

Primary Travel Insurance

Policy Document 2009/10

FOR POLICY ENQUIRIES

Call our Customer Helpline

Tel: 0844 412 3111

FOR CLAIMS

Call our Claims Helpline

Tel: 0844 412 4296

Please quote

SCHEME REFERENCE

02545



This document only constitutes a valid insurance policy when it is issued between 29/07/2009 and 28/07/2010 in conjunction with a valid certificate. All Single Trip policies must expire prior to 28/07/2011 and all Annual Multi Trip policies must expire by 28/10/2011.

Scheme Reference: 02545

Primary Travel Insurance arranged by: TPS (Insurance Admin Services) Ltd with UK Underwriting Limited on behalf of Fortis Insurance Limited, Registered in England No.354568. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire, S053 3YA.

TPS (Insurance Admin Services) Ltd, UK Underwriting Limited, and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0300 500 5000.

IMPORTANT NOTES

We hereby draw **your** attention to some important features of **your** travel insurance policy. If **you** would like more information, please contact the issuing company, particularly if **you** feel the insurance may not meet **your** needs.

We have not provided **you** with a personal recommendation as to whether this policy is suitable for **your** specific needs. This product meets the demands and needs of those who wish to ensure their travel insurance requirements are covered.

HEALTH CONDITIONS

Your policy contains certain exclusions relating to pre-existing medical conditions that affect **you**, **your** travelling companions or anyone else upon whom **your** travel plans may depend. Please read the section "MEDICAL SCREENING QUESTIONS" below.

RECIPROCAL HEALTH AGREEMENTS: EHIC/MEDICARE

If **you** are travelling to European Union countries **you** should obtain a European Health Insurance Card (EHIC) postal application form from **your** local Post Office. **You** can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle **you** to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the **excess** under section B will not apply. When **you** are travelling to Australia and **you** have to go to hospital, **you** must register for treatment under the national Medicare scheme.

POLICY DOCUMENT

You should read this document carefully. It gives **you** full details of what is and is not covered and the conditions of the cover.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of **your** policy, while general exclusions and general conditions will apply to the whole of **your** policy. It is a condition of this policy that all **material facts** must be disclosed to **us** at the time of taking out this insurance and prior to every **trip**. If **you** do not advise **us** of all the relevant information, **we** may quote the wrong terms, reject or reduce **your** claim, or **your** policy may become invalid.

AGE LIMITS

The cover under the Essentials policy and Comprehensive policy will not apply to any person aged 71 or over at the time the policy is purchased. The cover under the Standard policy will not apply to any person aged 56 or over at the time the policy is purchased. The cover under the Backpacker policy will not apply to any person aged 46 or over at the time the policy is purchased.

DANGEROUS SPORTS OR PASTIMES

There is no cover under the policy for claims arising from any activity not listed under the definition of the **acceptable sports and leisure activities** on page 3, unless **you** have paid the additional premium prior to travel, to include an activity listed under the definition of **hazardous sports and leisure activities** on page 4 and cover is confirmed on **your** schedule.

MATERIAL FACTS

All **material facts** must be disclosed to **us** at the time **your** policy commences and throughout the **period of insurance**. If **you** are in any doubt as to whether a fact is "material" then for **your** own protection it should be discussed with TPS (Insurance Admin Services) Ltd on 0844 412 3111. An example of a **material fact** would be the **serious illness** of a non-travelling **relative** upon whose health **your** booking depends.

PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment. **We** strongly recommend checking with the company **you** hire from, that they have sufficient Personal Liability cover in place, should **you** hire and participate in such an activity whilst on **your** trip. For any activity listed under **acceptable sports and leisure activities**, (see policy definitions on page 3) there is no cover for participant to participant liability. If **you** have paid the appropriate additional premium and are participating in any **hazardous sports and leisure activities**, (see policy definitions on page 4) no cover is provided for Personal Liability.

POLICY LIMITS

All sections of **your** policy have limits on the amount **we** will pay under that section. There are also specific limits under the Personal Effects and Baggage section for: **single items; valuables; items** for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

POLICY EXCESSES

Under some sections of the policy, claims will be subject to an **excess**. The **excess** will be applied per person, per section and per incident under which a claim is made. This means that **you** will be responsible for the first part of the claim. The amount **you** have to pay is the **excess**.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent illness, injury, loss or damage to **your** property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of **personal money** which was not carried on **your** person unless placed in a safety deposit box or similar locked, fixed receptacle.

