

# TRAVEL INSURANCE

## POLICY WORDING



# Your Travel Insurance Policy 2019

## Single & Annual Multi-Trip Policies

### Master policies RTAT40115 A&B.

This insurance policy wording is a copy of the master policy wording and is subject to the same terms, conditions and exclusions.

Valid for policies issued between 1st January 2019 and 31st December 2019

This policy is for residents of the United Kingdom, Channel Islands and British Forces Posted Overseas only.

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#### POLICY INFORMATION

##### Sections A 1-2 & B1-13 & B16-B20

Your insurance is covered under two master policy numbers, RTAT40115 A your pre-travel policy and RTAT40115 B your travel policy, specially arranged for JustTravelcover.com by Voyager Insurance Services Limited on behalf of tfgroup, a trading name of Travel Insurance Facilities plc, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.

##### Section B14 End Supplier Failure

Your insurance under this section has been arranged for JustTravelcover.com and is provided by International Passenger Protection Ltd and Underwritten by certain Underwriters at Lloyds.

##### Section B15 Travel Dispute

This insurance is administered by Legal Insurance Management Ltd and underwritten by Royal & Sun Alliance plc.

#### IMPORTANT

Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.

We have a cancellation and refund policy, which you will find in full on page 6. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.

#### CRITERIA FOR PURCHASE

This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:

- You are not travelling against the advice of a doctor or a medical professional such as your dentist.
- Have not started the trip.
- Are commencing travel within 1 year of the policy start date.
- Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Are a resident of the United Kingdom, Channel Islands and British Forces Posted Overseas only.
- Are not travelling within your home country for less than 3 days on any one trip.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Are not travelling for more than 32 days on any one trip when purchasing a Bronze annual multi-trip policy. This is increased to 45 days for a Silver annual multi-trip policy and to 62 days on a Gold policy.
- Are aged 74 years and under at the commencement of your Annual Multi trip policy, or 100 years and under at the departure date of your single trip policy.
- Understand there is no cover for cruises, (as defined on page 7), unless optional Cruise Cover has been purchased.
- Are not travelling independently of the named insured adults on the policy where they are aged 17 years and under.
- Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.

**IF YOU NEED HELP OR HAVE QUESTIONS ABOUT THE COVER CONTACT:**

**JustTravelcover.com Customer Services**

**+44 (0) 333 003 0021**

**IF YOU NEED TO ADD A MEDICAL SCREENING**  
contact **JustTravelcover.com**  
Healthcheck on:

**+44 (0) 333 003 0021**

#### YOUR IMPORTANT INFORMATION

**IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD OR NEED TO CUT SHORT YOUR TRIP:**

**Contact Emergency Assistance Facilities**  
**24 hour emergency advice line on:**

**+44 (0) 203 829 6745**

**IF YOU NEED A CLAIM FORM:**  
For sections **A1-2 & B1-18**

You can download the relevant form:  
**www.policyholderclaims.co.uk**  
Or contact **Travel Claims Facilities** on:

**UK: +44 (0) 203 829 6761**

Monday to Friday 8am - 8pm &  
Saturday 9am - 1pm

#### For section B14 - End Supplier Failure

Please contact International Passenger Protection (IPP) on:

**+44 (0) 345 266 1872**

#### For section B15 - Travel Dispute

Please contact:

**UK: +44 (0) 1384 377000**

Monday to Friday 9.00am - 5pm

**IF YOU NEED LEGAL ADVICE:**  
Contact **Slater & Gordon LLP** on:

**UK: +44 (0) 161 228 3851**

#### MORE DETAILS OVERLEAF

- Are not covered for more than the proportionate cost of your trip and any claim against the policy where you have not insured for the full cost of your trip.

#### ACCURATE & RELEVANT INFORMATION

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days notice of cancellation of the policy by recorded delivery to you at your last known address.

This insurance is provided on behalf of JustTravelcover.com by Insuratrip. Insuratrip is a trading name of Voyager Insurance Services Ltd which is authorised and regulated by the Financial Conduct Authority. FRN: 305814

InsuraTrip is a registered trademark.

**This policy is for residents of the United Kingdom, Channel Islands and British Forces Posted Overseas only.**

For Policies issued from 01/01/2019 to 31/12/2019

# Your Important Contact Numbers

## FOR MEDICAL SCREENING CALL JUSTTRAVELCOVER.COM HEALTHCHECK ON +44 (0) 33 003 0021

Make sure you have all your medical information and medication details and policy number to hand.

Open 9am – 8pm Monday – Friday, 9am – 4pm Saturday, 10am - 4pm Sunday.

If you have made a full accurate & truthful declaration of your medical conditions online and/or when arranging your policy, you do not need to call the Insuratrip Healthcheck line.

## TO MAKE A CLAIM

For travel sections **A1-2 & B1-13 & B16-20** on the policy please visit

[www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

Or call **+44 (0) 203 829 6761**

Open Monday to Friday 8am-8pm & Sat 9am-1pm

For section **B14 - End Supplier Failure**

please contact **International Passenger**

**Protection (IPP) on:**

**+44 (0) 345 266 1872** quoting reference **ESFI-V2.18**

For section **B15 - Travel Dispute**

please call **01384 377000**

**Open 9am-5pm Monday-Friday**

## FOR LEGAL ADVICE

Please contact **Slater & Gordon LLP +44 (0) 161 228 3851** or fax **+44 (0) 161 909 4444**. Open 9am–5pm Monday–Friday

## IN CASE OF A SERIOUS EMERGENCY

Please contact the 24 hour emergency assistance service provided by Emergency Assistance Facilities

**UK: +44 (0) 203 829 6745**

Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact **Emergency Assistance Facilities** to offer you advice.

We strongly suggest you put their telephone number

**+44 (0) 203 829 6745**

into your mobile phone **before** you travel so that it is to hand if you need it.

Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW.

Our appointed assistance service, Emergency Assistance Facilities will explain this to them and provide them with a faxed/email confirmation if necessary.

### You will need to have some basic information for them to hand:

- Your telephone number in case you are cut off
- Patient's name, age and as much information about the medical situation as possible
- Name of the hospital, ward, treating doctor and telephone numbers if you have them
- Tell them that you have InsuraTrip Travel Insurance, your policy number and the date it was purchased
- Patient's UK GP contact details in case they need further medical information

### Things to be aware of/remember

- Your policy does not cover any costs of private medical treatment unless authorised by us.
- NEVER give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness, you will be able to return home when the assistance service considers it safe and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.
- You may be required to obtain your medical records in the event of a claim.

## OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

If you need to see a doctor ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment, however this is not necessary. Private medical facilities vary greatly and are not equipped to deal with all emergencies, they may give you unnecessary treatment and at inflated prices. If you are ever in doubt please call the assistance team for advice on where to seek treatment.

In Europe you should show them your **EHIC card**, and have it accepted; medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return.

## WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured, only if medical treatment is not available locally.

If you are thinking of cutting short your trip because you are not well then you must contact

**Emergency Assistance Facilities on +44 (0) 203 829 6745** for advice first.

If you need to come home for any other reason, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured.

If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities +44 (0) 203 829 6761.

## OUR PLEDGE TO YOU

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly.

We occasionally get complaints and these are usually through a misunderstanding or insufficient information.

Any complaint will be investigated at once and the matter resolved as quickly as possible, please see page 21 of the policy for information on our complaints procedure.



# Schedule of Limits and Excesses for Single Trip and Annual Multi-trip Policies

You should check your policy schedule to confirm the cover level.  
Cover limits and excesses are per person per trip (unless otherwise stated).  
Please refer to each individual section for any sub-limits that may apply.

Sections & Benefits		Bronze Cover		Silver Cover		Gold Cover	
Description of cover		Limit	Excess	Limit	Excess	Limit	Excess
<b>A</b>	<b>Pre-Travel Policy</b>	<b>Up to</b>		<b>Up to</b>		<b>Up to</b>	
A1	Cancellation	£1,000	£195	£5,000	£95	£7,500	£50
A2	Scheduled Airline Failure	£1,000	Nil	£1,000	Nil	£1,500	Nil
<b>B</b>	<b>Travel Policy</b>	<b>Up to</b>		<b>Up to</b>		<b>Up to</b>	
B1	Scheduled Airline Failure	£1,000	Nil	£1,000	Nil	£1,500	Nil
B1	Travel Delay - Limit (per 12 hours)	Nil	Nil	£100 (£10)	Nil	£200 (£20)	Nil
B1	Abandonment (after 24 hours)	£1,000	£195	£5,000	£95	£7,500	£50
B1	Missed Departure (Outward Return Journey) (Missed connections)	£500 (Yes) £195 (No)	£195	£500 (Yes) £95 (No)	£95	£750 (Yes) £50 (Yes)	£50
B2	Emergency Medical Emergency Dental Treatment Burial or Cremation	£10,000,000 £350 £5,000	£195	£10,000,000 £350 £5,000	£95	£10,000,000 £500 £5,000	£50
B2	Hospital Benefit – Limit (per 24 hours)	£500 (£50)	Nil	£750 (£50)	Nil	£1000 (£50)	Nil
B3	Curtailement	£1,000	£195	£5,000	£95	£7,500	£50
B4	Baggage – Overall limit Maximum per item, pair or set Total limit for all valuables Eyewear Limits Delayed Baggage (up to £50 per 12 hours)	£1,000 £100 £100 £50 £50	£195   Nil	£2,000 £300 £300 £150 £100	£95   Nil	£3,000 £500 £500 £200 £250	£50   Nil
B5	Personal Money Cash Limit for under 18's	£200 £50	£195	£250 £50	£95	£500 £50	£50
B5	Loss of Passport & Travel Documents	£250	Nil	£300	Nil	£400	Nil
B6	Mugging – Limit (per 24 hours)	£1,000 (£50)	Nil	£2,500 (£100)	Nil	£5,000 (£200)	Nil
B6	Hijack & Kidnap – Limit (per 24 hours)	£1,000 (£50)	Nil	£2,500 (£100)	Nil	£5,000 (£200)	Nil
B7	Personal Liability	£1,000,000	£195*	£2,000,000	£95*	£3,000,000	£50*
B8	Personal Accident Permanent and Total Disablement/Loss of limb/sight Death Under 18	N/A Nil Nil		£25,000 £5,000 £1,000	Nil	£50,000 £10,000 £1,000	Nil
B9	Legal Expenses	£5,000	£195	£10,000	£95	£25,000	£50
B10	Natural Disaster	Nil	Nil	£500	£95	£1,000	£50
B11	Withdrawal of Services – Limit (per 24 hours)	Nil	Nil	£200 (£20)	Nil	£300 (£30)	Nil
B12	Pet Care – Limit (per 24 hours)	Nil	Nil	£250 (£25)	Nil	£250 (£25)	Nil
B13	Home Emergency Reimbursement	Nil	Nil	£250	£95	£500	£50

\* B7 (increased to £250 in respect of property damage claims)

## Optional Extensions - Applicable only where the additional premium has been paid and the option is shown on your certificate

