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How to make a complaint

We are committed to providing the highest possible standard of service to our customers so we would be interested to hear about any areas of our product or service that you feel we could improve. If you have any comments and complaints about the service, please write to:

Churchill Travel Insurance
Lumbry Park
Selborne Road
Alton
Hampshire
GU34 3HF
Or, you can call us on 0800 032 7140

If you are not satisfied with our final response, you can refer the matter for independent arbitration to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Phone: 0845 080 1800

Welcome to Churchill

Dear customer

Thank you for taking out travel insurance with us.

We are determined to provide you with outstanding customer service at all times and to make insuring with us as easy and trouble-free as possible.

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

Plain English Campaign has approved our wording to make sure that it is easy to follow, because we want you to know exactly what you are buying.

Remember, you get some benefits with Churchill travel insurance, including:

- up to £10 million of cover for medical expenses;
- a medical assistance helpline 24 hours a day, 365 days a year;
- new-for-old cover on personal possession claims; and
- a flexible product that allows you to add cover like golf or winter sports.

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

Happy travelling!

Important information about Churchill travel insurance

Your policy

Your policy is made up of:

- the policy booklet;
- the policy schedule.

You must read these documents together.

Any advice, leaflets or similar literature you receive about this insurance do not form part of your policy, unless we say they do.

The contract of insurance

Your policy is proof of the contract between you and us. It is based on information you gave or which was given on your behalf when you applied for this insurance. This information is shown on the policy schedule. You promise that the information you have given us is true as far as you know.

In return for you paying your premium and us accepting it, we will provide insurance cover under the terms of this policy during the period of cover shown in the schedule.

If you have taken out an annual policy with us, under this policy, we will treat each journey you make during the period of insurance as a separate contract of insurance under this policy in line with all the limits, conditions and exclusions that apply.

English law will apply to this contract, unless we agree with you otherwise in writing.

It is essential that you read the policy booklet and the schedule to make sure that the cover is suitable for your needs. You should also take all these documents with you when you travel.

Cooling-off period

We have not given you a personal recommendation as to whether this policy is suitable for your particular needs. If after reading your policy, you decide that this insurance is not suitable for you, please return your policy to us within 14 days of receiving it. Please send the policy to:

Churchill Travel Insurance Services
Lumbry Park
Selborne Road
Alton
Hampshire
GU34 3HF

As long as you have not taken any trips, or you have not made or intend to make any claim, we will cancel your policy and give you your money back.

Insurer

Churchill travel insurance is underwritten by Churchill Insurance Company Limited (CICL) whose registered address is Churchill Court, Westmoreland Road, Bromley BR1 1DP (registered number 02258947). CICL is part of The Royal Bank of Scotland Group and is authorised and regulated by the Financial Services Authority.

Managing your insurance policy and improving the quality of our service

We will use the information that you give us to manage your insurance policy, including underwriting and claims handling. This may include passing on your information to other insurers, regulatory authorities, your healthcare specialists or to our agents

who provide services on our behalf. We are constantly aiming to improve the quality of our service and the efficiency of our systems and so, from time to time, we may use the information that you give us to help us to do this.

🔒 Your information

Who we are

Churchill Travel Insurance is underwritten by Churchill Insurance Company Limited (Churchill who are members of The Royal Bank of Scotland Group (The Group)).

For information about our Group of companies please visit www.rbs.com and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers.

Your information includes data about your transactions.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;

- develop our services, systems and relationships with you;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

Where we have your permission; or where we are required or permitted to do so by law; or to other companies who provide a service to us or you; or where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries. If we do this we will ensure that anyone to whom we pass it provides an adequate level of protection. From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

You will have been asked to agree to this when you called but please ensure that you only provide us with sensitive information about other people with their agreement.

Important information about Churchill travel insurance (continued)

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

Checking applications for, and managing credit and other facilities and recovering debt;

Checking insurance proposals and claims;

Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

Automatic renewals (annual policy only)

If you have used our automatic renewal service, we will keep your payment details securely on our files so that we can continue to collect your premium from the yearly renewal date. We will write to you every year to remind you that this is happening.

Monitoring and recording calls

We may monitor and record phone calls to improve our service and to prevent and detect fraud.

Details about our regulator

Churchill Insurance Company Limited is authorised and regulated by the Financial Services Authority, registration number 202727. The Financial Services Authority website includes a register of all regulated firms and you can visit it at www.fsa.gov.uk/register or you can call the Financial Services Authority on 0845 606 1234. Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

Definitions

Wherever the following words or expressions appear in your policy, they will always have the meaning given here.

Annual policy Churchill travel policy with a term (as shown in the policy schedule) of one year.

Anticipated event Any event or occurrence which you or your close relative knew would occur or could have reasonably expected to occur during your trip and which you or your close relative were aware of at the time of booking the trip.

Bodily injury Identifiable physical injury caused by a sudden, unexpected and specific event.

Business equipment Equipment you use for your business, trade or profession, as long as this does not involve manual work of any kind.

Business travel Cover for travel connected with your business, trade or profession is automatically included, as long as this does not involve manual work of any kind.

Close business associate Someone you work with and whose absence from work at the same time as you would mean that you had to return from your trip. A senior director or partner would need to confirm that you are needed back at work.

Close relative Wife, husband, partner, fiancé, fiancée, son, son-in-law, daughter, daughter-in-law, stepchild, foster child, mother, mother-in-law, father, father-in-law, step-parent, step-parent-in-law, sister, sister-in-law, brother, brother-in-law, stepbrother, stepsister, grandparent, grandchild, aunt, uncle, nephew, niece and cousin.

Eligibility Customers permanently living in the UK and aged within our current underwriting criteria.

Endorsement Any document stating that there has been a change to the cover provided by your policy.

Europe Algeria, Albania, Andorra, Armenia, Austria, the Azores, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Georgia, Germany, Greece including Greek Islands and Crete, Hungary, Iceland, Republic of Ireland, Ireland, Israel, Italy, Kazakhstan, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, FYR Macedonia, Madeira, Malta, Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City, the Balearic islands (Ibiza, Majorca, Minorca) and the Canary Islands (Tenerife, Fuerteventura, El Hierro, La Gomera, Gran Canaria, Lanzarote, La Palma).

Event An incident or occurrence that causes a loss to one or more people insured by this policy under one or more sections of this policy. Under Section 7 – Personal liability only, ‘event’ means an incident that causes either physical injury or damage to, or damage to property belonging to, someone not insured under this policy. Please see ‘What’s not covered’ in section 7.

Excess This is the amount you must pay towards any claim. Under certain sections of the policy, we will deduct only one excess from a claim caused by one event.

Excess waiver (removing the excess) Annual policy only, if you have paid the extra premium, no policy excess will apply. Your schedule will confirm this.

Definitions (continued)

Family travel and independent travel This policy provides cover for all insured adult members of the family travelling with insured children. The policy also provides cover for insured children travelling with schools or recognised organisations that are supervised by adults. All adults and children named on the policy schedule are covered while travelling on their own.

Geographical limits If you travel outside the area or areas named on your schedule, your insurance will not be valid.

