

Travel insurance

All you need to know



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Welcome to Churchill

Thank you for taking out travel insurance with Churchill, which is underwritten by U K Insurance Limited. We are determined to provide you with outstanding customer service at all times and to make insuring with us as easy and trouble-free as possible.

This policy booklet provides all the details you need to know about your insurance.

We hope that you will insure with us for many years to come.

Happy travelling!



Policy conditions

Important information

Your travel insurance contract is made up of

- these policy conditions
- **your** schedule
- **your** proposal confirmation.

What you need to do

- Please read this policy booklet and **your** schedule to make sure **you** know exactly what **your** insurance covers.
- Check **your** proposal confirmation and **your** schedule, which sets out the information **you** have given **us**, carefully.
- If **you** think there is a mistake, or if **you** need to make changes, **you** should tell **us** immediately.
- If **you** don't give **us** correct information, or if **you** don't tell **us** about any changes:
 - **your** policy may be invalidated
 - **we** may reject **your** claim
 - **we** may not pay **your** claim in full.

Medical conditions

Your travel insurance covers **you** for medical emergencies while **you** are **abroad**. So any change in **your** health can affect **your** cover. **You** must tell **us** if **you** are diagnosed with any medical condition – see **Medical Declaration** on page 6.

Insured activities

Your travel insurance covers **you** for a wide range of sports and activities. However, some **hazardous activities** are not covered. Please phone **us** on **0800 032 6534** if:

- **you** are taking part in an activity which is not listed in the **Insured Activities** section of this policy or
- the main purpose of **your trip** is to take part in a particular activity and that activity is not listed in the **Insured Activities** section.

Independent travel

This policy provides cover for each insured adult, whether travelling together or independently. It covers children only if they are travelling with an insured adult or on trips organised by schools or recognised organisations that are supervised by adults.

Trip length

Our travel insurance only covers **trips** up to a maximum length of:

- **single trip**: the duration shown in **your** policy schedule. This can't be more than 90 days (45 days if you are 60 or over)
- **annual multi-trip**: 45 days per **trip**
- **winter sports cover (if selected)**: if **you** have a single trip policy you are covered for the duration of **your trip**. If **you** have annual multi-trip insurance the maximum is 25 days in any one **period of insurance**.

If **you** have an annual policy, each **trip you** make will be treated as a separate contract of insurance subject to all the limits, conditions and exclusions of this policy. For single trip policies, **your** actual **trip** length will be shown in **your** schedule.

Period of insurance

Your cover begins when **you** leave **your home** at the start of each **trip** and ends when **your trip** ends. The only exception to this is **cancellation cover** – see below.

Extending the period of insurance

If **you** are delayed returning to **your home area** beyond the scheduled end date of **your trip** for reasons outside **your** control, **we** will automatically extend the **period of insurance** until **your** new return date.

Cancellation cover

Your insurance covers **you** in case **you** have to cancel **your trip** before it starts. This cover begins on the start date shown on **your** schedule or the date **you** booked the **trip**, whichever is later, and ends when **you** leave **your home area** at the start of **your trip** (or **your home** for a **trip** solely within the UK) – see Section 2.

Meeting your needs

We have not given **you** a personal recommendation as to whether this policy is suitable for **your** specific needs and just to let **you** know **our** consultants may receive a bonus if **you** purchase any cover with **us**.

The law that applies

Under European law, **you** and **we** may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict **your** rights under mandatory provisions of the law of the country where **you** permanently live.

We've supplied this agreement and other information to **you** in English and **we**'ll continue to communicate with **you** in English.

Medical Declaration

Please read this section carefully. If you don't tell us about a medical condition, you will not be covered if that condition is a factor in you falling ill or being injured during your trip, or if you need to cancel your trip before it starts

Pre-existing medical conditions

At the start date or renewal date of **your** policy or when **you** booked **your trip**, whichever is later, **you** must tell **us** about any **pre-existing medical condition** that an **insured person** has. The definition of **pre-existing medical condition** is on page 15 and is:

Any of **you** have or have had any of the following:

- cancers
- heart conditions (such as irregular heart beat, angina or heart disease)
- circulatory conditions (such as diabetes, strokes, high blood pressure or high cholesterol)
- breathing conditions (such as asthma or COPD)
- gastro-intestinal or digestive conditions (such as Crohn's Disease or IBS)
- bone or joint conditions (such as arthritis or gout)
- any terminal prognosis.

And any medical condition for which, in the 12 months leading up to the start or renewal date of this insurance (shown on **your** schedule), or the date when **you** booked **your trip**, whichever is later, **you**:

- have had advice or treatment or been given a prescription from a **doctor**
- have been under investigation or awaiting diagnosis
- have been on a waiting list for **inpatient** treatment or are aware of the need for **inpatient** treatment.

New medical conditions

You must tell **us** if any **insured person** is diagnosed with any of these conditions after **you** have paid for this policy and before **you** leave on **your trip**:

- cancers
- heart conditions (such as irregular heart beat, angina or heart disease)
- circulatory conditions (such as diabetes, strokes, high blood pressure or high cholesterol)
- breathing conditions (such as asthma or COPD)
- gastro-intestinal or digestive conditions (such as Crohn's Disease or IBS)
- bone or joint conditions (such as arthritis or gout)
- any terminal prognosis.

What happens when you declare a medical condition

If **you** tell **us** about a medical condition, **we** may:

- cover **your** medical condition without extra premium
- ask **you** to pay an extra premium
- exclude cover for that medical condition.

If **we** cannot cover **your** medical condition, or **you** do not want to pay any additional premium, **you** can:

- make a claim for cancellation (see **Section 2**) if **your trip** has not yet started, or
- cancel **your** policy and **we** will send **you** a proportionate refund as long as **you** have not yet travelled or made a claim.

What happens if we agree to cover a medical condition

Where **we** agree to cover a medical condition, **we** will add that condition to **your** renewal terms if **you** have an annual policy. **We** will then write to **you** when the policy is due for renewal: **you** will then need to confirm if **your** medical condition has changed.

Our medical risk assessment system is updated frequently and **we** reserve the right to amend **our** medical risk assessment outcomes, so **you** may find that one year **we** might be able to cover **your** condition(s) but at a later date **we** might be unable to (or vice versa) or that the additional premium charged may change.

Medical exclusions

You're not covered for

- ✗ We won't pay for:
 - a any travel which is against the advice of a **doctor**, or would have been if **you** had sought such advice
 - b any travel for the purpose of receiving medical advice or treatment
 - c any claim if **you** have failed to take necessary medication, such as inoculations or medication that a **doctor** has prescribed to **you**.

If you don't tell us about medical conditions

We can reject any claim which is in any way connected with a **pre-existing medical condition** or a new medical condition (as described on page 6) that **you** suffer from and did not tell **us** about and which **we** did not agree to cover in writing.

Am I covered?

If **you** are unsure about whether **you** are covered or if **you** need to disclose any medical conditions, please call **us** on **0800 032 6534**.



Insured activities

You're covered for

Your travel insurance automatically covers you to do the sports and activities listed here:

✓ Land-based activities

- Aerobics
- Archery (under qualified supervision only, cover excludes third party liability)
- Badminton
- Baseball
- Basketball
- Beach games (including cricket, football and volleyball)
- Bowls
- Camel rides or elephant rides
- Clay pigeon shooting (under qualified supervision only)
- Climbing (on artificial walls, under qualified supervision only)
- Cricket
- Croquet
- Cycling (but not BMX or off-road biking)
- Dancing
- Fell walking (up to 3,000 metres above sea level)
- Fencing (protective equipment must be worn)
- Football
- Go-karting (up to 125cc, crash helmet must be worn, cover excludes third party liability)
- Golf
- Handball
- High ropes courses (under qualified supervision only)
- Hiking (up to 3,000 metres above sea level)
- Hockey
- Ice skating (on rink only, not ice hockey or speed skating)
- Jogging or running
- Motorcycling (up to 125cc, crash helmet must be worn, cover excludes third party liability)
- Netball
- Orienteering (up to 3,000 metres above sea level)
- Racquetball
- Rambling (up to 3,000 metres above sea level)
- Rifle shooting (under qualified supervision only, cover excludes third party liability)
- Roller skating or roller blading
- Rounders
- Skateboarding
- Softball
- Squash
- Table games (table tennis, snooker, pool, billiards)
- Tennis
- Trampolining
- Trekking (up to 3,000 metres above sea level)
- Volleyball.

✓ Water-based activities

These must be in inland or coastal waters only unless otherwise stated.

- Banana boating (buoyancy aid must be worn)
- Body or boogie boarding
- Canoeing or kayaking (grade 1 and 2 only, helmet and buoyancy aid must be worn)
- Dinghy sailing (buoyancy aid must be worn, maximum 12 miles from coast, no cover for the cost of rescue, cover excludes third party liability)
- Fishing
- Jet skiing or wet biking (helmet and buoyancy aid must be worn, cover excludes third party liability)

- Rafting (grade 1 and 2 only, helmet and buoyancy aid must be worn)
- Rowing
- Scuba diving (to a depth of 18 metres and only where **you** are a qualified diver and accompanied at all times by another qualified diver or, if **you** do not hold a Scuba diving qualification, **you** are accompanied at all times by a qualified diving instructor)
- Snorkelling
- Surfing
- Swimming
- Water polo
- Water skiing (buoyancy aid must be worn)
- Windsurfing or sailboarding (buoyancy aid must be worn)
- Yachting (buoyancy aid must be worn, maximum 12 miles from coast, no cover for the cost of rescue, cover excludes third party liability).

✓ Air-based activities

- Hot air balloon rides (as a passenger only, balloon must have airworthiness certificate, pilot must be qualified)
- Parascending (over water).

✓ Winter sports activities – only if you have bought the winter sports cover option

- Cross-country skiing (on recognised tracks)
- Dry slope skiing or snowboarding
- Skiing (on piste, or off piste with a qualified guide)
- Sledging
- Snowboarding (on piste, or off piste with a qualified guide)
- Snowmobiling, ski-dooing or ski-bobbing
- Snow shoeing
- Tobogganing.

You're not covered for

X You will not be covered for:

- any **hazardous activity**, not listed above, unless **we** have specifically agreed to it in writing
- any activity **you** do as a professional, or in a race or competition
- any activity carried out against local warnings or advice
- any activity if it is not carried out in a safe way
- any activity if **you** act irresponsibly or put **yourself** in needless danger
- certain activities if the activity is the sole purpose of **your trip**.