Description of Cover	Bronze Cover		Silver Cover		Gold Cover	
	Limit	Excess	Limit	Excess	Limit	Excess
<b>Limits per person per trip</b>						
<b>B14 End Supplier Failure</b>	<b>On payment of the appropriate additional premium and shown on your certificate</b>					
End Supplier Failure	Nil*	Nil	Nil*	Nil	£1,500	Nil
<b>B15 Travel Dispute</b>	<b>On payment of the appropriate additional premium and shown on your certificate</b>					
Travel Dispute	Nil*	Nil	Nil*	Nil	£25,000	£35
<b>B16 Winter Sports Option</b>	<b>On payment of the appropriate additional premium and shown on your certificate</b>					
Ski Equipment		£195		£95		£50
- Owned Limit	£500		£750		£1,000	
- Items/Pair/Set Limit	£250		£350		£500	
- Hired Winter Sports Equipment	£150		£200		£400	
Winter Sports Equipment Hire - Limit (per 24 hours)	£250 (£15)	Nil	£400 (£20)	Nil	£500 (£25)	Nil
Lift Pass	£250	£195	£500	£95	£750	£50
Ski Pack - Limit (per 24 hours)	£250 (£15)	Nil	£400 (£20)	Nil	£500 (£25)	Nil
Piste Closure - Limit (per 24 hours)	£250 (£15)	Nil	£400 (£20)	Nil	£500 (£25)	Nil
Avalanche & Landslide Closure - Limit (per 24 hours)	£250 (£15)	Nil	£400 (£20)	Nil	£500 (£25)	Nil
Physiotherapy in the UK (max £50 per session)	Nil	Nil	£400	£95	£400	£50
<b>B17 Cruise Plus Cover Option</b>	<b>On payment of the appropriate additional premium and shown on your certificate</b>					
Cruise Connection - Limit	£250	Nil	£400	Nil	£600	Nil
Cabin Confinement - Limit (per 24 hours)	£250 (£50)	Nil	£400 (£75)	Nil	£600 (£100)	Nil
Unused Pre Booked Excursions - Limit (per excursion)	£250 (£50)	Nil	£400 (£75)	Nil	£600 (£100)	Nil
Missed Port Benefit - Limit (per Port)	£250 (£50)	Nil	£400 (£75)	Nil	£600 (£100)	Nil
<b>B18 Golf Cover Option</b>	<b>On payment of the appropriate additional premium and shown on your certificate</b>					
Golf Equipment Cover	£1,000	£195	£1,500	£95	£2,500	£50
- Item or Pair Limit	£250		£350		£500	
Golf Equipment Hire Cover (per 24 hours)	£250 (£25)	Nil	£400 (£40)	Nil	£500 (£50)	Nil
Green Fees (per 24 hours)	£250 (£25)	Nil	£400 (£40)	Nil	£500 (£50)	Nil
Hole in One (bar bill)	£100	£50	£100	£50	£100	£50
<b>B19 Business Plus Cover Option</b>	<b>On payment of the appropriate additional premium and shown on your certificate</b>					
Business Equipment	£1,000	£195	£1,500	£95	£2,000	£50
- Item/Pair/Set limit	£250		£500		£1,000	
Business Samples	£500	£195	£750	£95	£1,000	£50
- Item/Pair/Set limit	£250		£350		£500	
Emergency Courier of Business Samples (after 12 hours)	£200	£195	£300	£95	£400	£50
Business Money	£500	£195	£500	£95	£500	£50
- Cash limit	£250		£250		£250	
Delayed Equipment/Hire (£100 per day)	£200	£195	£300	£95	£400	£50
Replacing Staff	Nil		Nil		£500	£50
<b>B20 Wedding Cover Options</b>	<b>On payment of the appropriate additional premium and shown on your certificate</b>					
Ceremonial Attire (per person)	£1,000	£195	£1,500	£95	£2,000	£50
Wedding Gifts						
- Limit (per couple)	£500	£195	£750	£95	£1,000	£50
- Item/Pair/Set Limit	£250		£350		£500	
Wedding Rings	£500	£195	£750	£95	£1,000	£50
- Item limit	£250		£375		£500	
Photographs and Video Recording	£500	£195	£750	£95	£1,000	£50

\* B14 (included on Gold Cover, can be added to Bronze and Silver by payment of an additional premium)

\* B15 (included on Gold Cover, can be added to Bronze and Silver by payment of an additional premium)

# Disclosure of your Medical Conditions

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions accurately and carefully.

Your policies do not cover claims arising from any existing medical conditions that require you to answer 'Yes' to the questions below.

**1. Has anyone travelling ever had treatment for:**

- any heart or circulatory condition? YES →
- any type of diabetes? YES →
- a stroke or high blood pressure? YES →
- any type of Cancer, whether in remission or not? YES →
- any lung or breathing condition? YES →
- An organ transplant or dialysis? YES →

**2. In the last 5 years, has anyone travelling suffered from a serious or recurring medical condition, been prescribed medication or received treatment or attended a Medical Practitioner's surgery?**

NO ↓

**3. In the last 5 years, has anyone travelling been referred to a specialist or consultant at a hospital or clinic for tests, diagnosis or treatments or attended as an outpatient?**

NO ↓

**4. Has anyone travelling ever been diagnosed or treated for any form of anxiety, depression or Psychiatric Condition including eating disorders?**

NO ↓

**5. Has anyone travelling been placed on a waiting list currently for investigations or treatment?**

NO ↓

**6. Has anyone travelling been diagnosed by a Medical Practitioner as suffering from a terminal illness?**

If you have answered **YES** to any of the questions on the left, you must tell us, in order to seek cover for your medical condition(s), although an increased premium or excess may be required to do so.

To enable us to consider your medical condition please contact

**JustTravelcover.com**  
**Healthcheck on:**  
**+44 (0) 333 003 0021**

9am-8pm Monday-Friday  
 9am-4pm Saturday  
 10am-4pm Sunday

Should we require any additional premium, and you accept our offer, this should be paid to JustTravelcover.com Healthcheck, and sent within 14 days of our offer. If your existing medical condition would require an additional premium to be covered and you choose not to declare it, we reserve the right to decline a claim relating to this condition, unless otherwise agreed by us in writing. Full confirmation of our terms and conditions will be sent out to your address after your call. **Any additional medical conditions not declared to us will not be covered.**

If your answer changes to 'Yes' at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are fully covered for your trip.

### BE AWARE!

We are unable to provide cover for any claim arising as a result of an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or friend, or any known or recognised complication of or caused by the existing medical condition.

### BE AWARE!

We are unable to provide cover for any claim arising as a result of an existing medical condition for which anyone travelling is on a waiting list for investigations or treatment.

We are also unable to provide cover for any claim arising as a result of a condition for which anyone travelling has been diagnosed by a Medical Practitioner as suffering from a terminal illness.

### CHANGE IN HEALTH

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you **must** advise JustTravelcover.com Healthcheck on **0333 003 0021**, as soon as possible. We will advise you what cover we are able to provide for your change in health, as defined on page 7, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary. (Please refer to the Definition of Existing Medical Condition for more information).

### BE AWARE! WE DO NOT PROVIDE ANY COVER FOR:

- Claims caused by an existing medical condition of a non travelling close relative, the person you are intending to stay with, a business associate, or any recognised complication caused by the existing medical condition.
- Any circumstances that are not specified in your policies.

### WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described under section A of the pre-travel policy, starts from the date of issue, and ends **when you leave home** to start your trip. On annual multi-trip policies cover starts on the chosen starting date and cancellation cover is **not in force** until that date, subsequent trips start from the date of booking.

The cover under Policy B starts when you commence your trip and ends when you complete your trip. Cancellation cover will cease when you start your trip, or upon expiration of your policy, whichever is first. No further trips are covered except where you hold an annual multi-trip policy which will cover further trips not exceeding the maximum duration allowed according to your chosen level of cover. There is absolutely no cover for any portion of a trip which is planned to be longer than the maximum duration of your chosen level of cover.

### EXTENSION OF PERIOD

In the event of either your:

- death, injury or illness during your trip,
- delay or failure of public transport services during your trip;
- delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point.

you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

# How your policies work

## YOUR POLICY WORDINGS

Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. Please take the time to read and understand it straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.

## CANCELLING YOUR POLICIES

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise JustTravelcover.com within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day 'cooling off' period, and can confirm that there have been no claims on the policy and that you have not travelled, from which a £15 admin fee will be deducted; the following cancellation terms will be applied dependent on what type of policy you have purchased.

**Single Trip policies** - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

**Annual Multi Trip policies** - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid for each complete month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances: fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents.

## BE CAUTIOUS

This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.

## PREGNANCY

Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 (inclusive) whilst you are away.

From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance.

It is essential if at the time of booking your trip you are aware that you are pregnant that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.

## MEDICAL COVER

**Your travel policy is not private health insurance, in that it only covers unavoidable, unexpected emergency treatment.**

You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. You will then need to declare your existing medical condition and have it accepted by Insuratrip Healthcheck for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be given if travel is against the advice of your doctor, or a medical professional such as your dentist.

## EHIC

The European Health Insurance Card (EHIC) allows you (provided you are a UK resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel.

Applying on [www.ehic.org.uk](http://www.ehic.org.uk) for the card is free and it is valid for up to five years.

If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on <http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx>. Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.

## MEDICARE

If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

## YOUR EXCESS

Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses (your excess) shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim unless otherwise stated in the schedule of limits and excesses. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

If an excess waiver has been paid then standard excess is not applied, however, any increased medical excess is still applied in the event of a claim resulting from the condition/s it is attached to.

# Definitions - Where these words are used throughout your policy they will always have this meaning:

## DEFINITIONS APPLICABLE TO SECTIONS A1-2 AND B1-B13 & B16-B20

### AUSTRALIA AND NEW ZEALAND

Australia and New Zealand - All countries listed in Europe including Spain and Egypt, as well as Australia, including Territory of Cocos (Keeling Islands), The Territory of Christmas Island, Norfolk Island and Lord How Island), and New Zealand, including the Cook Islands, Niue and Tokelau.

### BAGGAGE

Possessions including valuables.

### BFPO

British Forces Posted Overseas.

### BUSINESS ASSOCIATES

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

### BUSINESS EQUIPMENT

Any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.

### BUSINESS SAMPLES

Business goods and samples taken on an insured journey by an insured person and that are owned by you or your employer.

### CASH

Sterling or foreign currency in note or coin form.

### CHANGE IN HEALTH

Any deterioration or change in your health between the date the policy was bought and the date of travel. This includes new medication, change in regular medication deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.

### CHANNEL ISLANDS

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

### CLOSE RELATIVE

Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).

### CONNECTING FLIGHT

A connecting flight which departs your first scheduled stop-over destination within 12 hours after arrival from your international departure point.

### COUPLE

You and your husband/wife/civil partner/spouse or partner who you are living with at the same address.

### CRUISE

A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports. Please be aware there is no cover for cruising unless optional Cruise Cover has been purchased.

### CURTALMENT

The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.

### DOMESTIC FLIGHT

A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.

### EMERGENCY TREATMENT

Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home.

### ESSENTIAL ITEMS

Underwear, socks, toiletries and a change of clothing.

### EUROPE EXCLUDING SPAIN AND EGYPT

Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, Kos (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.

### EUROPE INCLUDING SPAIN AND EGYPT

All countries listed in the definition of Europe excluding Spain and Egypt, but including Spain, Egypt, Balearics and the Canary Islands.

### EXCURSION

A short journey or activity undertaken for leisure purposes.

### EXISTING MEDICAL CONDITION

Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

### FAMILY

Two adults (or 1 adult for single parent family) and their dependents who are under the age of 18, must be resident in the UK and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.

### FLIGHT

A service using the same airline or airline flight number.

### HOME

One of your normal places of residence in the United Kingdom, Channel Islands or BFPO.

### HOME COUNTRY

One of your normal places of residence in the United Kingdom, Channel Islands or BFPO.

### INSHORE

12 Nautical miles and under from the shore.

### INSURED PERSON/YOU/ YOUR

Any person named on the insurance validation documentation.

### INTERNATIONAL DEPARTURE POINT

The airport, international rail terminal or port from which you departed from the UK, Channel Islands, BFPO (or in the case of Northern Ireland this is extended to include Dublin if you reside in Northern Ireland) to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.

### MANUAL LABOUR

Work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.

### MEDICAL CONDITIONS

Any disease, illness or injury, including any psychological conditions.

### MOBILITY EQUIPMENT

Any equipment which you would require in your daily life in order to perform everyday tasks and to make journeys which would otherwise be undertaken on foot.

### NATURAL DISASTER

A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.

### OFF SHORE

12 Nautical miles and over from the shore.

### ON PISTE

Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.

### PAIR OR SET

Two or more items of possessions that are complementary or purchased as one item or used or worn together.

### POSSESSIONS

Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:

**Clothes:** underwear, outerwear, hats, socks, stockings, belts, braces.

**Cosmetics:** make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.

**Luggage:** handbags, suitcases, holdalls, rucksacks, briefcases.

**Electrical Items & Photographic equipment:** any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, games, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, films, discs or cartridges.

### Drones

Un-manned aerial vehicles

**Fine Jewellery & watches:** rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi precious stones or metal.

**Buggies, Strollers & Car seats:** Buggies, Strollers & Car seats.

**Eyewear:** spectacles, sunglasses, prescription spectacles or binoculars.

**Shoes:** boots, shoes, trainers and sandals.

### PUBLIC TRANSPORT

Buses, coaches, domestic flights, ferries or trains that run to a published scheduled timetable.

### REDUNDANCY

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

### RELEVANT INFORMATION

A piece of important information that would increase the likelihood of a claim under your policy.

### RESIDENT

Means a person who has their main home in the United Kingdom, Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.

### SCHEDULED AIRLINE

An airline upon whom your trip depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

### SKI EQUIPMENT

Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.

### SKI PACK

Ski hire, ski lift pass and ski school fees.



## SPORTS AND ACTIVITIES

Any recreational activity that requires skill and involves increased risk of injury.

If you are taking part in any sport/activity please refer to page 22 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear in your activity pack, it may require an additional premium so please call us before participating to apply for cover.