Healthcare specialist A registered practising member of the medical or healthcare profession including general practitioners (GPs), hospital specialists and consultants, nurses, osteopaths, chiropractors, acupuncturists and physiotherapists who are not related to you or to anyone you are travelling with.

High-risk items Photographic, audio, computer, video and electrical equipment of any kind (including CDs, Mini Discs, DVDs, TVs, electronic games, MP3 players, personal digital assistants (PDAs), video and audio tapes), telescopes, binoculars, sunglasses, spectacles, mobile phones, jewellery, watches, furs, leather goods, animal skins and items made of or containing gold, silver, precious metals or precious or semi-precious stones.

Home The address where you permanently live in the UK or Channel Islands, as shown on the schedule.

Medical Certificate A certificate that confirms any physical, mental or medical conditions that is the basis of your claim under this policy.

Medical condition Any disease, illness, injury or symptoms, whether diagnosed or not.

Money Coin and bank notes in current circulation, cheques, travel tickets, tickets for events or entertainment (such as concerts, theme parks and theatres) and driving licences. Money does not include anything used or held for business or professional purposes.

Period of insurance for single trip insurance The date your policy starts and ends, as shown in your policy schedule. If your return to the UK is unavoidably delayed due to an event insured by this policy, the period of insurance is automatically extended to cover this period of delay.

Period of insurance for annual travel insurance The date your policy starts and ends, as shown on the policy schedule. The maximum length for each single trip is 45 days and all cover for that trip will end after this period. You must not be away from home for more than 180 days in any one period of insurance. All cover ends when the period of insurance ends. If your return to the UK is unavoidably delayed due to an event insured by this policy, the period of insurance is automatically extended to cover this period of delay.

Personal possessions High-risk items, luggage, passport, clothing, sports equipment and any other items not otherwise excluded that you normally wear, use or carry and that belong to you or for which you are legally responsible.

Place of business The address where you permanently work in the UK or Channel Islands, as shown on the schedule.

Pre-Existing Medical Condition Any medical condition or any symptoms present at the start of this insurance for which:–

- You have been prescribed medication
- You are being referred to treated by or under the care of a Healthcare Specialist
- You are waiting for treatment or the results of any tests or investigations whether diagnosed or not
- There is direct or indirect link to cancer

A Close Relative or Travelling Companion has suffered from:–

- A Medical Condition which has caused them to have been hospitalised in the last 12 months or be put on a waiting list for hospital treatment

Public transport Trains, coaches, buses, aircraft and sailing vessels running to a timetable.

Single trip policy Churchill travel policy with a term (as shown in the policy schedule) of less than one year.

Solicitor Any suitably qualified person appointed to represent you under section 8.

Legal costs The professional fees and expenses reasonably and necessarily charged by your solicitor in proportion to the value of your claim and how complicated it is. We will also pay costs, which you are ordered to pay by a court or other organisation and any other costs we agree to in writing. The most we will pay for all costs will be £50,000 for any claim or claims arising from any one incident.

Terrorist act A terrorist act is an act or threat of action by a person or group of people, whether they are acting alone or with other people, organisations or governments, for political, ethnic, racial, religious, ideological or similar purposes to influence any government or to frighten the public or any section of it. An 'act' or 'action' here means:

- violence against a person;
- damage to property;
- putting a person's life in danger;
- creating a health risk to the public or a section of it; or
- interfering with or seriously disrupting electronic systems or transport services.

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

Trip A trip starts when you leave your home or place of business in the UK, whichever is later, and ends on your return home or to your place of business in the UK, whichever is first. The trip must be entirely within the geographical limits for which you have bought cover and it must be within the period of insurance.

Annual policy

- You are covered for an unlimited number of trips within your chosen geographical area during the period of insurance.
- The maximum length for each single trip is 45 days and all cover for that trip will end after this period.
- You must not be away from home for more than 180 days in any one period of insurance.
- Trips within the UK must be arranged beforehand, be more than 25 miles from your permanent address and be for two or more nights.

Single Trip policy The duration of your trip is shown on your policy schedule.

- the maximum length for each trip is 90 days and all cover for that trip will end after this period; and
- trips within the UK must be arranged beforehand, be more than 25 miles from your permanent address and be for two or more nights.

Underwriter/underwritten The company providing the insurance cover under this policy.

United Kingdom (UK) Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

We, our, us Churchill Travel Insurance and our agents.

Winter sports Recreational skiing and snowboarding in recognised resort areas that have marked pistes or runs designed for public use. At all times you will be expected to ski safely, take notice of any local warnings or advice, and not recklessly put yourself in danger. With our Annual policy if you have chosen winter sports cover, you will be covered for up to 25 days of winter sports activities during the period of insurance.

Worldwide (Annual policy only). Anywhere in the world.

Worldwide, apart from North and South America, Canada and the Caribbean (Annual policy only). Anywhere in the world apart from the United States of America, South America, Mexico, Canada and all islands in the Caribbean Sea including the Bahamas.

You, your Any person named on the policy schedule.

Excluded activities

- Any manual work or professional entertaining.
- Operational duties of a member of the British armed forces.
- Any sport played as a professional.
- Moving from one balcony to another unless your life is in danger.
- Driving a motor vehicle when disqualified or not licensed to do so.
- Using a two-wheeled motor vehicle unless the driver has the appropriate licence to do so and you are wearing a helmet.
- Taking part in any of the activities listed below:

American football (in an organised team)

Base-jumping

Bobsleighs, luges, toboggans or skeletons

Boxing

Bullfighting or bull-running

Cave diving

Canyoning

Diving with sharks

Expeditions

Endurance riding

Flying or any other airborne activity (except as a fare-paying passenger)

Football (in an organised team)

Gaelic football (in an organised team)

Glacier-skiing

Gliding

Go-karting (engine capacity above 125cc)

Hang-gliding

Heli-skiing

High diving

Hockey (in an organised team)

Horse-eventing

Horseracing

Hunting

Hurling (in an organised team)

Ice hockey

Karate

Martial arts

Micro-lighting

Mono-skiing

Mountaineering (normally involving the use of ropes or guides)

Ocean-sailing (in international waters)

Parachuting
Paragliding
Parapenting (if unsupervised or over land)
Parasailing (if unsupervised or over land)
Parascending (if unsupervised or over land)
Polo
Pot-holing
Rock or cliff-climbing (normally involving the use of ropes or guides)
Rodeo
Rugby
Show-jumping
Ski-acrobatics
Ski-flying
Skiing (against local authorities' warnings or advice)
Skiing (unless your policy schedule shows you have bought winter sports cover)
Skiing – competition or freestyle
Skiing off-piste (unless accompanied by a qualified guide or instructor)

Ski-jumping
Ski-mountaineering
Sky-surfing
Ski-stunting
Ski-racing
Skydiving
Snowboarding (unless your policy schedule shows you have bought winter sports cover)
Snow-carting
Snowcat-skiing
Scuba-diving (any form of underwater swimming or sub-aqua activity below a depth of 30 metres, or any underwater swimming or sub-aqua activity using any underwater breathing apparatus other than a snorkel, unless you are a qualified diver [in which case you must not be diving unaccompanied] or you are accompanied by a qualified instructor)
Wrestling

Important information

The Department of Health is eager to make sure that UK travellers in Europe now carry the new European Health Insurance Card (EHIC), which replaced the E111 in January 2006. This will provide you with cheaper or free state-provided medical treatment in most European countries. For more information or to apply for your free EHIC, visit www.dh.gov.uk/travellers. If you use an EHIC to reduce the cost of your medical treatment in Europe and we successfully recover 75% or more of any amounts we have paid on your behalf, you will not have to pay the £50 excess for any medical expense claim. Please note that this does not apply if you have chosen to remove your excess.

