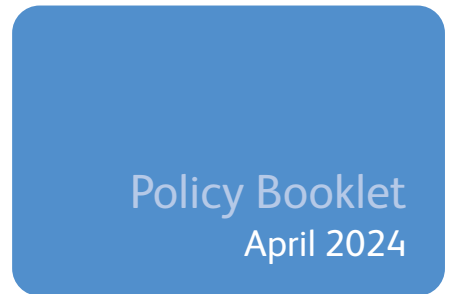


Your Executive Travel Policy

Private Client Insurance





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Helplines and Assistance

General Claims and Emergency Medical Assistance Helpline	+44(0)330 311 2874
Customer Services	+44(0)330 134 8161
Medical Screening Service	+44 (0)330 311 2893

Other useful contacts

Telephone

Website

Foreign, Commonwealth and Development Office	+44 (0)20 7008 5000	www.gov.uk/fcdo
European Health Insurance Card (EHIC) (existing cardholders)	+44 (0)300 330 1350	www.ehic.org.uk
Global Health Insurance Card (GHIC)	+44 (0)300 330 1350	www.ghic.org.uk
Department of Health – Advice for Travellers	+44 (0)20 7210 4850	www.dh.gov.uk/travellers
Medicare Australia	+61-132-011	www.medicareaustralia.gov.au

Making a Claim

Before you get in touch with us it would help if you have:

- your policy number
- your policy schedule

What to do if the worst happens

You can contact us directly 24 hours a day, 365 days a year

General Claims (Mon - Fri 09:00 - 17:00)	+44(0)330 311 2874
Emergency Medical Assistance Helpline (24 hours a day, 365 days a year)	+44(0)330 311 2874
Customer Services (Mon - Fri 09:00 - 17:00)	+44(0)330 134 8161
Medical Screening Service (Mon - Fri 09:00 - 17:30)	+44 (0)330 311 2893

All claims to be submitted within 60 days of the incident giving rise to a claim.

Cancellation Claims

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. Tickets and booking forms/receipts will also be required to support **your** claim. Contact the Claims Service for a claim form by email on millstream.claims@cegagroup.com or by phone on +44 (0)330 311 2874. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

Curtailed Claims

Contact the emergency medical assistance service if **you** are ill or injured. Their authorisation must be obtained before **you** cut short **your** trip. All ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by email on assistance@cegagroup.com or by phone on +44(0)330 311 2874. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the **curtailment**).

Medical Claims

In-patient treatment or out-patient treatment expected to be over £1,000

If a serious injury has occurred in which **you** or a person covered under this policy, are admitted to hospital abroad or require significant out-patient treatment, call **our** Emergency Medical Assistance Service on +44 (0)330 311 2874 or email assistance@cegagroup.com as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All receipts for any medical consultations, treatment(s), medication and any other evidence of medical assistance costs **you** have paid must be retained and submitted to support **your** claim.

Out-patient less than £1,000

Contact the Claims Service for a claim form by email on Millstream.claims@cegagroup.com or by phone on +44 (0) 330 311 2874. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All receipts for any medical consultations, treatment(s), medication and any other evidence of medical assistance costs **you** have paid must be retained and submitted to support **your** claim.

Making a Claim

Delayed Baggage Claims

If **personal baggage** is delayed, **you** must provide a written report from the carrier (e.g. airline, shipping company etc.) detailing the length and cause of the delay to support **your** claim. All receipts which relate to any emergency replacement items **you** have purchased must be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by email on Millstream.claims@cegagroup.com or by phone on +44 (0)330 311 2874.

Travel Disruption

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

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

Missed Departure Claims

You must provide a written confirmation from the Transport Company and/or police roadside assistance confirming the location, reason and duration of the delay. Contact the Claims Service for a claim form by email on Millstream.claims@cegagroup.com or by phone on +44 (0)330 311 2874.

Additional Policy Features

Did you know...

Your Executive Travel Policy has been tailored to help you and your family when it really matters..

360 Assistance

The policy offers a 360 Assistance Service that provides online access to the latest medical, political and security situation in most countries around the world including vaccination requirements, contact details for consulates and medical facilities, and other useful information. **You** can stay informed with email alerts on the countries of **your** choice. Severe weather, industrial action and other events that may disrupt **your** travel arrangements are advised to **you** as they happen. To register please visit <https://dox4.me/K2hDv7> and use PIN code 8257 to access this feature.

Assistance and Complaints Procedures

What to do if things go wrong...

We aim to provide a first class level of service at all times. If, for any reason, you feel that our service is not of the standard please do not hesitate to let us know.

If **you** have any questions or concerns about **your** insurance or the handling of a claim, in the first instance please contact **your** intermediary or

Covea Insurance Plc,
A&B Mills,
Dean Clough,
Halifax, HX3 5AX.

Telephone: 0330 134 8161

Email: information@coveainsurance.co.uk

If **you** wish to make a complaint **you** may do so in writing or verbally at any time using the contact details below.

Millstream Underwriting Limited
52-56 Leadenhall Street,
London, EC3A 2EB

or email mail@mstream.co.uk

(Quoting the policy number on **your** schedule)

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

The Financial Ombudsman Service
Exchange Tower,
London, E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk/consumer/complaints.htm

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

If **you** are unsure whether FOS will consider **your** complaint, please contact them directly for advice.

The service FOS provides is free and impartial and contacting them at any stage does not affect **your** legal rights to take action.

Summary of cover

	Product description	Annual multi trip	Section Excess
	Max trip duration/max age	Up to 90 days/up to 75 years	
	Dependent children limitation	Permanently residing at the correspondence address, under 25 years and in full time education in the UK at the policy start date, and unmarried	
Section 1	Cancellation	Up to £15,000	£250.00
Section 2	Curtailment	Up to £15,000	£250.00
Section 3	Emergency medical expenses Emergency dental treatment Funeral expenses abroad Search and rescue UK expenses	Up to £10 million Up to £1,000 outside of the and £250 for internal UK Costs Up to £5,000 Up to £50,000 Up to £10,000	£250.00
Section 4	Hospital benefit	£100 per 24 hours. £1,000 max	
Section 5	Personal accident, death and Permanent total disablement	£50,000 (If the insured persons are under the age of 16, the benefit reduces to £5,000 and will only be payable in the event of death.)	
Section 6	Delayed baggage (after 12 hrs)	£100 per 12 Hours £1,000 max	
Section 7	Loss of passport, driving licence or visa	Up to £1,000	
Section 8	Travel disruption Travel delay Additional travel and accommodation Trip abandonment (after 24 hrs) Kennel and cattery fees	Included £100 per 12 hours, £800 max Up to £1,000 Up to cancellation limit £50 per 24 hours, £200 max	£250.00
Section 9	Missed departure / missed connection	Up to £1,000	
Section 10	SmartDelay Plus	Access to Airport Lounge or £25 if lounge unavailable	
Section 11	Uninhabitable accommodation	Up to £1,000	
Section 12	Personal liability	Up to £2 million	£250.00
Section 13	Hijack	Up to £1,000 £100 per 24 hours.	

Summary of cover

	Product description	Annual multi trip	Section Excess
Section 14	Business travel / work abroad Non-manual work Manual work Replacement personnel Samples and documents	Included Included Included Up to £1,000 Up to £500	£250.00
Section 15	Sports and activities levels 1, 2 and 3 Sports and activities level 4	Included Optional	
Section 16	Winter sports extension Winter sports equipment Replacement equipment hire Winter sports pack Piste closure	This section applies if level 4 sports and activities/wintersports has been selected. Up to £1000 Up to £750 Up to £750 Up to £750	£250.00
Section 17	Collision damage waiver excess Accidental damage excess reimbursement Rental car key cover	Included Up to £1,500 Up to £500	
Section 18	Political unrest and natural catastrophe expenses 360 Assistance Service	Up to £50,000 (£10,000 per insured person max) Included	

Important Information

Thank **you** for taking out travel Insurance with **us**.

This policy wording, **your** schedule and any endorsements form a contract of insurance between **you** (the insured named on the schedule) and **us**, (Millstream Underwriting Ltd on behalf of AWP P&C SA administered in the **United Kingdom** by AWP Assistance UK Limited. Cover under Section 10 is provided by Collinson Insurance, a trading name of Astrenska Insurance Limited.) and explains the definitions, conditions, exclusions and limits of cover **we** provide. This contract is only valid when **you** have a valid schedule and have paid the appropriate premium.

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

Who is covered

Your schedule shows the persons who are insured under the policy and any special terms and conditions that may apply. Cover is only available to persons resident in the **United Kingdom** and **the Channel Islands** and is only valid for round trips starting and returning to the **United Kingdom** or **the Channel Islands**. **You** must have a permanent residential address in the **United Kingdom** or **the Channel Islands** and unrestricted right of entry to the **United Kingdom** or **the Channel Islands**.