Please call **JustTravelcover.com** on:  
**+ 44 (0) 333 003 0021**

## TIMETABLE RESTRICTIONS

Timetable restrictions - Published scheduled itinerary restrictions.

## TRAVELLING COMPANION

A person with whom you are travelling on the same booking, or with whom you have arranged to spend a proportion of your trip, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.

## TRAVEL DOCUMENTS

Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.

## TRIP

A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, Channel Islands or BFPO following your repatriation.

## UNATTENDED

Not within your sight at all times and out of your arms-length reach.

## UNITED KINGDOM

United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.

## VALUABLES

**PLEASE REFER TO THE SUB-DEFINITION OF Electrical Items & Photographic equipment. Fine Jewellery & watches shown under 'Possessions'.**

## WE/OUR/US

For all sections means Union Reiseversicherung AG UK.

## WINTER SPORTS

Skiing, snowboarding and ice skating.

## WORLDWIDE

Anywhere in the world.

## WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN ISLANDS

Anywhere excluding the United States of America, Canada and the Caribbean Islands.

## ADDITIONAL DEFINITIONS APPLICABLE TO SECTION B14 END SUPPLIER FAILURE

## FINANCIAL FAILURE

means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

**END SUPPLIER** means the company that owns and operates the services listed in point 1 above.

## ADDITIONAL DEFINITIONS APPLICABLE TO SECTION B15 TRAVEL DISPUTE

## AGENT

The Agent appointed by the Coverholder to transact this insurance with You.

## AUTHORISED PROFESSIONAL

A solicitor, counsel, claims handler or mediator, accountant, firm of accountants or other appropriately qualified person appointed and approved by Us under the terms and conditions of this policy to represent Your or an Insured Person's interests.

## CLAIM LIMIT(S)

The amount We will pay in respect of any one claim and the total amount payable within any one Period of Insurance as specified within the Schedule.

## CLAIMS SPECIALIST

Our own claims panel solicitor or claims handler.

## COURT

A Court, tribunal or other competent authority.

## EVENT

The initial Event, act or omission which sets off a natural and continuous sequence of Events that subsequently gives rise to a claim for Professional Fees and/or payment of a benefit under this policy.

## EXCESS

The first amount of each and every claim as detailed on the Schedule or Insured Event.

## HOLIDAY

A Holiday trip outside of the United Kingdom or a Holiday within the United Kingdom which includes two or more consecutive nights stay in Pre-Booked Accommodation.

## INSURED PERSON

The persons named within the Policy Schedule attached to this policy.

## INSURER

This insurance is administered by Legal Insurance Management Limited and underwritten by Royal & Sun Alliance Insurance plc.

## LEGAL PROCEEDINGS

When formal Legal Proceedings are issued against an opponent in a Court of Law.

## PERIOD OF INSURANCE

The Period of Insurance shown in the Schedule.

## POLICYHOLDER, YOU, YOUR

The person or company who has paid the premium and is named in the Schedule as the Policyholder

## PRE-BOOKED ACCOMMODATION

A commercially run premises where a fee is charged which has been booked prior to Your departure on Your Holiday not including premises owned by friends or family.

## PROFESSIONAL FEES

Legal fees and costs properly incurred by the Authorised Professional, with Our prior written authority including costs incurred by another party for which You are made liable by Court Order, or may pay with Our consent of a civil claim in the Territorial Limits arising from an Insured Incident.

In the Event that the matter falls within the limits of a Small Claims Court, the maximum amount payable to the Authorised Professional shall be limited to the maximum amount recoverable from that respective Court.

## PROSPECT OF SUCCESS

At least a 51% chance of the Insured Person(s) achieving a favourable outcome

## SCHEDULE

The document which shows details of You and this insurance and is attached to and forms part of this policy.

## STANDARD PROFESSIONAL FEES

The level of Professional Fees that would normally be incurred by Us in either handling this matter using Our own Claims Specialists or a nominated Authorised Professional of Our choice.

## TERRITORIAL LIMITS

Worldwide but only where legal proceedings can be brought in a United Kingdom or European Union (EU) country's Court Jurisdiction.

## TERRORISM

The use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

## TIME OF OCCURRENCE

When the Event occurred or commenced whichever is the earlier.

## WE, US, OUR

Legal Insurance Management Ltd and Royal & Sun Alliance Insurance plc.

# Conditions and Exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre-travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

**APPLYING TO ALL SECTIONS OF YOUR POLICIES: You are not covered under any section, unless specified, for any of the following circumstances:**

1. Any trip exceeding 32 days on a Bronze Annual Multi-Trip, 45 days on a Silver Annual Multi-Trip or 62 days on a Gold Annual Multi-Trip. This includes not insuring you for part of a trip which is longer than the maximum duration for your chosen policy type, unless you have paid the appropriate additional premium.
2. Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home.
3. More than the proportionate cost of your trip and any claim against the policy where you have not insured for the full cost of your trip.
4. Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.
5. The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
6. Any claim arising from relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.
7. The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.
8. Within the last 5 years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover in writing and any additional premium has been paid.
9. Any claim due to your carrier's refusal to allow you to travel for whatever reason.
10. Any costs which are due to any errors or omissions on your travel documents.
11. Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
12. You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure or purchase of your policy.
13. Manual labour (please see policy definition on page 7).
14. You riding a motorcycle, moped or quad-bike for which you do not hold the appropriate qualifications required in the UK or the Channel Islands. If you are riding pillion, the rider must hold a full UK licence. (Please note there is no cover under section B7 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>.
15. You riding on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
16. Cruises, unless the appropriate Cruise cover extension has been paid. (Please see the policy definition on page 7).
17. Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.
18. Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).
19. In respect of all sections other than B2 Emergency Medical Expenses; war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
20. Participation in any sports and activities listed in activity packs 2-4 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 22).
21. Your failure to obtain the required passport, visa or ESTA.
22. You, your travelling companion, close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine) or solvents or anything relating to you your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents.
23. Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified.
24. The use of Drones (see definition on page 7).
25. Any claim not supported by the correct documentation as laid out in the individual section.
26. Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.
27. No cover will be in force for Policy B if you claim under Policy A.
28. You piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.
29. If you choose not to adhere to medical advice given any claims related to this will not be paid.

# Policy A - Your pre-travel policy

## A1 - Cancellation - If you are unable to go on your trip

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>Up to the amount shown in the Schedule of Limits and Excesses for your proportion of prepaid:</p> <p>i. transport charges, ii. loss of accommodation, iii. foreign car hire iv. pre-paid excursions booked before you go on your trip.</p> <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss (course charges, or tuition fees are not included unless agreed in writing by us).</p>	<ul style="list-style-type: none"> <li>• you or a travelling companion is ill, injured or dies before the trip starts.</li> <li>• a close relative or a close business associate who lives in your home country is ill, injured or dies before the trip starts.</li> <li>• the person you are going to stay with is ill, injured or dies before the trip starts.</li> <li>• you are required for jury service or as a witness in a court of law.</li> <li>• you or a travelling companion being made redundant.</li> <li>• of the requirements of HM forces.</li> </ul>	<ol style="list-style-type: none"> <li>1. have paid or accept that your excess will be deducted from any settlement.</li> <li>2. have complied with the health declaration on page 5 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid.</li> <li>3. accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing.</li> <li>4. have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip.</li> <li>5. accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed.</li> <li>6. are not cancelling due to the death, injury or illness of any pets or animals.</li> <li>7. accept that we can only offer to review and extend cover for declared existing medical conditions to our <u>own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to travel, you will not be covered; <ul style="list-style-type: none"> <li>• a travelling companion not insured by us.</li> <li>• a close relative of you or your travelling companion.</li> <li>• a business associate of you or your travelling companion.</li> <li>• the person you are intending to stay with.</li> </ul> </li> <li>8. are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made, were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.</li> <li>9. are not cancelling due to a criminal act committed by you or where you are the defendant in the court case.</li> <li>10. are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (see definition - redundancy on page 7).</li> <li>11. have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds).</li> </ol>	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u> as well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p>Provide us with your original summons notice.</p> <p>Obtain written confirmation to validate your circumstances.</p> <p>Obtain written confirmation to validate your circumstances.</p>

### BE AWARE! No cover is provided under this section due to:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- the fear of an epidemic, pandemic, infection or allergic reaction.
- your disinclination to travel or any circumstance not listed above.
- your carrier's refusal to allow you to travel for whatever reason.
- the cancellation of your trip by the tour operator.
- a previously diagnosed condition of any close relatives, your travelling companion, the person you are intending to stay with, or a business associate.
- your failure to obtain required vaccinations and inoculations, ESTA or Visa in time.
- the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.

## A2 - Scheduled Airline Failure - If your scheduled airline stops trading

We will pay:	If:	Provided you:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses (to cover any amounts already paid for the scheduled flight that you are unable to get back).</p>	<ul style="list-style-type: none"> <li>• the airline on which you are booked becomes insolvent <u>before your departure</u> from your home country causing you financial loss.</li> </ul>	<ol style="list-style-type: none"> <li>1. excess has been paid or deducted from any settlement.</li> <li>2. scheduled flight is booked independently through a licensed or bonded travel organiser or direct with a scheduled airline in the United Kingdom and it is not part of an inclusive trip or holiday package.</li> <li>3. booking has not been taken over by another airline.</li> <li>4. claim is not for: additional expenses if you are forced to arrange your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy.</li> </ol>	<p>Download or request a cancellation claim form and complete it enclosing all required documentation listed on the front.</p> <p>You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.</p>

### BE AWARE! No cover is provided under this section due to:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- the financial failure of your travel agent, tour organiser, booking agent or flight consolidator with whom your scheduled flight has been booked.
- you being able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from your credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.

# Policy B - Your travel policy

## B1 - Scheduled Airline Failure & Travel Delay / Abandonment & Missed Departure - If your travel plans are disrupted

We will pay:	If:	Provided:	If you need to claim:
<b>Scheduled Airline Failure</b> Up to the amounts shown in the Schedule of Limits and Excesses for the proportionate value of the <u>unused part</u> of your scheduled airline ticket.	<ul style="list-style-type: none"> <li>the airline on which you are booked becomes insolvent after your departure from your home country.</li> </ul>	<ol style="list-style-type: none"> <li>your excess has been paid or deducted from any settlement.</li> <li>scheduled flight is booked independently through a licensed or bonded travel organiser or direct with a scheduled airline in the United Kingdom and it is not part of an inclusive trip or holiday package.</li> <li>you are not claiming for additional expenses if you are forced to cut short your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy.</li> <li>delay is not due to the diversion of aircraft after it has departed.</li> <li>you are at the airport/port/station and the delay is over 12 hours.</li> </ol>	<p>Download or request and complete the relevant claim form.</p> <p>You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.</p> <p>For travel delay and abandonment obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
<b>Travel Delay</b> Up to the amounts shown in the Schedule of Limits and Excesses (per 12 hourly period of trip disruption).	<ul style="list-style-type: none"> <li>the departure of your international flight, international train or sailing is delayed on your outbound journey for more than 12 hours from its scheduled departure time from your international departure point.</li> </ul>		
<b>Abandonment</b> Up to the amounts shown in the Schedule of Limits and Excesses for the cancellation of your trip.	<ul style="list-style-type: none"> <li>after 24 hours of delay at the international departure point of your <u>outbound</u> journey from the UK, Channel Islands or BFPO you abandon the trip.</li> </ul>	<ol style="list-style-type: none"> <li>your trip is not less than 2 days duration or is not a one-way trip.</li> <li>your excess has been paid or deducted from any settlement.</li> </ol>	
<b>Missed Departure</b> Up to the amounts shown in the Schedule of Limits and Excesses for alternative transport to get you to your trip destination.	<ul style="list-style-type: none"> <li>the vehicle in which you are travelling to your international departure point becomes undriveable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, Channel Islands and BFPO, your inbound return to the United Kingdom, Channel Islands and BFPO or your missed connection (only if you have bought Gold Cover).</li> </ul>	<ol style="list-style-type: none"> <li>you have allowed sufficient time to check-in as shown on your itinerary.</li> </ol>	<p>For missed departure obtain written confirmation from the relevant authority of circumstances which prevent you from being able to check in on time for your prebooked transport.</p>

### BE AWARE!

#### No cover is provided under this section for

- anything mentioned in the conditions and exclusions applying to your policies (page 9)

- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12 hours or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.
- the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.

