

Your travel insurance policy booklet



churchillTM

Welcome to Churchill

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

This policy booklet provides all the details you need to know about your insurance policy. Please read this alongside your schedule and proposal confirmation.

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

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Important information

Your travel insurance contract is made up of

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

What you need to do

Please read this policy booklet and **your** schedule to make sure **you** know what **your** insurance covers. Check **your** proposal confirmation and **your** schedule, which sets out the information **you** have given **us**. If **you** think there is a mistake, or if **you** need to make changes, **you** should tell **us** immediately.

Medical conditions

Your travel insurance covers **you** for medical emergencies while **you** are **abroad** and any change in **your** health can affect **your** cover. See Medical Declaration section for information on what **you** need to tell **us** about and when.

Independent travel

This policy provides cover for each insured adult (aged 18 or over), whether travelling together or independently. It covers children only if they are travelling with an insured adult or on **trips** organised by schools or recognised organisations that are supervised by adults.

Trip length

Our travel insurance covers **trips** up to:

- › single **trip**: the duration shown in **your** policy schedule
- › annual multi-**trip**: 45 days per **trip**
- › winter sports cover (if selected): if **you** have a single **trip** policy, **you** are covered for the duration of **your trip**. If **you** have annual multi-**trip** insurance the maximum is 25 days in any one **period of insurance**

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

Areas of Cover

Europe – The following countries and territories: Albania, Algeria, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Egypt, Estonia, Finland (including Åland), France (including Corsica), Germany, Gibraltar, Greece, Hungary,

Iceland, Ireland, Israel, Italy (including Sicily Sardinia, Vatican City and San Marino), Jordan, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Azores and Madeira), Romania, Russia (West of Urals), Serbia, Slovakia, Slovenia, Spain (including the Canary and Balearic Islands), Sweden, Switzerland, Syria, Tunisia, Turkey, Ukraine, United Kingdom (including Channel Islands and Isle of Man).

Worldwide Excluding – All countries worldwide, excluding USA, Canada, South & Central America, Mexico and the Caribbean.

Worldwide Including – All countries worldwide

Period of insurance

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

Extending the period of insurance

If **you** are delayed returning to **your home area** beyond the scheduled end date of **your trip** for a reason covered by the terms of this policy, **we** will automatically extend the **period of insurance** until the earliest possible date of return.

Cancellation cover

This cover begins on the start date shown on **your** schedule or the date **you** booked the **trip**, whichever is later, and ends when **you** leave **your home** at the start of **your trip**.

Meeting your needs

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

The law that applies

You and **we** may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict **your** rights under mandatory provisions of the law of the country where **you** permanently live. **We**'ve supplied this agreement and other information to **you** in English and **we**'ll continue to communicate with **you** in English.

Medical declaration

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

Pre-existing medical conditions

At the start date or renewal date of **your** policy or when **you** booked **your trip**, whichever is later, **you** must tell **us** about any **pre-existing medical conditions**. The definition of a **pre-existing medical condition** is whether any **insured person** have or have had any of the following:

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

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

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

New medical conditions

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

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

What happens when you declare a medical condition

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

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

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

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

What happens if we agree to cover a medical condition

Where **we** agree to cover a medical condition, **we** will add that condition to **your** renewal terms if **you** have an annual policy. **We** will then write to **you** when the policy is due for renewal; **you** will then need to confirm if **your** medical condition has changed. **Our** medical risk assessment system is updated frequently and **we** reserve the right to amend **our** medical risk assessment outcomes, so **you** may find that outcomes vary from one year to the next.

Medical exclusions

You're not covered for

- › any travel which is against the advice of a **doctor**, or would have been if **you** had sought such advice
- › any travel for the purpose of receiving medical advice or treatment
- › any claim if **you** have failed to take necessary medication, such as inoculations or medication that a **doctor** has prescribed to **you**.

If you don't tell us about medical conditions

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

Am I covered?

If **you** are unsure about whether **you** are covered or if **you** need to disclose any medical conditions, please give us a call using the phone numbers on the back of this booklet.

Insured activities

This policy provides cover for a large number of sports and activities without the need to pay an additional premium, provided that **you** are using the recommended safety equipment and, where appropriate, are following the rules and instructions of any instructors. **You** must ensure that any organised activity is booked through a licenced operator.

If **your** sport or activity is not listed below, then cover is provided subject to the standard policy terms with no further limitations or restrictions.

If **your** sport or activity is listed below, it will either be:

- a. covered but with no cover under Personal Liability or;
- b. not covered

Where **we** specify a limit or grade (e.g. depth limit or river grade) there will be no cover for any activity above this limit.

Any winter sports activities which are not specifically excluded below will only be covered where the additional premium has been paid to include winter sports cover.

There is no cover under Personal Liability for any of the following:

- › Archery
- › Clay pigeon shooting
- › Go-karting (up to 125cc)
- › Jet skiing or wet biking
- › Motorcycling (up to 125cc)
- › Rifle shooting
- › Sailing/Boating/Yachting within 12 nautical miles from the coast
- › Skidooing

There is no cover under any section of this policy for the following:

Non-winter sports activities

- › Bridge swinging
- › Bungee jumping
- › BMX or Mountain/Off-road biking
- › Canoeing, kayaking or rafting (grades 3 and above)
- › Canopy walking
- › Canyoning
- › Caving/Pot holing
- › Cliff or Base jumping/diving
- › Driving or riding any motorcycle or moped (above 125cc)
- › Fell walking/Hiking/Trekking/Orienteering/Rambling from 3,001 metres and above
- › Gliding/Hand gliding/Micro lighting
- › Kite surfing
- › Lacrosse
- › Land yachting

- › Luge
- › Parachuting
- › Paragliding
- › Parascending
- › Quad biking and all other all-terrain vehicles (ATVs)
- › Rock climbing
- › Sailing/Boating/Yachting further than 12 nautical miles from the coast
- › Scuba diving beyond 18 metres
- › Shark diving
- › Zip lining

Winter sports activities

- › Heli skiing (on piste, or off piste)
- › Ice hockey
- › Off-piste skiing without a guide
- › Ski jumping

In addition to the activities listed above, you will not be covered for:

- a. any activity **you** do as a professional, or in a race or competition.
- b. any activity if the activity is the sole purpose of the **trip** (with the exception of winter sports activities when the additional premium for winter sports cover has been paid).
- c. any activity carried out against local warnings or advice.
- d. any activity if it is not carried out in a safe way.