You cannot purchase or renew **your** policy once **you** have reached the age of 76 years.

What is covered

You are covered for:

1. Holidays, leisure and business trips (see Section 14 Business travel/work abroad for full details).
2. Trips with a maximum planned duration of 90 days.

NOTE: trips with a scheduled duration of more than the maximum trip duration will not be covered under this policy and **you** should arrange separate insurance for the whole duration of these trips.

3. Trips within the Geographic Region as shown on **your** schedule. **You** must observe travel advice provided by the Foreign, Commonwealth and Development Office (FCDO). Excluding Section 1 Cancellation and Section 2 Curtailment, no cover is provided under any section of this policy in respect of travel to a destination which the FCDO has advised against all or all but essential travel. Travel Advice can be obtained from the Foreign, Commonwealth and Development Office Telephone: +44 (0)20 7008 5000 www.gov.uk/fcdo

If **you** decide **you** need to travel despite the Foreign, Commonwealth and Development Office (FCDO) advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential prior to **your** trip commencing so **we** can confirm whether or not **we** can provide cover.

Examples of what **we** could consider to be essential travel are if:

- An **immediate relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
- An **immediate relative** has died and **you** need to attend the funeral;
- **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
- **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
- **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

Important Information

What is covered (continued)

4. Trips within the **United Kingdom** if pre-booked in paid accommodation and for 2 nights or more for leisure trips or 1 night for business trips (this does not include medical expenses cover).
5. Participating in sports and activities under Level 1, 2 and 3 as detailed in Section 15.
6. Participating in sports and activities under Level 4 as detailed in Section 15 if shown on the Summary of Cover or on **your** schedule. **You** are not covered for **hazardous activities**, other than as specified in Section 15, unless **we** agree to include and **you** have paid the appropriate premium required.
7. Skiing and snowboarding if **you** have paid the appropriate premium under level 4 under Section 16 and it is shown on **your** insurance schedule.
8. Cruise holidays including cover for emergency medical expenses, and any additional costs incurred to re-join the cruise should you need to disembark for medical treatment on dry land.

Limits of cover and excess

The limits of cover under each section are shown on the Summary of Cover and apply to each insured person. This policy has an excess as shown on the summary of cover which will be deducted in the event of a claim under certain sections. The excess is applicable per insured incident with only 1 policy excess being applied over all sections involved. Please note that the excess under Section 1 Cancellation is reduced to £20.00 if **you** have only paid the deposit on **your** trip.

When cover starts and ends

This policy will only cover trips which occur in the period of cover as shown on **your** schedule.

Cancellation cover starts from the time of booking a trip or the policy start date, whichever is the later date, and ends when **you** leave **your home** to commence the trip.

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

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

Cancellation rights

If **your** cover does not meet **your** requirements, please notify and return all documentation within 14 days of receiving **your** policy for a refund of **your** premium. Please send these documents to Covea Insurance Plc, A&B Mills, Dean Clough, Halifax, HX3 5AX. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. If the notice of cancellation is received outside the 14 day cooling-off period no premium will be refunded. If **we** cannot provide cover for a newly diagnosed medical condition, **you** may be entitled to a return premium for the unexpired period of cover.

Working abroad

This insurance includes cover for **manual work** and **non-manual work**. **You** are not covered under the Personal Liability section when **you** are undertaking any form of **manual work** and **non-manual work**. Please refer to Section 14.

Important Information

Renewal of your insurance

We will send **you** a renewal notice prior to the expiry of the period of cover as shown on **your** schedule. The terms of **your** cover and the premium may be varied by **us** at the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must make sure that **your** cover continues to meet **your** travel needs. In particular this applies to any sports and **hazardous activities** that **you** are planning to participate in and any change to **your** health.

Disclosing relevant facts

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** offer **you**. **You** must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim. If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

Medical Conditions

Medical conditions

Please note this insurance contains restrictions regarding pre-existing medical conditions.

You do not need to declare any of the following conditions as they will be covered for no additional premium:

Acid reflux, Gastric reflux, Acne, Blindness or partial sightedness, Cataracts, Deafness (or Partial hearing loss), Glaucoma, Hay fever, Hypothyroidism, Irritable bowel syndrome (IBS), Polycystic ovary syndrome..

Health Declaration

With the exception of the conditions listed above, **you** must declare all medical conditions for which **you** have received treatment, advice or medication in the last 12 months.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover. If cover can be provided for **your** condition, **you** will be given a **medical screening endorsement** upon receipt of payment.

Health Declaration

Change in Health

With the exception of the conditions listed in the Medical Conditions above, should you receive treatment, advice or medication for any new conditions not already declared to **us** between the date the policy is issued and before the first day of **your** trip, including prior to booking any individual journey in respect of a Multi Trip Policy, **you** must notify the Medical Screening Service immediately on +44 (0) 330 311 2893.

You must advise **us** to the best of **your** knowledge about anything that **you** think could give rise to a claim, particularly where **your** own health, or the health of a relative is concerned. **We** will not cover medical problems referred to in the Health Declaration unless declared to **us** and accepted by **us** in writing.

We will then decide if **we** can provide **you** with cover on existing terms. **We** may ask **you** to pay an additional premium or add special conditions to the policy. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made. Alternatively, **you** can cancel **your** policy and **we** will send **you** a pro-rata refund (subject to no known or reported claims).

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** wellbeing. Failure to contact **us** could leave **you** with no right to make a claim and may mean that **you** travel with insufficient cover..

This is not a private medical health insurance policy

We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all of **your** medical records and information.

Definitions

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

Close business associate	Any person whose absence from business for one or more complete days at the same time as your absence prevents the effective continuation of that business.
Computer system	Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).
Consultation costs	Reasonable fees and expenses incurred as a result of the actions of our chosen security provider whilst acting in response to a kidnap, extortion or ransom event including but not limited to travel and accommodation costs, interpretation, communication and informant costs.
Couple	The policyholder and their spouse (or co-habiting partner) named on the schedule.
Country of residence	The United Kingdom, the Channel Islands or the country where an insured person usually resides.
Curtail/curtailment	Return early to home before the scheduled return date.
Cyber risk	<ul style="list-style-type: none">• Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any computer system;• Any error or omission involving access to or the processing, use, or operation of any computer system;• Any partial or total unavailability or failure to access, process, use or operate any computer system; or• Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.
Delay Threshold	<p>The 1 hour and 30 minutes your registered flight needs to be delayed for you to be eligible to receive a benefit under this policy.</p> <p>The delay threshold can be announced as one single period of delay or as a result of a consequence of multiple incremental shorter delays.</p>
Europe	Åland Islands, Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holy See (Vatican City State), Hungary, Iceland, Ireland, Israel, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Mediterranean Islands, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Switzerland, Turkey, Tunisia, The Azores, The Canary Islands, Ukraine and territories formally known as USSR, west of the Ural Mountains.

Definitions

Epidemic	A contagious disease recognised by the World Health Organization (WHO) or an official government authority in your home country or your journey destination
Evacuation expenses	The reasonable costs and expenses incurred in the emergency transportation of the Insured Person from the country in which the natural catastrophe or political unrest has occurred to the nearest place of safety or to the Insured Person's country of residence .
Expert witness	A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.
Extortion	The unlawful obtaining of money , property or services from you through threat of or use of force and violence.
Extortion and ransom monies	Cash, financial instruments, bullion, goods property or services.
Family	You and your spouse (or co-habiting partner), any domestic staff who are traveling with you or a member of your family under this policy and your financially dependent children, aged under 25 years in full time education, at the start date of the period of insurance all normally resident with you and named on the schedule.
Hazardous activities	Participating in any sport or activity which could pose an increased risk or danger to you , and may require you to take additional precautions to avoid injury or claim (a list of included sports activities covered by this insurance are shown in Section 15).
Hijack	The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which you are travelling as a passenger.
Home	Your residential address in the United Kingdom or the Channel Islands .
Immediate relative	Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter- in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister, foster child, uncle, aunt, nephew, niece, cousin, fiancé(e) and partner (including common law and civil partnerships finance(e)) resident in the United Kingdom or the Channel Islands .