## B2 - Emergency Medical Expenses - If you need emergency medical attention

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p><u>For trips outside your home country:</u></p> <p>up to the amounts shown in the Schedule of Limits and Excesses for necessary emergency treatment, customary and reasonable fees or charges that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> <li>customary and reasonable fees or charges for necessary and emergency treatment, to be to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services.</li> <li>additional travel, accommodation and repatriation costs to be made for or by you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary.</li> <li>the cost of returning your ashes home or the return of your body to your home.</li> </ul>	<ol style="list-style-type: none"> <li>any costs where you have not paid your excess.</li> <li>treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid.</li> <li>any elective or pre-arranged treatment or any routine non-emergency tests or treatment. This includes complications as a result of elective, pre-arranged or cosmetic treatment received whilst abroad.</li> <li>costs of private treatment <u>unless our 24 hour Emergency Assistance Facilities service</u> has agreed and adequate public facilities are not available.</li> <li>replenishment of any medication you were using at the start of the trip or follow up treatment for any condition you had at the start of your trip.</li> <li>the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</li> <li>the cost associated with the diversion of an aircraft due to your death, injury or illness.</li> <li>repairs to or for artificial limbs or hearing aids.</li> <li>the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency.</li> <li>any extra costs for single/private accommodation in a hospital or nursing home.</li> </ol>	<p><b>FOR MEDICAL EMERGENCIES</b></p> <p><b>Call Emergency Assistance Facilities on:</b></p> <p><b>+44 (0) 203 829 6745</b></p> <p>Call our 24 hour Emergency Assistance Facilities service 24 hours a day, 7 days a week, from anywhere in the world.</p> <p>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts, accounts and medical certificates.</p> <p>For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card.</p>
<b>Burial or Cremation</b> Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>your death outside your home country for your burial or cremation.</li> </ul>		
<b>Hospital Benefit</b> Public hospital benefit of up to £50 per 24 hours, up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>each full 24 hour period that you are in a <u>public</u> hospital as an in-patient during the period of the trip in addition to the fees and charges.</li> </ul>		
<b>Dental Treatment</b> Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>emergency dental treatment only to treat sudden pain.</li> </ul>	<ol style="list-style-type: none"> <li>Any dental work involving the use of precious metals in any dental treatment.</li> <li>the provision of dentures, crowns or veneers.</li> <li>Any treatment or work which could wait until your return home.</li> </ol>	

**BE AWARE!** Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact Emergency Assistance Facilities prior to being admitted anywhere, in this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

#### No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9) (including any treatment, tests, associated illnesses for non-declared existing medical conditions).
- any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, Emergency Assistance Facilities, has not been notified or has not agreed the costs. We reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of Emergency Assistance Facilities, in consultation with your treating doctor, you can return home OR which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any cost for food or drink.
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with Emergency Assistance Facilities.

## B3 - Curtailment - If you need to come home early

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>Up to the amount shown in the Schedule of Limits and Excesses in total for your unused proportion of:</p> <ul style="list-style-type: none"> <li>• pre-paid excursions booked before you go on your trip;</li> <li>• loss of accommodation;</li> <li>• foreign car hire; and</li> <li>• either your pre-booked return travel costs, or the cost of your curtailment travel costs, whichever is the greater that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip (course charges, or tuition fees are not included).</li> </ul> <p>PLEASE NOTE Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</p>	<ul style="list-style-type: none"> <li>• your early return home because of the death, injury or illness of:</li> <li>- you or a friend with whom you are travelling.</li> <li>- a close relative who lives in your home country.</li> <li>- a close business associate who lives in your home country</li> <li>- a friend who lives abroad and with whom you are staying with.</li> <li>• you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a Court of Law, or</li> <li>• you, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood.</li> </ul>	<ol style="list-style-type: none"> <li>1. any payment where you have not suffered any financial loss.</li> <li>2. coming home due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>3. coming home due to an existing medical condition of a non-travelling close relative, the person you are staying with, a business associate or travelling companion.</li> <li>4. any costs where you have not paid your excess.</li> <li>5. the cost of Air Passenger Duty (or equivalent), <u>airport charges</u> and <u>booking charges</u>, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.</li> <li>6. any claim due to the death, injury or illness of any pets or animals.</li> <li>7. the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.</li> <li>8. any unused portion of your original ticket where you have been repatriated.</li> <li>9. coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction.</li> <li>10. curtailment cover where the trip is of 2 days duration or less or is a one-way trip.</li> <li>11. the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking.</li> <li>12. the curtailment of your trip by the tour operator.</li> <li>13. curtailment due to financial circumstances.</li> </ol>	<p>Please download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the General Practitioner of the persons whose injury, illness or death has caused the curtailment. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/ flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p>If you need to cut short your trip:</p> <p>Due to a medical necessity you must ring to confirm this with our 24 hour Emergency Assistance Facilities service.</p> <p><b>+44 (0) 203 829 6745</b></p> <p>Curtailment claims will not otherwise be covered.</p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

### BE AWARE!

If you need to come home early you MUST contact our emergency assistance service who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

#### No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- coming home early due to your existing medical condition where the risk attached to that medical condition has not been accepted by us in writing.
- coming home early due to death or illness of a close relative, the person you are staying with, a travelling companion, or a close business associate caused by an existing medical condition or a known complication of it.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.
- your curtailment travel costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip.

## B4 - Baggage - If your possessions are lost, stolen, damaged or delayed

We will pay:	For:	Provided you:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses for <u>your</u> possessions.</p> <p><b>Delayed Baggage</b> Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> <li>• Either</li> <li>- the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>- the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> </ul> <ul style="list-style-type: none"> <li>• the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination.</li> </ul>	<ol style="list-style-type: none"> <li>1. have paid your excess or accept it will be deducted from any settlement.</li> <li>2. have complied with the carrier's conditions of carriage.</li> <li>3. have notified the police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>4. own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value.</li> <li>5. are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</li> <li>6. are not claiming for possessions which have been left on a beach or lido (if so we will only pay a maximum of £50).</li> <li>7. have not left electrical items, eyewear, valuables, jewellery &amp; watches or photographic equipment unattended (including being contained in luggage during transit) except where they are locked in a safe or safety deposit box where these are available or left out of sight in your locked holiday or trip accommodation. This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport.</li> <li>8. have not left any possessions not mentioned in the preceding bullet unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</li> <li>9. have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider.</li> </ol>	<p><u>For all damage claims:</u> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable</p> <p>Please then return the damaged items to: The Recoveries Department at Travel Insurance Facilities 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.</p> <p><u>For all loss or damage claims during transit:</u> (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><u>For all losses:</u> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p><u>For delay claims:</u> you must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>In the event that you provide us with original purchase receipts for any items lost/stolen, these will not be returned to you following settlement of your claim.</p>

### BE AWARE!

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc, as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear and tear scale published on our website at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/)

#### No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9) or any items that do not fall within the categories of cover listed in the possessions definition.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, car keys, duty free items such as tobacco products, alcohol and perfumes.
- the use of, or damage to, drones.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## B5 - Personal Money - If your cash, passport or travel documentation are lost or stolen on your trip

We will pay:	For:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>the loss or theft of your cash, passport or travel documents during your trip.</li> <li>cover to contribute towards the cost of an emergency travel document.</li> <li>cover for necessary costs collecting your emergency travel document on your trip.</li> </ul>	<ol style="list-style-type: none"> <li>your excess has been paid or deducted from any settlement.</li> <li>your cash or passport is:                             <ul style="list-style-type: none"> <li>on your person, or</li> <li>held in a safe or safety deposit box where one is available.</li> <li>left <u>out-of-sight</u> in your locked trip accommodation.</li> </ul> </li> <li>you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange.</li> <li>you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen.</li> </ol>	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations for foreign currency.</p> <p>(b) where sterling is involved, documentary evidence of possession.</p> <p>For a lost or stolen passport you will also need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>

### BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- the cost of a new passport upon your return to the United Kingdom, Channel Islands or BFPO.
- cash or passport that is not on your person.
- cash or passport that is not in a safe/safety deposit box or left out-of-sight in your locked trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

## B6 - Mugging and Hijack - If you are mugged or hijacked

We will pay:	For:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>each full 24 hour period you are:                             <ul style="list-style-type: none"> <li>hospitalised following a mugging attack</li> <li>confined as a result of hijack.</li> </ul> </li> </ul>	<ol style="list-style-type: none"> <li>you are necessarily hospitalised in a public hospital and have submitted a claim for emergency medical expenses and provided us with a written police report.</li> <li>you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement.</li> </ol>	<p>Download a claim for either medical expenses/and possessions (if applicable) and complete to the best of your ability.</p> <p>Claims will need to be supported by a written report from the appropriate authorities.</p>

### BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any claim where you are unable to provide us with proof of the incident, i.e. police/authorities/medical report.
- any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.

## B7 - Personal Liability - If you are held responsible for injury or damage

We will pay:	For:	Provided:	If you need to claim:
Up to the amounts shown in the schedule of Limits and Excesses.	<p>any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in:</p> <ul style="list-style-type: none"> <li>injury, illness or disease of any person.</li> <li>loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family.</li> <li>loss of, or damage to, trip accommodation which does not belong to you or any member of your family.</li> </ul>	<ol style="list-style-type: none"> <li>your excess has been paid or deducted from any settlement.</li> <li>liability for loss of, or damage to, property or injury, illness or disease that is not caused or suffered by:                             <ul style="list-style-type: none"> <li>your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do.</li> <li>your ownership, care, custody or control of any animal.</li> </ul> </li> <li>compensation or any other costs are not caused by accidents involving your ownership, possession or control of any:                             <ul style="list-style-type: none"> <li>land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices.</li> </ul> </li> </ol>	<p><u>Never admit responsibility to anyone</u> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

### BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9). (Where you are liable for damage to trip accommodation your excess is increased to £250).
- for injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

## B8 - Personal Accident - Accidental death and disability benefit

We will pay:	For:	Provided:	If you need to claim:
<p>Each insured person:</p> <p>Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> <li>your accidental bodily injury whilst on your trip that; independently of any other cause, results in your: <ul style="list-style-type: none"> <li>death (limited to £1,000 when you are under 18 or over 75 at the time of incident).</li> <li>total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet.</li> <li>permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*.</li> </ul> </li> </ul>	<ol style="list-style-type: none"> <li>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.</li> <li>you are not over 75 and claiming permanent disablement.</li> <li>you are not claiming for more than one of the benefits resulting from of the same injury.</li> </ol>	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate. For other claims please write describing the circumstances of the accident and its consequences and you will be advised what further documentation is required.</p>

### BE AWARE!

This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the trip. It is quite separate from costs covered under the medical section.

\*(Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

### No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any payment for permanent disablement when your age is over seventy five (75) at the time of the incident.

## B9 - Legal Expenses - If you need legal advice

We will pay:	For:	Provided:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses.</p> <p>for 30 minutes legal advice on the telephone.</p>	<ul style="list-style-type: none"> <li>legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip.</li> <li>enquiries relating to your insured trip.</li> </ul>	<ol style="list-style-type: none"> <li>your excess has been paid or deducted from any settlement.</li> <li>you accept that if you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation.</li> <li>legal proceedings in the USA or Canada follow the contingency fee system operating in North America.</li> <li>you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.</li> <li>the estimated recovery is more than £500.</li> <li>we believe that you are likely to obtain a reasonable settlement.</li> <li>the costs cannot be considered under an arbitration scheme or a complaints procedure.</li> <li>you are not claiming against another insured-person who is a member of your family, a friend or travelling companion, whether insured by us or another provider.</li> <li>the claim is not due to damage to any mechanically propelled vehicle.</li> </ol>	<p>If you have an accident abroad and require legal advice you should telephone:</p> <p><b>Slater &amp; Gordon LLP, 58, Mosley Street, Manchester, M2 3HZ.</b></p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</p> <p>To obtain this service you should: <b>telephone 0161 228 3851 or fax 0161 909 4444</b></p> <p><b>Monday to Friday 9am-5pm</b></p>

### BE AWARE!

Legal expenses claims are only considered on the condition that you use **Slater & Gordon LLP** and co-operate with them as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. We will settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.

### No cover is provided under this section for:

- legal proceedings in more than one country for the same event.
- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any claims for legal proceedings through the contingency fee system in the USA or Canada.

## B10 - Natural Disaster - If a natural disaster occurs

We will pay:	For:	Provided:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> <li>reasonable additional costs of travel and accommodation within a 20 mile radius to the same standard as those on your booking to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.</li> </ul>	<ol style="list-style-type: none"> <li>Your trip is not: <ul style="list-style-type: none"> <li>within the United Kingdom or Channel Islands.</li> <li>part of a tour operator's package holiday.</li> </ul> </li> <li>you are able to provide evidence of the necessity to make alternative travel arrangements.</li> </ol>	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to Claims Office along with your original booking confirmation and receipts for all expenses made.</p>

### BE AWARE!

#### No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9) or any amounts recoverable from any other source.
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other consequential loss.
- any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had already happened before you left home.