Contacting us & Claims evidence

Before you travel	
To declare a medical condition, add any optional cover or to discuss anything else	0345 603 3591 Monday to Friday 8am to 8pm Saturday 9am to 5pm, Sunday 9am to 4pm

How to make a claim	
If it is a medical emergency or you need to cut short your trip	From abroad +44 (0) 1252 740098 24 hours a day, 365 days a year In the UK 0345 603 3591 Monday to Friday 8am to 6pm
Non-emergency claims	From UK or abroad +44 (0) 345 603 3591 Monday to Friday 8am to 6pm
Claims for legal assistance	From UK or abroad +44 (0) 345 301 6330 24 hours a day, 365 days a year

Claims Evidence	
In order for you to make a claim, you may be asked to provide supporting evidence. Below are some examples of what documentation you may be asked to provide depending on what you are claiming for. You may also need to provide other supporting documents that we reasonably ask for.	
Section	Required Documentation
All sections	<ul style="list-style-type: none">› Your policy schedule.› Original booking invoices confirming your trip dates and times, booking date, trip costs and names of travellers.› Details of any other insurances that may also provide cover, such as home contents insurance or travel insurance through your bank account.
Personal Possessions Delayed Personal Possessions	<ul style="list-style-type: none">› A police report or property irregularity report (PIR) detailing the loss/length of delay.› Proof of ownership and value of the items being claimed.
Personal money	<ul style="list-style-type: none">› A police report confirming the loss or theft.› Confirmation of the amount of money that you had before the loss took place.
Emergency medical and travel expenses	<ul style="list-style-type: none">› Medical reports detailing the injury/illness.› Medical invoices or receipts of medical bills that you have paid.› Receipts for any other costs that you incur.

<p>Cancellation of a journey</p> <p>Cutting short a journey</p> <p>Abandoned departure</p>	<ul style="list-style-type: none"> › All claims: Confirmation of all your cancelled parts of the trip, including details of any refunds given. › If claiming due to injury, illness or death: Medical certificate from a doctor and/or a death certificate if claiming due to a medical reason. › If claiming due to redundancy/withdrawal of leave: A letter from your employer confirming your redundancy/termination of employment, or cancelling of leave if you are a member of the armed forces. › If claiming due to fire, storm, flood or burglary: A report from the relevant authority confirming the date and time of the incident. › If claiming due to burglary or theft of your passport/visa: A police report confirming the date of burglary/theft. › If claiming under Abandoned departure: A document from your transport operator showing the scheduled departure times along with the actual departure times and the reason for the delay.
Personal accident	<ul style="list-style-type: none"> › Medical certificate from a doctor confirming details of the injury/injuries sustained or a death certificate.
Personal liability	<ul style="list-style-type: none"> › Full details of the circumstances of the incident, including as much supporting evidence as possible.
Delayed departure	<ul style="list-style-type: none"> › A document from your transport operator showing the scheduled departure times along with the actual departure times and the reason for the delay. › Receipts confirming any costs you have incurred.
Missed departure	<ul style="list-style-type: none"> › Confirmation of any additional transport and accommodation costs. › A police or motor authority report confirming details of any accident, breakdown or traffic delay.
If you lose your passport	<ul style="list-style-type: none"> › A police report confirming the loss or theft. › Confirmation of the additional costs incurred.
Legal assistance	<ul style="list-style-type: none"> › Please contact the legal helpline for full details - › From abroad: +44 (0) 370 240 0285 › In the UK: 0 370 240 0285
Winter sports	<ul style="list-style-type: none"> › If claiming for unused costs as a result of illness or injury: Medical reports detailing the injury/illness. › If claiming for loss/theft/delay of equipment: A police report or property irregularity report (PIR) detailing the loss/length of delay and proof of ownership and value of the items being claimed. › If claiming for piste closure or avalanche: Confirmation from your tour operator or local representative that all the pistes are closed or that an avalanche in your resort has delayed your arrival or departure.
Disaster cover	<ul style="list-style-type: none"> › Confirmation of all your cancelled parts of the trip, including details of any refunds given. › Confirmation of the natural disaster from the local or national authority of the area where it happened.

Definitions

Certain words in this policy booklet, your schedule and endorsements will have the same meaning wherever they appear. The definitions listed below will apply to the whole policy, unless we say that they have a different meaning when used in particular sections. We have highlighted these defined words and phrases in bold throughout this policy booklet. Some sections have specific words that only apply to that section, and where this is the case, those words are defined within the section itself.

Abroad Any country outside the **UK**.

Anticipated event Any event or occurrence that affects **your trip**, which **you** were aware of:

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

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

Close relative **Your** partner and **your**:

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

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

Court **Court**, tribunal or other suitable authority.

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

Endorsement An agreed change to the terms of the policy.

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

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

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

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

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

Manual work Paid or unpaid work activity that involves:

- › using, installing or maintaining equipment or machinery
- › building or construction.

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

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

Period of insurance The period when **your** travel insurance covers **you** – see Important Information section.

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

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

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

Pre-existing medical condition You having any of the following:

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

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

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

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

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

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

Trip Costs The following costs that have been paid, or are contracted to be paid, in relation to **your trip**: accommodation, travel, car hire, excursions, kennel/cattery/professional pet sitter fees, car parking and the value of used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme.

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

Under investigation You have been informed by **your doctor** that **your** symptoms require **you** to be referred for further tests or to a specialist to get a diagnosis.

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

Valuables

- › mobile phones (including any accessories)
- › audio, computer, optical, video, photographic, digital equipment (including any accessories)
- › spectacles, sunglasses, jewellery, watches, items made of or containing gold, silver, precious metals, precious or semi-precious stones.

We, our, us U K Insurance Limited.

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

You, your, yourself, insured person The policyholder and anyone who is listed as insured on **your** policy schedule.

Section 1 Medical and other expenses

Policy Limits	
Emergency medical & travel expenses abroad	£10,000,000
Dental costs	£250
Hospital benefit	£25 per day, up to £1,000
Funeral expenses – funeral or cremation	£2,500
Funeral expenses – returning your body or ashes home	£7,500

Policy Limits UK	
Emergency medical expenses in the UK	£10,000
Funeral expenses	£2,500

Policy Excesses	
Single Trip Excess	£50
Annual Multi-Trip Excess	£50
Single Trip or Annual Multi-Trip Hospital Benefit Excess only	None

Important information

The cover limits and **excesses** are per **insured person**.

This covers **you** for essential emergency medical treatment if **you** fall ill or are injured in an accident whilst on **your trip**. If **you** need to be admitted to hospital as an **inpatient**, or if **you** are going to need additional accommodation and transport arrangements, **you** (or someone acting on **your** behalf) must call **our** emergency assistance service on **+44 (0) 1252 740098** as soon as possible.

You must follow the advice given by the Foreign & Commonwealth Office and **your doctor** for the destinations **you** intend visiting on **your trip**. This includes getting all recommended vaccinations and taking sufficient supplies of **your** prescription medication with **you**.