Is my activity covered?

Please call **us** on **0800 032 6534** if **you** are unsure about whether the activities **you** plan to do on **your trip** are covered by **your** policy.

How to contact us

Before you travel, if you:

- have a medical condition **you** need to declare – see **Medical Declaration**, page 6
- want to add any optional cover, such as winter sports
- want to discuss anything else about how **your** insurance works.

Please call

0800 032 6534

We're open 8am to 9pm Monday to Friday, 9am to 5pm Saturday and 10am to 5pm Sunday

If you need to make a claim, and if you:

- are injured or ill while away, or **you** need to cut short **your trip**, call **our** Emergency Assistance Service

Please call

From abroad

+44 (0) 1252 740050

In the UK

01252 740050

We're open 24 hours a day, 365 days a year

- have any other type of claim and for non-emergencies

From abroad

+44 (0) 800 032 6534

In the UK

0800 032 6534

We're open 8am to 6pm, Monday to Friday

- need to claim for Legal Assistance.

From abroad

+44 (0) 345 301 6330

In the UK

0345 301 6330

We're open 24 hours a day, 365 days a year

How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number 0800 032 6534. If you'd prefer to write to us you can send the letter to:

Customer Relations Manager
Churchill Court
Westmoreland Road
Bromley
BR1 1DP

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint:

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	This is a detailed response, which will outline: <ul style="list-style-type: none"> • Our investigation • The decision • Next steps, if applicable It will also provide information about the Financial Ombudsman Service.

How to make a complaint continued

Independent Review

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the Financial Ombudsman Service will not affect your legal rights.

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone:

UK: 0300 123 9123 or 0800 023 4567

Abroad: +44 20 7964 0500

Writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information:

www.financial-ombudsman.org.uk

If your complaint is about Section 8 Legal Assistance

You can refer complaints about claims under **Section 8 Legal Assistance** to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a solicitor, barrister or other suitably qualified person that **you** and **we** agree on. If **you** and **we** cannot agree then **we** will ask the Chartered Institute of Arbitrators to decide. The Arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

European Online Dispute Resolution Platform

If **you**, an individual, purchased **your** policy online mainly for **your** own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes. **You** can enter any complaint, other than for trade, about **your** policy onto the ODR. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. Their contact details are above, if **you** prefer to contact them directly. For more information about ODR please visit <http://ec.europa.eu/odr>.

Definitions

Certain words in this policy booklet, your schedule and endorsements will have the same meaning wherever they appear.

The definitions listed below will apply to the whole policy, unless **we** say that they have a different meaning when used in particular sections. **We** have highlighted these defined words and phrases in bold throughout this policy booklet.

Abandon

Cutting short and not restarting **your trip**. This includes:

- where **we** have repatriated **you** to the **UK** because of a claim for emergency medical and travel expenses
- where **you** are admitted as an **inpatient** in hospital for more than 24 hours during **your trip**.

Abroad

Any country outside the **UK**.

Anticipated event

Any event or occurrence that affects **your trip**, which **you** knew would happen or could reasonably have expected to happen, and were aware of:

- at the date when **your** insurance started or renewed, or
- the date when **you** booked **your trip**, whichever is later.

Appointed representative

The **preferred law firm**, solicitor or other suitably qualified person appointed by **us** to represent **you** under **Section 8**.

Close business associate

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

Close relative

Your partner and **your**:

- parent, parent-in-law, step-parent or legal guardian
- child, child-in-law, step-child or foster child
- sibling, sibling-in-law, half-sibling or step-sibling
- grandparent or grandchild.

Definitions continued

Consumable item

Items that are designed to be used up including tobacco products, scents and perfumes, cosmetics, skin care products, food and drink.

Court

Court, tribunal or other suitable authority.

Doctor

A registered practising member of the medical profession who is not related to **you** or **your travelling companions**.

Endorsement

An agreed change to the terms of the policy.

Europe

The following countries and territories: Albania, Algeria, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Egypt, Estonia, Finland (including Aland), France (including Corsica), Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Italy (including Sicily and Sardinia), Jordan, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Svalbard), Poland, Portugal (including Azores and Madeira), Romania, Russia (West of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (including the Canary and Balearic islands), Sweden, Switzerland, Syria, Tunisia, Turkey, Ukraine, United Kingdom (including Channel Islands and Isle of Man), Vatican City.

Excess

The amount **you** must pay towards any claim. The excess applies to each **insured person** and each event that leads to a claim.

Geographic region

The countries and destinations covered by **your** travel insurance.

Golf equipment

Your golf bag, its contents and any specialist golf clothing or equipment.

Hazardous activity

Any activity or sport that is not specifically covered by this policy.

Home

The address where **you** permanently live in the **UK**.

Home area

England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands depending on where **your home** is.

Inpatient

Where **you** are admitted and remain in hospital for at least one night.

Legal costs

- All properly incurred, reasonable and proportionate fees, expenses and disbursements charged by the **appointed representative** and agreed by **us**.
- The fees incurred by **your** opponent that **you** are ordered to pay by a **court** and any other fees **we** agree to in writing.

Loss of limb

A hand, arm, foot or leg permanently severed at or above the wrist or ankle.

Loss of sight

Where a consultant ophthalmologist certifies **you** as severely sight impaired by completing the Certificate of Vision Impairment or equivalent in **your home area**.

Manual work

Paid or unpaid work that involves:

- using, installing or maintaining equipment or machinery
- building or construction
- caring for any child who is not a **close relative** or **travelling companion**.

Medical adviser

A senior medical officer appointed by **our** emergency assistance service.

Natural disaster

Fire, storm, lightning, avalanche, explosion, hurricane, earthquake, flood, tidal wave, medical epidemic or pandemic.

Period of insurance

The period when **your** travel insurance covers **you** – see page 5 in the **Important Information** section.

Personal money

Any money **you** hold for personal use on **your** **trip**. This includes cash (notes and coins in current use, including foreign currency), non-refundable pre-paid cards, travel and admission tickets.

Personal possessions

Your luggage and its contents, **your** **valuables** and anything **you** wear or carry when travelling. This does not include **winter sports equipment**.

Point of departure

The airport, port or station from which **you** leave during **your** **trip**.

Pre-existing medical condition

Any of **you** have any of the following:

- cancers
- heart conditions (such as irregular heart beat, angina or heart disease)
- circulatory conditions (such as diabetes, strokes, high blood pressure or high cholesterol)
- breathing conditions (such as asthma or COPD)
- gastro-intestinal or digestive conditions (such as Crohn's Disease or IBS)
- bone or joint conditions (such as arthritis or gout)
- any terminal prognosis.

And any medical condition for which, in the 12 months leading up to the start or renewal date of this insurance (shown on **your** schedule), or the date when **you** booked **your** **trip**, whichever is later, **you**:

- have had advice or treatment or been given a prescription from a **doctor**
- have been under investigation or awaiting diagnosis
- have been on a waiting list for **inpatient** treatment or are aware of the need for **inpatient** treatment.

Preferred law firm

The law firm **we** choose to provide legal services under **Section 8**.

Reasonable prospects of success

We and the **appointed representative** agree that there is a better than 50 % chance that **you** will:

- obtain a successful judgment, and
- recover **your** losses or damages or obtain any other legal remedy **we** agree to, including an enforcement of judgment or making a successful defence, appeal or defence of an appeal.

Definitions continued

Terms of appointment

A separate contract which **we** will require the **appointed representative** to enter into with **us** if the **appointed representative** isn't a **preferred law firm**. It sets out the amounts **we** will pay the **appointed representative** under **your** policy and their responsibilities to report to **us** at various stages of the claim.

Total permanent disability

A total and permanent disability that prevents **you** from doing any work of any kind for 52 consecutive weeks, and at the end of this period there is no reasonable prospect of improvement.

Travelling companion

A person or people booked to travel with **you** on **your trip**.

Trip

A journey that begins and ends at **your home** during the **period of insurance** that is:

- outside the **UK**, or
- within the **UK** where **you** have paid to stay in pre-booked commercially-operated accommodation for two or more consecutive nights.

Unattended

Any property that **you** leave unattended – not in **your** full view and where **you** are not in a position to prevent unauthorised taking of **your** property – unless it is locked safely in **your** personal accommodation or the secure area of a motor vehicle (a locked boot or locked luggage compartment of a hatchback or estate fitted with a lid, fixed tray or roller blind cover).

UK

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

Valuables

Personal items of value covered under **your** insurance. These include:

- cameras, camcorders, binoculars, telescopes and accessories
- audio, visual and television equipment
- spectacles and sunglasses
- computers, tablets, gaming consoles, electronic book readers, satellite navigation equipment, mobile phones and accessories
- jewellery, watches, items made of or containing gold, silver, precious metals or precious semi-precious stones.

We, our, us

U K Insurance Limited.

Wedding attire

Clothing bought especially for **your** wedding that is to take place during **your trip**, plus hair styling and flowers.

Winter sports equipment

Skis, snowboards, bindings, poles, boots or helmets and any other specialist winter sports clothing or equipment.

You, your, yourself, insured person

The policyholder and anyone who is listed as insured in your policy schedule.

Your cover

1 Medical and other expenses

This covers you for essential emergency medical treatment if you fall ill or are injured in an accident during your trip. If this happens, please call our emergency assistance service before accepting any treatment.

They will tell you if your situation is covered and what to do next. You'll find the numbers for the emergency assistance service on page 10 of this booklet. If you fall ill or are injured abroad and your condition is serious, we will bring you back to the UK as soon as the medical adviser considers that you are fit enough to travel safely.

You're covered for

✓ Illness or injury abroad

We will pay up to £10,000,000 for each insured person who is injured, becomes ill, is quarantined or dies while on a trip outside your home area, including:

Medical costs

- Emergency medical, surgical and hospital treatment and any ambulance and rescue service fees to take you to hospital.
- Up to £250 for emergency treatment of acute dental pain.
- £25 hospital benefit for every complete 24-hour period for which you are treated as an inpatient, up to £1,000 in total.