Medicare scheme

If you are travelling to Australia or New Zealand and you need medical treatment while you are there, you must register for treatment under their national Medicare scheme. Inpatient and outpatient treatment at a public hospital will then be free of charge. For information on the documents you will need and the free treatment available, please visit www.dh.gov.uk/travellers and follow the links relating to receiving medical treatment around the world. If you need to go into hospital in Australia or New Zealand, please contact our assistance service immediately.

General exclusions – Health

These exclusions apply to Section 1 – Medical and other expenses, Section 2 – Cancellation, Section 3 – Curtailment cutting short your trip and Section 6 – Personal accident

You will not be covered as follows:

For any medical condition(s) associated with poor circulation to the heart, brain (or any other parts of the body) or reduced heart function, such as angina, heart attacks, irregular heart beats, heart failure, heart valve disease or strokes, mini strokes, poor blood flow through major arteries/veins or any other heart or circulatory problems. Please note this list is not exhaustive.

- Also, if you suffer from any existing breathing difficulties, such as any asthma-type condition (including, but not limited to chronic obstructive pulmonary disease, emphysema, asthma, bronchitis, pneumonia), you will also not be covered for any medical costs associated with chest infections or pneumonia type conditions that might arise.

For your information, examples of indirectly linked medical conditions include:

- Someone with high blood pressure who then has a heart attack or stroke or mini stroke
- Someone with diabetes who then has a heart attack or stroke or mini stroke
- Someone with breathing difficulties who then suffers a chest infection of any kind
- Someone with cancer who suffers a broken or fractured bone due to bone secondaries (the spread of cancer)
- Someone with osteoporosis who then suffers a broken or fractured bone

- 1 We will not pay claims related directly or indirectly to you:
 - travelling against medical advice or if you would be travelling against medical advice had you asked for advice before starting the trip;
 - travelling to get medical treatment (including surgery or investigation) abroad.
- 2 We will not pay claims related directly or indirectly to stress, anxiety, depression or any other mental or nervous disorder unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field.
- 3 We will not pay claims related directly or indirectly to a medical condition of a close relative, travelling companion or business associate (whether they are travelling or not) who:
 - has been a hospital inpatient in the last 12 months or been put on a waiting list for hospital treatment.

General exclusions – Other (applies to all sections of cover)

We will not pay claims directly or indirectly arising from the following:

- 1 Taking part in 'Excluded activities'. Please see page 8 of this booklet for a list of those activities which are not covered.
- 2 You deliberately harming yourself, committing or attempting suicide, or putting yourself in unnecessary danger (unless you were trying to save a human life).
- 3 The influence or effect of alcohol or drugs (unless the drug was prescribed by a healthcare specialist and taken as instructed), solvent or substance abuse or a sexually transmitted disease.
- 4 You deliberately committing an unlawful or a criminal act.
- 5 Travelling or intending to travel to a country, area or event declared unsafe by the Travel Advice Unit of the Foreign and Commonwealth Office if this information was public knowledge before you booked or departed on your trip.
- 6 Any loss not specifically covered by this policy (for example, loss of earnings because you are not able to return to work after an injury or illness that happened on a trip).
- 7 Any loss or damage to property in the UK or any expense or liability caused by such loss or damage or contributed to by: the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or its nuclear parts; or ionising radiation or radioactive contamination from any nuclear fuel or waste.
- 8 Any restrictions caused by the law of any country.
- 9 A terrorist act. This exclusion does not apply to Section 1 – Emergency medical and travel expenses abroad or to Section 6 – Personal accident except where nuclear, chemical or biological weapons/agents are used.
- 10 Injury, illness, death, loss, theft or damage which is covered by another insurance policy. In these circumstances we will only pay our share of the claim. (This does not apply to Section 6 – Personal accident.)
- 11 Any costs associated with returning your vehicle to the UK. If you decide to take your vehicle abroad, we expect you to have arranged suitable breakdown insurance to cover your vehicle.

General conditions (applies to all sections of cover)

You must meet the following conditions and be eligible for the cover, (see eligibility definition) to have the protection of this policy. If you do not, we may cancel the policy, refuse to deal with your claim or reduce the amount of any claim payment we make.

Changes that may affect your cover

You must tell us as soon as possible if there are changes that may affect your insurance, such as:

- changing your usual address;
- you wanting to add or remove people insured by this policy;
- intending to travel outside the geographical limits of your policy, as shown on your policy schedule;

Fraud

You or any person acting on your behalf must not make false claims. If you or anyone acting for you makes a claim knowing any part of it is false, forged or exaggerated in any way, or if you deliberately cause the injury, loss or damage, we will not pay the claim and we will cancel your policy. We may also inform the police.

Our rights

We can, at any time, do the following:

- Take over the defence or settlement of any claim.
- Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy.
- Ask you to pay us back any amounts that we have paid to you which are not covered by this policy.
- If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.
- Arrange (at our own expense) for you to be medically examined as often as necessary, as long as we give you reasonable notice.
- Ask for (at our own expense) a post-mortem examination of your body if you die.

Rights of third parties

A person or company who is not covered by this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to insist on any term of this policy being applied. This does not affect any right or remedy of a third party that exists or is available under this Act.

Other insurance

If you have other insurance that covers the same loss, damage or liability, we will not pay more than our share of your claim. This does not apply to personal accident claims. Please note: if you have a no-claims discount (NCD) on your household insurance policy, any contribution we claim from your household insurer should not affect your NCD.

If you have not paid your premium

If we do not receive any premium payment from you on or before its due date, we may decide not to pay any claim arising from an event happening on or after that due date. If you have chosen to pay by instalment (annual policy only), you will need to pay the outstanding amount in full before we settle a claim.

Cancelling your policy

We can cancel this policy by sending you seven days' notice in writing to your last known address. You can cancel the policy by giving us seven days' notice in writing as long as you have not taken any trips, or made or intend to make any claim. We will not refund any premium unless you cancel the policy during the 14-day cooling-off period, as long as you have not travelled or made a claim during that 14-day period.

Section 1 Medical and other expenses

The most we will pay in total for each person is as follows:

Medical expenses	£10 million
Emergency dental expenses	£500
Funeral expenses	£2,500
Hospital benefit	£1,000

Please note the following.

- Medical, dental or hospital expenses in the UK are not covered by this insurance.
- All inpatient treatment, outpatient claims over £500, and extra accommodation or travelling expenses (such as returning home early) must be authorised beforehand by our assistance service.
- If the outpatient treatment costs are less than £500, please pay these expenses and send us a claim once you are back in the UK.