You must try to get any necessary emergency medical treatment in a facility that accepts a reciprocal health agreement where possible. This includes **trips** within the **UK**, for example to or from Jersey. **Our** emergency assistance service will advise **you** on this.

If **you** require medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. **Inpatient** and out-patient treatment at a public hospital is then available free of charge. If **you** are admitted to hospital, contact must be made with the Assistance Helpline as soon as possible and their authority obtained in respect of any treatment not available under MEDICARE

Informing us of changes in your health

You must tell **us** if **you** have a **pre-existing medical condition** or if **you** are diagnosed with a medical condition after **you** have paid for this policy. See the Medical Declaration section for full details.

Reciprocal health agreements

You must try to get any necessary emergency medical treatment in a facility that accepts the reciprocal health agreement where possible. **Our** emergency assistance service will advise **you** on this. There is **no excess** under this section if **you** use a reciprocal healthcare arrangement to reduce the cost of **your** treatment.

Receipts

You must provide receipts for any costs **you** incur, including costs incurred by anyone staying with **you**.

Our service

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

You're covered for

We will pay, up to the limits shown in the Policy Limits table within this section for each **insured person** who is injured, becomes ill, is quarantined or dies while on a **trip** outside **your home area** for the following:

a. Medical costs

- Emergency medical, surgical and hospital treatment and any ambulance and rescue service fees to take **you** to hospital.
- Emergency treatment of acute dental pain.

- › Hospital benefit for every complete 24-hour period for which **you** are treated as an **inpatient**.

b. Travel and accommodation expenses

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

c. Funeral expenses

If **you** die:

- › the cost of a funeral or cremation outside **your home area**, or
- › for the cost of returning **your** body or ashes to **your home**.

You're not covered for

As well as anything mentioned in the general exclusions **we** will not pay for:

- a. any claim if **you** were travelling against medical advice or specifically to get medical advice or treatment.
- b. any claim if **you** were waiting for medical treatment before **you** booked the **trip**, unless **we** know about it and have agreed to cover it.

- c. any claim which is the result of **you** not taking:

- › necessary medication, or medication that has been prescribed for **you**, which **you** knew at the start of **your trip** that **you** would need while **you** were away.
- › inoculations for tropical diseases.

- d. any claim for costs of **inpatient** hospital treatment or being returned to **your home area** that has not been agreed by **our** emergency assistance service.
- e. any claim for single or private room accommodation, unless **our medical adviser** has said it is medically necessary.
- f. any claim for costs of treatment, tests or surgery, including preventative treatment and cosmetic or elective surgery, that is not essential in the opinion of **our medical adviser** or could reasonably have waited until **your** return to **your home area**.
- g. any further expenses if **you** choose not to move hospital or return to **your home area** after **our medical adviser** has said it is safe for **you** to move.
- h. any claim for dental work involving precious metals or dental fittings.
- i. any claim for treatment or services from a health spa, convalescent or nursing **home** or rehabilitation centre.
- j. any claim resulting from winter sports activities unless **you** have taken out **our** winter sports cover option.
- k. the cost of any non-essential phone calls, mobile data use or food and drink unless agreed by **us**.
- l. any of these specific exclusions (see 'Specific exclusions' section for full explanation):
 1. Recoverable expenses
 2. **Anticipated events**
 3. **Pre-existing medical conditions**
 4. Medical conditions **under investigation**
 5. Hazardous activities
 6. **Manual work**
 7. Motorised vehicles
 8. Motorcycles, mopeds and scooters
 9. Quad bikes and all-terrain vehicles
 10. Drones and model aircraft.

Section 2 Cancellation

Policy Limits	
Cancellations	£5,000

Policy Excesses	
Single Trip Excess	£50
Annual Multi-Trip Excess	£50
Deposit Only Excess	£10

Important information

The cover limits and **excesses** are per **insured person**.

This section provides cover if **you** need to cancel **your trip**. The cover starts when **you** book the **trip** and ends when **you** leave **your home** at the start of **your trip**.

The amount of any claim will be limited to costs that would have applied at the time **you** first became aware of the need to cancel **your trip**. If **you** have an annual policy and **you** book a **trip** that starts after **your** current policy ends, **you** will only be covered for cancellation up to the policy end date, unless **you** renew the policy on or before the expiry date.

Receipts

You must provide receipts for any costs **you** incur, including costs incurred by anyone staying with **you**.

You're covered for

We will pay, up to the limits shown in the Policy Limits table within this section for each **insured person** for their portion of **trip costs** that **you** have paid or legally have to pay if **you** have to cancel **your trip**.

Reasons for cancellation

We will provide this cover if **you** have to cancel **your trip** short for any of these reasons:

- a. **Death, illness or injury:** the death, serious injury or illness of **you, your travelling companion, a close relative, a close business associate** or anyone outside **your home area** that **you** had planned to stay with.

- b. **Court cases:** **you, your travelling companion** or anyone outside **your home area** that **you** had planned to stay with is called for jury service or as a witness in a **court** and a **court** official has refused to postpone it.
- c. **Quarantine:** **you, your travelling companion** or anyone outside **your home area** that **you** had planned to stay with is quarantined.
- d. **Unemployment:** **you** or **your travelling companion** are made redundant, or have a self-employed contract terminated early, and are registered for a Jobseeker's Agreement with the Department for Work and Pensions.
- e. **Armed forces and emergency services:** As a member of the British Armed Forces or Emergency Services, **you** or **your travelling companion** has authorised leave cancelled due to an unexpected emergency.
- f. **Fire, storm, flood or burglary:** **you** or **your travelling companion** has to stay at their **home** as a result of it being seriously damaged by fire, storm, flood or due to a burglary in the seven days before departure on **your trip**.
- g. **Pet emergency:** **your** pet cat or dog needs emergency life-saving treatment in the seven days before **your** departure on **your trip**.
- h. **Passport or visa:** **your** passport or visa is stolen in the seven days before **your** departure on **your trip** and **you** can't arrange a replacement in time.
- i. **FCDO travel advice:** Foreign, Commonwealth and Development Office advice against 'All travel' or 'All but essential travel' to **your** intended destination comes into force after the start date or renewal date of this insurance, or the date when **you** booked **your trip**, whichever is later and **you** cancel **your trip** in the 28 days before **your** departure. The advice against travel needs to be in place at the time of cancellation.
- j. **Natural disaster:** **You** are unable to use **your** pre-booked and pre-paid accommodation as a result of a **natural disaster**.