Definitions

Insured vehicle	<p>The vehicle owned by a licensed company or agency which you have agreed to hire from them according to the terms of your rental agreement.</p> <p>The vehicle must:</p> <ul style="list-style-type: none">• be no more than 10 years old• have no more than 10 seats• not be driven off the Public Highway• not be a motorhome, campervan, commercial vehicle, minibus with 10 seats or more, motorcycle or moped• have a retail purchase price of less than £70,000.
Insurer	<p>For Sections 1-9 and 11-18 AWP P&C SA. For just section 10, Collinson Insurance, a trading name of Astrenska Insurance Limited.</p>
Kidnap	<p>To seize and detain you against your will.</p>
Loss of limb	<p>Physical, permanent and total loss of use at or above the wrist or ankle.</p>
Loss of sight	<p>The complete, irrecoverable and irremediable loss of all sight in one or both eyes.</p>
Manual work	<p>General work not involving the use of mechanical or industrial machinery (other than handheld power tools), at a height not exceeding 2 metres. We do not cover working offshore, ski, snowboard or diving instructors or guides, trekking guides where ropes or other specialist climbing equipment is required, work with dangerous animals such as big cats, crocodiles, alligators, sharks, hippopotamuses, snakes, elephants or bears, or work involving hazardous activities.</p>
Medical practitioner	<p>A registered practising member of the medical profession who is not travelling with you, who is not related to you or to any person with whom you are travelling or intending to stay with.</p>
Money	<p>Cash, travel tickets and passports held by you for social domestic and/or pleasure purposes.</p>
Natural catastrophe	<p>Hurricane, tornado, tsunamis, earthquake, volcanic eruption, storm, flood, landslide, wildfire or high water.</p>
Non-manual work	<p>Any professional, clerical or administrative work or working as a classroom teacher, classroom assistant, au pair, nanny or childminder or, retail, bar and hospitality work involving light duties only.</p>
Pandemic	<p>An epidemic that is recognised as being a pandemic by the World Health Organization (WHO) or an official government authority in your home country or your journey destination.</p>

Definitions

Permanent total disablement	Disablement as a result of which there is no business or occupation, which you are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.
Personal accident	Accidental bodily injury caused solely and directly by outward violent and visible means.
Personal baggage	Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by you for your individual use during your trip. (Not including any specialised items, medical or otherwise, unless specified on your schedule).
Place of business	Your usual place of business/ work where you perform the majority of your business activities and is your registered business/ work location in the United Kingdom or the Channel Islands .
Political unrest	A disturbance or turmoil, political or military or otherwise that poses an immediate threat to your safety.
Public transport	Train, coach, bus, aircraft and sea vessel which runs to a regular schedule with fare paying passengers.
Quarantine	Mandatory confinement, intended to stop the spread of a contagious disease to which you or a travelling companion has been exposed.
Ransom	The demand of a service or payment of a sum of money .
Redundancy	Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed at least 2 continuous years with the same employer at the time of being made redundant.
Registered Flight	A flight which has been registered a minimum of 24 hours before its scheduled departure time and where you have received confirmation via email.
Rental period	The dates you have arranged to hire the insured vehicle as confirmed on your rental agreement. <ul style="list-style-type: none">• You will only be covered if you are 21 years or over at the start date of your policy.• Rentals within the UK must be for at least 2 days and be as part of a trip where there is 2 or more nights pre-booked accommodation.• A rental which is booked to last longer than the maximum trip duration shown on your insurance schedule is not covered.

Definitions

Scuba diving	Conventional scuba diving only. We do not cover solo diving, cave diving, any dive which takes you below your current qualification limit, any dive for gain or reward, or any dive below 30 metres under any circumstances (50 metres if additional premium is paid). You are limited to your current qualification limit, unless accompanied by a qualified instructor, taking part in a recognised course requirement of your chosen diving association. You must hold a current P.A.D.I. (Professional Association of Diving Instructors), B.S.A.C. (British Sub Aqua Club) SAA (Sub Aqua Association), C.M.A.S. (Confederation Mondiale Des Activities Subaquatiques), or equivalent internationally recognised qualification and follow their relevant Association, Club or Confederation rules and guidelines at all times, or you must only dive under the constant supervision of a properly licensed Diving Instructor and follow their rules and instructions at all times.
The Caribbean	Antigua and Barbuda, Anguilla, Aruba, The Bahamas, Barbados, British Virgin Islands, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands.
The Channel Islands	Islands of Jersey, Guernsey, Sark and Alderney.
United Kingdom/UK	England, Scotland, Wales, Northern Ireland and Isle of Man.
We/us/our	For Sections 1-9 & 11-18 Millstream Underwriting Limited on behalf of AWP P&C SA AWP Assistance UK Limited is the administrator in the United Kingdom . For Section 10, Collinson Insurance, a trading name of Astrenska Insurance Limited.
Winter sports equipment	Skis, bindings, ski boots, ski poles, snowboards and specialised clothing.
Work	Any work , including volunteer work , work placements, incidental work and work experience, paid or unpaid.
Worldwide (excluding USA, Canada & The Caribbean)	Worldwide excluding United States of America, Canada and the Caribbean .
Worldwide (including USA, Canada & the Caribbean)	Worldwide.
You/your	Each insured person as shown on your schedule, including your family and domestic staff who are travelling with you or a member of your family under this policy.

Cancellation

What you are covered for

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

1. accidental injury, serious illness, death of:
 - a) **you**;
 - b) any person with whom **you** are intending to travel;
 - c) any person with whom **you** are intending to stay;
 - d) an **immediate relative**;
 - e) a **close business associate** of **yours**.

NOTE: Under a, b & d above only, this will include being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19.
2. **you** become pregnant after the date **you** purchased this policy (or booked **your** trip whichever is later) and **you** will be more than 26 weeks pregnant at the start of, or during **your** trip. Or, if **you** become pregnant after the date **you** purchased this policy, and **your medical practitioner** advises that **you** are not fit to travel due to complications in **your** pregnancy;
3. **you** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel) or **you** being subpoenaed as a witness at a court of law;
4. **your home** or **place of business** being made uninhabitable within 14 days of travel, or the police asking to see **you** after a theft from **your home** which occurred within 14 days of travel;
5. **your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services;
6. the cancellation of scheduled or chartered transport services (including connecting publicly licensed transportation) caused by strike, industrial action, hi-jack, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions or mechanical breakdown, provided that the event giving rise to such cancellation occurs, or is only announced, after the insured journey is booked, whichever the later;
7. If **you**, or any person with whom **you** are intending to travel are quarantined before **your** trip by order or other requirement of a government or public authority, based on their suspicion that **you** specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population or geographical area, or that applies based on where **you** are traveling to, from or through;
8. **You** or a travelling companion being refused boarding of the public transport on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or **your** travelling companion displaying symptoms of an **epidemic** or **pandemic** disease, such as COVID-19;
9. this section is extended to cover **you** if **you** have to cancel **your** trip as a result of the Travel Advice Unit of the Foreign & Commonwealth & Development Office (FCDO), the World Health Organization (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were booked to travel, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later).

Cancellation

Conditions

You must comply with the terms of contract of the travel agent, tour operator or provider of transport, accommodation and/or the course organiser and seek financial compensation and a refund of **your** tickets, expenses and fees from them in accordance with the terms of the contract and where applicable exercise **your** rights under consumer protection legislation to obtain a refund and/or compensation.

What you are not covered for

1. the policy excess shown on the Summary of Cover (£20 in respect of loss of deposit only claims) of any incident;
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. any costs incurred on behalf of other party members who are not specified on the insurance schedule;
7. if the Health Declaration has not been complied with and **you** do not have the appropriate endorsement from the Medical Screening service (see Health Declaration);
8. any costs incurred directly or indirectly from a pre-existing condition which **you** knew about at the of taking this insurance or when booking the trip, and that affects:
 1. a travelling companion who is not insured under this policy;
 2. an **immediate relative** who is not travelling and is not;
 - a **close business associate**;
 - a person you plan to stay with on **your** trip.

This exclusion does not apply if their **medical practitioner** is prepared to state that at the date **you** purchased this policy or booked **your** trip, they would have seen no substantial likelihood of their patients condition deteriorating to such a degree that **you** need to cancel **your** trip;
9. anything mentioned in the General Exclusions.

Curtailment

What you are covered for

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

1. accidental injury, serious illness, death of:
 - a) **you**;
 - b) any person with whom **you** are intending to travel;
 - c) any person with whom **you** are intending to stay;
 - d) an **immediate relative**;
 - e) a **close business associate** of **yours**.

NOTE: Under a, b & d above only, this will include being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19;
2. **your home** or **place of business** being made uninhabitable or the police requesting **your** presence following a theft from **your home**;
3. if **you** have to **curtail your** trip as a result of the Travel Advice Unit of the Foreign & Commonwealth & Development Office (FCDO), the World Health Organization (WHO) or similar body recommending evacuation from the country or specific area in which **you** are travelling, providing the directive came into force after **you** purchased this insurance and after **you** have left the **United Kingdom** or **the Channel Islands** to commence the trip (whichever is the later);
4. in respect of cruise holidays, **you** are also covered up to the limit as shown on the Summary of Cover for necessary additional travel expenses incurred for **you** to reach the next docking port in order to re-join the cruise, or to reach the final destination of the cruise, following **your** temporary illness or injury requiring hospital treatment on dry land.