## B11 - Withdrawal of Services - If services are withdrawn at your hotel

We will pay:	For:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses (per 24 hours).	<ul style="list-style-type: none"> <li>your pre-booked hotel completely withdraws the services due to strike or industrial action that started after your arrival.</li> </ul>	<ol style="list-style-type: none"> <li>you are claiming for : water or electrical facilities, swimming pool facilities, kitchen services to the extent that no food is available, chambermaid facilities.</li> <li>services are not restored within 24 hours.</li> <li>the services were not already withdrawn before your arrival or they were not due to strike or take industrial action that had been announced before your arrival.</li> <li>you are not claiming for any services that were not available prior to any strike or industrial action.</li> </ol>	Obtain written confirmation from the hotel management stating the services withdrawn, the reason for the withdrawal of services, the time the services stopped and the time they recommenced.

### BE AWARE!

No cover is provided under this section due to:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- failure to obtain independent confirmation of the circumstances.

## B12 - Pet Care - If you are unable to collect your pet

We will pay:	If:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses (per 24 hour).	<ul style="list-style-type: none"> <li>every complete period of 24 hours that you are delayed following the delayed arrival in the UK, Channel Islands or BFPO of your pre-booked flight, train, coach or sea trip on the return journey which results in you incurring additional kennel or cattery fees.</li> <li>every complete period of 24 hours that you are unable to return home due to your illness."</li> </ul>	<ol style="list-style-type: none"> <li>your pets stay exceeds the pre-booked period of accommodation.</li> <li>your claim does not form part of the original pre-booked duration for your pet.</li> <li>you reached your international departure point on your return journey home in time to board the pre-booked transport.</li> <li>you are able to provide written confirmation from the transport provider showing the original booked arrival time, the actual arrival time and the reason for the delay.</li> <li>you have a valid claim under section B2.</li> </ol>	<p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that show the scheduled arrival time, the actual arrival time and the reason for the delay of your flight, international train or sailing.</p> <p>You will need to obtain independent confirmation of the circumstances.</p>

### BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9)
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss unless specified in the policy
- your failure to reach the international departure point on your return journey home in time to board the pre-booked transport.
- any claim where the delay is less than 24 hours in total.

## B13 - Home Emergency - If your home is damaged while you are away

We will pay:	If:	Provided:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses.</p> <p>For pre-approved costs relating to emergency call out, labour and parts to effect temporary repairs carried out by qualified professional repairers to make safe or secure the property or minimise further damage, in respect of:</p> <ol style="list-style-type: none"> <li>the domestic plumbing or drainage system where there is a likelihood of flooding;</li> <li>the domestic gas or electricity supply system in the event of complete failure;</li> <li>the roofing, down piping or guttering where internal damage is likely to be caused;</li> <li>the external locks, doors or windows rendering the home insecure;</li> <li>fixed heating system where there is an escape of water or oil.</li> </ol>	<ul style="list-style-type: none"> <li>upon return from your insured trip, your home is found to be damaged during your period of travel, which if not dealt with quickly will render it unsafe or insecure; cause loss or damage to your home and its contents; leave your home with a total loss of heating, lighting or water or result in unreasonable discomfort to the occupants</li> </ul> <p>and</p> <p>requires emergency repairs due to burglary, flood, fire, lightning, explosion, earthquake, subsidence, storm or weather damage to Your residential property.</p>	<ol style="list-style-type: none"> <li>You notify your claim to us within 24 hours of your return home and/or upon discovery of the emergency.</li> <li>You provide evidence from your appointed repairer that the work was necessary and unavoidable and falls within the terms covered under this section.</li> <li>You have paid your excess or accept it will be deducted from any settlement.</li> <li>It is not as a result of equipment which has not been installed, serviced, or maintained in accordance with manufacturer's instructions or regulations.</li> <li>The costs are not recoverable under any building, contents or other insurance.</li> <li>It is not as a result of a fault any member of your family knew or should have known about when you took out the Policy.</li> <li>The claim is not covered by any maintenance agreement, guarantee or extended warranty contract.</li> <li>The repairer is not a member of your family or someone who lives with you.</li> </ol>	You need to retain all your receipts and obtain a letter from your repairer confirming why the work was necessary.

### BE AWARE!

This is not an approved repairer or find a repairer service, you are responsible for selecting your own professional tradesperson to undertake the pre-approved and covered repairs. you are responsible for paying the tradesperson and seeking reimbursement from us under the terms of the policy. If you are a tenant, you must get agreement from your landlord before contacting us or instructing any repairs.

Major emergencies (including suspected gas leaks) which may result in serious damage or danger to life or limb should immediately be advised to the public supply authority or, in case of difficulty, to the emergency services.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- normal day-to-day property maintenance or gradual deterioration in performance which do not give rise to an emergency such as the de-scaling of central heating pipes or the replacement of tap and cistern washers;
- do it yourself repairs;
- damage caused to contents;
- subsequent claims arising from the same cause or event when you have not made the recommended permanent repair;
- cover for plumbing, drainage or heating after your home has been unoccupied for more than 62 days in a row;

- underfloor heating, solar heating systems, boilers over 10 years old or with an output over 60Kw;
- systems or structures (for example, central heating) that have not been installed or fitted by a qualified person;
- any claim if your mains electricity, water or gas supply is deliberately cut off by any electricity, water or gas supply company;
- replacement of light bulbs and fuses in plugs;
- air locks in the central heating piping or the re-lighting of central heating boilers (please refer to manufacturers handbook);
- lost keys for outbuildings, garages and sheds;
- breakdown or loss of, or damage to, domestic appliances like freezers, washing machines, microwaves or other mechanical equipment such as Saniflow toilets;
- the cost of effecting permanent repairs once the immediate emergency situation has been resolved, including any redecoration or making good the fabric of the property;
- any defect, damage or failure caused by a malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair, DIY repair, or modification which does not comply with recognised industry standards;
- callout charges if there is no-one at the property when the contractor arrives.



## OPTIONAL EXTENSIONS

**Cover under any of the sections below only apply when the appropriate additional premium has been paid and is confirmed on your certificate.**

### B14 - End Supplier Failure (Optional but included on Gold cover)

We will pay:	If:	Provided:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits for irrecoverable sums paid prior to Financial Failure of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad &amp; cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure. Also In the event of Financial Failure after departure:</p> <p>a) additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or</p> <p>b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements</p>	<ul style="list-style-type: none"> <li>The travel and/or accommodation is booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure.</li> </ul>	<ol style="list-style-type: none"> <li>The claim is not for the Financial Failure of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation.</li> <li>The loss or part of a loss which at the time of the happening of the loss is not insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.</li> <li>The losses are directly associated with the incident that caused the Insured to claim. For example, an indirect loss: a loss due to being unable to reach your pre-booked hotel following the Financial Failure of an airline (this would not be covered).</li> </ol>	<p>Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by quoting your policy number, Travel Insurance Policy name and reference ESFI-V2.18:</p> <p>International Passenger Protection Ltd Cunningham Lindsey Oakleigh House 14-15 Park Place Cardiff, CF10 3DQ United Kingdom</p> <p>Telephone: +44 (0)345 266 1872 Email: <a href="mailto:insolvency-claims@iplplondon.co.uk">insolvency-claims@iplplondon.co.uk</a> Website: <a href="http://www.iplplondon.co.uk/claims.asp">www.iplplondon.co.uk/claims.asp</a></p>

#### BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (pages 7-8)
- please see definitions for this option (page 8)

### B15 - Travel Dispute (Optional but included on Gold cover)

We will pay:	If:	Provided:	If you need to claim:
<p>Professional fees for pursuing a breach of contract claim arising from a contract (which must be evidenced and recorded in writing) entered into by or on Your behalf for the purposes of undertaking a Holiday in order to seek compensation and or implementation of the contract from the following:-</p> <p>a. Your Tour Operator or Holiday Company b. Your Travel Agent c. A Car Hire company with whom You have pre-booked a vehicle d. An Airline, Ferry, Train, Cruise liner or Coach Operator e. A Hotelier or Property Owner</p>	<ul style="list-style-type: none"> <li>The cause of action arises within the Territorial Limits on the policy and where Legal Proceedings are able to be brought in a United Kingdom or European Union (EU) Country's Court jurisdiction.</li> <li>The value of the goods or services in dispute or the total instalments due at the time of making the claim is more than £150</li> </ul>	<ol style="list-style-type: none"> <li>The event being reported to the Insurer within 30 days of returning from the holiday subject to the dispute.</li> <li>The claim is not for Professional Fees and expenses which a Court of Criminal Jurisdiction orders to be paid.</li> <li>The claim is not for actions pursued in order to obtain satisfaction of a judgement or legally binding decision.</li> <li>The claim is not for the Insured Person's travelling expenses, subsistence allowances or compensation for absence from work.</li> <li>The claim is not where the Event arises from incidents which have occurred or services and the like which have been provided prior to the first inception date of this insurance.</li> </ol>	<p>Claims Notification &amp; Advice Helpline Service – 01384 377000</p> <ul style="list-style-type: none"> <li>This is a policy where You must notify Us during the period of insurance and within 30 days of returning from the holiday which is subject to the dispute and which may give rise to any claim under this policy. Failure to do so could mean that We decline to pay a claim for Your Professional Fees.</li> <li>Whilst the policy may include events that occur Worldwide, policy cover will only operate where Legal Proceedings can be brought within the Court Jurisdiction of a country within the United Kingdom or European Union.</li> <li>If You can convince Us that there are sensible prospects of being successful in Your claim and that it is reasonable for Professional Fees to be paid we will;</li> <li>take over the claim on Your behalf</li> <li>appoint a specialist of Our choice to act on Your behalf.</li> </ul> <p>We may limit the Professional Fees that We pay under the policy where:</p> <ol style="list-style-type: none"> <li>We consider it is unlikely a reasonable settlement of Your claim will be obtained, or</li> <li>There is insufficient prospects of obtaining recovery on any sums claimed or</li> <li>the potential settlement amount of Your claim is disproportionate compared with the time and expense incurred in pursuing or defending Your claim.</li> </ol> <p>Where it may cost Us more to handle a claim than the amount in dispute We may at Our option pay to You the amount in dispute which will then constitute the end of the claim under this policy.</p> <ul style="list-style-type: none"> <li>If Legal Proceedings have been agreed by Us. You may at this stage decide to nominate and use Your own solicitor or indeed, You may wish to continue to use Our own specialists. If You decide to nominate Your own professional, We must agree this in advance and You will be responsible for any Professional Fees in excess of those which our own specialists would normally charge Us (Details are available upon request)</li> <li>At conclusion of Your claim if You are awarded any costs (not Your damages), these must be paid to Us.</li> <li>In the event that You make a claim under this policy which You subsequently discontinue due to Your own disinclination to proceed, any legal costs incurred to date will become Your own responsibility and will be required to be repaid to the insurer.</li> </ul> <p><b>PLEASE NOTE THAT IF YOU ENGAGE THE SERVICES OF ANYONE PRIOR TO MAKING CONTACT WITH THE CLAIMS HELPLINE SERVICES AND INCUR ANY COSTS WITHOUT OUR PRIOR WRITTEN APPROVAL THESE COSTS WILL NOT BE COVERED BY THIS INSURANCE.</b></p> <p>If upon receipt of this policy You are unhappy with any of the requirements as stated above please advise Your insurance adviser within 14 days of issue, who subject to You not having travelled or made a claim under this policy, will arrange a full refund of premium.</p>

#### BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (pages 7-8)
- please see definitions for this option (page 8)

## Additional Exclusions applying to Section B15 Travel Dispute

### This insurance does not cover:

1. Professional Fees incurred:-
    - a. in respect of any Event where the Time of Occurrence commenced prior to the commencement of the insurance;
    - b. where the Insured Person should have realised when purchasing this insurance that a claim under this insurance might occur;
    - c. before Our written acceptance of a claim;
    - d. before Our approval or beyond those for which We have given Our approval;
    - e. where You fail to give proper instructions in due time to Us or to the Authorised Professional;
    - f. where You are responsible for anything which in Our opinion prejudices Your case;
    - g. if You withdraw instructions from the Authorised Professional, fail to respond to the Authorised Professional, withdraw from the Legal Proceedings or the Authorised Professional refuses to continue to act for You;
    - h. where You decide that You no longer wish to pursue Your claim as a result of disinclination. All costs incurred up until this stage will become Your responsibility;
    - i. in respect of the amount in excess of Our Standard Professional Fees where You have elected to use an Authorised Professional of Your own choice;
  2. the pursuit continued pursuit or defence of any claim if We consider it is unlikely a sensible settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred;
  3. claims which are conducted by You in a manner different from the advice or proper instructions of Us or the Authorised Professional;
  4. appeals unless You notify Us in writing of Your wish to appeal at least six working days before the deadline for giving notice of appeal expires and We consider the appeal to have reasonable Prospects of Success;
  5. any Professional Fees and expenses that could have been recovered under any other insurance except beyond the amount which would be payable under such insurance had this policy not been effected;
  6. damages, fines or other penalties You are ordered to pay by a Court, tribunal or arbitrator;
  7. claims arising from an Event arising from Your deliberate act, omission or misrepresentation;
  8. any Professional Fees relating to Your alleged dishonesty or deliberate and wilful criminal acts or omissions;
  9. a dispute which relates to any compensation or amount payable under a contract of insurance;
  10. a dispute with Us not dealt with under the Arbitration condition;
  11. an application for judicial review;
  12. any Professional Fees incurred in defending or pursuing new areas of law or test cases;
  13. any claim involving medical or clinical negligence or pharmaceutical or any relate claims (including but not limited to tobacco products);
  14. any claim arising from a stress or psychological related condition;
  15. any matter arising from or relating to any business or trading activity or venture for gain undertaken by an Insured Person including but not limited to any personal guarantee and investment in unlisted companies;
  16. Legal Proceedings outside the European Union (EU) and proceedings in constitutional international or supranational Courts or tribunals including the European Court of Justice and the Commission and Court of Human Rights;
  17. Legal Proceedings between an Insured Person and a central or local government authority;
  18. disputes between an Insured Person and their family or a matrimonial or co-habitation dispute;
  19. any claims made or considered against Us, the Agent or Authorised Professional used to handle any claim;
  20. any claims relating to cosmetic treatment, surgery or tanning;
  21. Professional Fees incurred that exceed the maximum amount recoverable from that respective Court in relation to matters that fall within Small Claims Court Limits.
  22. any direct or indirect liability, loss or damage caused:
    - a. to equipment because it fails correctly to recognise data representing a date in a way that it does not work properly or at all; or
    - b. by computer viruses.
- This does not apply to legal proceedings connected with claiming compensation following Your death or bodily injury.
23. any claim or expense of any kind caused directly or indirectly by:
    - a. ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning or nuclear fuel; or
    - b. the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
  24. any loss or damage caused by any sort of war, invasion or revolution
  25. any loss or damage caused by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound;
  26. any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism. For the purpose of this exclusion, "terrorism" means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

# Additional Conditions applying to Section B15 Travel Dispute

## Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) supply accurate and complete answers to all the questions We or the administrator may ask as part of Your application for cover under the policy;
- b) to make sure that all information supplied as part of Your application for cover is true and correct;
- c) tell Us of any changes to the answers You have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that Your policy is invalid and that it does not operate in the event of a claim.

## Observance

Our liability to make any payment under this policy will be conditional on You complying with the terms and conditions of this insurance.

## Claims

You must tell Us in writing within 30 days of returning from the respective Holiday about any matter, which could result in a claim being made under this policy, and must obtain in writing Our consent to incur Professional Fees.

We will give such consent if You can satisfy Us that there are reasonable Prospects of Success in pursuing or defending Your claim and that it is necessary for Professional Fees to be paid and You have paid the Excess.

We may require (at Our discretion) You at Your expense to obtain the opinion of an expert or counsel on the merits of a claim or continued merits of a claim or Legal Proceedings. If We subsequently agree to accept or continue with the claim, the costs of such opinion will be covered.

If after receiving a claim or during the course of a claim We decide that:-

1. Your Prospects of Success are insufficient;
2. It would be better for You to take a different course of action;
3. We cannot agree to the claim.

We will write to You giving Our reasons and We will not then be bound to pay any further Professional Fees for this claim.

We may limit any Professional Fees that We will pay under the policy in the pursuit continued pursuit or defence of any claim:-

1. If We consider it is unlikely a sensible settlement will be obtained; or
2. where the likely settlement amount is disproportionate to the time and expense necessary to achieve a settlement; or
3. We consider that it is unlikely that You will recover the sums due and or awarded to You.

Alternatively where it may cost Us more to handle a claim than the amount in dispute We may at Our option pay to You the amount in dispute which shall be deemed to represent full and final settlement under this policy providing that all the terms and conditions of this policy have been complied with.

In the event that You make a claim under this policy which You subsequently discontinue due to Your own disinclination to proceed, any legal costs incurred to date will become Your own responsibility and will be required to be repaid to the Insurer.

UK General Insurance Ltd is an Insurers agent and in the matters of a claim act on behalf of the Insurer.

## Representation

We will take over and conduct in Your name the prosecution, pursuit, defence or settlement of any claim. The Authorised Professional nominated and appointed by Us will act on Your behalf and You must accept Our nomination.

If Legal Proceedings have been agreed by Us, You may nominate Your own Authorised Professional whose name and address You must submit to Us. In selecting Your Authorised Professional You shall have regard to the common law duty to minimise the cost for Your claim. Any dispute arising from this shall be referred to Arbitration in accordance with the Policy Conditions.

Where You have elected to use Your own nominated Authorised Professional You will be responsible for any Professional Fees in excess of Our Standard Professional Fees.

## Conduct of Claim

1. You shall at all times co-operate with Us and give to Us and the Authorised Professional evidence, documents and information of all material developments and shall attend upon the Authorised Professional when so requested at Your own expense.

2. We shall have direct access at all times to and shall be entitled to obtain from the Authorised Professional any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and You shall give any instructions to the Authorised Professional which may be required for this purpose. You or Your Authorised Professional shall notify Us immediately in writing of any offer or payment into Court made with a view to settlement and You must secure Our written agreement before accepting or declining any such offer.

3. We will not be bound by any promise or undertaking given by You to the Authorised Professional or by either of You to any Court, witness, expert or agent or other person without Our agreement.

## Recovery of Costs

You should take all steps to recover costs charges, fees or expenses. If another person is ordered, or agrees, to pay You all or any costs charges, fees, expenses or compensation You will do everything possible (subject to Our directions) to recover the money and hold it on Our behalf. If payment is made by instalments these will be paid to Us until We have recovered the total amount that the other person was ordered, or agreed to pay by way of costs, charges or fees.

## Fraud

We have the right to refuse to pay a claim or to void this insurance in its entirety if You make a claim which is in any respect false or fraudulent.

## Privacy Notice

### Royal & Sun Alliance Insurance plc Privacy Policy

Your privacy is important to Us and We are committed to keeping it protected. We have created this Customer Privacy Notice which will explain how We use the information We collect about You and how You can exercise Your data protection rights. You can view our full privacy notice by visiting <https://www.rsagroup.com/support/legal-information/partner-privacy-policy/>

If You're unable to access the link or have any questions or comments about Our privacy notice, please write to: The Data Protection Officer, RSA, Bowling Mill, Dean Clough Industrial Park, Halifax, HX3 5WA.

You can also email us at [crt.halifax@uk.rsagroup.com](mailto:crt.halifax@uk.rsagroup.com)

## Legal Insurance Management Ltd Privacy Notice

Legal Insurance Management Ltd (LIM) needs to collect and store personal data about its clients, insurance claims, suppliers and other users of LIM's facilities to allow it to maintain its core operations and meet its customers' requirements effectively. The provision of this personal data is necessary for LIM to administer Your insurance policy and meet Our contractual requirements under the policy.

It is important to LIM that You are clear on what information We collect and why We collect it. You can withdraw Your consent at any point by notifying LIM, however if You have an on-going claim this may affect continued cover under Your policy. Should Your data need updating, this can also be done at any point by contacting LIM.

To view Our full privacy notice, You can go to <https://www.legalim.co.uk/policyholder-privacy-notice> or request a copy by emailing Us at [dataprotection@legalim.co.uk](mailto:dataprotection@legalim.co.uk). Alternatively, You can write to us at: Data Protection, Legal Insurance Management Ltd, 1 Hagley Court North, Brierley Hill, West Midlands, DY5 1XF.

## Due Care

You must take due care to prevent incidents that may give rise to a claim and to minimise the amount payable by Us.

## Cancellation

We hope You are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with Your requirements, please return it to Your Agent within fourteen (14) days of issue and We will refund Your premium provided You have not submitted a claim.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to the Insured at their last known address. Valid reasons may include but are not limited to:

- a) Fraud
  - b) Non-payment of premium
  - c) Threatening and abusive behaviour
  - d) Non-compliance with policy terms & conditions
- Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

## Acts of Parliament

Any reference to Act of Parliament within this policy shall include an amending or replacing Act and shall also include where applicable equivalent legislation in Scotland, Northern Ireland, the Channel Islands, the Isle of Man and under European Law where applied in the United Kingdom.

## Arbitration

Any dispute between You and Us, which is not solved by the policy, will be governed by the laws of England and Wales and shall be referred to a single arbitrator who shall either be a solicitor or barrister on whom we both agree. If we cannot agree, one will be nominated by the Law Society. Where appropriate the dispute will be resolved on the basis of written submissions. The costs of resolving the dispute will be met in full by the party against whom the decision is made. If the decision is not clearly made against either party, the arbitrator shall have the power to apportion costs.

## Contracts (Rights of Third Parties) Act 1999

Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

## Notices

Any letter or notice concerning this insurance will be properly issued if it is sent to the last known address of the person intended to receive it.

## Claims Notification and Advice Helpline Service

All potential claims must be reported initially to the Travel Dispute Claims Notification and Advice Helpline Service for advice and support.

Travel Dispute Claims Notification & Advice Helpline Service: - 01384 377000

We will not accept responsibility if the Helpline Services fail for reasons beyond Our control.

## Law

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Policyholder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands shall apply.

## B16 - Winter Sports Option

Upon payment of an additional premium for Winter Sports, your policy will cover Wintersports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of a Single Trip policy or 24 days in total in one policy year, on a Multi-trip policy.

We will pay:	For:	Provided:	If you need to claim:
<b>Ski Equipment</b> Up to the amounts shown in the Schedule of Limits and Excesses for your hired or owned ski equipment.	<ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> or	<ol style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>you have complied with the carrier's conditions of carriage.</li> <li>on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report.</li> </ol>	For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.
<b>Ski Equipment Hire</b> Up to the amounts shown in the Schedule of Limits and Excesses per 24 hours delay.	<ul style="list-style-type: none"> <li>the cost of hiring replacement ski equipment if your ski equipment is misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination.</li> </ul>	<ol style="list-style-type: none"> <li>the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.</li> </ol>	
<b>Lift Pass</b> Up to the amount shown the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>the proportionate cost of your unused Lift pass if it is misplaced, lost or stolen on your trip.</li> </ul>	<ol style="list-style-type: none"> <li>you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.</li> </ol>	For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.
<b>Ski Pack</b> Up to the amounts shown in the Schedule of Limits and Excesses per 24 hour period.	<ul style="list-style-type: none"> <li>the loss of use of your ski pack following your injury or illness during your trip.</li> </ul>	<ol style="list-style-type: none"> <li>you have a valid claim for medical expenses.</li> <li>you have supporting medical evidence confirming your inability to ski.</li> </ol>	
<b>Piste Closure</b> Up to the amounts shown in the Schedule of Limits and Excesses per 24 hour period	<ul style="list-style-type: none"> <li>each 24 hour period you are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort.</li> </ul>	<ol style="list-style-type: none"> <li>you are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level.</li> <li>you have obtained a letter from your tour operator / transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened.</li> </ol>	Please return any damaged items to: The Recoveries Department at Travel Insurance Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY.
<b>Avalanche and Landslide Closure</b> Up to the amounts shown in the Schedule of Limits and Excesses per 24 hour period.	<ul style="list-style-type: none"> <li>the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort.</li> </ul>	<ol style="list-style-type: none"> <li>you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened.</li> </ol>	
<b>Physiotherapy in the UK</b> Up to the amounts shown in the Schedule of Limits and Excesses per session and up to the maximum shown.	<ul style="list-style-type: none"> <li>the cost of physiotherapy once you have returned to your home in the UK or Channel Islands following an injury occurring during your trip.</li> </ul>	<ol style="list-style-type: none"> <li>you have a valid claim for medical expenses.</li> <li>you have the prior authorisation of Emergency Assistance Facilities.</li> </ol>	For all other losses you should report to the police within 24 hours of discovery, and obtain a written report and reference number from them.