You're not covered for

As well as anything mentioned in the general exclusions **we** will not pay for:

- a. any cancellation that happens when **you** do not have the correct passport or visa for **your trip**.
- b. any actions or failure by **your** transport operator or their agents or a conference organiser.
- c. any cancellation if **you** had reason to believe the **trip** might be cancelled at the time **you** booked it or purchased the insurance.
- d. any cancellation caused by unemployment if **you** were unemployed, or **you** were aware that **you** might become unemployed, at the time **you** booked **your trip**.
- e. any claim for cancelling **your trip** because of unemployment which is due to **your** misconduct, resignation or voluntary redundancy.
- f. any claim if **your** intended travel is against the advice of a **doctor**, or would have been if **you** had sought such advice.
- g. any claim for cancelling **your trip** if **your** transport operator or their agents refused to transport **you** or **your travelling companion** because they consider that person is not fit to travel.
- h. any claim resulting from **you** not wanting to travel or not enjoying **your trip**.
- i. any of these specific exclusions (see 'Specific Exclusions' section for full explanations).
 1. Recoverable expenses
 2. **Anticipated events**
 3. **Pre-existing medical conditions**
 4. Medical conditions **under investigation**
 11. Administrative costs
 12. Time-share fees
 13. Ill-health of **close relatives, close business associates** and **travelling companions**.
- j. any expenses that are connected to a winter sports journey unless **you** have paid the relevant premium to extend **your** cover.
- k. any claim when the local or national authorities have confirmed that it is safe to travel or stay at **your** destination.
- l. The unused costs of any person who is not insured by this policy. If **you** are travelling with someone who is not insured under this policy, **we** will only pay **your** portion of any costs even if **you** have paid their costs as a gift.

Section 3 Cutting short a journey (Curtailment)

Policy Limits	
Cutting short a journey (Curtailment)	£5,000
Policy Excesses	
Single Trip Excess	£50
Annual Multi-Trip Excess	£50

Important information

The cover limits and **excesses** are per **insured person**.

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

You must contact **our** emergency assistance service as soon as possible once **you** become aware of the need to return to **your home area**. Claims for unused accommodation will be calculated based on the number of complete days of **your trip** that are lost as a result of either **your** early return to **your home area** or **your** admission to hospital as an **inpatient**.

You're covered for

a. Unused costs

We will pay, up to the limits shown in the Policy Limits table within this section for each **insured person** for unused **trip costs** that **you** have paid or legally have to pay if **you** have to cut **your trip** short, or if due to injury or illness, **you** are hospitalised for the remainder of **your trip**.

b. Additional costs to return home early

We will also pay necessary additional transport costs over and above **your** original return ticket, if **you** have to return **home** early from **your trip**. There is no cover if **you** had not originally purchased a return fare **home** or if **you** are able to transfer **your** original return ticket with the travel provider.

Where **we** pay under either (b) for additional transport costs to return **home** early or under additional travel and accommodation costs within the 'Medical and other expenses' section, **we** would not cover the cost of **your** original unused return transport fare.

c. Reasons for curtailment

We will provide this cover if **you** have to cut **your trip** short for any of these reasons:

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

You're not covered for

As well as anything mentioned in the general exclusions **we** will not pay for:

- a. any claim for costs as a result of having to cut short **your trip** that were not authorised by **our** emergency assistance service before **you** returned **home**.
- b. any claim for additional travel costs as a result of having to cut short **your trip** if **you** did not purchase a return ticket to **your home area** before starting **your trip**.
- c. any claim for **your** unused return travel tickets as a result of cutting short **your trip** if **we** have paid to get **you home** because of injury or illness under the 'Emergency medical and travel expenses **abroad**' or 'Emergency medical and travel expenses in the **UK**' sections of this policy.
- d. any claim if **you** travel against the advice of a **doctor**, or would have been if **you** had sought such advice.
- e. any claim which is the result of **you** not taking:
 1. necessary medication, or medication that has been prescribed for **you**, which **you** knew at the start of **your trip** that **you** would need while **you** were away or;
 2. inoculations for tropical diseases.
- f. any claim for cutting short **your trip** if **your** transport operator or their agents refused to transport **you** or **your travelling companion** because they consider that person is not fit to travel.
- g. any claim resulting from **you** not enjoying **your trip**.
- h. any claim as a result of **you** taking part in a winter sport activity, or costs connected to winter sports activities, unless **you** have taken out **our** winter sports cover option and the activity is insured. See Insured Activities section for full details.
- i. any of these specific exclusions (see 'Specific Exclusions' for full explanations).
 1. Recoverable expenses
 2. **Anticipated events**
 3. **Pre-existing medical conditions**
 4. Medical conditions **under investigation**
 5. Hazardous activities

6. Manual work

7. Motorised vehicles
8. Motorcycles, mopeds and scooters
9. Quad bikes and all-terrain vehicles
10. Drones and model aircraft
11. Administrative costs
12. Time-share fees
13. Ill-health of **close relatives, close business associates** and **travelling companions**.

Section 4 Personal possessions, money and passport

Policy Limits	
Passports (included for all policies)	£500
Personal Possessions (This cover is optional. Check your schedule to see if you're covered)	£2,000
Single item	£300
Total valuables	£300
Consumables	£100
Delayed Personal Possessions	£200
Personal Money	£500
Cash limit (aged 18 or over)	£500
Cash limit (aged under 18)	£100

Policy Excesses	
Single Trip Excess	£50
Annual Multi-Trip Excess	£50
Delayed Personal Possessions	None

Important information

The cover limits and **excesses** are per **insured person**.

You're covered for

We will pay, up to the limits shown in the Policy Limits table within this section for each **insured person** if **your personal possessions**, money or passports are lost, stolen or accidentally damaged during **your trip**. This includes:

- › The cost of purchasing essential replacement items, including toiletries, medication and clothing if **your personal possessions** are delayed in reaching **you** on **your** outward journey for more than 12 hours following **your** arrival at **your** destination
- › **Personal money** if lost or stolen during **your trip**, or in the 72 hours before **your** departure
- › The cost of a temporary passport or visa and the associated travel and accommodation (room only) costs incurred in obtaining **your** temporary passport.

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

You're not covered for

As well as anything mentioned in the general exclusions **we** will not pay for:

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

- n any claim for musical instruments, antiques, pictures or furs
- o the cost of replacing any part of a set of items that is not lost, stolen or damaged
- p any costs related to the purchase of a new replacement passport or driving licence
- q any passport-related costs incurred as a result of an **anticipated event**
- r any expenses as a result of delayed **personal possessions** that **you** can recover from other sources, for example **your** transport operator
- s any **personal possessions** delayed on **your** return journey
- t this specific exclusion (see 'Specific Exclusions' for full explanation):
 - 10. Drones and model aircraft.

Claiming for lost, stolen or damaged items or personal money

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

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

Claiming for delayed personal possessions

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

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

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

Claiming if you've lost your passport

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

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

How we settle claims for personal possessions

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

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

No payment or replacement will amount to more than the original purchase price of the item. If **we** have already paid **you** for a delay to **your personal possessions** and **you** go on to claim for loss, theft or damage for the same **personal possessions**, **we** will take the amount **we** paid from the value of **your** later claim.