Travel and accommodation expenses

- Additional travel and accommodation expenses approved in advance by our emergency assistance service:
 - to get you to or from hospital as an inpatient or for outpatient treatment or appointments
 - to return you to your home area on the advice of our medical adviser

- to get you home following emergency medical treatment if you can't use your return ticket
- £2,500 for the costs of one person from your home area to stay with you where this is medically necessary, including economy class travel costs to reach you and £25 a day for meals, phone calls and travel.
- Additional costs for accommodation of a similar standard to the accommodation you booked for your trip if it is medically necessary for you to stay after the date you were due to return home.
- The cost of telephone calls made to or received from our emergency assistance service.
- Reasonable extended parking, kennel or cattery costs if you have to remain abroad as a result of your illness or injury.

Funeral expenses

If you die:

- £2,500 for the cost of a funeral or cremation outside your home area, or
- £7,500 for the cost of returning your body or ashes to your home.

✓ Illness or injury in the UK

We will pay up to £10,000 for each insured person who is injured, becomes ill, is quarantined or dies while on a trip within the UK, including:

- Additional travel and accommodation expenses approved in advance by our assistance service:
 - to get you to or from hospital as an inpatient or for outpatient treatment or appointments
 - to get you home following emergency medical treatment if you can't use your return ticket

1 Medical and other expenses continued

- £1,000 for the costs of one person from **your home area** to stay with **you** where this is medically necessary, including economy class travel costs to reach **you** and £25 a day for meals, phone calls and travel.
- Additional costs for accommodation of a similar standard to the accommodation **you** booked for **your trip** if it is medically necessary for **you** to stay after the date **you** were due to return **home**.
- The cost of telephone calls made to or received from **our** emergency assistance service.
- £2,500 for the cost of returning **your** body or ashes to **your** home.

You're not covered for

X We won't pay for:

- a any claim if **you** were travelling against medical advice or specifically to get medical advice or treatment
- b any claim if **you** were waiting for medical treatment before **you** booked the **trip**, unless **we** know about it and have agreed to cover it
- c any claim which is the result of **you** not taking:
 - necessary medication, or medication that has been prescribed for **you**, which **you** knew at the start of **your trip** that **you** would need while **you** were away
 - inoculations for tropical diseases
- d any claim for costs of **inpatient** hospital treatment or being returned to **your home area** that has not been agreed by **our** emergency assistance service
- e any claim for single or private room accommodation, unless our **medical adviser** has said it is medically necessary
- f any claim for costs of treatment, tests or surgery, including preventative treatment and cosmetic or elective surgery, that is not essential in the opinion of **our medical adviser** or could reasonably have waited until **your** return to **your home area**
- g any further expenses if **you** choose not to move hospital or return to **your home area** after **our medical adviser** and the **doctor** who is treating **you** have said it is safe for **you** to move
- h any claim for dental work involving precious metals or dental fittings
- i any claim for treatment or services from a health spa, convalescent or nursing home or rehabilitation centre
- j any claim resulting from winter sports activities unless **you** have taken out **our** winter sports cover option – see **Sections 10–12**
- k any emergency medical, surgical and hospital treatment and any ambulance and rescue service fees to take **you** to hospital inside **your home area**
- l anything mentioned in the general exclusions (page 49)
- m the cost of any non-essential phone calls, faxes, mobile data use or food and drink unless agreed by **us**
- n any of these specific exclusions (see page 51 for full explanations):
 - 1. Recoverable expenses
 - 2. **Anticipated events**
 - 3. **Pre-existing medical conditions**
 - 4. **Hazardous activities**
 - 5. **Manual work**
 - 6. Motorised vehicles
 - 7. Motorcycles, mopeds and scooters
 - 8. Quad bikes and all-terrain vehicles
 - 9. Drones and model aircraft.

Claiming for emergency medical and travel expenses abroad

To claim for emergency expenses:

- **You** must contact **our** emergency assistance service as soon as possible if:
 - **you** need to go to hospital as an **inpatient**
 - the **doctor** treating **you** says **you** need tests or other outpatient treatment
 - **you** need to return to **your home area** because of a medical emergency, or
 - **you** need to extend **your trip** because of a medical emergency.
- **You** must follow the advice given by the Foreign & Commonwealth Office and **your doctor** for the destinations **you** intend visiting on **your trip**. This includes getting all recommended vaccinations and taking sufficient supplies of **your** prescription medication with **you**.
- **You** must try to get any necessary emergency medical treatment in a facility that accepts a reciprocal health agreement, such as the European Health Insurance Card (EHIC), where possible. This includes **trips** within the **UK**, for example to or from Jersey. **Our** emergency assistance service will advise **you** on this.
- If **you** require medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. **In-patient** and out-patient treatment at a public hospital is then available free of charge. If **you** are admitted to hospital, contact must be made with the Assistance Helpline as soon as possible and their authority obtained in respect of any treatment not available under MEDICARE

Our emergency assistance service may arrange to have **you** moved from one hospital to another and/or arrange for **your** repatriation to **your home area**. They will only do this if **our medical adviser** and the **doctor** who treats **you** think it is safe. If **you** don't accept **our** decision **we** will not pay any additional costs **you** incur.

Claiming for emergency medical expenses in the UK

To claim for these emergency expenses:

You must contact **our** emergency assistance service as soon as possible if **you** need to:

- return to **your home** as a result of a medical emergency, or
- extend **your trip** as a result of a medical emergency.

Our emergency assistance service may arrange to have **you** moved from one hospital to another and/or arrange for **you** to move nearer to **your home**. They will only do this if **our medical adviser** and the **doctor** who is treating **you** think it is safe. If **you** don't accept **our** decision **we** will not pay any additional costs **you** incur.

Informing us of changes in your health

You must tell us if **you** have a **pre-existing medical condition** or if **you** are diagnosed with a medical condition after **you** have paid for this policy – see **Medical Declaration**, page 6.

Excess

The **excess** for each **insured person** is £50. However, there is no **excess** if **you** use an EHIC or any other reciprocal healthcare arrangement to reduce the cost of **your** treatment.

Receipts

Please note: **you** must provide receipts for all travel, accommodation, meals and phone calls for **you** and anyone staying with **you** during **your** illness.

2 Cancellation

This covers you in case you have to cancel a trip after you have booked it but before you leave your home area (or your home for a trip solely within the UK) – see Important Information for details about when you are covered.

You're covered for

✓ Cancellation

We will pay up to £5,000 for each **insured person** for costs that **you** have paid or legally have to pay if **you** have to cancel **your trip**, including:

- deposits
- accommodation and travel costs
- car hire
- excursions and activities
- kennel, cattery, professional petsitter costs
- car parking charges
- the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

Reasons for cancellation

We will provide this cover if **you** have to cancel **your trip** for any of these reasons – check the table on page 21 to see if **your** situation is covered:

- 1 Death, illness or injury:** the death, serious injury or illness of **you**, **your travelling companion**, a **close relative**, a **close business associate** or anyone outside **your home area** that **you** had planned to stay with.
- 2 Court cases and quarantine:** **you**, **your travelling companion** or anyone outside **your home area** that **you** had planned to stay with is quarantined or called for jury service or as a witness in a **court** and a **court** official has refused to postpone it.

- 3 Unemployment:** **you** or **your travelling companion** is made redundant, or have a self-employed contract terminated early, and is registered for a Jobseeker's Agreement with the Department for Work and Pensions.
- 4 Armed forces and emergency services:** As a member of the British Armed Forces or Emergency Services, **you** or **your travelling companion** has authorised leave cancelled due to an unexpected emergency.
- 5 Fire, storm or flood:** **you** or **your travelling companion** has to stay at their home as a result of it being seriously damaged by fire, storm, flood or due to a burglary in the seven days before departure on **your trip**.
- 6 Pet emergency:** **your** pet cat or dog needs emergency life-saving treatment in the seven days before **your** departure on **your trip**.
- 7 Passport or visa:** **your** passport or visa is stolen in the seven days before **your** departure on **your trip** and **you** can't arrange a replacement in time.
- 8 FCO travel advice:** Foreign & Commonwealth Office advice against 'All travel' or 'All but essential travel' to **your** intended destination comes into force after the start date or renewal date of this insurance, or the date when **you** booked **your trip**, whichever is later and **you** cancel **your trip** in the 28 days before **your** departure.
- 9 Natural disaster:** **You** are unable to use **your** pre-booked and pre-paid accommodation due to the immediately surrounding area being adversely affected by **natural disaster**.

Reason to cancel (see page 20 for explanation)	You	Travelling companion	Close Relative	Close Business Associate	Anyone outside your home area that you had planned to stay with
1 Death, illness or injury	✓	✓	✓	✓	✓
2 Court cases and quarantine	✓	✓	x	x	✓
3 Unemployment	✓	✓	x	x	x
4 Armed forces and emergency services	✓	✓	x	x	x
5 Fire, storm or flood	✓	✓	x	x	x
6 Pet emergency	✓	x	x	x	x
7 Passport or visa	✓	x	x	x	x
8 FCO travel advice	✓	✓	x	x	x
9 Natural disaster	✓	✓	x	x	x

2 Cancellation continued

You're not covered for

X We won't pay for:

- a any cancellation that happens because **you** do not have the correct passport or visa for **your trip**
- b any actions or failure by **your** transport operator or their agents or a conference organiser
- c any cancellation if **you** had reason to believe the **trip** might be cancelled at the time **you** booked it
- d any cancellation caused by unemployment if **you** were unemployed, or **you** were aware that **you** might become unemployed, at the time **you** booked **your trip**
- e any claim for cancelling **your trip** because of unemployment which is due to **your** misconduct, resignation or voluntary redundancy
- f any claim if **you** intended travel is against the advice of a **doctor**, or would have been if **you** had sought such advice
- g any claim for cancelling **your trip** if **your** transport operator or their agents refused to transport **you** or **your travelling companion** because they considered that person was not fit to travel
- h any claim resulting from **you** not wanting to travel or not enjoying **your trip**
- i anything mentioned in the general exclusions (page 49)
- j any of these specific exclusions (see page 51 for full explanations):
 - 1. Recoverable expenses
 - 2. **Anticipated events**
 - 3. **Pre-existing medical conditions**
 - 10. Administrative costs
 - 11. Timeshare fees
 - 12. Ill-health of **close relatives, close business associates** and **travelling companions**.
- k any claim when the local or national authorities have confirmed that it is safe to travel or stay at **your** destination.

