip**.
- Cover under all other sections starts when **you** leave **your home** at the start of **your trip** and continues for the duration of each **trip**.

**We** will cover **trips** booked during one period of insurance but not taking place until the next period of insurance if **your** annual multi-trip policy with **us** is still in force at the time of the incident resulting in a claim.

### permanent total disablement

A permanent and total disability that means **you** cannot do any kind of job.

### personal money

Cash (including foreign currency), travellers' cheques, non-refundable pre-paid event and entertainment tickets, travel tickets, passports, visas and driving licences.

### point of international departure

The airport, port or station from which **you** will undertake international travel from or into the **UK**.

### pre-booked holiday accommodation

A commercially run premises where a fee is charged which has been booked prior to the departure of **your trip**, including a pre-booked tent or caravan pitch but not including residential homes belonging to family or friends.

### total loss of sight

Complete and permanent loss of sight.

### travelling companion

A person **you** travel with, without whom **you** cannot make or continue **your trip**.

### trip(s)

Journeys beginning and ending in the **UK** that are either:

- holidays outside the **UK**;
- business travel outside the **UK** (Business travel is optional and is only covered if shown on **your** policy schedule);
- holidays within the **UK**, which include two or more consecutive nights' stay in **pre-booked holiday accommodation**.

### UK

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

### UK resident

An **insured person** whose main **home** is in the **UK**, who is registered with a **doctor** and who is liable to pay taxes in the **UK**. **You** must have been resident in the **UK** for at least 6 months at the time of buying or renewing **your** policy.

### unattended

Not in **your** full view or positioned where **you** are unable to prevent unauthorised taking of **your** property, unless it is left in a locked room or safe.

Property left in a motor vehicle is unattended unless the vehicle is locked and the items are placed out of view in an enclosed storage compartment, boot or luggage space.

### valuables

Jewellery, costume jewellery, watches, items made of or containing gold, silver, precious metal or precious stones, binoculars, hand held games consoles and equipment, mobile phones, audio visual, photographic, video camera, computer and television equipment, portable in-car and handheld satellite navigation devices.

(Baggage cover is optional and is only covered if shown on **your** policy schedule).

### we, us, our, Aviva

Aviva Insurance Limited.

Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

### winter sports equipment

Skis, snowboard, boots, helmets, bindings or poles.

(Winter sports cover is optional and is only covered if shown on **your** policy schedule).

### you, your, yours, yourself, insured person(s)

The person or people named on **your** policy schedule.

## Baggage

If this happens...	Am I covered?
Someone has smashed the window of my hire car and stolen my luggage from the boot - can I claim?	Yes, if <b>your</b> luggage was concealed in the boot of a locked car and entry has been forced <b>you</b> can claim for <b>your</b> stolen belongings. Make sure that <b>you</b> report this to the police or <b>your</b> hire car company and get written proof.

**We** will cover **you** for loss, theft or accidental damage to **your** baggage personal belongings and **valuables** during **your trip**, up to the limits shown on **your** policy schedule.

### Special Conditions

1.	<b>You</b> must take reasonable care to keep <b>your</b> personal belongings, baggage, and <b>valuables</b> safe. If <b>your</b> personal belongings or <b>valuables</b> are lost or stolen, <b>you</b> must take all reasonable steps to get them back.
2.	If <b>your</b> personal belongings, baggage or <b>valuables</b> are lost or damaged by an authority, a transport company or accommodation provider <b>you</b> must report the details of the loss or damage to them in writing and request written confirmation.
3.	If <b>your</b> personal belongings, baggage or <b>valuables</b> are lost or damaged by an airline, <b>you</b> must: <ol style="list-style-type: none"> <li>get a property irregularity report</li> <li>give written notice of the claim to the airline within the time limit in their conditions of carriage (<b>you</b> should also keep a copy)</li> <li>keep all travel tickets and tags if <b>you</b> claim under this policy.</li> </ol>
4.	It may affect <b>your</b> claim if <b>you</b> cannot prove the value of, and that <b>you</b> were responsible for, the lost, stolen or damaged items, for example a receipt or credit card / bank statement showing evidence of purchase or the broken item if <b>you</b> are claiming for damage.
5.	<b>You</b> must report any loss or theft to the police within 24 hours or as soon as reasonably possible following discovery and get a written report (where it is not possible to obtain a police report <b>you</b> must provide other independent proof of the loss or theft such as a letter from <b>your</b> transport company, accommodation provider, vehicle hire company or repairer).
6.	<b>You</b> should not dispose of any damaged items as <b>we</b> may ask <b>you</b> to send them to <b>us</b> at <b>your</b> cost.
7.	At <b>our</b> option, <b>we</b> will settle any claim by payment or replacement. <b>We</b> will pay claims for personal belongings, baggage and <b>valuables</b> based on their value at the time of loss. <b>We</b> will not pay the cost of replacing them with new items, and <b>we</b> will not pay more than the original purchase price of any lost or damaged item.
8.	If <b>you</b> have also made a claim under the Delayed Baggage section, in <b>your</b> policy booklet, this amount will be deducted from the amount claimed under this section.