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice on +44 (0)330 311 2874 if **you** need to cut short **your** trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday/enjoyment.

Curtailment

What you are not covered for

1. the policy excess shown on the Summary of Cover which applies per each insured incident;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
3. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service;
4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service;
5. claims where less than 25 % of the Cruise trip duration remains;
6. any costs where transportation or accommodation costs are payable or refundable by the cruise operator;
7. Any costs incurred directly or indirectly from a pre-existing condition which you knew about at the point of taking this insurance or when booking the trip, and that affects:
 1. a travelling companion who is not insured under this policy;
 2. an **immediate relative** who is not travelling and is not;
 - a **close business associate**;
 - a person **you** plan to stay with on **your** trip.

This exclusion does not apply if their **medical practitioner** is prepared to state that at the date **you** purchased this policy or booked **your** trip, they would have seen no substantial likelihood of their patients condition deteriorating to such a degree that **you** need to cancel **your** trip.

8. if the Health Declaration has not been complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see Health Declaration);
9. anything mentioned in the General Exclusions

NOTE: It is a requirement of this insurance that **you** contact the Emergency Medical Assistance Service as soon as possible if **you** wish to return **home** for any of the reasons listed above or by any method other than as originally planned. Failure to do so may affect **your** claim.

Emergency medical expenses

(not private health insurance)

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

In-patient

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately on +44 (0)330 311 2874. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

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

Out-Patient less than £1,000

Contact the Claims Service for a claim form by email on millstream.claims@cegagroup.com or by phone on +44 (0)330 311 2874. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All receipts for any medical consultations, treatment(s), medication and any other evidence of medical assistance costs **you** have paid must be retained and submitted to support **your** claim.

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

NOTE: Travelling on a one way ticket: **We** will not pay **you** for expenses **you** would usually have incurred on a return journey. This includes a return ticket **home** if **you** are travelling on a one way ticket.

What you are covered for

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

A. Outside the **United Kingdom** or the **Channel Islands** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
2. emergency dental treatment, to relieve pain only, limited to amount shown on the Summary of Cover;
3. reasonable and necessary additional accommodation (room only) and travelling expenses **home** (Economy Class), including those of one relative or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** or the **Channel Islands** (the cost of burial or cremation in the **United Kingdom/the Channel Islands** is not included), or local funeral expenses abroad limited to £5,000;
5. any necessary costs **you** incur from a specialist local rescue organisation for Search and Rescue and emergency transfer to hospital up to £50,000 in the event of an accident whilst **you** are participating in an insured activity provided **you** have paid the additional premium for that activity and it is shown on **your** policy schedule. Search and Rescue costs are covered up to 72 hours from the time at which assistance is first summoned.

Emergency medical expenses

(not private health insurance)

What you are covered for
(continued)

NOTE: Under 1, 3, & 4 shown above, cover is included where **you** are diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19, as well as **you** being subject to compulsory **quarantine** on the orders of a treating **medical practitioner**.

- B. Within the **United Kingdom** and **the Channel Islands**;
1. reasonable and necessary expenses incurred in respect of **your** travel **home** (Economy Class), or additional accommodation (room only) for **you**, relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within the **United Kingdom** or **the Channel Islands** limited to the amount stated on the Summary of Cover;
 2. emergency dental treatment for the immediate relief of pain to sound and natural teeth only but limited to the sum insured as shown in the schedule for necessary and reasonable costs incurred within the **United Kingdom** or **the Channel Islands** on medical advice as a direct result of **you** sustaining accidental bodily injury or suffering the onset of illness during the Covered Trip.

NOTE: A UK Global Health Insurance Card (GHIC) gives **you** the right to access state-provided healthcare during a temporary stay in the European Union (EU). This may entitle **you** to free or reduced cost healthcare in the EU. **You** can use a GHIC to get “necessary healthcare” from state services when **you** are visiting an EU country. Necessary healthcare means healthcare, which becomes medically necessary during **your** stay, and **you** cannot reasonably wait until **you** are back in the UK to get it. To obtain a card call 0300 330 1350, or apply online at <https://www.ghic.org.uk/Internet/startApplication.do>.

The UK-issued European Health Insurance Cards (EHICs) are still valid and offer the same cover as GHICs in the EU. Once **your** EHIC has expired, **you** will be able to replace it with a GHIC. **You** can get a provisional replacement certificate (PRC) if **you** need treatment abroad and do not have a card.

You may also be covered for necessary healthcare when **you** visit some non-EU countries. Find out more on the GOV.UK foreign travel advice pages. If **you** are travelling to Australia and require medical treatment, **you** must enrol with Medicare. For details please visit how to enrol with Medicare- www.servicesaustralia.gov.au/individuals/subjects/how-enrol-and-get-started-medicare/enrolling-medicare)

What you are not covered for

1. the policy excess shown on the Summary of Cover which applies per each insured incident;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
 - surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **your** return **home**,
 - medication and or treatment which at the time of departure is known to be required or to be continued during **your** trip;
5. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital;

Emergency medical expenses

(not private health insurance)

What you are not covered for
(continued)

6. if the Health Declaration is not complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see Health Declaration);
7. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
10. unless specified, any costs incurred within the **United Kingdom** or **the Channel Islands**, unless **you** reside in **the Channel Islands** and **your country of residence** does not have a reciprocal health agreement with the **United Kingdom**;
11. further costs **you** incur if **we** wish to bring **you home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
12. anything mentioned in the General Exclusions.

Hospital benefit

This section does not apply to trips within the **United Kingdom** unless **you** reside in **the Channel Islands** and **your country of residence** does not have a reciprocal health agreement with the **United Kingdom**.

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

What you are covered for

You are covered up to the limit as shown on the Summary of Cover for payment of the amount shown for each complete 24 hours **you** spend in hospital, as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under Emergency medical expenses section.

Conditions

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

What you are not covered for

anything mentioned in the General Exclusions.

Personal accident

What you are covered for

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

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

NOTE: If **you** are aged under 16 years at the time of the accident the death benefit will be limited to funeral and other reasonable costs up to £5,000 and the **permanent total disablement** benefit will not apply.

What you are not covered for

1. any claims for death, loss or disablement caused directly or indirectly by:
 - disease or any physical defect or illness,
 - an injury which existed prior to the beginning of the trip;
2. performing manual labour as part of **your** occupation;
3. sports and activities which have “no personal accident cover” noted against them under section 15, sports and activities;
4. anything mentioned in the General Exclusions.

Delayed baggage

What you are covered for

You are covered up to the limit as shown on the Summary of Cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** provide a written report from the carrier (e.g. airline, shipping company etc) or tour representative detailing the length and cause of the delay to support **your** claim. All receipts which relate to any emergency replacement items **you** have purchased must be retained and submitted to support **your** claim.

What you are not covered for

1. if **your personal baggage** is delayed in transit and **you** do not:
 - notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
 - follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately;
2. **winter sports equipment** (unless **you** have paid the appropriate premium for skiing/snowboarding under Level 4 of Section 16 Winter Sports extension);
3. anything mentioned in the General Exclusions.

Loss of passport, driving licence or visa expenses

NOTE: This section does not apply to trips within the **United Kingdom** unless **you** reside in **the Channel Islands** and **your country of residence** does not have a reciprocal health agreement with the **United Kingdom**.

What you are covered for

You are covered up to the limit as shown on the summary of cover for:

1. reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport, visa or driving licence;
2. any additional fees payable specifically for **you** to obtain the replacement passport itself over and above that payable in the **United Kingdom** or **the Channel Islands**;
3. the equivalent (pro-rata) value of the remaining period of **your** original passport at the time of loss for the replacement cost of any temporary passport, as well as visa or temporary **work** permits which were issued in **your** original passport.

Condition

You must provide receipts for all costs incurred.

What you are not covered for

1. any costs that **you** would have incurred had **you** not lost **your** passport, visa or driving licence;
2. if **you** do not exercise reasonable care for the safety or supervision of **your** passport, visa or driving licence;
3. if **you** do not obtain a written police report within 24 hours of the loss;
4. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
5. anything mentioned in the General Exclusions.

Travel disruption

NOTE: This section does not apply to trips within the **United Kingdom** unless **you** reside in **the Channel Islands** and **your country of residence** does not have a reciprocal health agreement with the **United Kingdom**.