What's covered

Medical expenses

- If you are ill or injured or you die on a trip, we will pay all necessary and reasonable expenses for:
 - medical and hospital treatment (including ambulance and rescue services to take you to hospital); and
 - emergency dental treatment to treat sudden pain only.

Extra travel and accommodation

- Extra travelling expenses to return to your home in the UK.
- Extra accommodation expenses if your illness or injury forces you to stay longer than you had originally booked.

- A qualified medical person to escort you home, if this is medically advised.
- The travel and accommodation expenses for one person to stay with you and travel home with you, if this is medically advised.

Funeral expenses

Either:

- the preparation and transport expenses of returning your body or ashes to your home in the UK; or
- the cost of burying or cremating your body in the country where you died.

Hospital benefit

- If you are ill or injured while on a trip abroad and you are treated as an inpatient in hospital, we will pay you £25 for every 24 hours you are in hospital, up to a maximum of £1,000. This benefit is meant to cover or contribute towards any minor expenses (such as phone calls, food and taxi fares) that are not normally covered under the policy.

What's not covered

- An anticipated event.
- The transport operator or their agents refuse to transport you, a close relative or your travelling companion because they consider that you or they are not fit to travel.
- Any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the booking or taking of the trip about whether or not it was appropriate to travel.

- The first £50 of any event. You will not have to pay an excess if you have paid an extra premium to remove your excess (annual policy only, as shown on your schedule) or where using an EHC or Medicare has reduced the claim (and we have recovered over 75% of our total expenses), or for hospital benefit and claims for burial abroad.
- Any claim related directly or indirectly to a Pre-Existing Medical Condition.
- Any medical, dental or hospital expenses that arise in the UK (or Channel Islands if you live there permanently).
- Any inpatient, extra accommodation or travelling expenses not authorised by our assistance service.
- Any claim if you have travelled against medical advice or to get medical treatment or advice abroad.
- Any expenses that arise 12 months after the original injury or illness occurred.
- Any expenses that have been or can be recovered under any health agreement (see 'Important information' on page 9).
- Any expenses for treatment or surgery or tests that are not directly related to the illness or injury for which you originally went into hospital.
- Any expenses for cosmetic surgery or surgery that you have chosen to have but do not need urgently (known as 'elective' surgery).
- Any expenses for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
- Any expenses as a result of a tropical disease if you have not had the recommended immunisation or taken the recommended medication.
- Food, drinks, taxi fares (or other transport costs), faxes or other telecommunications expenses unless we agree otherwise.
- Costs of any phone calls, other than calls to our assistance service telling them about the problem and for which you can provide a receipt or other evidence to show the cost of the call and the number dialled.
- Any expenses for getting or replacing medication that you knew you would need while you were away.
- Any expenses that arise after we have instructed you to return home if our medical advisers and the doctors treating you decide you are fit to travel.
- Any expenses that are not usual, reasonable or customary to treat your illness or injury.
- Any expenses for:
 - non-essential or ongoing treatment that could be reasonably delayed until your return to the UK; or
 - a single or private hospital room unless it is medically necessary or authorised either by us or by our assistance service.
- Non-emergency dental work or providing dentures, artificial teeth and any dental work using precious metals or precious stones.
- Any claim caused by drinking too much alcohol or alcohol abuse. We do not expect you to avoid drinking alcohol on your trips or holidays, but we will not cover any medical claims arising because you have drunk so much alcohol that your judgement is seriously affected.
- Any medical claim for costs over £500 if you did not contact our assistance service.
- Any medical claim directly or indirectly related to a medical condition you already had and that we had not accepted in writing.

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Section 2 Cancellation

Cancellation cover applies from the start date shown on your policy schedule or the date you book your trip, whichever is later.

The most we will pay in total for each person is as follows:

Cancellation £5,000

What's covered

We will pay you for all unused travel and accommodation costs (including excursion, car hire and other charges) that you have paid or are under contract to pay, if it is necessary and unavoidable for you to cancel your trip before you leave your home or place of business, whichever is later, for one of the following reasons.

- You become ill or are injured and a qualified doctor certifies that it is medically necessary for you to cancel your trip.
- You die.
- A close relative or close business associate of yours living in the UK is ill, injured or dies.
- Anyone you had planned to stay with or travel with is ill, injured or dies.
- You or anyone you had planned to stay with or travel with are:
 - in quarantine (for example, due to an outbreak of foot-and-mouth disease);
 - called for jury service; or
 - called as a witness in a court of law.
- You or anyone you are travelling with are made redundant against your or their wishes (which qualifies for payment under current UK redundancy payment legislation) and you or they had no reason to believe this would happen when buying the policy or booking the trip.

- You or anyone you are travelling with are not able to travel or are instructed to stay at home by the police (or other recognised emergency services) due to serious damage to your home or place of business in the UK caused by fire, aircraft, explosion, storm, flood, subsidence, vandalism or theft.
- You or anyone you are travelling with are a member of the British armed forces, police, fire, nursing or ambulance services and authorised leave is cancelled due to an unexpected emergency.
- Your passport or visa is stolen seven days before your booked departure date and there is not enough time for you to get an emergency replacement.
- You have been advised, for any reason, not to travel by a medical practitioner. The necessary supporting evidence from a medical practitioner would be required.

What's not covered

- The first £50 (£10 for loss-of-deposit claims only) for any event. You will not have to pay an excess if you have paid an extra premium to remove your excess (annual policy only, as shown on your schedule).
- Any claim related directly or indirectly to a Pre-Existing Medical Condition.
- Any expenses that you can recover from elsewhere.
- Air passenger duty (airline taxes) as you can recover this direct from your tour operator or airline.
- Any claim resulting from your passport being stolen, unless you report the matter to the nearest police authority within 24 hours of discovering the theft, and you get a police report in writing.
- Any expenses resulting from you changing your mind about travelling or continuing with your trip.

- Any expenses resulting from any loss of enjoyment of your trip (such as not liking your resort or hotel).
- Any extra expenses resulting from you not cancelling the trip as soon as reasonably possible.
- Any claim arising from circumstances or an event that you could reasonably foresee or knew about when you bought this insurance or booked the trip, and that you knew could lead to your trip being cancelled (for example, a serious medical condition of a close relative, business associate or travelling companion).
- Any unemployment caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy, or where a warning or notice of redundancy was given before the date this insurance came into effect or the time the trip was booked (whichever is earlier).
- An anticipated event.
- The transport operator or their agents refuse to transport you, a close relative or your travelling companion because they consider that You or they are not fit to travel.
- Any treatment or help where, given your physical or mental condition You should not have travelled or it would have been reasonable for You to have consulted your medical practitioner, prior to the booking or taking of the trip about whether or not it was appropriate to travel.

Section 3 Curtailment (cutting short your trip)

The most we will pay in total for each person is as follows:
Curtailment (Cutting short your trip) £5,000

Please note the following.

- Payment for a claim for unused accommodation, travel or other costs will cover the proportional costs for the number of days of use lost and will be worked out from the date you return home. For example, if you curtail (cut short your trip) halfway through your trip, we will only consider paying half the amount you originally paid for the trip.