### Excess

The **excess** is shown on **your** policy schedule.

### What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Theft of personal belongings, baggage or <b>valuables</b> which <b>you</b> have deliberately left <b>unattended</b> .
3.	Loss, accidental damage or theft of <b>valuables</b> not carried in <b>your</b> hand baggage and fully accessible to <b>you</b> while <b>you</b> are travelling.
4.	Cracking, scratching or breaking of glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile articles.
5.	Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
6.	Theft of personal belongings, baggage or <b>valuables</b> from a locked room, safe, motor vehicle or caravan unless there is evidence of forcible and violent entry.
7.	Pedal cycles, contact lenses, hearing aids, medical and dental fittings.
8.	Any loss or theft which <b>you</b> do not report to the police within 24 hours or as soon as reasonably possible following discovery and get a written report (where it is not possible to obtain a police report <b>you</b> must provide other independent proof of loss such as a letter from <b>your</b> transport company, accommodation provider, vehicle hire company or repairer).
9.	<b>Winter sports equipment</b> , scuba diving, golf and fishing equipment.
10.	Any goods delayed, detained or confiscated by customs or other officials.
11.	Items used in connection with <b>your</b> job which are not owned by <b>you</b> .
12.	<b>Personal money</b> , bonds, securities or documents of any kind.

# Winter Sports Cover

## Winter Sports Activities

If this happens...	Am I covered?
I am on holiday and my skis have been stolen - Do I have cover under my policy?	Yes, with <b>our</b> optional Winter Sports cover <b>we</b> will cover the replacement of <b>your</b> skis (See the table below) <b>we</b> will also cover the cost, up to the limit on <b>your</b> policy schedule to hire skis for the rest of <b>your</b> trip.

The following winter sports activities are only covered if Winter Sports cover has been selected by you for all insured persons and this is shown on your policy schedule.

Winter Sports Activity	Limitations
Cross country skiing	Recognised paths only
Dog sledding	
Dry slope skiing	
Glacier walking	Accompanied by a qualified guide at all times
Indoor skiing/snowboarding	
Off-piste skiing/snowboarding	Accompanied by a qualified guide at all times and only in areas that the resort management consider to be safe
Skiing/snowboarding	Recognised pistes only
Sledging	
Sleigh rides	
Snow mobiling	No cover under the Personal Liability section and on recognised paths only
Snow shoeing	

### What is not covered

1.	There is no cover at all for any injury or death if, during <b>your</b> trip, <b>you</b> take part in any Winter sports activity: <ol style="list-style-type: none"> <li>that is NOT shown in the above table</li> <li>either as a professional or where <b>you</b> receive any financial reward or gain</li> <li>for the purpose of practising for or taking part in:               <ol style="list-style-type: none"> <li>any speed or time trial or race of any kind</li> <li>any organised team competition or tournament</li> </ol> </li> <li>if <b>you</b> suffer from a medical condition which would normally prohibit <b>you</b> from participating in that activity</li> <li>Where <b>you</b> have failed to follow all safety guidelines and use the necessary safety equipment</li> </ol>
2.	There is no cover under the Cancellation Charges or Abandonment sections for: <ol style="list-style-type: none"> <li>any course or tuition fees, project costs, sponsorship fees or similar.</li> <li>cancellation of a pre-paid winter sports activity by the organiser of that activity.</li> </ol>

### Winter sports equipment

1.	If <b>your</b> winter sports equipment is lost, stolen or damaged by accident during <b>your</b> trip, <b>we</b> will pay for their replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below. The most <b>we</b> will pay is shown on <b>your</b> policy schedule. <ul style="list-style-type: none"> <li>● Up to one year old, 90% of the purchase price</li> <li>● Up to two years old, 70% of the purchase price</li> <li>● Up to three years old, 50% of the purchase price</li> <li>● Up to four years old, 30% of the purchase price</li> <li>● Over four years old, 20% of the purchase price</li> </ul>
2.	If <b>you</b> hire <b>winter sports equipment</b> and it is lost, stolen or damaged by accident during <b>your</b> trip, <b>we</b> will pay for its replacement or repair up to the limit shown on <b>your</b> policy schedule.
3.	If <b>we</b> pay under items 1 or 2 above, <b>we</b> will also pay to hire replacement <b>winter sports equipment</b> for the rest of <b>your</b> trip up to the limit shown on <b>your</b> policy schedule.
4.	<b>We</b> will pay up to the limit shown on <b>your</b> policy schedule to replace <b>your</b> lift pass if it is lost or stolen during <b>your</b> trip.

### Special conditions

1.	<b>You</b> must take reasonable care to keep the <b>winter sports equipment</b> safe. If the <b>winter sports equipment</b> is lost or stolen, <b>you</b> must take all reasonable steps to get it back.
2.	If the <b>winter sports equipment</b> is lost or damaged by an authority, a transport company or hotel, <b>you</b> must report the details of the loss or damage to them in writing and request a written confirmation.