What you are covered for

We will pay **you** one of the following amounts:

1. Travel Delay

If the **public transport** on which **you** are booked to travel is cancelled or delayed due to:

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

You are covered for a payment for each completed 4 hours delay up to the limit, as shown on the Summary of Cover, (which is designed to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue with **your** trip.

2. Trip Abandonment

We will pay **you**:

Up to the limit as shown on the Summary of Cover for any irrecoverable unused accommodation and travel costs and other pre-paid charges which **you** have paid or are contracted to pay if **you** abandon the trip because **you** were not able to travel as a result of:

- the **public transport** on which **you** were booked to travel from the **United Kingdom** or **the Channel Islands** being cancelled or delayed for more than 24 hours; or
- **you** being denied boarding on the flight on which **you** were booked to travel from the **United Kingdom** or **the Channel Islands** (because there are too many passengers for the seats available) and no other flight could be provided within 24 hours.

3. Additional Travel & Accommodation

Up to the limit as shown on the Summary of Cover for reasonable suitable additional accommodation (room only) and **public transport** expenses (Economy class) necessarily incurred in reaching **your** destination and/or in returning to the **United Kingdom** or **the Channel Islands** as a result of:

- the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off; or
- **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours;

and **you** choose to make other travel arrangements on **public transport** for **your** trip because there was no other alternative transport offered by the **public transport** operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

Travel disruption

If the same costs, charges or expenses are also covered under Section 9 Missed Departure **you** can only claim for these under one section for the same event.

In addition to the above **you** are covered for:

4. Cattery and Kennel Costs

We will pay **you** the additional cattery or kennel costs up to the limit shown in the summary of benefits, if **you** have to return **home** later than originally booked.

Conditions

1. In the event of a claim due to delayed **public transport** **you** must provide documentation from the transport company, confirming the period of and the reason for the delay.
2. **You** must check in, according to the itinerary supplied to **you** unless **your public transport** provider has requested **you** not to travel to the airport/port.
3. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
4. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delays.
5. **You** can only claim under subsections 1. or 2. for the same event, not both.

What you are not covered for

1. the policy excess shown on the Summary of Cover which applies per each insured incident and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporary or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country;
4. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
5. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents;
6. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later);
7. any costs claimed under another section of this policy;
8. anything mentioned in the General Exclusions.

Missed departure

NOTE: This section does not apply to trips within the **United Kingdom** unless **you** reside in **the Channel Islands** and **your country of residence** does not have a reciprocal health agreement with the **United Kingdom**.

What you are covered for

You are covered up to the limit as shown on **your** Summary of Cover for reasonable additional accommodation (room only) and **public transport** travel expenses (Economy class) necessarily incurred in reaching **your** destination or returning **home** if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, including connections within the **United Kingdom** or **the Channel Islands** on the return journey to **your home** as a result of:

1. the failure of other **public transport**; or
2. strike, industrial action or adverse weather conditions; or
3. accidental or mechanical failure of the private motor vehicle which **you** are travelling in provide that the motor vehicle has been serviced in accordance with the manufacturer's recommendations;
4. **you** being denied boarding (because there are too many passengers for the seats available) If the same expenses are also covered under Section 9 – Travel Disruption **you** can only claim for these under one section for the same event;
5. abnormal and unforeseeable traffic congestion which **you** can prove resulted in an delay of more than 2 hours past the time that such a journey would normally take. This event has to occur during the Insured Journey and which causes **you** to arrive at the coach terminal, rail terminal, port, or airport too late to board the coach, train, sea vessel or aircraft upon which **you** had been booked to travel on **your**:
 - final international departure on the outbound trip from the **United Kingdom** or **the Channel Islands**
 - final international departure on the return trip to the **United Kingdom** or **the Channel Islands**
 - for Northern Ireland residents, final international departure on the outbound trip from an airport in the Republic of Ireland to a destination outside the **United Kingdom**
 - for Northern Ireland residents final international departure on the return trip to an airport in the Republic of Ireland from a destination outside the **United Kingdom**.

Conditions

1. **You** must check in, according to the itinerary supplied to **you** unless **your** transport provider operator has requested **you** not to travel to the airport/port.
2. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

Missed departure

What you are not covered for

1. if sufficient time has not been allowed for **your** journey in order to meet the check-in time(s) specified by the transport providers or agent;
2. if **you** are not proceeding directly to the departure point;
3. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance;
4. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents;
5. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later);
6. any costs claimed under another section of this policy;
7. anything mentioned in the General Exclusions.

SmartDelay Plus

What you are covered for

This section provides a benefit entitling **you** to airport lounge access in the event that **your registered flight** is delayed or a cash sum of £25 if there is no lounge available. For cover to apply **you** must register each and every flight via the registration platform. **You** are unable to claim for both benefits.

To register each flight please visit <https://dox4.me/K2hDv7> and use PIN code 8257.

Conditions

1. **You** must register **your** flight each time **you** travel via the registration platform.
2. **You** will need to register each and every flight a minimum of 24 hours before the flights scheduled departure time.
3. **You** can only register a flight where the airline reports their flight schedules to **our** flight tracking system. Whilst the majority of airlines report their schedules and delays accurately, there may be instances where **your** flight cannot be tracked, and the system will inform **you** of this.
4. Claims payments are issued in accordance with the delay data provided by airlines into **our** flight tracking system. **We** will rely solely on this information to determine if **you** are eligible.
5. In the event that there is no airport lounge facility, then **you** will be offered a monetary benefit as detailed in the Summary of Cover.
6. In the event the airport lounge has exceeded their maximum capacity and are unable to accommodate **you**, **your** e-voucher will be valid for 12 months.
7. **Your** monetary benefit will be facilitated by PayPal and be automatically paid into a PayPal account registered to the email address **you** used when registering **your** flight. If **you** do not have a PayPal account linked to the email address **you** used for registration, PayPal will send **you** a link to register for an account. On completion of registration, **you** will be able to withdraw **your** payment.

What you are not covered for

1. Any claim where **you** failed to register **your** flight with the registration platform 24 hours before the scheduled departure time.
2. Any claim where the flight was delayed before **you** successfully register.
3. Any **registered flight** that is delayed due to:
 - a) The use of nuclear, chemical, or biological weapons of mass destruction.
 - b) War or a terrorism event
 - c) Any government imposing travel restrictions to the geographical location **you** live in or are traveling to such as, but not limited to locking down geographical regions, making travel illegal, or closing borders regardless of when **you** registered the flight.
4. For any claim for both benefits of an e-voucher and monetary benefit for the same delay.
5. Anything mentioned in the General Exclusions

Uninhabitable accommodation

What you are covered for

We will pay **you** up to limit as shown on the Summary of Cover for reasonable additional accommodation (room only) and transport costs (Economy class) incurred:

1. up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the trip because **you** cannot use **your** booked accommodation; or
2. with the prior authorisation of the Emergency Assistance Service to repatriate **you** to **your** home if it becomes necessary to **curtail** the trip as a result of a **natural catastrophe**, an infectious disease or outbreak of food poisoning affecting **your** accommodation.

Conditions

1. **You** must provide written confirmation from the appropriate public authority confirming the cause and the amount of time it lasted.
2. **You** must provide written confirmation of the additional accommodation (room only) charges incurred.

What you are not covered for

1. any cost recoverable from another source (e.g. tour operator, hotel, credit/debit card company);
2. any claim arising as a result of **you** travelling against the advice of a local or national authority;
3. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip;
4. any claim arising as a result of **your** mere disinclination to carry on with **your** trip;
5. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later) or any time prior to **your** departure from the **UK**;
6. any costs claimed under another section of this policy;
7. anything mentioned in the General Exclusions.

Personal liability

NOTE: This section does not cover **you** for third party motor insurance unless **you** are using a small water craft of less than 5 meters. Make sure that **you** are adequately insured for third party liability, as this policy may not cover **you**.

What you are covered for

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

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

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

What you are not covered for

1. the policy excess shown on the Summary of Cover which applies per each insured incident;
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
 - liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 - injury, loss or damage arising from:
 - ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels other than jet ski, jet bike, snowmobile or skidoo not owned by **you** (other than the use [but not ownership] on inland waterways of pontoons, hand propelled watercraft or watercraft less than five metres long powered by sail or an unmodified outboard engine rated by the original manufacturer at not more than 10hp),
 - animals (other than horses),
 - firearms or any weapons,
 - the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings,
 - the carrying out of any trade or profession,
 - racing of any kind,
 - any deliberate act;
 - liability covered under any other insurance.
4. anything mentioned in the General Exclusions.