YOUR RIGHT TO CANCEL

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim or intend to make a claim, **we** are entitled to recover all costs **we** have incurred for **your** use of those services. Thereafter, **you** may cancel **your** policy at anytime however no refund of premium will be available

RESIDENCY

This policy is only available to **you** if **you** are permanently resident and registered with a **medical practitioner** in the **United Kingdom**.

GOVERNING LAW

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the **insured's** habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the Law of Scotland shall apply.

COMPLAINTS PROCEDURE

If **you** have any cause for complaint regarding this insurance, please refer to the Complaints Procedure on page 10.

MEDICAL EMERGENCY

If **you** suffer an injury or illness which may lead to a claim under **your** insurance, **you** must always seek the advice of a registered **medical practitioner** before cancelling or **curtailing your trip**, or before incurring any expenses. If **you** are already on **holiday**, **you** must seek the advice of the 24 hour medical emergency service before incurring any expenses under section B. Please remember to retain receipts for all costs incurred.

MEDICAL SCREENING QUESTIONS – PLEASE READ CAREFULLY

FOR TRIPS TAKEN WITHIN THE UNITED KINGDOM OR REPUBLIC OF IRELAND – Please read this section

Please note that if **your** trip is being taken within the **United Kingdom** or Republic of Ireland **you** do not need to call us to discuss any medical conditions **you** may have. However, please be aware that certain conditions and exclusions are applicable to all sections of this insurance (particularly General Exclusion exclusion no.2, which applies to **you** or anyone else upon whom **your** trip depends), details of which can be found on page 9 of this policy document.

MEDICAL SCREENING QUESTIONS – PLEASE READ CAREFULLY

FOR TRIPS TAKEN OUTSIDE THE UNITED KINGDOM OR REPUBLIC OF IRELAND - Please read an answer the following two questions in respect of you or your travelling companions.

Question 1. Have **you** or any of **your** travelling companions ever suffered from, been investigated for, treated for or diagnosed with;

-any cancer or malignant condition?

-any lung, heart-related or circulatory condition (including angina or hypertension)?

YES

NO

Question 2. Do **you** or **your** travelling companions have any condition that has required referral to or consultation with a specialist or hospital for treatment, investigation or check-up within the past 12 months?

YES

NO

Full cover is available under this policy. If **your** answers to any of these questions change to 'Yes' during the **period of insurance**, please contact us on 0844 412 3111.

No cover is available under this policy for any claim which is directly or indirectly linked to the medical condition(s) which caused **you** to answer 'Yes' to either of the questions on the left.

However, **we** can sometimes offer extended cover at an additional premium. Please call **us** on 0844 412 3111 to discuss **your** requirements.

Please also pay attention to the sections titled General Conditions Which Apply to All Sections of this Insurance and General Exclusions Which Apply to All Sections of this Insurance (particularly General Exclusion exclusion no.2, details of which can be found on page 9 of this policy document).

Material Facts - The serious illness of a non-travelling **relative** is an example of a **material fact**. A **material fact** is any fact which is known to **you**, which is likely to influence **us** in the acceptance or assessment of this insurance. All **material facts** must be disclosed to **us** at the time **your** policy commences and throughout the **period of insurance**. If **you** are in any doubt as to whether a fact is "material" then for **your** own protection it should be disclosed to TPS (Insurance Admin Services) Ltd on 0844 412 3111.