- l any expenses that are connected to a winter sports journey unless **you** have paid the relevant premium to extend **your** cover.

Claiming for cancellation

To claim for the costs of cancelling **your trip**, **you** must provide these documents at **your own** expense:

- relevant medical certificates from a **doctor** if **you** cancelled **your trip** due to death, injury, illness or quarantine
- a cancellation invoice, **your** unused tickets and ticket receipts
- any other supporting documents that **we** reasonably ask for to support **your** claim.

The amount of any claim will be limited to costs that would have applied at the time **you** first became aware of the need to cancel **your trip**.

If **you** have an annual policy and **you** book a **trip** that starts after **your** current policy ends, **you** will only be covered for cancellation up to the policy end date, unless **you** renew the policy on or before the expiry date.

Excess

The **excess** for each **insured person** is £50, unless **you** are only claiming for lost deposits, in which case it is £10 for each **insured person** claimed for.

3 Curtailment

This covers you in case you have to cut your trip short in an emergency. If this happens, you must call our emergency assistance service immediately and before you make any arrangements.

You're covered for

✓ Curtailment

We will pay up to £5,000 for each **insured person** for costs that **you** have paid or legally have to pay if **you** have to cut **your trip** short, including:

- unused accommodation and travel
- unused car hire
- unused pre-booked excursions that **you** have to cancel before they begin on the advice of a **doctor** because **you** or **your travelling companion** is seriously injured or seriously ill while on **your trip**
- reasonable costs for additional accommodation and travel if **you** have to return **home** early and **you** cannot use **your** return tickets
- the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent
- reasonable extended parking, kennel or cattery costs **you** have to pay if **you** have to remain **abroad** as a result of **your** illness or injury.

Reasons for curtailment

We will provide this cover if **you** have to cut **your trip** short for any of these reasons – check the table on page 24 to see if **your** situation is covered.

- 1 Death, illness or injury:** the death, serious injury or illness of **you**, **your travelling companion**, a **close relative**, a **close business associate** or anyone outside **your home area** that **you** had planned to stay with.
- 2 Court cases and quarantine:** **you**, **your travelling companion** or anyone outside **your home area** that **you** had planned to stay with is quarantined or called for jury service or as a witness in a **court** and a **court** official has refused to postpone it.
- 3 Armed forces and emergency services:** As a member of the British Armed Forces or Emergency Services, **you** or **your travelling companion** has authorised leave cancelled due to an unexpected emergency.
- 4 Fire, storm or flood:** **you** or **your travelling companion** has to stay at their home as a result of it being seriously damaged by fire, storm, flood or due to a burglary that happened after **your** departure on **your trip**.
- 5 FCO travel advice:** Foreign & Commonwealth Office advice against 'All travel' or 'All but essential travel' to **your** destination provided that advice came into force after **your** departure on **your trip**.

3 Curtailment continued

Reason for curtailment (see on page 23 for explanation)	You	Travelling companion	Close Relative	Close Business Associate	Anyone outside your home area that you had planned to stay with
1 Death, illness or injury	✓	✓	✓	✓	✓
2 Court cases and quarantine	✓	✓	x	x	✓
3 Armed forces and emergency services	✓	✓	x	x	x
4 Fire, storm or flood	✓	✓	x	x	x
5 FCO travel advice	✓	✓	x	x	x



You're not covered for

X We won't pay for:

- a any claim for costs as a result of having to cut short **your trip** that were not authorised by **our** emergency assistance service before **you** returned **home**
- b any claim for additional travel costs as a result of having to cut short **your trip** if **you** did not purchase a return ticket to **your home area** before starting **your trip**
- c any claim for **your** unused return travel tickets as a result of cutting short **your trip** if **we** have paid to get **you home** because of injury or illness under **Section 1** of this policy
- d any claim if **you** travel against the advice of a **doctor**, or would have been if **you** had sought such advice.
- e any claim which is the result of **you** not taking:
 - necessary medication, or medication that has been prescribed for **you**, which **you** knew at the start of **your trip** that **you** would need while **you** were away
 - inoculations for tropical diseases
- f any claim for cutting short **your trip** if **your** transport operator or their agents refused to transport **you** or **your travelling companion** because they considered that person was not fit to travel
- g any claim resulting from **you** not enjoying **your trip**
- h any claim as a result of **you** taking part in a winter sport activity, unless **you** have taken out **our** winter sports cover option and the activity is insured – see **Insured Activities** and **Sections 10–12**
- i anything mentioned in the general exclusions (page 49)
- j These specific exclusions (see page 51 for full explanations):
 - 1. Recoverable expenses
 - 2. **Anticipated events**
 - 3. **Pre-existing medical conditions**
 - 4. **Hazardous activities**
 - 5. **Manual work**
 - 6. Motorised vehicles
 - 7. Motorcycles, mopeds and scooters
 - 8. Quad bikes and all-terrain vehicles
 - 9. Drones and model aircraft
 - 10. Administrative costs
 - 11. Timeshare fees
 - 12. Ill-health of **close relatives, close business associates** and **travelling companions**.
- k any expenses that are connected to a winter sports journey unless **you** have paid the relevant premium to extend **your** cover.

Claiming for curtailment

To claim for the costs of cutting **your trip** short, **you** must provide these documents at **your own** expense:

- relevant medical certificates from a **doctor** if **you** cut **your trip** short due to death, injury, illness or quarantine
- any other supporting documents that **we** reasonably ask for to support **your** claim.

You must also contact **our** emergency assistance service as soon as possible once **you** become aware of the need to return to **your home area**.

Claims for unused accommodation will be calculated based on the number of complete days of **your trip** that are lost as a result of either **your** early return to **your home area** or **your** admission to hospital as an **inpatient**.

Excess

The **excess** for each **insured person** is £50.

4 Personal possessions, money and passport

You're covered for

✓ Personal possessions (optional cover – check your schedule to see if you're covered)

We will pay up to a total of £2,000 for each **insured person** if **your personal possessions** are lost, stolen or accidentally damaged during **your trip**. This includes:

- up to £300 for any single item
- up to a total of £300 for **your valuables**
- up to £100 for **consumable items**.

These limits will be increased if **you** have an annual policy and paid for Increased Baggage Cover, in which case **we** will send **you** an **endorsement** confirming this and the revised limits that apply.

✓ Delayed personal possessions

We will pay up to £200 per **insured person** if **your personal possessions** are missing for more than 12 hours following **your** arrival at **your** destination. This is towards the cost of:

- replacing essential toiletries, medication and clothing
- temporary hire of replacement sports equipment.

✓ Personal money (optional cover – check your schedule to see if you're covered)

We will pay up to £500 per **insured person** if **your personal money**, is lost or stolen:

- during **your trip**, or
- in the 72 hours before **your** departure.

This includes up to £500 for each insured adult for any **personal money** you hold in cash and £100 for each insured child.

✓ Passports

We will pay up to £500 for each **insured person** if **your** passport is lost, stolen or destroyed while **you** are on **your trip**, for:

- the administration costs of obtaining an emergency travel document
- reasonable extra travel and accommodation costs as a result of losing **your** passport.

You're not covered for

✗ We won't pay for:

- unattended personal possessions, personal money** or passports
- any valuables, personal money** or passports which are:
 - not with **you**, locked in **your** personal accommodation or stored in a locked safety deposit box or locked safe. If **your** accommodation has a safe or safety deposit box, **your valuables** must be locked inside it
 - left in a motor vehicle
 - left in a hotel courtesy store or storage room
 - left in checked-in luggage
 - left in a tent
- food, bottles, cartons and their contents, and any damage caused by them
- contact and corneal lenses, hearing aids and dental or medical fittings
- damage to **personal possessions** caused by wear and tear, loss of value, moths, vermin or any cleaning, repairing or restoring process
- sports equipment while in use
- anything shipped as freight
- winter sports equipment** unless **you** have taken out **our** winter sports cover option – see **Sections 10 –12**
- property which is specifically insured by another policy
- cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items
- any property confiscated, detained or delayed by Customs or other officials
- any claim for **personal money** as a result of changes in exchange rates or mistakes

- m any claim for pedal cycles, motor vehicles, caravans, trailers or water craft
- n any claim for musical instruments, antiques, pictures or furs
- o the cost of replacing any part of a set of items that is not lost, stolen or damaged
- p any costs related to the purchase of a new replacement passport or driving licence
- q any passport-related costs incurred as a result of an **anticipated event**
- r any expenses as a result of delayed **personal possessions** that **you** can recover from other sources, for example **your** transport operator
- s any **personal possessions** delayed on **your** return journey
- t anything mentioned in the general exclusions (page 49).
- u this specific exclusion (see page 51 for full explanation):
 - 9. Drones and model aircraft.

Claiming for lost, stolen or damaged items or personal money

If **you**'re claiming for lost or stolen **personal possessions** or **personal money**, or for accidentally damaged items, **you** must:

- report any loss or theft to the police or **your** transport operator within 24 hours of discovering it
- get a Property Irregularity Report from **your** transport operator if the loss or theft happened while the items were in their care. If **you** travelled with an airline, **you** need to do this within the time shown in their conditions of carriage
- get a police report for any other loss or theft within 24 hours of reporting it or as soon as reasonably possible afterwards
- provide **us** with proof of ownership and value for the **personal belongings** for which **you** are claiming to substantiate **your** claim. If **you** do not, it may affect **your** claim
- keep **your** tickets and luggage tags
- show **us** confirmation of the amount of **your personal money**, including any foreign currency **you** are claiming for
- always take reasonable care of **your** property to keep it safe and take all reasonable steps to recover **personal money** that is lost or stolen
- have left **your valuables** and **personal money** out of sight if left in the accommodation when **you** are out.

4 Personal possessions, money and passport continued

Claiming for delayed personal possessions

If **you**'re claiming for delayed **personal possessions**, **you** must:

- get a Property Irregularity Report within the time limit shown in the airline's conditions of carriage to show how long **you** were without **your personal possessions**
- keep the receipts for any essential replacement items **you** buy or hire
- keep **your** tickets and luggage tags.

If **your** missing items are not found and **you** go on to claim for lost **personal possessions**, **we** will take any amount **we** pay **you** for delayed **personal possessions** from that later claim.