Hijack

What you are covered for

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

What you are not covered for

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

Business travel/work abroad

What you are covered for

If **you** have selected a Single-trip or Annual Multi-trip policy **you** are also covered for:

1. reasonable additional business travel and accommodation costs for a business partner, director or employee from the **United Kingdom** or **the Channel Islands** to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties abroad up to the limit shown on the Summary of Cover;
2. the cost of replacing lost, stolen damaged or destroyed business equipment, samples or documentation, while being carried with **you** during **your** trip, up to the Limit shown on the Summary of Cover. **You** are not covered under the Personal Liability section when **you** are working.

You are not covered under the Personal Liability section when **you** are undertaking any form of **work**.

What you are not covered for

1. the policy excess as shown on the Summary of Cover;
2. anything covered under Emergency medical expenses and Delayed baggage Sections;
3. anything listed in the General Exclusions.

Sports and activities

What you are covered for

Your travel insurance covers **you** for many sports and activities as standard which are listed below as levels 1, 2 and 3. Level 4 sports and activities will need an extra premium to be paid for cover to apply and it will be shown on **your** schedule.

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

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

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

Sport, Activity	Level	Special Conditions	Special Exclusions
Abseiling	1	Special condition (a) applies	
Acrobatics	1		
Aerial Safari	2	Special condition (a) applies	No Personal Accident cover
Aerobics	1		
American football (Gridiron)	3		No Personal Accident cover. No Personal Liability cover.
Animal 1 day tours (this does not include Safaris see this activity separately)	2	Special condition (a) applies (you are covered for light interaction such as washing, feeding, cleaning) when with Elephants, Infant Big Cats, and Monkeys in a controlled environment only.	No Personal Accident cover. No Personal Liability cover. No cover for work .
Angling (see fishing)			
Aquathlon	2		
Athletics	1		
Australian Rules Football (AFL)	3		No Personal Accident cover
Backpacking (see hiking)			
Badminton	1		
Ballet	1		
Banana boat rides	1	Special condition (a) applies	
Baseball	1		
Basketball	1		
Bicycle polo	2		

Sports and activities

Sport, Activity	Level	Special Conditions	Special Exclusions
Biking (see cycling, mountain biking or snow biking)			
Black water rafting (cave tubing) (grades 1-3)	1	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	2	Special condition (a) applies	No Personal Accident cover
Boating (island and coastal waters) see also speed boating and sailing	1	Special condition (a) and (b) applies	No white water cover No Personal Liability cover (unless the craft is less than five metres long powered by sail or an unmodified outboard engine rated by the original manufacturer at not more than 10hp)
Boating (outside coastal waters) see also speed boating and sailing	2	Special condition (a) or (b) applies and special condition (c) applies	No Personal Liability cover No Personal Accident cover
Bobsled/bobsleigh	4	Special condition (a) applies	No Personal Liability cover No Personal Accident cover
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)	1		
Boxing (gym or outdoor training) no competition or bouts	2		
Bungee/bungy jumping (3 jumps or more)	2	Special condition (a) applies	
Bushcraft (see hiking)			
Bushwalking (see hiking)			
Camel riding (day tour)	1	Special condition (a) applies	No Personal Liability cover
Camel trekking (overnight/main mode of transport)	2		No Personal Liability cover
Canoeing (Grade 1-3) (see kayaking)			
Canyon swing	2	Special condition (a) applies	
Canyoning	3		No Personal Liability cover No Personal Accident cover
Capoeira dancing	1		
Caving (sightseeing/tourist attraction)	1	Recreational visit only	
Cheerleading	1		
Clay pigeon shooting	1	Special condition (a) or (b) applies	No Personal Liability cover

Sports and activities

Sport, Activity	Level	Special Conditions	Special Exclusions
Climbing (see rock climbing)			
Cricket	1		
Croquet	1		
Cruising (cruise ship)	1	Special condition (a) applies	
Curling	1		
Cycle racing	4		
Cycle Time Trailing	3		
Cycling (incidental to the trip)	1		
Cycling (independent cycle touring and cycling that is the main purpose of the trip)	2		No intercontinental touring
Cycling (on an organised tour)	1	Special condition (a) applies	No intercontinental touring
Cyclocross	2		
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)	1		
Darts	1		
Dirt boarding	2		No Personal Liability cover
Diving (see high diving or scuba diving)	1		
Dodge ball	1		
Dogsledding (on recognised trails)	2	Special condition (a) applies	Remote areas, racing, time trials and endurance events
Dragon boating (inland or coastal waters only)	1		
Duathlon	2		
Dune buggy	1	Special condition (a) or (b) applies	No Personal Liability cover No Personal Accident cover
Elephant riding	1	Special condition (a) applies	No Personal Liability cover
Elephant trekking (overnight/main mode of transport)	2	Special condition (a) applies	No Personal Liability cover
Fell running/walking (see hiking)			
Fencing	2		No Personal Liability cover
Fishing (ice)	1	Special condition (a) or (b) applies	

Sports and activities

Sport, Activity	Level	Special Conditions	Special Exclusions
Fishing (inland or coastal waters)	1		Sports/leisure fishing only No commercial or rock fishing
Fishing (outside coastal waters, deep sea fishing)	2	Special condition (a) and (c) applies	Sports/leisure fishing only No commercial or rock fishing
Fitness training	1	Special condition (a) and (c) applies	
Floorball	1		
Fly by wire	2	Special condition (a) applies	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	1	Special condition (a) applies	
Flying (as a passenger in a glider or ultralight)	4		No stunt flying/aerobatics or commercial flying. No Personal Accident cover No Personal Liability cover
Football (soccer) including 5 a side	1		
Frisbee	1		
Glacier walking (ice walking)	2	Special condition (a) applies	
Go karting	1	Special condition (a) applies	No Personal Liability cover
Golf	1		
Gym training (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit (see also boxing and martial arts)	1		
Gymnastics (also see acrobatics)	1		
Handball	1		
High diving up to 10 metres (excluding cliff diving)	2		
Hiking up to 1,500 metres (scrambling, hillwalking)	1		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up 3,000 metres (scrambling, hillwalking)	2		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up 4,500 metres (scrambling) on recognised routes	3	Special condition (a) applies	No cover where ropes, picks or other specialist climbing equipment is required

Sports and activities

Sport, Activity	Level	Special Conditions	Special Exclusions
Hiking up 6,000 metres (scrambling) on recognised routes	4	Special condition (a) applies	No cover where ropes, picks or other specialist climbing equipment is required
Hockey	1		
Horse riding (equestrian, dressage, show jumping, eventing)	3		No Personal Accident cover
Horse riding (leisure/social/non-competitive riding)	1		No racing, jumping or competitions
Hot air ballooning (ballooning)	1	Special condition (a) applies	No Personal Liability cover
Hunting (excluding Big Game)	2	Special condition (a) or (b) applies	No Cover for Big Game Hunting. No Personal Liability Cover
Hydrofoiling (see water skiing)			
Ice hockey (indoor)	4		No Personal Liability cover No Personal Accident cover
Ice skating (indoor)	1		
Ice skating (outdoor) on a commercially managed rink	1	Special condition (a) applies	
In-line skating	1		
Jet boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No Personal Liability cover (unless the craft is less than five metres long powered by sail or an unmodified outboard engine rated by the original manufacturer at not more than 10hp)
Jet skiing (inland/coastal waters, white water grades 1-2 only)	1	Special condition (a) or (b) applies	No Personal Liability cover (unless the craft is less than five metres long powered by sail or an unmodified outboard engine rated by the original manufacturer at not more than 10hp)
Kayaking/Canoeing (inland/coastal waters, white water grades 1-3 only)	1		
Kite boarding (on land or water)	1		No Personal Liability cover
Kite buggy	2		No Personal Liability cover
Kite flying	1		
Kite surfing	2		No Personal Liability cover

Sports and activities

Sport, Activity	Level	Special Conditions	Special Exclusions
Kite wing (land, water)	2		No Personal Liability cover
Kite wing (snow)	4		No Personal Liability cover No Personal Accident cover
Korfball	1		
Lacrosse	1		
Land surfing	2		No Personal Liability cover
Martial arts (Judo and karate only) no competition or bouts	2	Condition (a) applies, non-competitive only	No Personal Liability cover No Personal Accident cover
Martial arts training (non-contact)	1		
Moped riding/scooter biking	1	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No Personal Accident cover
Motor racing experience (passenger only)	1	Special condition (a) applies	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No Personal Accident cover
Motor biking (on road over 125cc)	2	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No Personal Accident cover
Motor biking (on road under 125cc)	1	Special condition (b) applies a helmet must be worn	No touring or where a motorbike is the main mode of transport. No Personal Liability cover No Personal Accident cover
Motor biking pillion passenger (on road only) see Motor biking			
Mountain biking (on road) (see cycling)			
Mountain biking - downhill (using downhill trails and/or mechanical lifts)	3		Mountain Biking Racing
Mountain biking general (off road/cross country)	2		
Netball	1		
Obstacle course/assault course/trim trail (see outdoor endurance)			