3.	If the <b>winter sports equipment</b> is lost or damaged by an airline, <b>you</b> must: <ol style="list-style-type: none"> <li>get a property irregularity report</li> <li>give written notice of the claim to the airline within the time limit in their conditions of carriage (<b>you</b> should also keep a copy)</li> <li>keep all travel tickets and tags if <b>you</b> claim under this policy.</li> </ol>
4.	It may affect <b>your</b> claim if <b>you</b> cannot prove the value of, and that <b>you</b> were responsible for, the lost, stolen or damaged items, for example a receipt or credit card / bank statement showing evidence of purchase or the broken item if <b>you</b> are claiming for damage.
5.	<b>You</b> must report any loss or theft to the police within 24 hours or as soon as reasonably possible following discovery and get a written report (where it is not possible to obtain a police report <b>you</b> must provide other independent proof of the loss or theft such as a letter from <b>your</b> transport company, hotel or resort management.

### Excess

The **excess** is shown on **your** policy schedule.

### What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Deliberate or malicious damage to <b>winter sports equipment</b> caused by the <b>insured person</b> .
3.	Loss or damage to <b>winter sports equipment</b> caused by the <b>insured person's</b> carelessness or neglect.
4.	Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
5.	Losses from motor vehicles.
6.	Any loss or theft which <b>you</b> do not report to the police within 24 hours or as soon as reasonably possible following discovery and get a written report for (where it is not possible to obtain a police report <b>you</b> must provide other independent proof of loss such as a letter from <b>your</b> transport company or resort management).
7.	<b>Winter sports equipment</b> that is damaged while it is being used.

### Delay due to Avalanche

**We** will cover **you** up to the limit shown on **your** policy schedule for the cost of extra travel and accommodation if an avalanche delays **your** arrival at or departure from the booked resort.

### What is not covered

Anything mentioned in the General Exclusions section.

### Piste Closure

**This section does not apply to cross-country skiing**

If all pistes at the resort **you** have booked are closed because of lack of snow, excessive snow or high winds **we** will pay **you** a daily benefit up to the limit shown on **your** policy schedule.

### Special condition

**You** must provide evidence that confirms the piste closures from either **your** tour operator or resort management.

### What is not covered

Anything mentioned in the General Exclusions section.

### Ski Pack

If, due to illness or injury, **you** are medically certified as being unable to ski or board **we** will pay the proportionate cost of **your** non-refundable ski pack up to the limit shown on **your** policy schedule. The ski pack comprises lessons from a ski school, ski hire and the cost of any lift pass.

### What is not covered

See exclusions listed after the inability to take part in winter sports activities section.

### Inability to take part in winter sports activities

If, due to injury or illness during **your** trip, **you** cannot take part in winter sports activities, **we** will pay **you** a daily benefit up to the limit shown on **your** policy schedule for each day **you** are prevented from doing so.

### What is not covered under the Ski Pack and Inability to take part in winter sports activities sections

1.	Anything mentioned in the General Exclusions section.
2.	Any claim for a medical condition if any <b>insured person</b> has travelled against the advice of a <b>doctor</b> or purposely travelled without medical advice when it was reasonable for <b>you</b> to have consulted a <b>doctor</b> .

3.	<p>Any claim for a medical condition if any of the following applied when <b>you</b> took out or renewed <b>your</b> policy or booked <b>your trip</b> (whichever is later), <b>you</b>:</p> <ul style="list-style-type: none"> <li>a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by <b>us</b></li> <li>b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by <b>us</b></li> <li>c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by <b>us</b></li> <li>d. had been told <b>you</b> have a terminal illness.</li> </ul>
4.	<p>Any claim for a medical condition where <b>you</b> have been referred to a Consultant/Specialist, attend A&amp;E or admitted to a hospital between booking <b>your trip</b> and the departure date unless disclosed to and accepted by <b>us</b>.</p>

# Golfing Cover

Cover only applies to the insured person(s) named under this section on your policy schedule.

If this happens...	Am I covered?
I am on holiday and my golf clubs have been delayed for 2 days - Do I have cover under my policy as I need to hire new clubs?	Yes, with <b>our</b> optional Golf cover <b>we</b> will cover the cost, up to the limit on <b>your</b> policy schedule to hire new clubs

**We** will cover **you** for the following, up to the limits shown in on **your** policy schedule:

1.	If <b>your</b> golf equipment (not including clothing) is lost, stolen or damaged during <b>your trip</b> , <b>we</b> will pay for its replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below. The most <b>we</b> will pay is shown on <b>your</b> policy schedule. <ul style="list-style-type: none"> <li>● Up to one year old, 90% of the purchase price</li> <li>● Up to two years old, 70% of the purchase price</li> <li>● Up to three years old, 50% of the purchase price</li> <li>● Up to four years old, 30% of the purchase price</li> <li>● Over four years old, 20% of the purchase price</li> </ul>
2.	If <b>your</b> golf equipment is lost, stolen, damaged or temporarily delayed for more than 12 hours on the outward journey, <b>we</b> will pay the daily benefit up to the limit shown on <b>your</b> policy schedule for hiring replacement golf equipment.
3.	If <b>you</b> are unable to play golf due to injury or illness <b>we</b> will pay the non-refundable, pre-booked green fees up to the limit shown on <b>your</b> policy schedule.