Claiming if you've lost your passport

If **you**'re claiming for costs as a result of a lost or stolen passport, **you** must:

- report the loss to the police or British Consular Representative within 24 hours of discovering it or as soon as reasonably possible after that, and get an official report from them
- always take reasonable care of **your** passport to keep it safe and take all reasonable steps to recover any passport that is lost or stolen.

How we settle claims for personal possessions

If **your** claim for lost, stolen or accidentally damaged **personal possessions** is successful, **we** will decide how best to compensate **you**. This can include:

- paying the cost of replacement
- replacing the item as new
- paying the cost of repair
- a cash payment.

No payment or replacement will amount to more than the original purchase price of the item.

If **we** have already paid **you** for a delay to **your personal possessions** and **you** go on to claim for loss, theft or damage for the same **personal possessions**, **we** will take the amount **we** paid from the value of **your** later claim.

Wear and tear

If **we** give you a cash payment for items of clothing, **we** may reduce the amount to allow for wear and tear.

Excess

The **excess** for each **insured person** is £50. There is no **excess** if you are only claiming for delayed **personal possessions**.

5 Abandoning your trip, delayed and missed departures

You're covered for

✓ Missed departure

We pay up to £1,000 (or £200 for a trip solely within the UK) for each **insured person** for reasonable additional accommodation and travel expenses if **you** fail to arrive at **your point of departure** in time to board **your** pre-booked aircraft, ship or train as a result of:

- delays to scheduled public transport (not taxis) in which **you** are travelling or a connecting scheduled flight running late, or
- the vehicle in which **you** are travelling being involved in an accident, being stuck in traffic, affected by road closures or breaking down

We will also pay the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

This cover applies to both **your** outward and return journeys.

✓ Delayed departure

We will pay up to £200 for each **insured person** for additional accommodation, travel and refreshment costs if **you** have checked in and **your** pre-booked aircraft, ship or train is delayed by more than 12 hours beyond the time shown on **your** travel itinerary.

We will also pay up to £500 for each **insured person** for any unused accommodation and travel expenses if **you** are late arriving at **your** destination as a result of a delay of more than 12 hours beyond the time shown on **your** travel itinerary.

✓ Abandoned departure (outbound only)

We will pay up to £5,000 for each **insured person** if **you** choose to **abandon your trip** because **your** pre-booked aircraft, ship or train is delayed by more than 12 hours beyond the time shown on **your** travel itinerary at **the point of departure** on **your** outward journey. This includes the cost of:

- unused deposits
- accommodation and travel costs
- excursion charges
- car hire
- kennel, cattery and professional petsitter cost
- parking charges
- the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

If **you** choose to travel to **your** intended destination by alternative means, **we** will cover **you** for the cost of doing so or the cost to **abandon your trip**, whichever is the lower.

5 Abandoning your trip, delayed and missed departures continued

You're not covered for

- X** We won't pay for:
- a any claim for both delayed departure and abandoned departure relating to the same event
 - b any claim if **you** do not allow enough time to arrive at **your point of departure** as recommended by **your** transport operator
 - c any claim for missed departure where **you** are travelling in a vehicle that **you** own and which has not been serviced and maintained to the manufacturer's instructions or runs out of fuel or power
 - d any claim arising from a strike, any form of industrial action or possible delay that had been announced or had started either:
 - at the start date or renewal date of this insurance (shown on **your** schedule), or
 - when **you** booked **your trip**, whichever is later
 - e anything mentioned in the general exclusions (page 49)
 - f any of these specific exclusions (see page 51 for full explanations):
 - 1. Recoverable expenses
 - 2. **Anticipated events**
 - 10. Administrative costs
 - 11. Timeshare fees.

Claiming for delayed, missed or abandoned departures

To claim for a delayed, missed or abandoned departure under this section, **you** must provide:

- **your** booking invoice and travel itinerary showing **your** scheduled departure times along with the actual departure times and reason for the delay from the transport operator
- any other supporting documents that **we** reasonably ask for to support **your** claim
- receipts confirming any costs **you** have incurred.

You must seek compensation from the transport operator wherever possible. If **your** operator or travel agent refuses to provide a refund, **you** must provide evidence from them showing why they did not repay **you**.

If **you** are claiming as a result of the vehicle in which **you** are travelling being involved in an accident or breaking down, **you** must get a report from the vehicle repairer or breakdown assistance provider or the police.

When setting out on **your trip** **you** must allow enough time for delays, transfers, switching between transport types, checking in, airport security and passport control.

Excess

The **excess** for each **insured person** is £50, except for delayed departure, which has no **excess**.

6 Personal accident

You're covered for

✓ Personal accident

If **you** are accidentally injured on **your trip**, we will pay:

- £10,000 (or £1,500 if **you** are aged under 18) if the injury is the sole cause of **your** death
- £10,000 if the injury is the sole cause of **your loss of sight or loss of limb**
- £25,000 if the injury is the sole cause of **your total permanent disability**.

You're not covered for

✗ We won't pay for:

- a death, **loss of sight, loss of limb or total permanent disability** that occurs more than one year after the date of **your** injury
- b any claim where **your** injury does not lead solely, directly and independently to **your** death, **loss of sight, loss of limb or total permanent disability**
- c any claim resulting from a sickness or disease, naturally occurring or degenerative condition
- d any claim resulting from winter sports activities unless **you** have taken out **our** winter sports cover option – see **Sections 10–12**
- e any claim for **total permanent disability** if **you** had reached the state age for retirement and were claiming state pension as **your** only means of income, or alternatively were claiming a private pension as only means of income regardless of **your** age, before **your** trip started
- f anything mentioned in the general exclusions (page 49)

g these specific exclusions (see page 51 for full explanations):

- 2. **Anticipated events**
- 3. **Pre-existing medical conditions**
- 4. **Hazardous activities**
- 5. **Manual work**
- 6. **Motorised vehicles**
- 7. **Motorcycles, mopeds and scooters**
- 8. **Quad bikes and all-terrain vehicles**
- 9. **Drones and model aircraft.**

How we settle claims

We will only pay one benefit for any **insured person** from a single event.

If **you** die without making a will, no claim payments will be made until executors have been appointed.

In all other circumstances, payments will be made to **you** or **your** legal representatives.

Excess

There is no **excess** for Personal Accident claims.

7 Personal liability

You're covered for

✓ Personal liability

We will pay up to £2,000,000 in costs if **you** become legally liable during **your trip** for an accident that causes:

- death or injury to any person
- accidental loss or damage to property that is not owned by any **insured person**.

This includes reasonable and necessary legal costs related to the accident.

You're not covered for

✗ We won't pay for:

- a any claim for the death or injury of **your** employees or members of **your** family
- b any claim for loss or damage to property which is owned by or under the control of **you**, a member of **your** family or **your** employees
- c any claim for land or buildings that **you** own or occupy, other than temporary holiday accommodation
- d any claim resulting from **your** profession, business or employment including voluntary work of any kind
- e any fines or charges made to punish the person who caused the accident
- f any claim as a result of **your** deliberate actions or failure to act
- g any claim as a result of **you** owning or controlling any animal, other than domestic pets
- h any claim as a result of **you** owning or using any aircraft, firearm, mechanically propelled or towed vehicle, or any vessel except for manually propelled water craft
- i any claim if **you** were taking part in a winter sports activity unless **you** have taken out **our** winter sports cover option and **your** activity is insured – see **Insured Activities and Sections 10 –12**

- j any claim related to a **trip** solely within **your home area**
- k anything mentioned in the general exclusions (page 49).
- l any of these specific exclusions (see page 51 for full explanations):
 - 4. **Hazardous activities**
 - 5. **Manual work**
 - 9. **Drones and model aircraft.**

Claiming for personal liability

To claim for personal liability, **you** must get **our** agreement in writing to any costs.

Please note that **we** reserve the right to take over and defend or settle any liability case in **your** name.

Excess

The **excess** for each event that leads to a claim for damage to property is £50. There is no **excess** for Personal Liability claims for injury.

8 Legal assistance

Before you incur any legal costs, you must contact the legal helpline on 0345 301 6330 or +44 (0) 345 301 6330 from abroad. The helpline is open 24 hours a day, 365 days of the year.

You can ring the legal helpline to talk about any private legal problem in connection with **your trip** under **UK** law, whether or not it results in a claim. **We** will advise **you** of **your** legal rights, what courses of action are available to **you** and whether **you** need to consult a lawyer.

You're covered for

✓ Personal injury and holiday contract disputes

We will pay up to £50,000 for **legal costs** to help **you** claim damages or compensation:

- for injury, illness or death, which happens during **your trip**
- for breach of contract arising from an agreement **you** have for **your trip**.

We will only pay **legal costs** for claims relating to mental health if they result from an accident that also causes physical bodily injury to **you**.

✓ Detention abroad

We will pay up to £250 for **your** first consultation with a local solicitor if **you** are arrested or held by authorities during **your trip**.

You're not covered for

- X** **We** don't cover claims arising from or relating to:
- a defending **your** legal rights in claims against **you**
 - b illness or injury that develops gradually or isn't caused by a specific or sudden accident
 - c action against another **insured person, close relative, travelling companion** or anyone outside **your home area** that **you** planned to stay with
 - d **legal costs** relating to the period before **we** accept **your** claim
 - e **legal costs** for bringing legal action in more than one country for the same event
 - f loss or damage that is insured under another section of this policy or any other insurance policy
 - g any dispute with **us**, other than as shown under '**How to make a complaint**' (see page 11)
 - h fines, penalties, compensation or damages which **you** are ordered to pay by a **court**
 - i any appeal where **we** did not provide cover for the original claim
 - j anything mentioned in the general exclusions (page 49).
 - k preventative, cosmetic or elective surgery or treatment.
 - l negligent surgery, clinical or medical procedure or treatment unless resulting from **your** treatment following a sudden and specific accident that occurred during **your trip**.

8 Legal assistance continued

Special conditions for claiming Legal Assistance

These conditions apply to this section in addition to the general conditions on page 45.

We will only provide cover for Legal Assistance if:

- **we** and the **appointed representative** agree that **your** claim has **reasonable prospects of success** for the duration of the claim, and
- any legal proceedings will be carried out by a **court**.

Following the policy terms

You must follow all of the terms and conditions of this policy, and take all reasonable precautions to prevent a claim from happening. Where a claim is unavoidable, **you** must take all reasonable precautions to minimise the amount of the claim.