Sports and activities

Sport, Activity	Level	Special Conditions	Special Exclusions
Orienteering	1		
Outdoor endurance courses up to 8 miles	3		
Outdoor endurance courses up to 13 miles	4		
Outrigger canoeing (inland or coastal waters only)	2		
Paint balling/airsoft	1	Special conditions (a) applies	No Personal Liability cover
Parachuting (one jump only)	1	Special conditions (a) or (b) applies	No Personal Liability cover No Personal Accident cover
Parasailing/parascending (over water only)	1	Special conditions (a) or (b) applies	No Personal Liability cover
Quad biking	2	Special condition (a) or (b) applies, a helmet must be worn	No Personal Liability cover No Personal Accident cover
Racquetball	1		
Rambling (see hiking if above 1,500 metres)	1		
Rifle range/sports shooting	1	Special condition (a) or (b) applies	No Personal Liability cover
River boarding/hydro speeding (grades 1-3) (see also canoeing)	1	Special condition (a) applies	
Rock climbing (indoor)	1	Special condition (a) applies	No soloing No Personal Accident cover
Rock climbing (outdoor/traditional/sport climbing/bolted/aided climbing/free climbing)	2		No soloing No Personal Accident cover
Roller hockey	1		
Roller skating	1		No cover for stunting
Roller blading	1		No cover for stunting
Rounders	1		
Rowing/sculling (inland/coastal waters)	1	No white water	
Rugby (League/Union)	3		No Personal Accident cover
Running (up to marathon distance)	2		
Running/jogging (half marathon distance or less)	1		

Sports and activities

Sport, Activity	Level	Special Conditions	Special Exclusions
Safari tours	1	Special condition (a) applies	No cover for handling or work with dangerous animals, including big cats, crocodiles, alligators, hippopotamuses, snakes, elephants or bears
Sail boarding (see wind surfing)			
Sailing (inland/coastal waters)	1	Special condition (a) or (b) applies	No Personal Liability cover (unless the craft is less than five metres long powered by sail or an unmodified outboard engine rated by the original manufacturer at not more than 10hp)
Sailing (outside coastal waters)	2	Special condition (a) or (b) and special condition (c) applies	No Personal Liability cover
Sandboarding/sand skiing	3		
Scuba diving (to 30 metres)	1	Special condition (e) applies	See special exclusions (ii)
Scuba diving (to 50 metres)	3	Special condition (e) applies	See special exclusions (ii) No Personal Accident cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	1	Special condition (a) applies	See special exclusions (ii)
Sculling (see rowing)			
Sea kayaking/sea canoeing (see kayaking)			
Segway tours	1	Condition (a) applies, a helmet must be worn	No Personal Liability cover No Personal Accident cover
Shark cage diving (see scuba diving)			
Skateboarding (ramp, half pipe, skate park, street)	1		
Skiing (cross country/Nordic skiing on marked trails)	4	Special condition (d) applies	See special exclusions (i)
Skiing (snowblading) on piste or off piste within resort boundaries	4	Special condition (d) applies	See special exclusions (i)
Skiing (snowboarding) on piste or off piste within resort boundaries	4	Special condition (d) applies	See special exclusions (i)
Skiing/snowboarding (backcountry/outside of resort boundary/alpine ski touring)	4	Special condition (d) applies	See special exclusions (i) No Personal Accident cover

Sports and activities

Sport, Activity	Level	Special Conditions	Special Exclusions
Skiing/snowboarding (by helicopter/snow cat)	4	Special condition (d) applies	See special exclusions (i) No Personal Accident cover
Skiing/snowboarding (dry slope)	3	Special condition (d) applies	See special exclusions (i)
Skiing/snowboarding (terrain park within resort)	4	Special condition (d) applies	See special exclusions (i) No Personal Accident cover
Skydiving/tandem skydiving (one jump only)	1		No Personal Liability cover No Personal Accident cover
Sledding/tobogganing/snow sleds/snow sleighs (on snow)	4		No Personal Liability cover No Personal Accident cover
Sleigh rides (horse drawn)			
Snooker	1		
Snorkelling	1		
Snow biking (on piste or off piste within resort boundaries)	4		See special exclusions (i) No Personal Accident cover
Snow kiting	4	Special condition (a) applies	No Personal Liability cover No Personal Accident cover
Snow rafting	4	Special condition (a) applies	No Personal Liability cover No Personal Accident cover
Snowmobiling	4		Remote areas, racing, time trials and endurance events are excluded. No Personal Liability cover No Personal Accident cover
Soccer	1		
Softball	1		
Spearfishing	2		No Personal Liability cover
Speed boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No white water cover No Personal Liability cover (unless the craft is less than five metres long powered by sail or an unmodified outboard engine rated by the original manufacturer at not more than 10hp)
Spelunking (see caving)			
Squash/Racquet ball	1		
Stand up paddle surfing/paddle boarding	1		

Sports and activities

Sport, Activity	Level	Special Conditions	Special Exclusions
Stilt walking	1		
Stoolball	1		
Surf boat rowing	1		
Surfing	1		
Swimming (pool;enclosed, inland or coastal waters only)	1		
Swimming with dolphins/whales/whale sharks (inland or coastal waters only)	1	Special condition (a) applies	
Table tennis	1		
Tandem skydiving (see skydiving)			
Tchoukball	1		
Ten pin bowling (see bowling)			
Tennis	1		
Theme parks/fairgrounds	1		
Tough mudder (see outdoor endurance)			
Trail bike riding (see motorbiking)			
Tramping (see hiking)			
Trampolining	1		
Trapeze/hire wire	3	Special condition (a) applies	No Personal Accident cover
Trekking (see hiking)			
Triathlon up to middle distance	2		
Triathlon up to sprint distance	2		
Tubing on rivers (grades 1-2)	1	Special condition (a) applies	No Personal Accident cover
Ultimate frisbee	1		
Via Ferrate	3		
Volleyball	1		
Wake skating (see water skiing)			
Wakeboarding (see water skiing)			
Walking (see hiking, trekking)			
War games (online gaming)	1		

Sports and activities

Sport, Activity	Level	Special Conditions	Special Exclusions
War games/military simulation (see paint balling/airsoft or rifle range/sports shooting)			
Water polo	1		
Water skiing (barefoot)	3	Special condition (a) or (b) applies	No Personal Liability cover
Water skiing/wakeboarding/wake skating	2	Special condition (a) or (b) applies	No jumping No Personal Accident cover
Weight training (see also gym training)	1		Powerlifting
White water kayaking/canoeing (see kayaking/canoeing)	1		
White water rafting (grades 1-3)		Special condition (a) applies	
White water rafting (grades 4-5)	2	Special condition (a) applies	
Windsurfing (inland or coastal waters only)	1		No Personal Liability cover
Xterra/cross triathlon	2		
Yachting (see sailing)	1		
Yoga (class/alone/home practice)	1		
Zip line	1	Special condition (a) applies	
Zorbing	2	Special condition (a) applies	No Personal Liability cover No Personal Accident cover

Sports and activities

Special Conditions

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

Special Exclusions

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

Conditions

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

What you are not covered for

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

1. taking part in activities at a professional level;
2. competing at international events as a national representative;
3. participating in **hazardous activities** or extreme pursuits other than as listed;
4. racing or participating in speed or time trials;
5. motorbike touring or where a motorbike is the main mode of transport;
6. base jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction) motor sports, stunt flying/aerobatics;
7. taking part in expeditions to the Arctic or Antarctic;
8. taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven;
9. anything listed in the General Exclusions.

Winter sports extension

This section applies if Sports and Activities level 4 is selected.

What you are covered for

A. Winter Sports Equipment

You are covered up to the amount shown in the summary of benefits for the value or repair of **your own winter sports equipment** (after making proper allowance for wear and tear and depreciation) or hired **winter sports equipment**, if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports equipment** over 5 years old the maximum **we** will pay is £100.

Conditions

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

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

B. Winter Sports Hire

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

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

Conditions

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

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

C. Winter Sports Pack

You are covered up to the amount shown in the summary of benefits for the value of the unused portion of **your** ski school, resort pass, lift pass and **winter sports equipment** hire costs if:

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

Conditions

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

1. accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned activity plus the original lift pass and evidence of initial cost;
2. loss or theft: report from police or resort management plus evidence of initial cost and cost of replacement pass.

Winter sports extension

D. Piste Closure

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

1. up to £50 per day towards transport costs to reach another resort or;
2. compensation of £50 per full day of skiing is unavailable due to the total closure of all on-piste skiing activity.