## Special conditions

1.	If claiming under item 2 above, <b>you</b> must get written confirmation from the carrier of the number of hours <b>you</b> were without <b>your</b> golf equipment.
2.	<b>You</b> must take reasonable care to keep <b>your</b> golf equipment safe. If <b>your</b> golf equipment is lost or stolen, <b>you</b> must take all reasonable steps to get it back.
3.	If <b>your</b> golf equipment is lost or damaged by an authority, a transport company or accommodation provider, <b>you</b> must report the details of the loss or damage to them in writing and request a written confirmation.
4.	If <b>your</b> golf equipment is lost or damaged by an airline, <b>you</b> must: <ol style="list-style-type: none"> <li>a. get a property irregularity report</li> <li>b. give written notice of the claim to the airline within the time limit in their conditions of carriage (<b>you</b> should also keep a copy)</li> <li>c. keep all travel tickets and tags if <b>you</b> claim under this policy.</li> </ol>
5.	It may affect <b>your</b> claim if <b>you</b> cannot prove the value of, and that <b>you</b> were responsible for, the lost, stolen or damaged items, for example a receipt or credit card / bank statement showing evidence of purchase or the broken item if <b>you</b> are claiming for damage.
6.	<b>You</b> must report any loss or theft to the police within 24 hours of discovery or as soon as reasonably possible and get a written report (where it is not possible to obtain a police report <b>you</b> must provide other independent proof of the loss or theft such as a letter from <b>your</b> transport company, hotel or resort management).

## Excess

The **excess** is shown on **your** policy schedule.

## What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Deliberate or malicious damage to golf equipment caused by the <b>insured person</b> .
3.	Loss or damage to golf equipment caused by the <b>insured person's</b> carelessness or neglect.
4.	Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
5.	Losses from motor vehicles.
6.	Any loss or theft which <b>you</b> do not report to the police within 24 hours of discovery or as soon as reasonably possible and get a written report for (where it is not possible to obtain a police report <b>you</b> must provide other independent proof of loss such as a letter from <b>your</b> transport company or resort management).
7.	Golf equipment that is damaged while it is being used
8.	Any claim for a medical condition if any <b>insured person</b> has travelled against the advice of a <b>doctor</b> or purposely travelled without medical advice when it was reasonable for <b>you</b> to have consulted a <b>doctor</b> .
9.	Any claim for a medical condition if any of the following applied when <b>you</b> took out or renewed <b>your</b> policy or booked <b>your trip</b> (whichever is later), <b>you</b> : <ol style="list-style-type: none"> <li>a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by <b>us</b></li> <li>b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by <b>us</b></li> </ol>



	<p>c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by <b>us</b></p> <p>d. <b>had been told you</b> have a terminal illness.</p>
10.	Any claim for a medical condition where <b>you</b> have been referred to a Consultant/Specialist, attend A&E or admitted to a hospital between booking <b>your trip</b> and the departure date unless disclosed to and accepted by <b>us</b>

## Scuba Diving up to 30 metres

Cover only applies to insured person(s) named under this section on your policy schedule.

If this happens...	Am I covered?
I was scuba diving and slipped on the boat and have broken my ankle, can I claim for the medical expenses that I incur?	Yes, if <b>you</b> have selected scuba cover <b>you</b> will be covered for any medical expenses which occur while <b>you</b> are scuba diving.

Emergency Medical and Associated Expenses and Abandonment sections of **your** policy booklet are extended to cover **you** while scuba diving to the maximum depth for which **you** are qualified, but not more than 30 metres, provided **you** are accompanied by a qualified diving instructor or dive master.

### Special conditions

1.	When <b>you</b> are scuba diving <b>you</b> must follow all the safety guidelines provided by <b>your</b> instructor or dive master, who must be certified by a recognised diving body such as PADI, NAUI, PSAC, SAA and SSI.
2.	The cover given by this section only applies to recreational scuba diving up to a total of 31 days during the <b>period of insurance</b> .
3.	Cover does not extend to the Personal Accident or Personal Liability sections of <b>your</b> policy booklet.

### What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any claim caused by <b>you</b> suffering from any medical condition which would normally prohibit <b>you</b> from diving.
3.	Any claim where <b>you</b> do not follow all diving safety warnings and guidelines.
4.	Any claim where <b>you</b> have booked a <b>trip</b> for the main purpose of scuba diving.
5.	Any claim arising from <b>your</b> participation in any professional, commercial or technical diving including, but not limited to, enriched air diving, tutor diving, ice diving, free diving, solo diving and wreck, cave or cavern diving.
6.	Any claim where <b>you</b> travel by air within 24 hours of completing a dive.