If **our** position is affected because **you** have not followed the terms and conditions of this policy, **we** have the right to:

- refuse or withdraw from any claim
- refuse to pay **legal costs** **we** have already agreed to meet
- claim back from **you** **legal costs** that **we** have paid.

Reporting your claim

- **You** must report full and factual details of **your** claim to **us** within a reasonable time after the date of incident.
- **You** must send **us** any reasonable and relevant information that **we** ask for and pay for any charges involved in doing this.

Choosing who represents you

- If **we** accept **your** claim, **we** will choose a **preferred law firm** to try to settle the matter without having to go to **court**.
- If it is necessary to take **your** claim to **court**, or if there is a conflict of interests, **you** can choose a law firm to act as the **appointed representative**.
- If **you** choose an **appointed representative** who isn't a **preferred law firm** they must agree to **our terms of appointment** (**you** can ask **us** for a copy). **We** will only cover their **legal costs** from the date they agree to **our terms of appointment**.
- The **appointed representative** will enter into a separate contract of appointment directly with **you**. **You** will be responsible for any of their legal costs that aren't authorised by **us**.

Co-operating with the appointed representative and us

- If **we** ask, **you** must tell the **appointed representative** to give **us** any documents, information or advice that they have or know about.
- **You** must fully co-operate with the **appointed representative** and with **us**.
- **You** must not take any action that has not been agreed by **your appointed representative** or by **us**.
- **You** must keep **us** and **your appointed representative** promptly informed of all developments relating to the claim and provide **us** and the **appointed representative** immediately with all information, evidence and documents that **you** have or know about.
- **You** must get **our** permission before instructing a barrister or expert witness.
- **We** can contact the **appointed representative** at any time, and they must co-operate with **us** at all times.

Barrister's opinion

- If there are conflicting opinions over the **reasonable prospects of success**, we will ask **you** to get an opinion from a barrister. We will agree the choice of barrister with **you**.
- **You** will have to pay for the opinion unless it shows that **your** claim has **reasonable prospects of success**.

Offers to settle your claim

- **You** must tell **us** if anyone makes a payment into **court** or offers to settle **your** claim.
- **We** can refuse to pay further **legal costs** if **you** do not accept a payment into **court**, or an offer to settle a claim, which **we** or **your appointed representative** consider should be accepted.

Approval to settle or end your claim

You must not stop, settle, negotiate or withdraw from a claim or withdraw instructions from the **appointed representative** without **our** approval. **We** won't withhold approval without good reason.

If the appointed representative refuses to continue acting for you, or if you dismiss them

If an **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, cover for **your** claim will end immediately unless **we** agree to appoint another **appointed representative**.

Economically settling your claim

- **We** can decide to settle **your** claim by paying **you** the compensation **you** are likely to be awarded by a **court** instead of starting or continuing **your** claim or legal proceedings.
- If **your** claim is not for damages, **we** may decide to settle **your** claim by paying **you** the equivalent financial value of **your** claim.

If legal costs become disproportionate

We can refuse to pay further **legal costs** if **we** or the **appointed representative** consider that those **legal costs** would be disproportionate to the value of the claim.

If your claim no longer has reasonable prospects of success

- **You** must tell **us** if **your** claim no longer has **reasonable prospects of success**.
- **We** can refuse to pay further **legal costs** if **your** claim no longer has **reasonable prospects of success**.

Assessing legal costs

We have the right to have **legal costs**:

- certified by the appropriate professional body
- audited by a costs draftsman **we** choose
- assessed by a **court**.

Recovering legal costs

- **You** must tell the **appointed representative** to claim back all **legal costs** that **you** are entitled to. If **legal costs** **we** have paid are recovered, **you** must refund them to **us**.
- **We** and **you** will share any **legal costs** recovered where:
 - **we** refused to pay further **legal costs** and **you** paid more **legal costs** to end **your** claim.
 - **you** chose to pay the difference between the **legal costs** **we** offered to the **appointed representative** under **our terms of appointment** and the **legal costs** charged by the **appointed representative**.

Recovered **legal costs** will be split in the same ratio as the **legal costs** originally paid: so if **you** paid 60% of the original **legal costs**, **you** will receive 60% of the recovered **legal costs**.

Excess

There is no **excess** for Legal Assistance claims.

9 Catastrophe (disaster)

You're covered for

✓ Catastrophe (disaster)

We will pay up to £1,000 for each **insured person** if **you** accommodation or the immediate area is adversely affected by **natural disaster**, including:

- if **you** want to continue **your trip**: reasonable costs for additional accommodation and travel, including car hire
- if **you** need to return **home** early: reasonable costs for additional accommodation and travel, including car hire, provided that **you** cannot use **your** return travel tickets
- costs **you** have paid or legally have to pay if **you** are unable to use or are forced to move from **your** pre-booked and pre-paid accommodation
- the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

You're not covered for

✗ We won't pay for:

- a any claim when the local or national authorities have confirmed that it is safe to travel or stay at **your** destination
- b any claim resulting from **you** not enjoying **your trip** or not wanting to travel
- c anything mentioned in the general exclusions (page 49)
- d any of these specific exclusions (see page 51 for full explanations):
 - 1. Recoverable expenses
 - 2. **Anticipated events**
 - 10. Administrative costs
 - 11. Timeshare fees.

Claiming for disaster cover

To claim for costs after a **natural disaster**, **you** must:

- provide **us** with a cancellation invoice, **your** unused tickets and ticket receipts, as well as any other supporting documents that **we** reasonably ask for to support **your** claim
- contact **our** emergency assistance service as soon as possible once **you** become aware of the need to return **home**
- send **us** written confirmation of the **natural disaster** from the local or national authority of the area where it happened.

How we settle claims

Claims for unused accommodation will be calculated based on the number of complete days of **your trip** that are lost by **your** early return **home**.

We will only pay costs that would have applied at the time **you** first became aware of the need to cancel **your trip**.

Excess

The **excess** for each **insured person** is £50, unless **you** are only claiming for lost deposits, in which case it is £10 for each **insured person**.

10 Ski equipment

This cover is optional. Check your policy schedule to see if you're covered.

You're covered for

✓ Ski equipment

We will pay up to £500 to repair or replace **winter sports equipment** that **you** own or have hired, which is lost, stolen or accidentally damaged during **your trip**. This includes up to £300 for any one item or part of a set that **you** own and up to £200 for any one item or part of a set that **you** have hired.

We will pay up to £25 a day, up to a total of £300, for the hire of replacement **winter sports equipment** if **yours** is lost, stolen, accidentally damaged or delayed for more than 12 hours following **your** arrival at **your** destination, or if it is damaged during **your trip**.

✓ Replacement value

If **we** pay to replace **your** equipment, the amount **we** will pay will be the current purchase price adjusted for wear and tear and loss of value as shown in this table:

Age of equipment	What we pay (% of purchase price)
Up to 1 year	90 %
Up to 2 years	70 %
Up to 3 years	50 %
Up to 4 years	30 %
Up to 5 years	20 %
Over 5 years old	No cover

You're not covered for

- ✗ We won't pay for:
 - a any claim if **your** winter sports activity is outside the recognised skiing season in the ski resort where the loss takes place
 - b any claim as a result of **winter sports equipment**:
 - that is lost, stolen or damaged as a result of **your** deliberate, wilful or malicious act, carelessness or neglect
 - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process
 - that is left **unattended**
 - c anything mentioned in the general exclusions (page 49).
 - d any of these specific exclusions (see page 51 for full explanations):
 - 1. Recoverable expenses
 - 2. **Anticipated events**
 - 3. **Pre-existing medical conditions**
 - 4. **Hazardous activities.**

10 Ski equipment continued

Claiming for ski equipment

To claim for lost, stolen or accidentally damaged ski equipment, **you** must:

- report any theft or loss of **winter sports equipment** to the police within 24 hours of discovering it or as soon as reasonably possible after that, and get a police report from them
- get a Property Irregularity Report from **your** airline within the time limit shown in their conditions of carriage if **your winter sports equipment** is lost, stolen or damaged while it is in their care and keep **your** tickets and luggage tags
- get a report from **your** transport or accommodation provider if **your winter sports equipment** is lost, stolen or damaged in their care
- provide any supporting documents that **we** reasonably ask for to support **your** claim
- take reasonable steps to keep **your winter sports equipment** safe and to recover it if it is lost or stolen
- provide **us** with proof of ownership and value for items of **winter sports equipment** for which **you** are claiming.

If **you** have a single trip policy, **you** will be covered for the duration of **your trip**. If you have an annual multi-trip policy, the maximum is 25 days in any one **period of insurance**.

You can find a list of the winter sports activities **we** cover in the **Insured Activities** section, page 8.

Excess

The **excess** for each **insured person** is £50.



11 Ski pack

This cover is optional. Check your policy schedule to see if you're covered.

You're covered for

✓ Ski pack

We will pay up to £500 a week for each **insured person** if **you** are unable to ski because of an illness or injury for which **you** would have a valid claim under **Section 1** of this policy. This includes £25 for each day **you** are unable to ski up to a maximum of £300, and the unused non-refundable costs of:

- hired **winter sports equipment**
- ski school fees
- lift passes.

If the injured or ill party member is a child **we** will also cover the unused non-refundable costs of one adult member to remain with them.

This cover is in addition to **your** cover for emergency medical and travel expenses under **Section 1** of this policy.

We will also pay extra expenses for replacing **your** lift passes if they are lost or stolen.

✓ Cancellation or Curtailment

We will extend the cover provided under 2 - Cancellation and 3 – Curtailment because **you** have an injury or illness that prevents **you** from taking part in **your** winter sports activity, and a doctor has deemed this to be medically necessary. All limits, special conditions and restrictions in those sections continue to apply.

You're not covered for

X We will not pay for:

- a any claim as a result of illness or injury if **you** would not have a valid claim under **Section 1** of this policy
- b any claim if **your** winter sports activity is outside the recognised skiing season in **your** ski resort
- c any claim as a result of **winter sports equipment**:
 - that is lost, stolen or damaged as a result of **your** deliberate, wilful or malicious act, carelessness or neglect
 - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process
 - that is left **unattended**
- d anything mentioned in the general exclusions (page 49).
- e any of these specific exclusions (see page 51 for full explanations):
 1. Recoverable expenses
 2. Anticipated events
 3. Pre-existing medical conditions
 4. Hazardous activities.