What's covered

We will pay you all reasonable travel expenses and any unused pre-booked travel and accommodation costs (including excursion, car hire and other charges) that you have paid or are under contract to pay, if it is necessary and unavoidable for you to urgently return to the UK for one of the following reasons.

- You become ill or are injured and the doctor treating you certifies that it is medically necessary for you to return to the UK.
- You die.
- A close relative or close business associate of yours living in the UK is ill, injured or dies.
- Anyone you had planned to stay with or travel with is ill, injured or dies.

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- You or anyone you had planned to travel with or stay with are:
 - in quarantine (for example, due to an outbreak of foot-and-mouth disease);
 - called for jury service; or
 - called as a witness in a court of law.
- You or anyone you are travelling with are kidnapped or held hostage as a result of the aircraft or other transport in which you are a passenger being hijacked.
- You or anyone you are travelling with are instructed to return home by the police (or other recognised emergency services) due to serious damage to your home or place of business in the UK caused by fire, aircraft, explosion, storm, flood, subsidence, vandalism or theft.
- You or anyone you are travelling with are a member of the British armed forces, police, fire, nursing or ambulance services and authorised leave is cancelled due to an unexpected emergency.
- You have to go into hospital due to an accident, illness or injury that occurs during your trip and you spend over 24 hours as an inpatient.

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What's not covered

- The first £50 for each event. You will not have to pay an excess if you have paid an extra premium to remove your excess (annual policy only, as shown on your schedule)
- Any claim related directly or indirectly to a Pre-Existing Medical Condition.
- Any curtailment (cutting short your trip) expenses that are not authorised beforehand by our assistance services.
- Any expenses that you can recover from elsewhere.
- Any expenses resulting from you changing your mind about continuing with your trip.
- Any expenses arising from any loss of enjoyment of your trip.
- Any claim arising from circumstances or an event that you could reasonably foresee or knew about when you bought this insurance or booked the trip, and that you knew could lead to your trip being curtailed (for example, a serious medical condition of a close relative, business associate or travelling companion).
- An anticipated event
- The transport operator or their agents refuse to transport You, a close relative or Your travelling companion because they consider that You or they are not fit to travel.
- Any treatment or help where, given your physical or mental condition You should not have travelled or it would have been reasonable for You to have consulted your medical practitioner, prior to the booking or taking of the trip about whether or not it was appropriate to travel.
- Any expenses resulting from weather, climatic or environmental conditions at your destination.

Section 4 Personal possessions, luggage, money and passport

This section of the policy is automatically included unless you have chosen to exclude it. If you exclude this section of cover, only loss of passport or tickets (or both) and delayed luggage will apply and you will not be able to claim for any personal possessions or money under this policy. Your policy schedule will confirm if you have this cover.

The most we will pay in total for each person is as follows:

Personal possessions and luggage	£2,000 (£3000 if you bought extra cover, annual policy only)
Money	£500
Loss of passport or tickets	£500
Delayed luggage – emergency replacement items	£200

Important extra limits are shown below.

£300 is the most we will pay for high-risk items in total for each person. This can be raised to £750 if you bought extra cover (annual policy only).

£300 (£750 if you bought extra cover, annual policy only) is the most we will pay for any single item. A camera with attachments or a matching set of earrings and necklace, for example, are considered as a single item.

£500 (£100 if you are under 16) is the most we will pay for each person for cash that is lost, stolen or damaged. This limit also applies where one person is carrying cash belonging to another person or family member.

£100 is the most we will pay for each person for cash which is stolen from a locked boot, luggage area or compartment of an unattended motor vehicle.

New-for-old cover

Please note the following.

- We will pay the replacement cost of the item or we will repair or replace the item as new (new-for-old), except clothing and towels where we will make a deduction for wear and tear.
- We will deduct any payments for delayed luggage from an eventual claim for loss, damage or theft, if the property proves to be permanently lost.

What's covered

- Loss or theft of or damage to your personal possessions, luggage or money.
- The extra expenses you may have to pay to replace your passport or travel documents if they have been lost, stolen or damaged outside the UK.
- Replacing essential toiletries, medication and clothing if your luggage is delayed for more than 12 hours after your arrival at your final outward destination.

What's not covered

- **The first £50 for each event. You will not have to pay an excess if you have paid an extra premium to remove your excess (annual policy only, as shown on your schedule).**
- **Unless you report the matter to the nearest police authority within 24 hours of discovering it and you get a police report in writing, claims for:**
 - **loss of personal possessions worth over £100 or money to the value of £100 or more;**
 - **any theft of personal possessions or money; and**
 - **deliberate damage to your personal possessions.**

Personal possessions, luggage, money and passport (continued)

- Loss of, theft of, or damage to the following.
 - Personal possessions while in the custody of an airline, train company, shipping line, bus or coach company, hotel or their agents unless you get a written report from them (known as a 'property irregularity report').
 - High-risk items or money you have not carried in your hand luggage (you should carry money and high-risk items and keep them with you at all times) while you are travelling.
 - Personal possessions, passports or money left in an unattended motor vehicle at any time unless the vehicle is securely closed and locked, the items are out of sight in a locked boot, luggage area or compartment, and there is evidence of forced entry.
 - Personal possessions or money in your accommodation unless the accommodation has been securely locked or the items locked in a safe or safety-deposit box, where reasonably possible.
 - Personal possessions or money left unattended in a place to which the public has or can get access.
 - Traveller's cheques or credit or debit cards if the company issuing the card provides a replacement service or if you have not followed the card issuer's instructions.
 - Bonds, coupons, securities, stamps or documents except passports, tickets or money.
 - Samples, goods or property used for your business or trade, pets and livestock, aircraft or accessories, caravans, trailers, vehicles or accessories, household goods and domestic appliances, antiques, fine art, ski equipment (unless your policy schedule shows that you have winter sports cover), sports equipment when in use, boats or associated equipment or perishable goods (including bottles and their contents).
 - Films, tapes, cassettes, cartridges or discs other than for their face value unless you bought them pre-recorded.
 - Property shipped as freight or under a 'bill of lading' (proof that a particular cargo has been loaded onboard ship).
- Any loss causing a shortage due to a mistake while exchanging currency or because the exchange rate has fallen and so your currency has lost value.
- Any loss or damage caused by cleaning, repairing or restoring it, or by atmospheric or climatic conditions, moths or vermin, or by electrical or mechanical breakdown.
- Any loss due to delay, detention, confiscation, requisition (seizure) or damage by customs or other officials or authorities.
- Loss, theft of, or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings (including dentures and false limbs or other artificial body parts), antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles and damage to suitcases (unless the suitcases cannot be used because of a single act of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other breakable or fragile articles unless caused by fire, theft, or accident to the container, aircraft or vehicle in which they are being carried.