## Airspace Closure Cover

If this happens...	Am I covered?
I'm at the airport and due to return home. The airport has been shut down and there are no flights out for at least 48 hours - can I claim for anything	Yes, if <b>you</b> have Airspace Closure cover <b>we</b> will either pay a benefit for each full 24 hour period that <b>you</b> are unable to return <b>home</b> , or pay additional travel and accommodation costs if <b>you</b> unavoidably have to make alternative arrangements to return <b>home</b> .

### Extended Cancellation Cover

**We** will pay for costs that each **insured person** has paid, and cannot get back, or which legally have to be paid for their own personal travel and accommodation (including **excursions** and unused kennel, cattery or professional pet sitter fees), up to the limits shown on **your** policy schedule if after the date of buying **your** policy, adding Airspace Closure or booking a **trip** (whichever is later), **you** unavoidably have to cancel **your trip** for one of the following reasons.

1.	Airspace being closed.
2.	An airport or port <b>you</b> are scheduled to travel from or through being closed and no suitable alternative transport being available to <b>you</b> for more than 24 hours from the date and time of <b>your</b> scheduled departure, as shown on <b>your</b> ticket/itinerary.
3.	<b>Your</b> flight being cancelled as a direct result of volcanic ash in the atmosphere and no suitable alternative flight being available to <b>you</b> within 24 hours of the date and time of <b>your</b> scheduled departure, as shown on <b>your</b> ticket/itinerary.

### Special condition

All claims must be supported by documentary evidence that **you** have been unable to obtain a refund from **your** travel and/or accommodation provider.

### What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any claim where <b>you</b> knew at the time of buying the insurance or booking the <b>trip</b> (whichever is later), that: <ol style="list-style-type: none"> <li><b>you</b> would be unable to travel</li> <li>where it had been publicly announced and/or reported by the media that the occurrence of an anticipated event could result in:               <ol style="list-style-type: none"> <li>the closure of airspace or an airport or port that <b>you</b> are scheduled to travel from or through, or</li> <li>cancellation of <b>your</b> flight</li> </ol> </li> </ol>

### Enforced Stay Abroad

**This cover does not apply for holidays within the UK.**

If **you** are unable to return **home** on **your** scheduled return date due to:

1.	Airspace being closed; or
2.	An airport or port that you are scheduled to travel from or through being closed; or
3.	<b>Your</b> flight being cancelled as a direct result of volcanic ash in the atmosphere,

We will pay you either

- the benefit shown on **your** policy schedule for each full 24 hour period **you** are unable to return home; or
- the necessary and reasonable additional travel and accommodation expenses, up to the limits shown on **your** policy schedule, where after a period of 24 hours or more, **you** unavoidably have to make immediate alternative arrangements to return **home**

**We** will also pay for emergency medical supplies that **you** require to prevent a deterioration or exacerbation of an existing medical condition.

### Special condition

1.	Where <b>you</b> claim under item i. above, <ol style="list-style-type: none"> <li><b>we</b> will work out the length of <b>your</b> enforced stay abroad from the date and time of <b>your</b> scheduled departure, as shown on <b>your</b> ticket/itinerary</li> <li><b>you</b> must obtain written confirmation from <b>your</b> carrier or handling agents of the actual time and date of <b>your</b> return to the <b>UK</b></li> </ol>
2.	Payment under item ii. will only be considered where <b>your</b> carrier or handling agents have not been able to offer <b>you</b> suitable alternative accommodation and/or travel arrangements. All claims must be supported by documentary evidence of the costs <b>you</b> have incurred.

### What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	More than 1 item under this section
3.	Any claim under item ii where <b>you</b> fail to provide documentary evidence of the costs incurred.
4.	Any claim for travel and/or accommodation expenses if: <ol style="list-style-type: none"> <li><b>you</b> have not purchased <b>your</b> return ticket before <b>you</b> depart on <b>your trip</b>, or</li> <li><b>you</b> are travelling on an open-ended ticket and have not scheduled a return date to the <b>UK</b> with the airline.</li> </ol>

# Travel Disruption

If this happens...	Am I covered?
I am due to go on holiday in 4 days to Egypt and the Foreign and Commonwealth office have just advised against all travel - can I claim for cancellation?	Yes, with <b>our</b> optional Travel Disruption cover <b>you</b> would be able to claim for cancellation of <b>your trip</b> .

## Extended Cancellation Cover

**We** will pay for costs that each **insured person** has paid, and cannot get back, or which legally have to be paid for their own personal travel and accommodation (including **excursions** and unused kennel, cattery or professional pet sitter fees), up to the limits shown on **your** policy schedule if, after the date of buying **your** policy, adding Travel Disruption or booking a **trip** (whichever is later), **you** unavoidably have to cancel **your** trip for one of the reasons listed below.