Claiming for ski pack

To claim for costs and expenses under ski pack, **you** must:

- provide medical certificates from a **doctor** for **your** injury or illness
- provide any other supporting documents that **we** reasonably ask for to support **your** claim

If **you** have a single trip policy, **you** will be covered for the duration of **your** trip. If **you** have an annual multi-trip policy, the maximum is 25 days in any one **period of insurance**.

You can find a list of the winter sports activities **we** cover in the **Insured Activities** section, page 8.

Excess

There is no **excess** for ski pack claims.

12 Piste closure

This cover is optional. Check your policy schedule to see if you're covered.

You're covered for

✓ Piste closure

We will pay £25 for each **insured person** per day, up to £300 for each **insured person** per **trip** if during **your trip** all the pistes and ski lifts in **your** resort close for more than 24 hours due to lack of snow or bad weather.

You're not covered for

✗ We will not pay for:

- a any claim for piste closure if **you** took out this insurance less than 14 days before **your** departure, or if **you** refuse to travel to an alternative resort after the piste closes
- b any claim if **your** winter sports activity is outside the recognised skiing season in **your** ski resort
- c anything mentioned in the general exclusions (page 49).
- d any of these specific exclusions (see page 51 for full explanations):
 - 1. Recoverable expenses
 - 2. **Anticipated events**
 - 3. **Pre-existing medical conditions**
 - 4. **Hazardous activities.**

Claiming for piste closure

To claim as a result of piste closure, **you** must:

- provide confirmation that all the pistes are closed from **your** tour operator or local representative
- provide any other supporting documents that **we** reasonably ask for to support **your** claim.

If **you** have a single trip policy, **you** will be covered for the duration of **your trip**. If **you** have an annual multi-trip policy, the maximum is 25 days in any one **period of insurance**.

You can find a list of the winter sports activities **we** cover in the **Insured Activities** section, page 8.

Excess

There is no **excess** for piste closure claims.

13 Golf cover

This cover is optional. Check your policy schedule to see if you're covered.

You're covered for

✓ Golf cover

We will pay:

- up to £1,000 if **your** golf equipment is lost, stolen or damaged during **your trip**. This includes up to £300 for any single item
- up to £40 a day, to a maximum of £400, for **you** to hire golf equipment if **you** are left without **yours** for more than 12 hours on **your** outward journey due to the equipment being delayed or sent to the wrong place
- up to £300 for non-refundable green fees that **you** have paid or are legally obliged to pay if **you** need to cancel or cut short **your trip** for the reasons listed in **Section 2 Cancellation** or **Section 3 Curtailment**.

We will also cover **your** personal liability if **you** cause injury, loss or damage by using a golf buggy on a golf course – see **Section 7 Personal Liability**.

You're not covered for

✗ We won't pay for:

- a any loss, theft or damage if **your** golf equipment is:
 - left **unattended**
 - not with **you** or locked in **your** personal accommodation
 - left in a hotel courtesy store or storage room
 - left in a tent
- b any golf equipment shipped as freight
- c damage to golf equipment caused by wear and tear, loss of value, moths, vermin or any cleaning, repairing or restoring process
- d any loss as a result of golf equipment being confiscated, detained or delayed by Customs or other officials
- e anything mentioned in the general exclusions (page 49)
- f any of these specific exclusions (see page 51 for full explanations):
 - 1. Recoverable expenses
 - 3. **Pre-existing medical conditions**
 - 12. Ill-health of **close relatives, close business associates** and **travelling companions**.

13 Golf cover continued

Claiming for golf cover

To claim for lost, stolen or damaged golf equipment, **you** must:

- report any loss, theft or deliberate damage to the police or **your** transport operator within 24 hours of discovering it
- get a police report within 24 hours of reporting it or as soon as reasonably possible afterwards
- get a Property Irregularity Report from **your** transport operator if the loss, theft or deliberate damage happened while the items were in their care. If **you** travelled with an airline, **you** need to do this within the time shown in their conditions of carriage

To claim for delayed golf equipment, **you** must:

- get a Property Irregularity Report within the time limit shown in the airline's conditions of carriage to show how long **you** were without **your** golf equipment
- keep the receipts for any golf equipment **you** hire

To claim for non-refundable green fees, **you** must:

- provide medical certificates from a **doctor** if you had to cancel or cut short **your trip** because of injury or illness
- provide a receipt showing the amount **you** paid in green fees and confirmation from the provider that no refund was provided to **you**
- provide any other supporting documents that **we** reasonably ask for to support **your** claim.

How we settle golf cover claims

If **your** claim for lost, stolen or deliberately damaged golf equipment is successful **we** will decide how best to compensate **you**. This can include:

- paying the cost of replacement
- replacing the item as new
- paying the cost of repair.

The amount **we** pay to replace **your** golf equipment will be the current value less a deduction for wear and tear and depreciation.

If **we** have already paid **you** for a delay to **your** golf equipment and **you** go on to claim for lost, stolen or deliberately damaged golf equipment, **we** will take the amount **we** paid from the value of **your** later claim.

Excess

The **excess** for each **insured person** is £50.

14 Wedding cover

This cover is optional. Check your policy schedule to see if you're covered.

You're covered for

✓ Wedding rings, gifts and attire

We will pay:

- up to £250 for each lost, stolen or damaged wedding ring, and up to £1,000 for lost, stolen or damaged wedding gifts or wedding attire that **you** take with **you**, send ahead or buy during **your trip**. This includes:
 - up to a total of £400 for **valuables**
 - up to £300 for any single item.

✓ Photography and video

We will pay:

- up to £750 for wedding photographs or video recordings that are lost, stolen or damaged within 14 days of **your** wedding and while **you** are still on **your trip**
- reasonable extra costs for hiring a replacement professional photographer or video-recording professional, if the professional originally booked cannot come to **your** wedding due to illness, injury or unforeseen transport problems.

You're not covered for

X We won't pay for:

- a **unattended** wedding items
- b any items which are not with **you**, locked in **your** personal accommodation or stored in a locked safety deposit box or locked safe. If **your** accommodation has a safe or safety deposit box, **your valuables** must be locked inside it
- c **valuables** left in checked-in luggage
- d any items left in a tent
- e any deliberate damage caused by **you**
- f damage caused by wear and tear, loss of value, moths, vermin or any cleaning, repairing or restoring process
- g anything shipped as freight
- h any items confiscated, detained or delayed by Customs or other officials
- i any claim if **you** have already claimed for the same items as **personal possessions** under **Section 4**
- j anything mentioned in the general exclusions (page 49).

14 Wedding cover continued

Claiming for wedding cover

To claim for lost, stolen or damaged wedding items, **you** must:

- report any loss or theft to the police or **your** transport operator within 24 hours of discovering it
- get a police report within 24 hours of reporting the loss or theft, or as soon as reasonably possible afterwards
- get a Property Irregularity Report from **your** transport operator if the loss, theft or damage happened while the items were in their care. If **you** travelled with an airline, **you** need to do this within the time shown in their conditions of carriage
- provide any other supporting documents that **we** reasonably ask for to support **your** claim.

Excess

The **excess** for each **insured person** is £50.



Other policy conditions

General conditions

Policy terms and conditions

You must keep to the policy terms, conditions and **endorsements**.

If **you** don't:

- **your** policy may be invalid
- **we** may reject **your** claim
- **we** may not pay **your** claim in full.

Providing accurate information

You must provide **us** with information which is correct to the best of **your** knowledge. If **you** fail to provide correct information or inform **us** of any changes, it could affect **your** cover.

Preventing loss

You must take reasonable care to prevent loss, injury or liability, damage or accidents.

Fraud

You must be honest in **your** dealings with **us** at all times. **We** will not pay a claim that is in any way fraudulent, false or exaggerated. If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- **your** policy may be cancelled
- **we** may reject **your** claim and any subsequent claims
- **we** may keep any premium **you** have paid.

What happens if we discover fraud

We have the right to cancel any other products **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud.

We may also involve the relevant authorities who are empowered to bring criminal proceedings.

If a fraudulent, false or exaggerated claim has been made under any other policy **you** hold with **us**, **we** may cancel this policy.

Changes that may affect your cover

You must tell **us** as soon as possible about any changes that could affect **your** cover, for example if:

- **you** book a **trip** lasting more than 42 days on an annual multi-trip policy
- **you** are diagnosed with a medical condition – see **Medical Declaration**, page 6
- **you** want to add or remove an **insured person**
- **you** change **your** travel destinations beyond those allowed on **your** schedule
- **you** change **your** travel dates outside the start and end dates of this policy
- **you** plan a **hazardous activity** that **we** have not specifically agreed with **you**
- **you** want to add or remove a cover option, such as **personal possessions (Section 4)**, **winter sports cover (Sections 10–12)**, **golf cover (13)** or **wedding cover (14)**.

If **you** are not sure whether a change may affect **your** cover, please contact **us**.

What we will do when you tell us about a change

We may reassess **your** cover or **your** premium, or both.

What happens if you don't tell us about a change

If **you** don't give **us** correct information or tell **us** about any changes:

- **your** policy may be invalid
- **we** may reject **your** claim
- **we** may not pay **your** claim in full.

General conditions continued

Paying the premium

You will only be covered if **you** pay **your** premium. If **we** can't collect **your** premium on the date it is due, **we** will assume that **you** do not want to continue with **your** policy unless **you** tell **us** otherwise.

What happens if we can't collect your premium

Before **we** cancel **your** policy, **we** will write to **you** to give **you** another opportunity to make the payment. If **you** do not pay the premium by the date stated in **our** letter, **we** will write to **you** again to confirm that **your** policy was cancelled on the date the missed payment was due.

Third party rights

Unless **we** have stated otherwise, nothing in the policy is intended to confer a directly enforceable benefit on any other party under the Contracts (Rights of Third Parties) Act 1999.

Automatic renewal – annual multi-trip policies only

When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **you** have advised **us** that **you** do not want this service.

We will write to **you** at least 21 days before **your** policy ends to confirm **your** renewal premium and policy terms. If **you** have chosen automatic renewal and **you** decide not to renew **your** policy, **you** must write to **us** or call **us** before **your** renewal date to let **us** know.