### BE AWARE!

Other than hired equipment, this section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear tear scale published on our website at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/)

### No cover is provided under this wintersports extension for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort.
- any claim evidenced by any other report not specified in this section, unless agreed by us.

## B17 - Cruise Cover Option

We will pay:	For:	Provided:	If you need to claim:
<b>Cruise Connection</b> Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>reasonable additional travel expenses incurred to reach the next overseas port destination due to the vehicle in which you are travelling to your overseas cruise departure point becoming undrivable due to mechanical failure or being involved in an accident or your public transport being delayed, preventing you from being able to check-in on time for your outward departure or your connecting flight.</li> </ul>	<ol style="list-style-type: none"> <li>you have allowed sufficient time to get to your destination as shown on your itinerary and are claiming for the circumstances listed and not for your failure to arrive in time due to any other reason such as traffic, road closures and/or adverse weather conditions.</li> <li>the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.</li> <li>you have independent written confirmation of the circumstances.</li> <li>you have not been offered alternative transport, or compensation from your tour operator or cruise provider.</li> </ol>	<p>Please obtain written confirmation from your mechanic or the public transport provider that shows the reason for your delay.</p> <p>You will need to obtain independent confirmation of the circumstances.</p>
<b>Cabin Confinement</b> Up to the amounts shown in the Schedule of Limits and Excesses per 24 hours, up to the limit shown.	<ul style="list-style-type: none"> <li>each 24 hour period that you are confined to your cabin or a ships hospital bed as an in-patient during the period of the trip in addition to the fees and charges paid.</li> </ul>	<ol style="list-style-type: none"> <li>you have not had any monetary amount (including on board credit) of compensation offered by the ship or tour operator.</li> <li>there is a valid claim under section B2 of this policy.</li> </ol>	<p>You can provide a written report confirming the length of confinement with your cabin during your trip.</p>
<b>Unused Pre-Booked excursions</b> Up to the amounts shown in the Schedule of Limits and Excesses	<ul style="list-style-type: none"> <li>pre-paid shore excursions that you are unable to participate in due to your confinement to a hospital, or ships hospital bed during your trip.</li> </ul>		<p>You must obtain a written report from the Cruise Operator, Carrier or their handling agents confirming the skipped port and the reason for it.</p>
<b>Missed Port Benefit</b> Up to the amounts shown in the Schedule of Limits and Excesses per port, up to the limit shown.	<ul style="list-style-type: none"> <li>a payment per port that your cruise operator is unable to dock at scheduled ports due to adverse weather conditions or timetable restrictions.</li> </ul>	<ol style="list-style-type: none"> <li>you are not claiming for a missed port caused by strike or industrial action;</li> <li>because your ship cannot put people ashore due to a scheduled tender operation failure;</li> </ol>	

### BE AWARE!

No cover is provided under this cruise extension for:

- alternative transport home, missed flights/connections, food, drink, telephones calls or any other loss.
- anything mentioned in the conditions and exclusions applying to your policies (page 9) or any amounts recoverable from any other source.
- any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had already happened before you left home.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## B18 - Golf Cover Option

We will pay:	For:	Provided:	If you need to claim:
<b>Golf Equipment</b> Up to the amounts shown in the Schedule of Limits and Excesses.	either <ul style="list-style-type: none"> <li>the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear.</li> </ul> or <ul style="list-style-type: none"> <li>the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> </ul>	<ol style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement (where applicable).</li> <li>you have complied with the carrier's conditions of carriage.</li> <li>you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage.</li> <li>you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents.</li> <li>your golf equipment is not specifically insured elsewhere.</li> <li>you are able to provide either the damaged items on request or to prove the existence or ownership of any item lost or stolen.</li> <li>you have kept all receipts for this hire and sent them in to us with your claim.</li> </ol>	<p>Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipts for items purchased/hired.</p>
<b>Golf Equipment Hire</b> Up to the amounts shown in the schedule of limits and excesses per day up to the maximum amount shown.	<ul style="list-style-type: none"> <li>the cost of hire of golf equipment if your golf equipment is lost, stolen, or delayed on your outward journey for over 24 hours from the time you arrived at your trip destination.</li> </ul>		<p>Please return any damaged items to:</p> <p>The Recoveries Department at Travel Insurance Facilities                      1 Tower View, Kings Hill                      West Malling, Kent,                      ME19 4UY.</p>
<b>Green Fees</b> Up to the amounts shown in the Schedule of Limits and Excesses per day up to the maximum amount shown.	<ul style="list-style-type: none"> <li>the loss of irrecoverable Green Fees should the pre-booked Course become unplayable due to adverse weather conditions.</li> </ul>	<ol style="list-style-type: none"> <li>the course is closed by a club official and you have confirmation in writing from the Club Secretary.</li> <li>you have kept all receipts for these items and send them in to us with your claim.</li> </ol>	
<b>Hole-in-One</b> Up to the amount shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>for celebration drinks in the bar immediately following you achieving a hole in one.</li> </ul>	<ol style="list-style-type: none"> <li>you have kept all receipts for these items and sent them in to us with your claim.</li> <li>your claim is evidenced in writing by the golf club at which you were playing.</li> </ol>	<p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>

**BE AWARE!** The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/)

No cover is provided under this golf extension for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any intentional damage or damage to golf equipment due to carelessness/reckless actions.
- your golf equipment being left unattended away from your personal holiday or trip accommodation between 6:00am and 11:00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless access was gained by violent and forcible means.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## B19 - Business Cover Option

We will pay:	For:	Provided:	If you need to claim:
<b>Business Equipment</b> Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>• Either</li> <li>- the cost of repairing business samples or equipment that is damaged whilst on your trip, up to the original purchase price of the item, less any allowance for age, wear and tear. Or</li> <li>- the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> </ul>	<ol style="list-style-type: none"> <li>1. you have paid your excess or accept it will be deducted from any settlement.</li> <li>2. you have complied with the carrier's condition of carriage.</li> <li>3. you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage or delay.</li> <li>4. you or your employer/business associate own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value.</li> <li>5. <b>you are not claiming for:</b> <ul style="list-style-type: none"> <li>- items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</li> <li>- mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.</li> <li>- cash stolen from anywhere other than your person, a safe, or a safety deposit box.</li> <li>- any business equipment left unattended (including in luggage during transit). Except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation).</li> <li>- business equipment left unattended away from your holiday or trip accommodation unless left between 6.00am and 11.00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</li> <li>- loss or theft of business money due to depreciation in value, currency changes or shortage caused by any error or omission.</li> <li>- business money that is not on your person or in a safe/deposit box.</li> </ul> </li> </ol>	<p><u>For all damage claims:</u>                      you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p>Please then return the damaged items to:                      The Recoveries Department at Travel Insurance Facilities                      1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.</p> <p><u>For all loss or damage claims during transit:</u></p> <p>(a) retain your tickets and luggage tags.</p> <p>(b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><u>For all losses</u> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/ apartment manager wherever appropriate.</p> <p>You must keep all receipts for these items and send them in to us with you claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>For loss of money we will also require (a) confirmation from your UK currency exchange of the issue of foreign currency or travellers cheques, (b) exchange confirmations for currency changed from travellers cheques, or (c) where sterling is involved, documentary evidence of possession.</p>
<b>Emergency Courier of samples</b> Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>• the transportation costs of replacing business samples if they are misplaced, lost or stolen on your onward journey from your home country for over 12 hours from the time you arrive at your trip destination.</li> </ul>	<ol style="list-style-type: none"> <li>1. the travel and accommodation cost and expenses are of the same standard/cost to the original booking.</li> <li>2. the necessity of a replacement employee complies with the terms in section A1, B2, B3 of your pre travel and travel policy. <i>NB: All requirements regarding existing medical conditions apply to all sections of your policy.</i></li> </ol>	<p>(a) retain your tickets and luggage tags.</p> <p>(b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><u>For all losses</u> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/ apartment manager wherever appropriate.</p> <p>You must keep all receipts for these items and send them in to us with you claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>For loss of money we will also require (a) confirmation from your UK currency exchange of the issue of foreign currency or travellers cheques, (b) exchange confirmations for currency changed from travellers cheques, or (c) where sterling is involved, documentary evidence of possession.</p>
<b>Business Money</b> Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>• for the loss or theft of your business cash during your trip.</li> </ul>	<ol style="list-style-type: none"> <li>1. the travel and accommodation cost and expenses are of the same standard/cost to the original booking.</li> <li>2. the necessity of a replacement employee complies with the terms in section A1, B2, B3 of your pre travel and travel policy. <i>NB: All requirements regarding existing medical conditions apply to all sections of your policy.</i></li> </ol>	<p>(a) retain your tickets and luggage tags.</p> <p>(b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><u>For all losses</u> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/ apartment manager wherever appropriate.</p> <p>You must keep all receipts for these items and send them in to us with you claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>For loss of money we will also require (a) confirmation from your UK currency exchange of the issue of foreign currency or travellers cheques, (b) exchange confirmations for currency changed from travellers cheques, or (c) where sterling is involved, documentary evidence of possession.</p>
<b>Replacing Staff</b> Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>• either a replacement employee or for you to return within one month of the event to complete the planned duties you were unable to complete due to your                             <ul style="list-style-type: none"> <li>- hospitalisation prior to your trip.</li> <li>- repatriation during your trip.</li> <li>- necessary curtailment of your trip.</li> </ul> </li> </ul>	<ol style="list-style-type: none"> <li>1. the travel and accommodation cost and expenses are of the same standard/cost to the original booking.</li> <li>2. the necessity of a replacement employee complies with the terms in section A1, B2, B3 of your pre travel and travel policy. <i>NB: All requirements regarding existing medical conditions apply to all sections of your policy.</i></li> </ol>	<p>(a) retain your tickets and luggage tags.</p> <p>(b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><u>For all losses</u> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/ apartment manager wherever appropriate.</p> <p>You must keep all receipts for these items and send them in to us with you claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>For loss of money we will also require (a) confirmation from your UK currency exchange of the issue of foreign currency or travellers cheques, (b) exchange confirmations for currency changed from travellers cheques, or (c) where sterling is involved, documentary evidence of possession.</p>

**BE AWARE!** The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/)

**No cover is provided under this business extension for:**

- anything mentioned in the conditions and exclusions applying to your policies (page 9) (including any treatment, tests, associated illnesses to existing conditions).
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any claim for loss of business equipment where you or your employer hold insurance elsewhere.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## B20 - Wedding Cover Option

We will pay:	For:	Provided:	If you need to claim:
<b>Ceremonial Attire</b> Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>• either</li> <li>- the cost of repair of the wedding dress, suit, shoes and the like which were bought specifically for the wedding if the items are damaged during the period of insurance.</li> <li>or</li> <li>- the cost to replace with a similar wedding dress, suit, shoes and the like, make up, hairstyling and flowers up to the same value of items lost if the items are lost or stolen during the period of insurance.</li> </ul>	<ol style="list-style-type: none"> <li>1. you have paid your excess or accept it will be deducted from any settlement.</li> <li>2. your property has not been shipped as freight or under a bill of lading.</li> <li>3. your loss is not due to delay, detention, confiscation, requisition or damage by Customs or any other officials or authorities.</li> <li>4. you have notified the police, your carrier or tour operator's representative within 24 hours and obtained a written report.</li> <li>5. you have a valid claim with supporting documentation under the terms and conditions of Section B4 'if your possessions are lost or stolen/or damaged'.</li> <li>6. you are able to provide the damaged items on request or to prove the existence or ownership/purchase of any items with an insured value in excess of £50.</li> <li>7. you are not claiming for                             <ul style="list-style-type: none"> <li>- damage or loss that is the result of a domestic dispute.</li> <li>- wedding rings, wedding attire, wedding gifts, wedding photographs or wedding video recordings stolen from your personal holiday or trip accommodation except where entry or exit was gained by violent and forcible means.</li> <li>- more than the single item limit shown in the schedule of limits and excesses for each wedding ring.</li> <li>- wedding rings carried in any suitcases, trunks or similar containers when left unattended. (including checked in luggage).</li> <li>- more than the item/pair/set limit shown in the schedule of limits and excesses for any single item, pair or set of wedding gift/s.</li> </ul> </li> <li>8. the loss or damage is not due to:                             <ul style="list-style-type: none"> <li>- scratching, wear, tear, depreciation or deterioration.</li> <li>- any process of cleaning, repairing or restoring.</li> <li>- atmospheric or climatic conditions.</li> <li>- moths or vermin.</li> <li>- electrical or mechanical breakdown or derangement.</li> </ul> </li> </ol>	Please telephone our claims department: <b>Travel Claims Facilities on: +44 (0) 203 829 6761</b>  They will send you the appropriate claim form and advise you what documentation to send in.  For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipts for items purchased/hired equipment.
<b>Wedding Rings</b> Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>• the loss, theft or damage to wedding rings during the period of insurance.</li> </ul>		
<b>Wedding Gifts</b> Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>• for the loss or theft of wedding gifts given to the couple in resort.</li> </ul>		
<b>Wedding Photographs and Video Recording</b> Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> <li>• either</li> <li>- pay for the cost of reprinting lost or damaged photographs and/or video recordings specifically taken of the wedding and 14 days after the wedding or up to the expiry of the policy, whichever is the first.</li> <li>or</li> <li>- reasonable additional costs to re-book a photographer of a similar standard to the original to take photographs and/or video recordings specifically of the wedding following the death, injury, illness or due to unforeseen unavoidable transport problems which prevented the original photographer from fulfilling their contract.</li> </ul>		

**BE AWARE!** The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/)

No cover is provided under this wedding extension for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9)
- any intentional or accidental damage to wedding attire or accessories due to carelessness/reckless actions.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## If you need to claim under sections A1-2, B1-13 & B16-B20

First, check your Schedule of Insurance and your policy to make sure that what you are claiming for is covered.