1.	Strike or industrial action on the day of <b>your</b> scheduled departure results in the cancellation of <b>your</b> pre-booked travel arrangements.
2.	Severe snowfall prevents <b>you</b> from leaving <b>home</b> on <b>your</b> scheduled departure date
3.	In the seven days before <b>your</b> scheduled departure date: <ol style="list-style-type: none"> <li>the Foreign and Commonwealth Office advise against all travel or all but essential travel to the area in which <b>you</b> were due to stay</li> <li>An avalanche, earthquake, explosion, fire, flood, landslide, storm or tsunami renders the accommodation in which <b>you</b> were due to stay uninhabitable</li> <li><b>your</b> pre-booked holiday accommodation is directly affected by a food poisoning outbreak</li> <li>the area in which <b>you</b> were due to stay is affected by pandemic or epidemic influenza.</li> </ol>

## Special conditions

1.	<b>You</b> must provide written confirmation from the accommodation provider that <b>you</b> could not use <b>your</b> pre-booked holiday accommodation and the reason for this.
2.	Where <b>you</b> have been unable to leave <b>home</b> due to severe snowfall, <b>you</b> must provide evidence that travel was not possible, such as local police, press or traffic reports.

## Excess

The **excess** is shown on **your** policy schedule.

## What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any claim where the accommodation provider has offered reasonable alternative accommodation.
3.	Any claim where <b>you</b> knew, at the time of buying <b>your</b> policy, adding Travel Disruption or booking a <b>trip</b> (whichever is later), that <b>you</b> would be unable to travel.
4.	Any claim caused by strike or industrial action which was public knowledge at the time of buying <b>your</b> policy, adding Travel Disruption or booking a <b>trip</b> (whichever is later).

## Extended Abandonment Cover

If **you** have to unavoidably **abandon your trip** and return **home** early **we** will pay up to the limits shown on **your** policy schedule for:

- additional travel costs (if **you** cannot use **your** return ticket); and/or
- accommodation costs (of a similar standard to the travel and/or accommodation **you** had booked for **your trip**); and
- unused accommodation costs that each **insured person** has paid and cannot get back (including **excursions** and unused kennel, cattery or professional pet sitter fees)

if any of the following happen after **you** have left **home**.

1.	Severe snowfall prevents <b>you</b> from reaching <b>your point of international departure</b> on <b>your</b> outward journey from the <b>UK</b> or <b>pre-booked holiday accommodation</b> within the <b>UK</b>
2.	<b>You</b> reach <b>your point of international departure</b> on <b>your</b> outward journey from the <b>UK</b> and discover that <b>your</b> pre-booked travel arrangements have been cancelled due to a strike, industrial action or severe snowfall and <b>your</b> carrier or their handling agent is unable to provide suitable alternative travel arrangements within 24 hours
3.	The Foreign and Commonwealth Office advise <b>UK residents</b> to leave the area in which <b>you</b> are staying and return <b>home</b>
4.	An avalanche, earthquake, explosion, fire, flood, landslide, storm or tsunami renders the accommodation in which <b>you</b> are staying uninhabitable
5.	<b>Your</b> pre-booked holiday accommodation is directly affected by a food poisoning outbreak
6.	The area in which <b>you</b> are staying is affected by pandemic or epidemic influenza.

## Special conditions

1.	If <b>you</b> need to return <b>home</b> and intend to make a claim under this section <b>you</b> must phone the claims helpline immediately
2.	Where <b>you</b> have been unable to reach <b>your point of international departure</b> or <b>pre-booked holiday accommodation</b> within the <b>UK</b> , <b>you</b> must provide evidence that travel was not possible, such as a report from a breakdown service provider, local police, press or traffic reports.

## Excess

The **excess** is shown on **your** policy schedule.

## What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any claim for <b>abandonment</b> due to severe snowfall where <b>you</b> have not allowed sufficient time to reach <b>your point of international departure</b> , taking into account the weather forecast for the journey
3.	Any claim caused by a strike or industrial action for which the dates had been publicly announced or reported by the media at the time <b>you</b> took out <b>your</b> policy, added Travel Disruption or when <b>you</b> booked <b>your trip</b> (whichever is later).
4.	Any claim for <b>abandonment</b> due to Foreign and Commonwealth Office advice where this advice was already in place prior to <b>your</b> departure from the <b>UK</b> .
5.	Any claim for <b>abandonment</b> after <b>you</b> have chosen to move to alternative accommodation.
6.	Any claim which was not authorised by <b>our</b> Claims helpline before <b>you</b> returned <b>home</b> .
7.	Any claim where <b>you</b> knew prior to departure on <b>your trip</b> that <b>you</b> may need to return <b>home</b> early.
8.	Any claim for additional travelling costs if, prior to departure from the <b>UK</b> , <b>you</b> have not purchased a return ticket to the <b>UK</b> .

## Delay outside of the UK

If a scheduled transport service on which **you** are booked to travel whilst outside the **UK** is delayed or cancelled, **we** will pay **you** a benefit for each 12 hour period **you** are delayed.