If we can't automatically renew

In some circumstances, **we** may not be able to offer automatic renewal, for example if **we** need to discuss **your** renewal with **you** or **your** payment method changes. In this case, **we** will let **you** know and ask **you** to contact **us** about **your** renewal. If **we** are unable to renew **your** policy, **we** will write to **you** at **your** latest address **we** have for **you**.

Cancellation by us

We have the right to cancel **your** policy at any time if there is a valid reason. **We** will give **you** 14 days' notice in writing. **We** will send **our** cancellation letter to the latest address **we** have for **you**.

Why we might cancel your policy

Reasons why **we** might cancel **your** policy include but are not limited to:

- **you** failing to co-operate with **us** or send **us** information or documentation as required by the terms of **your** policy where this significantly affects **our** ability to process **your** claim or deal with **your** policy
- **you** using threatening or abusive behaviour or language with **our** staff or suppliers.

If **we** cancel **your** policy, **we** will keep a proportion of the premium for the period the policy has been in force and return the rest of the premium to **you**.

Cancellation by you

You may cancel **your** policy any time by contacting **us** on **0800 032 6534** or sending **us** notice in writing.

If you cancel before your policy starts

If **you** cancel **your** policy before it is due to start, or within 14 days of the start date or the date **you** receive **your** documents, whichever is later, **we** will return any premium **you** have paid in full.

We will not refund any premium if **you** have single trip cover which is for a period of less than one month.

If you cancel at renewal – annual multi trip policies only

If **you** cancel before the renewal date, or within 14 days of the renewal date or date **you** receive **your** renewal documents, whichever is later, **we** will return any renewal premium **you** have paid in full.

If you cancel before your policy starts or at renewal

We will not refund any premium:

- if a claim has been made; or
- **you** have taken a trip during the period **you** were insured.

If you cancel at any other time

If **you** cancel after 14 days have passed, **we** will not refund **you**, except if it's because of a new medical condition as described below.

New medical condition

If **you** are diagnosed with a new medical condition after **you** have paid for **your** policy, **we** may:

- ask **you** to pay an extra premium
- add conditions to the policy
- exclude cover.

If **we** cannot provide cover for a medical condition or if **you** do not want to pay the extra premium, **you** can:

- call **us** on **0800 032 6534** to claim for cancellation of any **trip you** have booked and paid for that **you** have not yet made, or
- cancel **your** policy and **we** will send **you** a proportional refund, as long as **you** have not yet travelled or made a claim under the policy.

Evidence of claims for illness or injury

If **your** claim is for injury or illness, **we** may ask **your** permission to contact **your doctor** and access **your** medical records. If **you** refuse permission **we** may not be able to deal with **your** claim.

Medical Examinations

If **your** claim is for injury or illness, **we** may ask **you** to have a medical examination at **our** expense. **We** may also ask for, and pay for, a post-mortem examination if any **insured person** dies.

Age and residency

To be covered under this policy, **you** must be a resident of the **UK**. This means **you** must spend at least 6 months of any 12 month period in the **UK**.

Informing us

You must tell **us** about any claim **you** intend to make as soon as possible after the incident. If **you** make a claim, **you** must pass on to **us** immediately every writ, summons and other document **you** receive in connection with it.

Providing documents

You must give **us** all the information, original documents and help that **we** need to process **your** claim. This includes medical certificates, details of **your** household insurance and any other relevant insurance policy. **You** must provide this information at **your** own expense.

General conditions continued

Admitting liability

You must not admit liability, or offer or promise to pay anyone without **our** written permission.

Area of travel

You must travel only to the **geographic region** shown in **your** policy schedule.

However, if **your** needs change, please call **us** on **0800 032 6534** and **we** will do **our** best to help **you**.

Trip length

Our travel insurance only covers **trips** up to a maximum length of:

- **single trip:** the duration shown in **your** policy schedule. This can't be more than 90 days (45 days if you are 60 or over)
- **annual multi-trip:** 45 days per **trip**.

If **you** have an annual policy, each **trip you** make will be treated as a separate contract of insurance subject to all the limits, conditions and exclusions of this policy. For single trip policies, your actual **trip** length will be shown in **your** schedule.

Winter sports trip length (if selected)

If **you** have a single trip policy, **you** are covered for the duration of **your trip**. If **you** have annual multi-trip insurance, the maximum is 25 days in any one **period of insurance**.

Recovering our costs

We reserve the right to take legal action in **your** name but at **our** expense to recover any payment **we** have made under the policy.

Unused tickets

We reserve the right to use **your** unused travel tickets if **you** cancel a **trip** or return **home** early.

Abandonment

You cannot abandon any property to **us**, except when **we** ask **you** to do so.

Other Insurances

If **you** have other insurance that covers the same loss, damage or liability, **we** will not pay more than **our** share of **your** claim, unless **your** claim is for personal accident (**Section 6**). If the other insurance is a household policy, any contribution **we** claim should not affect **your** No Claim Discount (NCD) on that policy.

General Exclusions

We will not pay any claim resulting from

× War

Any loss or damage caused by war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution or similar event, unless **you** are claiming under:

- a **Section 1 Medical and other expenses**
- b **Section 6 Personal accident.**

× Terrorism

Any loss or damage resulting from an act or threat of action by a person or group intended to influence a government or to frighten the public or any section of it, unless **you** are claiming under:

- a **Section 1 Medical and other expenses**
- b **Section 6 Personal accident.**

Acts of terrorism can include:

- a violence against a person
- b damage to property
- c putting a person's life in danger
- d creating a health risk to the public or a section of it
- e interfering with or seriously disrupting electronic systems or transport services
- f using biological, chemical or nuclear force or contamination.

× Foreign & Commonwealth Office

We do not cover **you** for travel to areas where the Foreign & Commonwealth Office has advised against 'all travel'. If **you** are not sure whether there is a travel warning for **your** destination, or **you** think **you** may need to cancel or cut short **your trip** because of a developing situation, please check with the Foreign & Commonwealth Office at gov.uk/foreign-travel-advice.

× Indirect losses

Any losses that are not directly associated with the incident that caused the claim. Examples of indirect losses include:

- a loss of earnings if **you** are unable to return to work following an injury or illness that happened during a **trip**
- b the cost of replacing locks if **you** lose **your** keys during a **trip**
- c any payments **you** would normally have to make during **your trip**.

General exclusions continued

× Deliberate harm or recklessness

Any claim made as a result of **you**:

- a committing suicide or attempted suicide
- b deliberately injuring **yourself** or making **yourself** ill
- c putting **yourself** in needless danger, including danger that could reasonably be predicted, unless **you** were trying to save someone's life
- d contracting a sexually transmitted disease
- e being under the influence of drugs or solvents, other than any drugs prescribed for **you** and taken under medical supervision
- f drinking so much that **your** judgement is seriously affected.

× Armed forces

Any losses caused as a result of **your** duties as a member of the Armed Forces, unless **you** have to cancel or cut short **your trip** due to an unexpected emergency – see Reasons for cancellation **Section 2** and Reasons for curtailment **Section 3**.

× Other general exclusions

We will not pay for:

- a any losses caused as a result of **you** breaking the law or being dishonest
- b any claim for travel in an aircraft other than as a fare-paying passenger in a fully licensed passenger-carrying aircraft
- c any loss caused by changes in currency exchange rates
- d any loss or damage more specifically insured by another insurance policy
- e any expenses in providing any certificates, information or evidence which **we** need to process **your** claim.

Specific exclusions

1. Recoverable expenses

- ✗ Any expenses that **you** can recover from elsewhere.

2. Anticipated events

- ✗ Any claim for costs incurred as a result of an **anticipated event** – see **Definitions**, page 13.

3. Pre-existing medical conditions

- ✗ Any claim resulting from a **pre-existing medical condition** (see **Definitions**, page 15), unless **you** had already told **us** about the condition and **we** had agreed to cover it in writing.

4. Hazardous activities

- ✗ Any claim resulting from **you** taking part in any **hazardous activity**.

5. Manual work

- ✗ Any claim resulting from **manual work**.

6. Motorised vehicles

- ✗ Any claim resulting from **you** riding or driving any motorised vehicle, unless **you** are licensed to drive that vehicle type in **your home area**.

7. Motorcycles, mopeds and scooters

- ✗ Any claim as a result of **you** using any motorcycle, moped or scooter, if:
 - a **you** do not wear a crash helmet
 - b **you** are the rider and **you** do not hold a valid licence to drive that vehicle type in **your home area**
 - c the vehicle is above 125cc and it is not **your** mode of transport from **your home area**
 - d **you** are not wearing appropriate protective clothing.

8. Quad bikes and all-terrain vehicles

- ✗ Any claim resulting from **you** using a quad bike or all-terrain vehicle as a rider or passenger.

9. Drones and model aircraft

- ✗ Any claim resulting from **you** owning or using a drone or model aircraft.

10. Administrative costs

- ✗ Any claim for administrative costs charged by **your** travel or accommodation provider for obtaining a refund for unused travel and accommodation charges.

11. Timeshare fees

- ✗ Any claim for fees relating to timeshare properties, including management and maintenance fees, except for exchange fees.

12. Ill-health of close relatives, close business associates and travelling companions

- ✗ Any claim for cancelling or cutting short **your** trip because a **close relative** or **travelling companion**:
 - a has a medical condition that has resulted in **inpatient** treatment or being put on a waiting list for hospital treatment
 - b is diagnosed with cancer, or
 - c is given a terminal prognosis
 in the 12 months leading up to the start or renewal date of this insurance (shown on **your** schedule), or the date when **you** booked **your** trip, whichever is later.

Everything else

About our Regulator

Churchill insurance policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on 0800 111 6768.

Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. U K Insurance Limited is a member of this scheme.

Can we help?

Find answers at

faqs.churchill.com/help/travel

To make a change or to talk to us about your policy

0800 032 6534

We're open 8am to 9pm Monday to Friday,
9am to 5pm Saturday and 10am to 5pm Sunday

Need to claim?

In an emergency

We're open 24 hours a day, 365 days a year

From abroad +44 (0) 1252 740050

In the UK 01252 740050

For all other claims and non-emergencies

We're open 8am to 6pm, Monday to Friday

From abroad +44 (0) 800 032 6534

In the UK 0800 032 6534

If you need legal assistance

We're open 24 hours a day, 365 days a year

From abroad +44 (0) 345 301 6330

In the UK 0345 301 6330

If you would like a Braille, large print
or audio version of your documents,
please let us know.



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