Wear and tear

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

Section 5 Abandoning your trip, delayed and missed departures

Policy Limits	
Delayed departure	£200 additional costs
	£500 unused costs
Abandoned departure	£5,000
Missed Departure	£1,000 Non-UK trip
	£200 UK trip

Policy Excesses	
Single Trip excess	£50
Annual Multi-Trip excess	£50
Delayed Departure excess only	None

Important information

The cover limits and **excesses** are per **insured person**.

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

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

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

You're covered for

We will pay, up to the limits shown in the Policy Limits table within this section for each **insured person** for the following:

a. Delayed departure

- Additional accommodation, travel and refreshment costs if **you** have checked in and **your** pre-booked aircraft, ship or train is delayed by more than 12 hours beyond the time shown on **your** travel itinerary.
- Any unused accommodation and travel expenses if **you** are late arriving at **your** destination as a result of a delay of more than 12 hours beyond the time shown on **your** travel itinerary.

b. Abandoned departure (outbound only)

- Unused **trip costs** if **you** choose to abandon **your trip** because **your** pre-booked aircraft, ship or train is delayed by more than 12 hours beyond the time shown on **your** travel itinerary at the **point of departure** on **your** outward journey.

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

c. Missed departure

- Reasonable additional accommodation and travel expenses if **you** fail to arrive at **your point of departure** in time to board **your** pre-booked aircraft, ship or train as a result of:
 - a. delays to scheduled public transport (not taxis) in which **you** are travelling or a connecting scheduled flight running late, or
 - b. the vehicle in which **you** are travelling being involved in an accident, being stuck in traffic, affected by road closures or breaking down.
- the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

You're not covered for

As well as anything mentioned in the general exclusions **we** will not pay for:

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

Section 6 Personal accident

Policy Limits	
Death (18 or over)	£10,000
Death (under 18)	£1,500
Loss of sight or loss of limb	£10,000
Total permanent disability	£25,000

Policy Excesses	
Single Trip or Annual Multi-Trip excess	None

Important information

The cover limits and **excesses** are per **insured person**.

We will only pay one benefit arising from a single incident for any **insured person**. If **you** die without making a will, no claim payments will be made until executors have been appointed. In all other circumstances, payments will be made to **you** or **your** legal representatives.

Specific definitions

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

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

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

You're covered for

We will pay, up to the limits shown in the Policy Limits table within this section if **you** are accidentally injured on **your trip** and the injury is the sole cause of **your** death, **your loss of sight, your loss of a limb**, or **your** total permanent disability.

You're not covered for

As well as anything mentioned in the general exclusions **we** will not pay for:

- a. death, **loss of sight, loss of limb or total permanent disability** that occurs more than one year after the date of **your** injury.
- b. any claim where **your** injury does not lead solely, directly and independently to **your** death, **loss of limb, loss of sight or total permanent disability**.
- c. any claim resulting from winter sports activities unless **you** have taken out **our** winter sports cover option. See Insured Activities section for full details.
- d. any claim for **total permanent disability** if **you** had reached the state age for retirement and were claiming state pension as **your** only means of income, or alternatively were claiming a private pension as only means of income regardless of **your** age, before **your trip** started.
- e. anything mentioned in the general exclusions.
- f. these specific exclusions (see 'Specific Exclusions' section for full explanations):
 - 2. **Anticipated events**
 - 3. **Pre-existing medical conditions**
 - 4. Medical conditions **under investigation**
 - 5. Hazardous activities
 - 6. **Manual work**
 - 7. Motorised vehicles
 - 8. Motorcycles, mopeds and scooters
 - 9. Quad bikes and all-terrain vehicles
 - 10.Drones and model aircraft.

Section 7 Personal liability

Policy Limits	
Personal Liability	£2,000,000

Policy Excesses	
Single Trip Excess	£50
Annual Multi-Trip Excess	£50

Important information

The cover limits and **excesses** are per **insured person**.

To claim for personal liability, **you** must get **our** agreement in writing to any costs. Please note that **we** reserve the right to take over and defend or settle any liability case in **your** name.

The **excess** as shown in the above table applies to claims for damage to property only. There is no **excess** for claims in respect of injury.

You're covered for

We will pay, up to the limits shown in the Policy Limits table within this section for each **insured person** in costs if **you** become legally liable during **your trip** for an accident that causes:

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

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

You're not covered for

As well as anything mentioned in the general exclusions **we** will not pay for:

- a. any claim for the death or injury of **your** employees or members of **your** family.
- b. any claim for loss or damage to property which is owned by or under the control of **you**, a member of **your** family or **your** employees.
- c. any claim for land or buildings that **you** own or occupy, other than temporary holiday accommodation.
- d. any claim resulting from **your** profession, business or employment including voluntary work of any kind.
- e. any fines or charges made to punish the person who caused the accident.
- f. any claim as a result of **your** deliberate actions or failure to act.
- g. any claim as a result of **you** owning or controlling any animal, other than domestic pets.
- h. any claim as a result of **you** owning or using any aircraft, firearm, mechanically propelled or towed vehicle, or any vessel except for manually propelled watercraft.
- i. any claim as a result of **you** taking part in a winter sport activity, or costs connected to winter sports activities, unless **you** have taken out **our** winter sports cover option and the activity is insured. See Insured Activities section for full details.
- j. any claim related to a **trip** solely within **your home area**.
- k. any of these specific exclusions (see 'Specific Exclusions' section for full explanations):
 5. Hazardous activities
 6. **Manual work**
 10. Drones and model aircraft.

Section 8 Legal assistance

Policy Limits	
Personal injury and holiday contract disputes	£50,000
Detention abroad	£250
Policy Excesses	
Single Trip or Annual Multi-Trip excess	None

Important information

The cover limits and **excesses** are per **insured person**.

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

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

Specific definitions

These definitions apply to this section in addition to the general definitions.

Appointed representative The **preferred law firm**, solicitor or other suitably qualified person appointed by **us** to represent **you**

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

Preferred law firm The law firm **we** choose to provide legal services

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

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

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

You're covered for

Personal injury and holiday contract disputes

We will pay, up to the limits shown in the Policy Limits table within this section for each **insured person** for **legal costs** to help **you** claim damages or compensation:

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

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

Detention abroad

We will pay, up to the limits shown in the Policy Limits table within this section, for each **insured person** for **your** first consultation with a local solicitor if **you** are arrested or held by authorities during **your trip**.

You're not covered for

As well as anything mentioned in the general exclusions **we** will not pay for:

- a. defending **your** legal rights in claims against **you**.
- b. illness or injury that develops gradually or isn't caused by a specific or sudden accident.
- c. action against another **insured person**, **close relative**, **travelling companion** or anyone outside **your home area** that **you** planned to stay with.
- d. **legal costs** relating to the period before **we** accept **your** claim.
- e. **legal costs** for bringing legal action in more than one country for the same event.