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Section 5 Abandoning your trip, delayed and missed departures

The most we will pay in total for each person is as follows:

Delayed departure	£1,000
Trip abandonment	£5,000
Missed departure	£1,000

Please note the following:

- You can only claim under one of the three covers in this section for any loss arising from one event.
- If you are travelling abroad and have booked a UK domestic flight to reach or return from your international departure point (for example, Jersey to London then Spain or the USA to Heathrow then Glasgow), you are also covered for delayed departure, missed departure and abandoning your trip for this part of your booked trip.

What's covered

Delayed departure

We will pay £30 for the first full 12 hours and £10 for every full 12 hours after that, if your departure from your final outward departure point in the UK or return to the UK from your final departure point abroad is delayed by 12 hours or more from the departure time shown on your ticket because of:

- strike or industrial action;
- weather conditions affecting scheduled public transport; or
- mechanical breakdown of the aircraft, cross-channel train or sea vessel in or on which you are to travel.

Abandoning your trip

If your departure from the final departure point in the UK at the start of your trip is delayed for more than 12 hours after the departure time shown on your ticket from any of the causes above, you can choose to abandon your trip. You can then claim for all accommodation, travel, excursion, car-hire and admission expenses that you have paid or are under contract to pay for the trip you have abandoned and that are not recoverable from elsewhere.

Missed departure

We will pay reasonable extra travel and accommodation expenses to get you to your destination abroad or back to the UK, if you arrive late at your departure point from or to the UK and miss your booked departure time (as shown on your ticket) because:

- you have an accident;
- your transport breaks down; or
- your scheduled public transport does not arrive or is delayed.

Abandoning your trip and delayed and missed departures (continued)

What's not covered

- The first £50 for each claim for abandoning your trip. You will not have to pay an excess for claims for delayed or missed departures. You will not have to pay an excess if you have paid an extra premium to remove your excess (annual policy only, as shown on your schedule).
- Any claim arising from circumstances or an event that you could reasonably foresee or knew about when you bought this insurance or booked the trip, and that you knew might delay your departure or mean that you missed your departure (such as road or rail works or maintenance, road or railway line closures and so on).
- Any claim for delayed departure for trips only within the UK.
- Any claim arising from strike or industrial action that had begun or had been announced in the national press, on TV or on radio when you bought this insurance or booked your trip.
- Any claim for delayed departure or abandoning your trip caused by your failure to check-in at the departure airport, port or train station at the time advised by your carrier.
- The withdrawal of an aircraft, cross-channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.
- Missed departure claims due to heavy traffic or road closures if:
 - you have not left enough time to reach your departure point on time; and
 - you are not using public transport to get to the airport, train station and so on.
- Expenses you can recover from elsewhere.
- The cost of upgrading or buying tickets to a higher grade or class of travel to those originally bought (for example, replacing standard-class tickets with first-class tickets).

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Section 6 Personal accident

The most we will pay for any one accident is £30,000 in total for each person.

Age of insured person

16 to 64

£30,000 for death
£30,000 for permanent and total disability or loss of a limb or an eye

15 and under

£2,500 for death
£2,500 for permanent and total disability or loss of a limb or an eye

65 and over

£2,500 for death
£2,500 for loss of a limb or an eye
No payment will be made for permanent and total disability

What's covered

If you suffer accidental bodily injury and, as a direct result, you are disabled or die within 12 months, you will receive one of the following payments.

- The amount shown above if the injury causes your death.
- The amount shown above if the injury results in:
 - the total and permanent loss of use of all of your hand, arm, foot or leg; or
 - the total and permanent loss of sight in both of your eyes.
- The amount shown above if the injury causes permanent and total disability that prevents you from working in all occupations.

What's not covered

- Payment for more than one event described in 'What's covered'. If we pay a claim, we will have no further liability under this section for any other accidents to that particular person.
- Sickness, disease or gradually occurring conditions.

Section 7 Personal liability

The most we will pay in total for each policy is as follows:
Personal liability £2 million

Note: If you are using a mechanical, water-borne or motorised vehicle, make sure that you have enough third-party insurance cover as you are not covered under this insurance for any loss, injury or damage to any third party or object.

What's covered

If you are found legally liable to pay compensation for any claim or series of claims arising from any one event that happens during a trip and that causes accidental:

- bodily injury, illness or death to any person; or
- loss or damage to someone else's property;

we will pay:

- legal costs and expenses recoverable by any person claiming against you as long as these costs and expenses arose before we agreed to settle the claim; and
- your costs and expenses that we have agreed to in writing.

If you die, we will pass the rights you had under this section on to your legal representatives.

What's not covered

- The first £50 for each event. You will not have to pay an excess if you have paid an extra premium to remove your excess (annual policy only, as shown on your schedule).
- Liability arising from any of the following.
 - Injury or death to any person who is a relative of yours, a member of your household, a travelling companion or someone working for you.

- Damage to property belonging to or hired by you (except temporary rented holiday accommodation), a relative of yours, a member of your household, a travelling companion or someone working for you.
- Liability arising out of or from the following.
 - Owning, possessing or using any lift, horse-drawn or mechanically propelled vehicle (such as, but not limited to, a car or motorbike), aircraft or watercraft (such as, but not limited to, jet skis and motor boats, but not including a boat designed for and being used as accommodation and that is permanently moored), model aircraft, model watercraft, hand- or foot-propelled watercraft, surf or sail boards and domestic gardening equipment.
 - Owning, possessing or using animals or firearms.
 - Your profession, business or employment, including voluntary work of any kind.
 - You caring for or looking after any children (including lecturing, teaching, baby-sitting, and being a nanny or an au pair).
 - Actions between insured people (in other words, people insured on the same policy trying to make a claim against each other).
 - Owning any land or building.
 - Any agreement or contract that introduced any liability that would not have existed otherwise.

Personal liability (continued)

If you make a claim, you will need to do the following.

- Send us original booking invoices and travel documents showing the dates and times of travel.
- Tell us as soon as you or your legal representatives know about a possible prosecution, inquest or fatal injury that might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party unless you get our agreement in writing beforehand, as this could mean we cannot pay your claim.

- Send us a detailed account of the circumstances surrounding the event (including photographs and video evidence if available).
- Send us any correspondence received from any third party. Please note that you should not reply to any correspondence from a third party unless you get our agreement in writing beforehand.
- Send us full contact details of any witnesses, with written statements where available.

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Section 8 Legal Assistance

The 24 hour phone number for practical UK legal advice in connection with your journey and for reporting a legal assistance claim is 0845 301 6330 (+44 845 301 6330 from abroad).

The most we will pay in total for each policy is as follows:

Legal expenses £50,000

What's covered

We will pay:

- 1 Legal costs to help you claim damages or compensation:
 - For injury, illness or death, which happens during your trip; or
 - Following a dispute about an agreement you have for your trip.
- 2 Up to £250 for the first consultation that you arrange with a local solicitor if you are arrested or held by authorities during your trip.

We will only pay for legal costs if:

- Any legal proceedings are carried out within the UK or within the geographical limits by a court or other organisation that we agree to; and
- It is always more likely than not that you will be successful with your claim.