Conditions

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

What you are not covered for

1. the policy excess as shown on Summary of Cover;
2. if **you** do not adhere to the International Ski Federation code or the resort regulations;
3. anything listed in the General Exclusions.

Collision damage waiver excess

What you are covered for

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

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

What you are not covered for

1. any claim where **you** have not followed the terms of **your** rental agreement;
2. for annual multi-trip policies any person aged under 21 years old at the start date of **your** policy, for all other policies any person aged under 21 years old at the date **your** policy was issued;
3. any claim for damage caused as a result of theft of the **insured vehicle** unless a written police report is obtained;
4. anything mentioned in the General Exclusions.

Political unrest and natural catastrophe expenses

What are you covered for

You will be covered up to the limit shown in the Summary of Cover for reasonable costs and **evacuation expenses** incurred as a result of the need to evacuate **you** from **your** destination whilst on a trip as a result of **political unrest** or **natural catastrophe**

What are you not covered for

1. **you** breaching the laws of the host country;
2. anything mentioned in the General Exclusions.

Emergency Contact Information

Should **you** require emergency assistance whilst abroad In respect of **political unrest** or a **natural catastrophe**. Please contact the Claims Helpline in the important contact details for Emergency Security Assistance Service 24 hours a day 7 days a week.

General Conditions

Please make sure you read this page

1. All claims must be submitted within 60 days from the date of **your** return **home**.
2. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
3. **You** must take all reasonable steps to recover any lost or stolen article.
4. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
6. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
7. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** are entitled to take over and conduct in **your** name, the defence or settlement of any legal action. **We** may also take proceedings at its own expense and for its own benefit, but in **your** name, to recover any payment they have made under the policy to anyone else.
9. **We** may at any time pay to **you our** full liability under this insurance, after which no further payments will be made in any respect.
10. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution.
11. If a claim made by **you** or anyone acting on **your** behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, **we** may:
 - (1) not be liable to pay the claim,
 - (2) recover from **you** any sums paid by **us** in respect of the claim,
 - (3) by notice to **you** cancel the policy with effect from the date of the fraudulent act without any return of premium.If **we** cancel the policy under (3) above:
 - a) **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
 - b) **We** need not return any of the premiums paid.

If this insurance contract provides cover for any person who is not party to the contract (“a covered person”) and a fraudulent claim is made under the contract by or on behalf of a covered person, **we** may exercise the rights set out in clause (1) above as if there were an individual insurance contract between **us** and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.

General Exclusions

Please make sure you read this page

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

1. **you** not answering to the best of **your** knowledge any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy;
2. **You** not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where:
 - Certain vaccinations or other preventative measures (such as but not limited to malaria tablets) are recommended.
 - The FCDO has advised against:
 - all travel; or
 - all but essential travel (unless the purpose of **your** journey is necessary, urgent and cannot be postponed - evidence of this will be required if making a claim);
 - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.

For further details on FCDO travel advice, visit: www.gov.uk/fcdo

3. a set of circumstances which **you** knew about at the time the trip was booked or when the insurance was taken out, whichever is later, unless **you** could not reasonably have expected such circumstances to result in a claim;
4. any criminal act committed by **you**;
5. **You** act illegally or break any government prohibition or regulation including visa requirements;
6. Financial collapse or default of any transport, tour or accommodation provider and/or any other service providers;
7. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy;
8. any payment, which **you** would normally have made during **your** travels, if no claim had arisen;
9. any trip that is undertaken:
 - for the purpose of obtaining medical treatment (whatever the nature of this treatment),
 - against the advice of a medically qualified **medical practitioner**,
 - after being given a terminal prognosis;
10. **you** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect to avoid drinking alcohol on **your** trip but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result;
11. suicide, deliberate self-injury, being under the influence of drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, willful exposure to exceptional risk (unless **you** are trying to save someone's life);
12. **you** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life;

General Exclusions

Please make sure you read this page

13. Pregnancy 12 weeks before and 12 weeks after the estimated date of delivery, as well as the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications;
14. any claim arising from sexually transmitted diseases;
15. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital;
16. any **epidemic** or **pandemic** except as expressly covered under Section 1 – Cancellation, Section 2 – Curtailment, and Section 3 - Emergency medical expenses;
17. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel,
 - the radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it,
 - pressure waves from aircraft and other flying objects travelling faster than the speed of sound,
 - Nuclear reaction or contamination from nuclear weapons or radioactivity,
 - Seepage, pollution or contamination;
18. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under Section 3 Emergency Medical Expenses and Section 5 Personal Accident, providing the disturbances were not taking place at the start of the insured trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power;
19. air travel, other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft (or a glider or ultralight) where the appropriate additional premium has been paid and is shown on **your** schedule);
20. any off-piste skiing except when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines;
21. under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation;
22. if **you** are above the maximum age of 75 years when the policy period begins;
23. **Cyber risks** of any kind;
24. **your** claim arises from a government authority confiscating, detaining or destroying anything;
25. **your** claim is for additional expenses or fees arising from errors or omissions in **your** booking arrangements or **your** failure to obtain relevant visa or passport documents.

Further Information

Your Personal Data Privacy Notice

In this notice “**we**”, “**us**” and “**our**” means Millstream Underwriting Limited. **We** are the data controller in respect of any personal data **we** collect, hold and use about **you**.

We collect **your** personal data directly from **you**, but **we** may also collect it from brokers and other intermediaries who provide information to **us** for the purpose of providing **your** policy of insurance.

We will mainly use **your** data for the purpose of providing and administering this policy of insurance and claims **you** make under it. If **you** decline to provide **your** data when requested, or **you** give **us** false or inaccurate data, **we** may be unable to process **your** enquiry, and this could give **us** the right to void coverage or could impact **your** ability to claim under **your** policy. In some circumstances, **we** may need to collect and use particularly sensitive data, such as data about **your** health or ethnicity. Where this is required, **we** will usually seek **your** consent to use that data. **You** can withhold or withdraw **your** consent at any time by contacting **us**, but if **you** do, **we** may be unable to process **your** enquiry or claim or continue to provide coverage.

We will exchange data about **you** with other parties in order to provide **our** services and administer this policy and any claims. This may include insurers, claims handlers and loss adjusters and providers of emergency medical services. In some cases, this may involve a transfer of data outside the **UK** and the European Economic Area (“**EEA**”) to countries that have less robust data protection laws. Any such transfer will be made in accordance with data protection laws.

We will not use **your** data or pass it to any other party for marketing products or services to **you** unless **you** have given **your** consent.

Our full privacy notice explains how **we** use **your** data in more detail. **Our** privacy notice also explains the rights **you** have in respect of **your** data, including the right to request a copy of the personal data **we** hold about **you**. A copy of **our** full privacy notice is available on **our** website at www.millstreamonline.com/pages/privacy or can be provided on request by contacting **us** at: Managing Director, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB, or by emailing **us** at admin@mstream.co.uk

If **you** are not satisfied with the way **we** have managed **your** personal data, **you** may complain to the Information Commissioners Office (ICO) at www.ico.org.uk/concerns.

Governing Law

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

Further Information

Authorisation and Regulation

This policy is underwritten by Millstream Underwriting Limited on behalf of AWP P&C SA. AWP Assistance UK Limited is the appointed administrator in the **United Kingdom**.

Millstream Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA Firm reference number: 308584). Millstream Underwriting Limited. Registered in England and Wales No 3896220. Registered office: 52-56 Leadenhall Street, London, EC3A 2EB.

AWP Assistance UK Limited Registered in England. Registration No. 1710361. Registered office: AWP Assistance UK Ltd, PO Box 74005, 60 Gracechurch Street. London, EC3P 3DS.

AWP Assistance UK Limited (FCA Firm reference number: 311909) is authorised and regulated by the Financial Conduct Authority. AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

Their registration can be checked with the Financial Conduct Authority by visiting www.register.fca.org.uk or by contacting them on 0300 500 8082.

Millstream Underwriting Limited and AWP Assistance UK Limited will act as an agent for AWP P&C SA with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

Section 10, SmartDelay Plus is underwritten by Collinson Insurance. Collinson Insurance is a trading name of Astrenska Insurance Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Financial Service Register Number is 202846. These details can be checked on the Financial Services Register at: www.fca.org.uk

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. In the event that **we** are unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. If **you** are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this policy. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk.

Your Executive Travel Insurance

Private Client Insurance

www.coveainsurance.co.uk

Covéa Insurance
A&B Mills
Dean Clough
Halifax
HX3 5AX

Covea Insurance plc
Registered Office: A&B Mills, Dean Clough, Halifax, HX3 5AX
Registered in England and Wales No. 613259
Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority No. 202277