We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

Travel Claims Facilities, PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW, telephone: 0203 829 6761

You need to:	We can:
<ul style="list-style-type: none"><li>• Produce your insurance certificate confirming you are insured before a claim is submitted.</li><li>• Give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.</li><li>• Provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance).</li><li>• Pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.</li><li>• Provide full details of any House Contents and All Risks insurance policies you may have.</li><li>• Ensure that all claims are notified within 3 months of the incident occurring.</li><li>• Not abandon any property to us or the claims office.</li><li>• Not admit liability for any event or offers to make any payment without our prior written consent.</li><li>• We will pay a maximum of £80 for medical records / completion of a medical certificate.</li></ul>	<ul style="list-style-type: none"><li>• Make your policy void where a false declaration is made or any claim is found to be fraudulent.</li><li>• Take over and deal with in your name the defence/settlement of any claim made under the policy.</li><li>• Subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.</li><li>• Obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.</li><li>• Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.</li><li>• Not make any payment for any event that is covered by another insurance policy.</li><li>• Only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.</li><li>• Settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.</li><li>• Submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.</li><li>• Only make claims payments by electronic BACS transfer, unless otherwise agreed by us.</li></ul>

**If you need to claim under sections B14 End Supplier Failure or B15 Travel Dispute please refer to the relevant policy section.**

### DATA PROTECTION ACT - PERSONAL INFORMATION

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you.

If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679)) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data.

For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>



# Your right to complain

## Your right to complain - Under sections A1-2, B1-13 & B16-20

If your complaint is regarding the selling of your policies, please contact:

The Office Manager, JustTravelcover.com, Victoria House, Toward Road, Sunderland, SR1 2QF, 0333 003 0021, admin@justtravelcover.com

Or, if you would like to complain about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows:

- Write to the Customer Insights Manager, URV, C/O Travel Insurance Facilities PLC, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, telephone 0203 829 6604 or email [complaints@tifgroup.co.uk](mailto:complaints@tifgroup.co.uk) who will review the claims office decision.

Should you remain dissatisfied following the final written response, you may be eligible

to refer your case to the Financial Ombudsman Services (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action. If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at the address given below.

- Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- You are also able to use the EC Online Disputes Resolutions (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

Tel: 0800 023 4567 - UK landline. Tel: 0300 123 9123 - UK mobile.  
Email: [complaints.info@financial-ombudsman.org.uk](mailto:complaints.info@financial-ombudsman.org.uk)

## Your right to complain - Under section B14

If you have a complaint, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve our service to you. Please telephone us on: (020) 8776 3750. Or write to:

The Customer Services Manager International Passenger Protection Limited  
IPP House, 22-26 Station Road,  
West Wickham,  
Kent  
BR4 0PR  
Fax: (020) 8776 3751  
Email: [info@ippplondon.co.uk](mailto:info@ippplondon.co.uk)

Please make sure that you quote the policy number which can be found on your Schedule. It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them.

We will provide you with a written response outlining our detailed response to your complaint within two weeks of receipt of the complaint. If our investigations are ongoing we will write to you, at that time, and outline why we are not in a position to provide you with a written response and explain to you that you are able, at that time, to ask Lloyd's Complaints Team review the complaint. In any event, you will receive either our written response or an explanation as to why we are not in a position to provide one within four weeks of receipt of your complaint.

Having followed the above procedure, if you are not satisfied with the response you may write to:

Complaints Team  
Lloyd's  
One Lime Street London  
EC3N 7HA  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

More information can be found on their website – [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Again, if you are not satisfied with the response you receive from Lloyd's or they have failed to provide you with a written response with eight weeks of the date of receipt of your complaint, you may have the right to contact the Financial Ombudsman Service at the following address

(if you are an Eligible Complainant as set out in the definition below)

The Financial Ombudsman Service,  
Exchange Tower,  
London  
E14 9SR  
0800 023 4 567 (calls to this number are free from "fixed lines" in the UK)  
or 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

More information can be found of their website – [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Making a complaint will not affect your right to take legal action.

## Your right to complain - Under section B15

In the event of a complaint arising under this insurance, You should in the first instance contact Legal Insurance Management Ltd.

Write to Us at:  
Legal Insurance Management Ltd  
1 Hagley Court North  
The Waterfront  
Brierley Hill  
West Midlands  
DY5 1XF

Email Us at: [Claims@legallimn.co.uk](mailto:Claims@legallimn.co.uk)  
Call us on: 01384 377

Financial Ombudsman Service Exchange Tower  
London  
E14 9SR  
Tel: 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local Authority Trading Standards Service or Citizens Advice Bureau.

Please ensure Your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:-

### Compensation Scheme

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if We cannot meet Our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

## Your insurers

### Sections A1-2, B1-13 & B16-B20

Arranged for JustTravelcover.com by Voyager Insurance Services Limited on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability.

Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany. Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Registered in England. Registered Number 3220410.

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority. Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc.

### Section B14 End Supplier Failure

Arranged for JustTravelcover.com and is provided by International Passenger Protection Ltd and Underwritten by Certain Underwriters at Lloyds.

### Section B15 Travel Dispute

Arranged by JustTravelcover.com & underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE, Registered in England No.SE000083

### Financial Services Compensation Scheme (FSCS):

Union Reiseversicherung AG is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Union Reiseversicherung AG cannot meet their obligations. Most insurance contracts are covered for 90% of the claim with no upper limit. This

depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk). You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.

### Demands and Needs

#### Sections A1-2, B1-18

This policy meets the demands and needs of those who have no excluded existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed in this insurance policy. Subject to terms and conditions and maximum specified claim limits.

# Additional sports and activities

Unlike other policies we cover many sports and activities as standard and, **no additional premium is required for activities listed in Activity Pack 1.** We have categorised the activities that are not covered as standard into three further bands. If you do not see your chosen activity, do not worry, we may be able to cover it, but you must contact us so we can discuss the activity and what, if any additional premium is necessary. All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional

/ paid / sponsored racing, professional display events, photo shoots, etc..) will not be covered under this policy. If you are unsure please do not hesitate to contact JustTravelcover.com Customer Services on: **+44 (0) 333 003 0021** and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200.

Please note those activities marked in italics and underlined do not have Personal Accident or Personal Liability cover.

## Activity Pack 1 – Covered as standard

Aerobics, Angling/Fishing, *Archery (amateur)*, Badminton (amateur), Banana Boating, Baseball (amateur), Basketball (amateur), Beach Games, Bowls, *Canoeing/River Canoeing (up to Grade 3)*, *Clay Pigeon Shooting*, Cricket (amateur), Croquet, Curling, Cycling (other than specified), Fell Walking/Fell running, Fencing, Football / Soccer(amateur), Golf (amateur), Hiking (under 2000m altitude)/Rambling (under 2000m altitude)/Trekking (under 2000m altitude), *Jet Boating*, Jogging, *Motorcycling up to 50cc with licence appropriate to the cc, wearing a crash helmet - no racing*, Netball (amateur), Orienteering, Outward-bound Pursuits (Ground level Only), *Paintballing, Parascending/Parasailing (over water) towed by boat*, Pony Trekking, Racquetball, Roller Blading/Roller Skating, Rounders, *Sail Boarding*, Sailing/Dinghy Sailing within Territorial Waters (inland/coastal waters within 12 mile), Skate Boarding, Snorkelling, Snooker/Pool/Billiards, Squash (amateur), *Surfing (amateur)*, Swimming, Table Tennis, Ten pin bowling, Tennis (amateur), Tug of war, Underground activities (as part of an organised excursion/tour), Volleyball (amateur), War Games, Water Polo (amateur), *Water Skiing (amateur)inland/coastal waters within 12 mile (excluding jumping)*, *Windsurfing (amateur) inland/coastal waters within 12 mile*, Weightlifting, *Work Abroad - Non Manual Work (Including professional, administrative or clerical duties only)*

## Activity Pack 2 – Additional Premium required (in addition to the activities listed under Pack 1)

Aerial Safari, Boxing Training (no contact), *Bungee Jump (maximum 3)*, Camell/Elephant Riding/Trekking (non incidental), Cycle Touring, Deep Sea Fishing, Dog Sledding, *Go Karting (Motorised - specific use)*, Gymnastics, Hiking (between 2001 and 4000m altitude)/Rambling (between 2001 and 4000m altitude)/Trekking (between 2001 and 4000m altitude), Hockey (amateur), Horse Riding (up to 7 days - no polo, hunting, Jumping), *Hot Air Ballooning (non incidental)*, Hurling (amateur), Hydro Zorbing, *Jet Skiing (non incidental)*, Kayaking, Martial Arts (training only), Mountain Biking, *Motorcycling up to 125cc with a licence appropriate to the cc, wearing a crash helmet - no racing, Quad Biking*, Rowing (inland/coastal waters within 12 mile), Rugby (amateur Competition), Safari (Tour Operator organised and not involving the use of firearms), *Scuba Diving\* (up to 30m as long as PADI qualified or equivalent to that depth and provided adequately supervised/not diving alone)*, Track Events, *White Water Rafting/Black Water Rafting – Grades 1 to 4*, *Work Abroad - Manual work (ground level no machinery)*.

\*SCUBA or skin diving to a maximum depth of 30 meters will be covered provided that You hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or You are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C codes of good practice; are not solo/cave/wreck diving, are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair Your fitness to dive.

## Activity Pack 3 - Additional Premium required (in addition to the activities listed under Pack 1 & 2) – Included upon payment of winter sports premium

Abseiling; American Football (amateur), *Gliding*, Ice Skating (rink only), Outdoor Endurance Events, *Parachuting, Paragliding*, Running/Marathon Running, Sand Boarding/Sand surfing/Sand safaris/Sand skating, Triathlon, *White water rafting/canoeing grades 5-6, Yachting/boating (racing/crewing) (Inland/coastal waters within 12 mile)*

## Activity Pack 4 - Additional Premium required (in addition to the activities listed under Pack 1-3)

Animal riding(other than specified), BMX cycling, Canyoning, *Hang Gliding*, High Diving under 5m (amateur, excluding cliff diving)from a purpose built board over man made pool, Horse Jumping/Show Jumping(no Polo, Hunting), Ice hockey (indoor rink), Kite Surfing, *Micro Lighting*, Land Yachting/ Sand Yachting, Lugging, *Motor rallies, Parasailing/ Parascending (over land)*, Rock Climbing (under 2000 meters), Rock Scrambling (under 4000 meters), *Sky Diving (including tandem) up to 2 jumps maximum*, Tobogganing, Wrestling, *Work Abroad - Manual (including use of light machinery), bar and restaurant, waitress, waiter, chalet maids, au pair, nanny's, occasional light manual work including retail work and fruit picking but excluding the use of power tools and machinery.*

### BE AWARE!

Please refer to the Conditions and Exclusions on page 9, particularly items 14 & 15 (in respect of Motorcycling, Moped riding and Quad-biking) and 20.

## **IMPORTANT NUMBERS:**

**Medical Emergency: +44 (0) 203 829 6745**

**Claims: 0203 829 6761**

**Just Travel Cover: 0333 003 0021**

**Email: [admin@justtravelcover.com](mailto:admin@justtravelcover.com)**