What's not covered

(See also General Exclusions on pages 10 and 11)

We will not pay:

1. To defend your legal rights in claims against you;
2. Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident;
3. For actions between insured people (in other words, people insured on the same policy trying to make a claim against each other);
4. Legal costs and expenses that you have paid or will have to pay before we have agreed to them;
5. Claims reported more than 180 days after the date you knew or should have known about the incident leading to the claim;

6. Legal costs if you stop or settle a claim or withdraw instructions from the solicitor without good reason. If this occurs, you will have to refund any costs and expenses we have paid or agreed to pay during your claim.
7. Any fines, penalties, compensation or damages which you are ordered to pay by a court or other organisation.

Conditions

(See also General Conditions on pages 12 and 13)

If you do not keep to the following conditions, we may refuse any claim and withdraw from any current claim.

You must do the following:

- Give us full details of your claim and any other information that we or the solicitor ask you for. You must pay any costs involved in providing this information;
- Co-operate fully with the solicitor and us, and not do anything that might harm your claim. If we ask, you must tell the solicitor to give us any documents or information that they have or know about.
- Tell us about any developments affecting your claim;
- Tell us if the solicitor refuses to continue to act for you or if you withdraw your instructions;
- Tell us if anyone makes a payment into court or offers to settle your claim;
- Try to get back costs that we have to make, and pay them to us; and
- Get our agreement in writing before you try to negotiate or settle a claim.

Appointing a solicitor

- If we accept your claim, we or a solicitor we appoint will try to negotiate a settlement without having to go to court.
- If it is necessary to take your claim to court, or if there is a conflict of interests, you have the right to choose the solicitor who acts for you. Otherwise, we will appoint a solicitor to act for you.
- We or you will appoint a solicitor to act for you in line with our standard terms of appointment (you can ask us for a copy).

- You must not agree any charges with the solicitor without getting our permission first.
- If a solicitor refuses to continue acting for you with good reason, or if you dismiss them without good reason, your cover will end immediately unless we agree to appoint another solicitor.

You must tell your solicitor to do the following:

- Get our written permission before instructing a barrister or an expert witness.
- Tell us immediately if it is no longer more likely than not that you will be successful with your claim.

We can do the following:

- Contact the solicitor at any time, and they must co-operate fully with us at all times.
- Decide to settle your claim by paying the amount in dispute. If your claim is not for damages, we may decide to settle your claim by paying you the equivalent financial value of your claim.
- Refuse to pay any more legal costs if you do not accept a reasonable offer to settle your claim.
- Refuse to pay any more legal costs if it is no longer more likely than not that you will be successful with your claim.

Disputes

You have the right to refer any disagreement between you and us to arbitration. The arbitrator will be a solicitor, barrister or other suitably qualified person that you and we agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or another similar organisation) for that part of the UK or geographical limits whose law governs this section of the policy. We and you must keep to the arbitrators' decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.

You can also refer any disagreement between you and us to the Financial Ombudsman Service, which is a free service. (See page 33 for details of our complaints procedure.)

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Section 9 Catastrophe (Disaster)

Sections 10 to 12 of this policy apply only if you have chosen to include winter sports cover. Your policy schedule will confirm if you have this cover.

The most we will pay in total for each policy is as follows:

Ski equipment	£500
Hire of equipment	£300

£300 is the most we will pay for any one item belonging to you. For example, a pair of skis with bindings are considered as a single item.

£200 is the most we will pay for any one item that you have hired.

What's covered

- Loss or theft of or damage to skis, ski-sticks and poles, bindings, snowboards and ski boots belonging to you or hired by you.
- Up to £25 a day up to a maximum of £300 for hire of equipment if:
 - you are without your equipment for more than 12 hours after your arrival at your destination, due to being temporarily delayed or sent to the wrong place; or
 - you can no longer use your equipment because it has been lost, stolen or damaged. You must keep all damaged equipment as we may need to inspect it when you return home.

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Section 10 Ski equipment

What's not covered

- The first £50 for each event. You will not have to pay an excess if you have paid an extra premium to remove your excess (annual policy only, as shown on your schedule).
- Unless you report the matter to the nearest police authority within 24 hours of discovering it and you get a police report in writing, claims for:
 - any loss or theft of ski equipment; or
 - deliberate damage to your ski equipment.
- Loss of, theft of, or damage to ski equipment:
 - if your snowboard is, or your skis are, over 10 years old;
 - while it is in the custody of an airline, train company, shipping line, bus or coach company, hotel or their agents unless you get a report in writing from them (known as a 'property irregularity report');
 - in an unattended motor vehicle unless it is securely closed and locked, the items are out of sight in a locked boot, luggage area or compartment, and there is evidence of forced entry;
 - in your accommodation unless the accommodation has been securely locked;
 - left unattended in a place to which the public has or can get access; or
 - shipped as freight or under a 'bill of lading' (proof that a particular cargo has been loaded onboard ship).
- Any loss or damage caused by cleaning, repairing or restoring, atmospheric or climatic conditions, moths or vermin, electrical or mechanical breakdown.
- Any loss due to delay, detention, confiscation, requisition (seizure) or damage by customs or other officials or authorities.

Section 11 ski pack

Sections 10 to 12 of this policy apply only if you have chosen to include winter sports cover. Your policy schedule will confirm if you have this cover.

The most we will pay in total for each person is as follows:

Ski pack	£500
Being unable to ski	£300
Replacement lift or ski passes	£300

What's covered

- If you are prevented from skiing for more than 48 hours because of serious injury or illness on a trip, we will cover the proportional costs for the time you could not use your ski pack and that you have already paid for or that is due to be paid.
- If you are prevented from skiing because of serious injury or illness on a trip, we will pay £25 for each full day you are unable to ski.
- The extra expenses for replacing your lift or ski passes if they are lost or stolen.
- Medical expenses if you are injured as a result of a skiing accident.

Your ski pack is defined as hire costs for ski equipment, lift passes and ski-school expenses.

What's not covered

- Expenses recoverable from elsewhere.
- Injury or illness claims that are not supported by a medical certificate from the doctor treating you in the resort.
- Accidental loss or theft of ski or lift passes unless you report the matter to the nearest police authority, or your courier or hotel or apartment manager within 24 hours of discovering the theft, and you get a police report in writing.

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Section 12 Piste closure

Sections 10 to 12 of this policy apply only if you have chosen to include winter sports cover. Your policy schedule will confirm if you have this cover.

The most we will pay in total for each person is as follows:

Piste closure	£300
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What's covered

If snow conditions cause all the skiing or snowboarding facilities (or both) in your resort to close, you will receive:

- up to £25 a day to help cover the expenses of travelling to a nearby piste; or
- £25 a day compensation if there is no suitable piste nearby.

What's not covered

- If you can claim compensation from any other source.
- Piste closure outside the normal ski season as defined by the local piste authority of the resort in question.
- If your chosen resort does not have skiing or snowboarding facilities above 1600 metres.

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Section 13 Golf

Section 13 of this policy only applies if you have chosen to include golf cover. Your policy schedule will confirm if you have this cover.

The most we will pay in total for each policy is as follows:

Golf equipment	£1,000
Hire of golf equipment	£400
Green fees	£300

Important extra limits are shown below

£400 is the most we will pay for hiring replacement equipment.