## Special Condition

**We** will work out the length of the delay from the date and time of **your** scheduled departure. **You** must have checked in at the specified time and provide written confirmation from the carrier or their handling agents of the actual date and time of the departure and the reason for the delay.

## What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any claim resulting from a delayed departure occurring at <b>your point of international departure</b> .
3.	Any claim for delayed departure in relation to a journey that was not pre-booked before <b>you</b> left the <b>UK</b> .
4.	Any claim caused by strike or industrial action which was public knowledge at the time of buying <b>your</b> policy, adding Travel Disruption or booking a <b>trip</b> (whichever is later)
5.	Any claim where a possible reason for delay was public knowledge at the time of buying <b>your</b> policy, adding Travel Disruption cover or booking a <b>trip</b> (whichever is later)

# GENERAL EXCLUSIONS AND CONDITIONS - THESE APPLY TO THE WHOLE OF YOUR POLICY

## General Exclusions

This policy does not cover the following:	
1.	Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event: <ul style="list-style-type: none"> <li>a. war; invasion; act of a foreign enemy; hostilities or warlike operation or operations (whether war has been declared or not); civil war; revolution, rebellion or insurrection; civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising; military power (even if properly authorised by the duly elected government); usurped power; or</li> <li>b. any action taken to prevent, control or suppress, or which in any way relates to a) above.</li> </ul>
2.	Claims directly or indirectly caused by: <ul style="list-style-type: none"> <li>a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or</li> <li>b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or</li> <li>c. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.</li> </ul>
3.	Any claim for <b>your</b> death, injury or disability resulting from: <ul style="list-style-type: none"> <li>a. <b>your</b> suicide or attempted suicide; or</li> <li>b. <b>your</b> misuse of alcohol or drugs or <b>your</b> consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long-term physical or mental harm, or where <b>your</b> judgement is affected causing <b>you</b> to take actions <b>you</b> would not usually take; or</li> <li>c. any exacerbation of an accepted medical condition caused by <b>your</b> misuse of alcohol or drugs.</li> </ul>
4.	Any claim where during the <b>trip you</b> deliberately put <b>yourself</b> at risk of death, injury, illness or disability (unless <b>you</b> were trying to save human life).
5.	Any loss that is not specifically described in the cover sections of this policy, e.g. <b>we</b> will not pay for loss of earnings if <b>you</b> are unable to return to work due to injury or illness during <b>your trip</b> , or any payment which <b>you</b> would normally have made during <b>your</b> travels.
6.	Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to <b>you</b> .
7.	Any claim that results from any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before <b>you</b> took out or renewed <b>your</b> policy or when <b>you</b> booked <b>your trip</b> (whichever is later).
8.	Any incident which happens after the <b>trip</b> duration limit, shown on <b>your</b> policy schedule, has been exceeded.
9.	Any claim for an incident which happens during the <b>trip</b> that results from: <ul style="list-style-type: none"> <li>a. <b>you</b> flying an aircraft or taking part in other aerial activities not listed in the Leisure Activities and Activity Based Holidays sections;</li> <li>b. <b>you</b> riding or being a passenger on a scooter, moped or motorcycle; <ul style="list-style-type: none"> <li>• 125cc or under; unless you wear a crash helmet and, as a rider, you are fully licensed to use such a vehicle in the <b>UK</b>; or</li> <li>• over 125cc; unless this is <b>your</b> mode of transport from the <b>UK</b> and <b>you</b> wear a crash helmet and appropriate protective clothing; and, as a rider, <b>you</b> are fully licensed and insured to use this vehicle in the <b>UK</b>. There is no cover for <b>trips</b> taken outside of Europe.</li> </ul> </li> <li>c. <b>you</b> riding or being a passenger on a quad bike, all terrain vehicle or similar on or off road;</li> <li>d. <b>you</b> driving any motorised vehicle, unless <b>you</b> are fully licensed to drive such a vehicle in the <b>UK</b>;</li> <li>e. <b>you</b> driving or being a passenger in any motorised vehicle unless <b>you</b> have complied with all laws applying to use of that vehicle in the country <b>you</b> are visiting, for example, <b>you</b> must wear a seat belt where this is required by law;</li> <li>f. <b>your</b> involvement in paid or unpaid manual work or physical labour of any kind, other than Charity and Conservation work as shown in the Activity Based Holidays section;</li> <li>g. business travel unless this is shown on <b>your</b> policy schedule;</li> <li>h. business travel if <b>your</b> job is not wholly an office based role and <b>your</b> journey involves dealing with members of the public or any tasks other than clerical or administrative duties;</li> <li>i. <b>you</b> taking part in a leisure activity, activity based holiday or winter sports activity not listed in the Leisure Activities or Activity Based Holidays section;</li> <li>j. <b>you</b> taking part in any winter sports activity unless Winter Sports cover is shown on <b>your</b> policy schedule;</li> <li>k. <b>you</b> taking part in exploration or scientific expeditions or being a crew member on a vessel travelling from one country to another;</li> </ul> <p><b>you</b> sitting on any balcony railing; jumping from or climbing on or over any balcony railing, ledge or wall, regardless of its height, other than Artificial Wall Climbing listed in the Leisure Activities section.</p>
10.	Any claim resulting from a tropical disease where <b>you</b> have not had the recommended inoculations and/or taken the recommended medication.
11.	Any claim for: <ul style="list-style-type: none"> <li>a. unused travel or accommodation arranged by using air miles, loyalty or points based ownership schemes, timeshares or similar promotions;</li> <li>b. management fees, maintenance costs or exchange fees associated with loyalty or points based ownership schemes, timeshares or similar promotions;</li> </ul>