- f. loss or damage that is insured under another section of this policy or any other insurance policy.
- g. any dispute with **us**, other than as shown under 'How to make a complaint'.
- h. fines, penalties, compensation or damages which **you** are ordered to pay by a **court**.
- i. any appeal where **we** did not provide cover for the original claim.
- j. preventative, cosmetic or elective surgery or treatment.
- k. negligent surgery, clinical or medical procedure or treatment unless resulting from **your** treatment following a sudden and specific accident that occurred during **your trip**.

Special conditions for claiming Legal Assistance

These conditions apply to this section in addition to the general conditions.

We will only provide cover for Legal Assistance if:

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

Following the policy terms

You must follow all of the terms and conditions of this policy, and take all reasonable precautions to prevent a claim from happening. Where a claim is unavoidable, **you** must take all reasonable precautions to minimise the amount of the claim. If **our** position is affected because **you** have not followed the terms and conditions of this policy, **we** have the right to:

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

Reporting your claim

You must report full and factual details of **your** claim to **us** within a reasonable time after the date of incident.

You must send **us** any reasonable and relevant information that **we** ask for and pay for any charges involved in doing this.

Choosing who represents you

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

Co-operating with the appointed representative and us

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

Barrister's opinion

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

Offers to settle your claim

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

Approval to settle or end your claim

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

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

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

Economically settling your claim

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

If legal costs become disproportionate

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

If your claim no longer has reasonable prospects of success

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

Assessing legal costs

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

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

Recovering legal costs

- › **You** must tell the **appointed representative** to claim back all **legal costs** that **you** are entitled to. If **legal costs** **we** have paid are recovered, **you** must refund them to **us**.
- › **We** and **you** will share any **legal costs** recovered where:
 - › **we** refused to pay further **legal costs** and **you** paid more **legal costs** to end **your** claim
 - › **you** chose to pay the difference between the **legal costs** **we** offered to the **appointed representative** under **our** terms of appointment and the **legal costs** charged by the **appointed representative**.
- › Recovered **legal costs** will be split in the same ratio as the **legal costs** originally paid: so if **you** paid 60% of the original legal costs, **you** will receive 60% of the recovered **legal costs**.

Section 9 Catastrophe (Disaster)

Policy Limits	
Disaster cover limit	£1,000

Policy Excesses	
Single Trip excess	£50
Annual Multi-Trip excess	£50

Important information

The cover limits and **excesses** are per **insured person**.

Claims for unused accommodation will be calculated based on the number of complete days of **your trip** that are lost by **you** early return **home**. **We** will only pay costs that would have applied at the time **you** first became aware of the need to cancel **your trip**. Where **we** pay for additional transport costs to return **home** early, **we** would not cover the cost of **your** original unused return transport fare.

You're covered for

We will pay, up to the limits shown in the Policy Limits table within this section for each **insured person** if **you** accommodation or the immediate area is directly affected by a **natural disaster**. **We** will pay for the following:

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

You're not covered for

As well as anything mentioned in the general exclusions **we** will not pay for:

- a. any claim when the local or national authorities have confirmed that it is safe to travel or stay at **your** destination.
- b. any claim resulting from **you** not enjoying **your trip** or not wanting to travel.
- c. any of these specific exclusions (see 'Specific exclusions' section for full explanations):
 1. Recoverable expenses
 2. **Anticipated events**
 11. Administrative costs
 12. Time-share fees.

Section 10 Ski equipment (Optional section of cover)

Policy Limits	
Winter Sports equipment	£500 (£300 single item limit for equipment owned by you) (£200 single item limit for equipment you have hired)
Winter Sports equipment hire	£25 per day, up to £300

Policy Excesses	
Single Trip Excess	£50
Annual Multi-Trip Excess	£50

Important information

The cover limits and **excesses** are per **insured person**.

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

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

You're covered for

We will pay, up to the limits shown in the table opposite, to repair or replace **winter sports equipment** that **you** own or have hired, which is lost, stolen or accidentally damaged during **your trip**.

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

Replacement value

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

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

You're not covered for

As well as anything mentioned in the general exclusions **we** will not pay for:

- a. any claim for winter sports activities outside the recognised skiing season in the ski resort where the loss takes place
- b. any claim as a result of **winter sports equipment** that is:
 - lost, stolen or damaged as a result of **your** deliberate, wilful or malicious act, carelessness or neglect
 - caused by wear and tear or loss of value
 - left **unattended**
- c. any of these specific exclusions (see 'Specific exclusions' section for full explanations):
 - 1 Recoverable expenses
 - 2 **Anticipated events**
 - 3 Pre-existing medical conditions
 - 4 Hazardous activities

Section 11 Ski pack (Optional section of cover)

Policy Limits	
Ski Pack	£500 per week
Policy Excesses	
Single Trip or Annual Multi-Trip excess	None

Important information

The cover limits and **excesses** are per **insured person**.

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

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

You're not covered for

As well as anything mentioned in the general exclusions **we** will not pay for:

- any claim for winter sports activities outside the recognised skiing season in the ski resort where the loss takes place
- any of these specific exclusions (see 'Specific exclusions' section for full explanations):
 - Recoverable expenses
 - Anticipated events**
 - Pre-existing medical conditions**
 - Medical conditions **under investigation**
 - Hazardous activities

You're covered for

a. Ski pack

We will pay, up to the limits shown in the above table, for each **insured person** if **you** are unable to ski because of an illness or injury for which **you** would have a valid claim for medical expenses under this policy, to cover the unused non-refundable costs of:

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

If the injured or ill party member is a child (aged under 18) **we** will also cover the unused non-refundable costs of one adult (aged 18 or over) member to remain with them.

b. Cancellation or Curtailment

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

Section 12 Piste closure (Optional section of cover)

Policy Limits	
Piste Closure	£25 per day, max £300 per trip
Policy Excesses	
Single Trip or Annual Multi-Trip excess	None

Important information

The cover limits and **excesses** are per **insured person**.

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

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

You're covered for

a. Piste closure

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

You're not covered for

As well as anything mentioned in the general exclusions **we** will not pay for:

- a. any claim for winter sports activities outside the recognised skiing season in the ski resort where the loss takes place
- b. any claim for piste closure if **you** took out this insurance less than 14 days before **your** departure, or if **you** refuse to travel to an alternative resort after the piste closes
- c. any of these specific exclusions (see 'Specific exclusions' section for full explanations):
 - 1 Recoverable expenses
 - 2 **Anticipated events**
 - 3 **Pre-existing medical conditions**
 - 5 Hazardous activities

Section 13 Golf cover (Optional section of cover)

Policy Limits	
Golf Equipment	£1,000, up to £300 per single item
Hire Equipment	£40 per day, up to £400
Green Fees	£300

Policy Excesses	
Single Trip Excess	£50
Annual Multi-Trip Excess	£50

Important information

The cover limits and **excesses** are per **insured person**.