£300 is the most we will pay for any single item.

Please note the following

- For accidental loss, theft or damage to golf equipment the amount we will pay will be the value at today's prices less a deduction for wear and tear and depreciation. We can decide whether to replace or repair the item.
- Personal liability cover is extended to provide cover for injury, loss or damage caused by you using a golf buggy on a golf course.

What's covered

- Loss or theft of, or damage to your golf equipment.
- Up to £40 a day up to a maximum of £400 for equipment hire if you are left without your equipment for more than 12 hours on your outward journey due to the equipment being temporarily delayed or sent to the wrong place.
- Non-refundable green fees that you have paid or are under contract to pay if you need to cancel or curtail (cut short) your trip for the reasons listed under Section 2 – Cancellation or Section 3 – Curtailment.

What's not covered

- The first £50 for each event. You will not have to pay an excess if you have paid an extra premium to remove your excess (annual policy only, as shown on your schedule).
- Unless you report the matter to the nearest police authority within 24 hours of discovering it and you get a police report in writing, claims for:
 - any loss or theft of golf equipment; or
 - deliberate damage to your personal possessions.
- Loss of, theft of, or damage to golf equipment:
 - while in the custody of an airline, train company, shipping line, bus or coach company, hotel or their agents unless you get a report in writing from them (known as a 'property irregularity report');
 - in an unattended motor vehicle unless it is securely closed and locked, the items are out of sight in a locked boot, luggage area or compartment, and there is evidence of forced entry;
 - in your accommodation unless the accommodation has been securely locked;
 - left unattended in a place to which the public has or can get access; or
 - shipped as freight or under a 'bill of lading' (proof that a particular cargo has been loaded onboard ship).
- Any loss or damage caused by cleaning, repairing or restoring, atmospheric or climatic conditions, moths or vermin, electrical or mechanical breakdown.
- Any loss due to delay, detention, confiscation, requisition (seizure) or damage by customs or other officials or authorities.
- See also the 'General exclusions' and 'General conditions' sections.

See also

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Section 14 Wedding cover

Section 14 of this policy only applies if you have chosen to include wedding cover. Your policy schedule will confirm if you have this cover.

The most we will pay in total for each policy is as follows:

Wedding rings	£250
Wedding gifts	£1,000
Wedding attire (see Definitions section)	£1,000
Wedding photographs or video recordings	£750

Important extra limits are shown below

£400 is the most we will pay for high-risk items in total for each person.

£300 is the most we will pay for any single item. A camera with attachments or a matching set of earrings and necklace, for example, are considered as a single item.

What's covered

- Loss or theft of, or damage to:
 - each wedding ring taken, sent on ahead or bought during your trip;
 - your wedding gifts taken, sent on ahead or bought during your trip;
 - your wedding attire taken, sent on ahead or bought during your trip; and
 - your wedding photographs or video recordings within 14 days of your wedding and while you are still on your trip.
- Reasonable extra costs for hiring a professional photographer or video-recording professional, if the professional originally booked to take photographs or video recordings cannot come to your wedding due to illness, injury or unforeseen transport problems.

What's not covered

- The first £50 for each event. You will not have to pay an excess if you have paid an extra premium to remove your excess (annual policy only, as shown on your schedule).
- Unless you report the matter to the nearest police authority within 24 hours of discovering it and you get a police report in writing, claims for:
 - loss of personal possessions worth over £100 or money to the value of £100 or more; or
 - any theft of personal possessions or money.
- Claiming for the loss under Section 4 – Personal possessions as well as under Section 14 – Wedding cover. Please note that you can only claim under one section.
- Deliberate damage to your wedding rings, gifts, attire or photography.
- Loss of, theft of, or damage to:
 - personal possessions while in the custody of an airline, train company, shipping line, bus or coach company, hotel or their agents unless you get a report in writing from them (known as a 'property irregularity report');
 - high-risk items or money not carried in your hand luggage (in other words, keep them with you at all times) while you are travelling;
 - personal possessions or money in an unattended motor vehicle unless it is securely closed and locked, the items are out of sight in a locked boot, luggage area or compartment, and there is evidence of forced entry;

See also

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- personal possessions or money in your accommodation unless the accommodation has been securely locked or the items have been locked in a safe or safety-deposit box if this is reasonably practical;
 - personal possessions or money left unattended in a place to which the public has or can get access;
 - items shipped as freight or under a 'bill of lading' (proof that a particular cargo has been loaded onboard ship); or
 - films, tapes, cassettes, cartridges or discs other than for their face value unless you bought them pre-recorded.
- Any loss or damage caused by cleaning, repairing or restoring, atmospheric or climatic conditions, moths or vermin, electrical or mechanical breakdown.
 - Any loss due to delay, detention, confiscation, requisition (seizure) or damage by customs or other officials or authorities.
 - See also the 'General exclusions' and 'General conditions' sections.

How to make a claim

- If you need to make a claim under Section 1 – Medical and other expenses for inpatient medical treatment, please contact our assistance service if possible before visiting any clinic or hospital as they will be able to tell you which is the most appropriate medical facility to treat you. Lines are open 24 hours a day, 365 days a year. Please quote reference IGCS 1482. From the UK, phone: 01252 740 050. From anywhere in the world, phone: + 44 (0) 1252 740 050.
- For any routine or simple outpatient treatment (as long as it is less than £500), please pay yourself and claim back the relevant expenses when you return to the UK.
- For claims under Section 3 – Curtailment (cutting short your trip) and Section 6 – Personal accident, you will need to contact our assistance service to authorise any necessary expenses beforehand on 01252 740 050.
- For all other claims you will need to call us within 31 days of the loss or incident (always within 180 days of the date that you knew or should have known about the incident) on 0870 739 3930 (or +44 (0) 1252 745 605) and quote reference IGCS 1482 for a claim form.
- Tell the police immediately or within 24 hours of the loss or theft of any of your property and send us a copy of the police report to support your claim. Report the theft or loss to your courier, golf course or hotel or apartment manager if appropriate.
- Keep all original booking invoices, original receipts, hospital admission and discharge records, and travel documents showing dates and times of travel that will be relevant to your claim.
- Give us all the information, evidence, details of household or medical insurance, medical certificates, proof of ownership, receipts or any other documents we need, at your own expense.
- If a carrier (airline, railway or shipping company and so on) loses or damages any of your luggage or personal possessions in their care, let them know immediately and get a copy of their report (known as a 'property irregularity report').
- Keep any items that are damaged and send them to us if we ask, at your own expense.
- Any fees you have to pay for getting evidence of your claim will not be covered by this insurance as it is your responsibility to support your claim.
- Give us all the information and help we need and keep us up to date with any developments in your claim. If you are sent a writ, summons, claim or letter, do not answer it – instead, send it to us as soon as possible.
- If you lose your passport, send us confirmation in writing from the British Consulate where the loss happened, including details about the date of the loss, reporting the loss to the police and replacing the passport, together with a police report in writing. Send us all the original receipts for replacing your passport.
- For piste closure claims, send us confirmation in writing from your tour operator, the local piste authority or ski-lift operator confirming the reason for the closure and how long it lasted.