	<p>c. costs where these are recoverable from <b>your</b> travel and/or accommodation provider;</p> <p>d. the refund of any costs <b>you</b> have paid for on behalf of persons not named on <b>your</b> policy schedule;</p> <p>e. administration costs charged by <b>your</b> travel and/or accommodation provider in respect of obtaining a refund for unused travel and accommodation.</p>
12.	Any claim for refund of any course or tuition fees, project costs, sponsorship fees or similar (other than <b>your</b> pre-paid ski pack if Winter Sports cover is shown on <b>your</b> policy schedule).
13.	Any claim because <b>you</b> do not feel like travelling, or <b>you</b> are not enjoying <b>your trip</b> .

## General Conditions

1.	<p><b>You</b> must take reasonable care to provide complete and accurate answers to the questions <b>we</b> ask when <b>you</b> take out, make changes to, and renew <b>your</b> policy.</p> <p>If the information provided by <b>you</b> is not complete and accurate, <b>we</b> may:</p> <ul style="list-style-type: none"> <li>• revise the premium and/or amend the medical underwriting decision(s) for any declared pre-existing medical condition(s) which may result in an accepted condition being excluded; or</li> <li>• not pay any claim in full; or</li> <li>• cancel <b>your</b> policy and refuse to pay any claim.</li> </ul>
2.	<b>You</b> must take reasonable precautions to protect <b>yourself</b> and <b>your</b> property against any accident, injury, theft, loss or damage.
3.	If <b>we</b> make a payment before cover is confirmed and <b>our</b> claims investigation reveals that no cover exists under the terms of the policy, <b>you</b> must pay <b>us</b> back any amount <b>we</b> have paid, which <b>you</b> are not covered for.
4.	<b>You</b> must tell <b>us</b> as soon as possible after any injury, illness, incident or redundancy, or if <b>you</b> discover any loss or damage which may lead to a claim under this policy. <b>You</b> must also tell <b>us</b> if <b>you</b> are aware of any writ, summons or prosecution. <b>You</b> must send <b>us</b> every communication relating to a claim immediately.
5.	<b>You</b> , or any person acting for <b>you</b> , must not negotiate, admit or reject any claim without <b>our</b> permission in writing.
6.	<b>We</b> may refuse to pay any expenses for which <b>you</b> cannot provide receipts or bills.
7.	<b>You</b> or <b>your</b> legal representative must pay for any relevant certificates, information and evidence, which <b>we</b> may need to deal with <b>your</b> claim; for example death or medical certificates, police reports or purchase receipts. When there is a claim for injury or illness, <b>we</b> may ask for, and will pay for, any <b>insured person</b> to be medically examined on <b>our</b> behalf. <b>We</b> may also ask for, and will pay for, a post-mortem examination if any <b>insured person</b> dies.
8.	If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, <b>we</b> are entitled to approach that insurer for a contribution towards the claim, and will only pay <b>our</b> share. This condition does not apply to the Personal Accident or Holiday Disruption Benefit sections.
9.	<b>We</b> are entitled to take over and carry out in <b>your</b> name the defence or settlement of any legal action. <b>We</b> may also take proceedings at <b>our</b> own expense and for <b>our</b> own benefit, but in <b>your</b> name, to recover any payment <b>we</b> have made under this policy to anyone else.
10.	<p><b>You</b> cannot transfer <b>your</b> rights under this policy.</p> <p>A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.</p>
11.	If <b>you</b> make a medical claim <b>you</b> will be asked to supply <b>your doctor's</b> name to enable <b>us</b> to access <b>your</b> medical records. This will help the treating doctors, and <b>us</b> , to provide <b>you</b> with the most appropriate treatment and assess whether cover applies. If <b>you</b> do not agree to provide this <b>we</b> may not deal with <b>your</b> claim.
12.	Following the expiry of <b>your</b> 14 day statutory cooling off period <b>you</b> continue to have the right to cancel <b>your</b> policy at any time by contacting <b>us</b> , but no refund of premium will be available.
13.	<b>We</b> (or any agent <b>we</b> appoint and who acts with <b>our</b> specific authority) may cancel this policy where <b>we</b> reasonably suspect fraud or where <b>you</b> have failed to provide us with complete and accurate information as required by General Condition 1.
14.	The most we will pay for any claim is shown on <b>your</b> policy schedule; we will not pay more than the amount shown for any one incident.