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

You're covered for

We will pay, up to the limits shown in the Policy Limits table within this section for each **insured person** if **your** golf equipment is lost, stolen or damaged during **your trip**.

This includes

- › hire of golf equipment if **you** are left without **yours** for more than 12 hours on **your** outward journey due to the equipment being delayed or sent to the wrong place
- › non-refundable green fees that **you** have paid or are legally obliged to pay if **you** need to cancel or cut short **your trip** for the reasons listed in Section 2 Cancellation or Section 3 Cutting a journey short
- › Personal liability if **you** cause injury, loss or damage by using a golf buggy on a golf course – see Section 7 Personal Liability.

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

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

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

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

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

You're not covered for

As well as anything mentioned in the general exclusions **we** will not pay for:

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

Section 14 Wedding cover (Optional section of cover)

Policy Limits	
Wedding gifts or attire	£1,000
Single item	£300
Total valuables	£400
Wedding rings	£250
Photography & Video	£750
Single item	£300
Total valuables	£400

Policy Excesses	
Single Trip Excess	£50
Annual Multi-Trip Excess	£50

Important information

The cover limits and **excesses** are per **insured person**.
This cover is optional. Check **your** policy schedule to see if **you're** covered.

You're covered for

Wedding rings, gifts and attire

We will pay, up to the limits shown in the Policy Limits table within this section for each **insured person** if **your** wedding rings, gifts or attire that **you** take with **you**, send ahead or buy during **your trip** are lost, stolen or accidentally damaged.

Photography and video

We will pay:

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

You're not covered for

- As well as anything mentioned in the general exclusions **we** will not pay for:
- a **unattended** wedding items
 - b **valuables** which are:
 - › not with **you**, locked in **your** personal accommodation (not including tents) or stored in a locked safety deposit box or locked safe. If **your** accommodation has a safe or safety deposit box, **your valuables** must be locked inside it
 - › left in a motor vehicle
 - › left in a hotel courtesy store or storage room.
 - › left in checked-in luggage
 - e any deliberate damage caused by **you**
 - f damage caused by wear and tear, loss of value, moths, vermin or any cleaning, repairing or restoring process
 - g anything shipped as freight
 - h any items confiscated, detained or delayed by Customs or other officials
 - i any claim if **you** have already claimed for the same items as **personal possessions** under Section 4

General conditions

Policy terms and conditions

You must keep to the policy terms, conditions and **endorsements**. If **you** don't:

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

Providing accurate information

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

Fraud

We will not pay a claim that is in any way fraudulent, false or exaggerated. If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim, **we** will:

- › cancel **your** policy
- › reject **your** claim and any subsequent claims
- › keep any premium **you** have paid.

What happens if we discover fraud

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

We may also involve authorities who are empowered to bring criminal proceedings. If a fraudulent, false or exaggerated claim has been made under any other policy **you** hold with **us**, **we** may cancel this policy.

Changes that may affect your cover

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

example if:

- › **you** book a **trip** lasting more than 42 days on an annual multi-trip policy
- › **you** are diagnosed with a medical condition – see Medical Declaration section,
- › **you** want to add or remove an **insured person**
- › **you** change **your** travel destinations beyond those allowed on **your** schedule
- › **you** change **your** travel dates outside the start and end dates of this policy

- › **you** want to add or remove a cover option, such as **personal possessions** or winter sports cover.

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

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

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

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

Paying the premium

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

What happens if we can't collect your premium

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

Third party rights

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

Automatic renewal – annual multi-trip policies only

When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **you** or **we** have advised otherwise.

We'll contact **you** at least 21 days before **your** policy ends to confirm **your** renewal premium and policy terms, and before taking any payment. If **you** don't want to renew **your** policy, **you** must contact **us** before **your** renewal date to let **us** know.

If **we** don't hear from **you**, **we** will debit **your** account with the payment details **we** hold on record, and **your** policy will automatically continue without a break in cover from **your** stated renewal date. **You** can contact **us** by phone or online if at any time **your** circumstances change and **you** no longer want **your** policy to renew automatically.

If **you** choose not to renew automatically, **your** policy (including any additional products or benefits) will lapse on the renewal date, and **you** will be uninsured unless **you** contact **us** (or an alternative insurer) to arrange cover.

It's not possible to offer automatic renewal with all payment methods, so please check **your** renewal invite for further details. In some instances, **we** may be unable or choose not to offer renewal terms. If so, **we** will write to **you** at **your** last known address to let **you** know.

Cancellation by us

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

Why we might cancel your policy

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

- › **you** failing to co-operate with **us** or send **us** information or documentation as required by the terms of **your** policy where this significantly affects **our** ability to process **your** claim or deal with **your** policy
- › **you** using threatening or abusive behaviour or language with **our** staff or suppliers. If **we** cancel **your** policy, **we** will keep a proportion of the premium for the period the policy has been in force and return the rest of the premium to **you**.

Cancellation by you

You may cancel **your** policy any time by contacting **us** on 0345 246 0415 or sending **us** notice in writing.

If **you** cancel **your** policy before it is due to start, or within 14 days of the start date or the date **you** receive **your** documents, whichever is later, **we** will return any premium **you** have paid in full. **We** will not refund any premium if **you** have single **trip** cover which is for a period of less than one month.

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

If **you** cancel within 14 days of the start date or renewal date, **we** will not refund any premium if:

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

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

New medical condition

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

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

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

- › call **us** on 0345 246 0415 to claim for cancellation of any **trip** **you** have booked and paid for that **you** have not yet made, or
- › cancel **your** policy and **we** will send **you** a proportional refund, as long as **you** have not yet travelled or made a claim under the policy.

Evidence of claims for illness or injury

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

Medical Examinations

If **you** claim is for injury or illness, **we** may ask **you** to have a medical examination at **our** expense.

We may also ask for, and pay for, a post-mortem examination if any **insured person** dies.

Residency

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

Informing us

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

Providing documents

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

Admitting liability

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

Area of travel

You are only covered for travel to the **geographic region** shown in **your** policy schedule.

Recovering our costs

We may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party in respect of any costs paid to **you** under this policy. **You** release all rights of recovery and salvage to **us** and must provide any necessary information to assist **us** in recovering **our** costs. **You** must also make **us** aware of any legal action that **you** take against any third party that caused **your** claim and instruct **your** solicitors to include the costs **we** incurred as a result of **your** claim in any settlement made to **you**.

Unused tickets

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

Other Insurances

If **you** have other insurance that covers the same loss, damage or liability, **we** will not pay more than **our** share of **your** claim, unless **your** claim is under the personal accident section.

General exclusions

We will not pay any claim resulting from:

1. War

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

- a. Emergency medical and travel expenses **abroad**
- b. Emergency medical expenses in the **UK**
- c. Personal accident.

2. Terrorism

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

- a. Emergency medical and travel expenses **abroad**
- b. Emergency medical expenses in the **UK**
- c. Personal accident

Acts of terrorism can include:

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

3. Foreign, Commonwealth & Development Office

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

4. Indirect losses

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

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

5. Deliberate harm or recklessness

Any claim caused directly or indirectly by:

- a. **You** committing suicide or **your** attempted suicide
- b. **You** deliberately injuring **yourself** or making **yourself** ill
- c. **You** putting **yourself** in needless danger, including danger that could be anticipated, unless **you** were trying to save someone's life
- d. **You** contracting a sexually transmitted disease
- e. The effect of **your** alcohol, solvent or drug dependency or long term abuse, or **you** being under the influence of alcohol, drugs or solvents, other than any drugs prescribed for **you** and taken under medical supervision (this does not include drugs prescribed for the treatment of drug addiction).

6. Armed forces

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

7. Other general exclusions

We will not pay for:

- a. any losses caused as a result of **you** breaking the law or being dishonest
- b. any claim for travel in an aircraft other than as a fare-paying passenger in a fully licensed passenger-carrying aircraft
- c. any loss caused by changes in currency exchange rates
- d. any loss or damage more specifically insured by another insurance policy
- e. any expenses in providing any certificates, information or evidence which **we** need to process **your** claim.
- f. any claim caused by **you** travelling against the regulations of **your** transport provider
- g. any claim caused by **you** not following any relevant suggestions or recommendations made by any government or other authority before and during the **period of insurance**



Specific exclusions

1. Recoverable expenses

Any expenses that **you** can recover from elsewhere, such as (but not limited to) the provider or booking agent for **your trip**, Civil Aviation Authority (CAA) if **your trip** is protected by an Air Travel Organiser's Licence (ATOL) or the credit/debit card provider if **you** used this method to pay and the service **you** paid for has not been provided. **You** may also be able to recover costs by other means, such as under Section 75 of the Consumer Credit Act. **You** should attempt to recover **your** expenses from other sources before **your** travel insurance, as a claim cannot be considered until **you** have done this.

2. Anticipated events

Any claim as a result of an **anticipated event** – see 'Definitions' section for full details.

3. Pre-existing medical conditions

Any claim resulting from a **pre-existing medical condition**, unless **you** had told **us** about it and **we** had agreed to cover it in writing. See 'Definitions' section for full details.

4. Medical condition(s) under investigation

Any claim due to an illness or injury that is **under investigation**.

5. Hazardous activities

Any claim resulting from **you** taking part in any activity which isn't covered. See 'Insured activities' section for full details.

6. Manual work

Any claim resulting from **manual work** see 'Definitions' section for full details.

7. Motorised vehicles

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

8. Motorcycles, mopeds and scooters

Any claim as a result of **you** using any motorcycle, moped or scooter, if

- you** do not wear a crash helmet
- the vehicle is above 125cc and it is not **your** mode of transport from/to **your home area**
- you** are not wearing appropriate protective clothing.

9. Quad bikes and all-terrain vehicles

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

10. Drones and model aircraft

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

11. Administrative costs

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

12. Time-share fees

Any claim for fees relating to time-share properties (or similar shared ownership accommodation), including management and maintenance fees, except for exchange fees.

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

Any claim for cancelling or cutting short **your trip** because a **close relative, close business associate** or **travelling companion**:

- has a medical condition that has resulted in **inpatient** treatment or being put on a waiting list for hospital treatment
- is diagnosed with cancer, or
- is given a terminal prognosis in the 12 months leading up to the start or renewal date of this insurance (shown on **your** schedule), or the date when **you** booked **your trip**, whichever is later.

How to make a complaint

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

We'd like **you** to speak to **us** about **your** problem by calling this number **0345 246 0415**, or if **you'd** prefer to write to **us**, **you** can send a letter to:

Customer Relations Manager, Churchill Court Westmoreland Road, Bromley BR1 1DP

Our staff are empowered to support **you** and will aim to resolve most issues within three working days, following receipt of **your** complaint. If **your** complaint can't be resolved within three working days, **we'll** contact **you** to let **you** know who will be dealing with it and what the next steps are. **We** will keep in regular contact with **you**. **You'll** also receive the following written communication from **us** depending on how long it takes **us** to resolve **your** complaint:

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

Independent Review

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

Email:

complaint.info@financial-ombudsman.org.uk

Phone (UK): **0300 123 9123** or **0800 023 4567**

Phone (Abroad): **+44 20 7964 0500**

Writing to: **Financial Ombudsman Service,
Exchange Tower, London E14 9SR**

Their website also has a great deal of useful information: **financial-ombudsman.org.uk**

If your complaint is about the Legal Assistance section

If **your** complaint relates to Legal Assistance, **you** can refer **your** complaint to arbitration instead. This is where an independent person, known as an arbitrator, makes a decision on how to settle the dispute. The arbitrator will be a solicitor or barrister or other suitably qualified person that **you** and **we** agree on. If **you** and **we** can't agree, **we** will ask the Chartered Institute of Arbitrators to decide. The arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses of the arbitration.

Everything else

About our Regulator

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

Financial Services Compensation Scheme

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

Privacy Notice

At Churchill **we** are aware of the trust **you** place in **us** when **you** buy **our** products and **our** responsibility to protect **your** information. To understand how **your** personal information is processed please refer to **our** privacy notice at any time on **our** website here:

u-k-insurance.co.uk/brands-policy.html

Need to claim?

Need to make a claim, or find out if you can?
Do it online.

To find out more visit:

churchill.com/claim

Or, just grab your phone and point it
at this handy QR code.



Emergency claims

From abroad:

+44 (0) 1252 740 050

24 hours a day, 365 days a year

In the UK:

0345 603 3591

Monday to Friday, 8am to 6pm

Non-emergency claims

From UK or abroad:

+44 (0) 345 603 3591

Monday to Friday, 8am to 6pm

Legal assistance claims

From UK or abroad:

+44 (0) 370 240 0285

24 hours a day, 365 days a year

Can we help?

Use our website to ask questions, change
your details or even make a claim.

Find answers at:

churchill.com/help-and-support

Or, just grab your phone and point it
at this handy QR code.



To make a change or talk to us about your policy

0345 603 3591

Monday to Friday, 8am to 8pm

Saturday 9am to 5pm, Sunday 9am to 4pm

churchill™

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

Churchill insurance policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds, LS1 4AZ. Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

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