Summary of Cover

Comprehensive Cover		Standard Cover		Essentials Cover		Backpacker Cover	
Section	Cover	Excess +	Cover	Excess +	Cover	Excess +	Cover
A1 Cancellation & Curtailment	Up to £5,000	£100* (£25 in respect of LOD only)	Up to £5,000	£100* (£25 in respect of LOD only)	Up to £1,000	£100* (£25 in respect of LOD only)	Up to £1,500
A2 Catastrophe	Up to £1,000	£100	N/A	N/A	N/A	N/A	N/A
A3 Withdrawal of Services	£50 per day up to £500	Nil	£50 per day up to £250	Nil	N/A	N/A	N/A
B Emergency Medical and Treatment Expenses	Up to £10,000,000	£100*	Up to £10,000,000	£100*	Up to £5,000,000	£75	Up to £5,000,000
C Hospital Benefit	£25 per day Up to £750 (outside UK)	Nil	£25 per day Up to £750 (outside UK)	Nil	£15 per day Up to £300 (outside UK)	Nil	£15 per day Up to £300 (outside UK)
D1 Travel Delay	£300 (£30 for each 12 hours of delay)	Nil	£150 (£30 for each 12 hours of delay)	Nil	£100 (£20 for each 12 hours of delay)	Nil	£100 (£20 for each 12 hours of delay)
D2 Holiday Abandonment	Up to £3,000	£100*	Up to £3,000	£100*	Up to £1,500	£60	Up to £1,500
E Mugging Benefit	£100 per day up to £300	Nil	N/A	N/A	N/A	Nil	£100 per day up to £400
F Missed Departure	Up to £1,000	£100	Up to £1,000	£100	Up to £500	£60	Up to £500
G Personal Accident	Maximum Benefit £25,000	Nil	Maximum Benefit £15,000	Nil	Maximum Benefit £10,000	Nil	Maximum Benefit £10,000
Loss of Limbs or Sight	£25,000	Nil	£15,000	Nil	£10,000	Nil	£10,000
Permanent Total Disablement	£25,000	Nil	£15,000	Nil	£10,000	Nil	£10,000
Death Benefit (aged 18 - 65)	£15,000	Nil	£7,500	Nil	£5,000	Nil	£5,000
Death Benefit (aged under 18 and over 65)	£5,000	Nil	£3,750 (Under 18's only)	Nil	£2,500	Nil	£2,500 (Under 18's only)
H Personal Liability	Up to £2,000,000	£250	Up to £2,000,000	£250	Up to £2,000,000	£250	Up to £2,000,000
I Legal Expenses	Up to £25,000	£250	Up to £25,000	£250	Up to £10,000	£250	Up to £10,000
J Pet Care	Up to £300	Nil	Up to £300	Nil	N/A	N/A	N/A
K Hijack Benefit	£100 per day up to £2,000	Nil	N/A	N/A	N/A	N/A	£50 per day up to £500
Personal Effects & Baggage & Personal Money							
L1 Personal Effects & Baggage	Up to £1,500	£100	Up to £1,500	£100	Up to £750	£100	Up to £1,000
Single Item Limit	£250		£250		£200		£200
Total Valuables Limit	£250		£250		£200		£200
Travel Documents	Up to £200		Up to £200		Up to £50		Up to £150
Delayed Baggage	Up to £200		Up to £200		Up to £50		Up to £150
L2 Personal Money	Up to £500	£100	Up to £500	£100	Up to £100	£100*	Up to £200
Cash Limit	£250		£250		£100		£150
Cash (aged under 18)	£50		£50		£50		£50
Increased Personal Effects & Baggage (When Additional Premium is Paid)							
Personal Effects & Baggage	Up to £2,000	£100	N/A	N/A	Up to £1,500	£100	N/A
Single Item Limit	£350		N/A		£200		N/A
Total Valuables Limit	£350		N/A		£200		N/A
Travel Documents	Up to £250		N/A		Up to £50		N/A
Delayed Baggage	Up to £250		N/A		Up to £50		N/A
Winter Sports (When Additional Premium is Paid)							
M1 Ski Equipment	Up to £750	£150	N/A	N/A	N/A	N/A	N/A
Owned	Up to £750		N/A		N/A		N/A
Hired	£300		N/A		N/A		N/A
Single Item Limit – Owned	£250		N/A		N/A		N/A
Single Item Limit – Hired	£100		N/A		N/A		N/A
M2 Ski Hire	£20 per day up to £200	Nil	N/A	N/A	N/A	N/A	N/A
M3 Ski Pack	Up to £75 per day up to £450	Nil	N/A	N/A	N/A	N/A	N/A
M4 Piste Closure	£20 per person per day up to £200	Nil	N/A	N/A	N/A	N/A	N/A
M5 Delay Due to Avalanche	Up to £300	£100	N/A	N/A	N/A	N/A	N/A
Golf Cover (When Additional Premium is Paid)							
N1 Golf Equipment	Up to £1,500	£100	N/A	N/A	N/A	N/A	N/A
Single Item Limit	£300		N/A		N/A		N/A
N2 Golf Equipment Hire	£25 per day up to £200	Nil	N/A	N/A	N/A	N/A	N/A
N3 Non-Refundable Golf Fees	£75 per day up to £300	Nil	N/A	N/A	N/A	N/A	N/A
Business Cover (Additional Cover Available Upon Payment Of Additional Premium)							
O1 Business Equipment	Up to £2,000	£100	N/A	N/A	N/A	N/A	N/A
Single Item Limit	£500		N/A		N/A		N/A
Computer Equipment - Single and Total Item Limit	£1,500		N/A		N/A		N/A
Samples	£500		N/A		N/A		N/A
Delayed Business Equipment	£100 per day up to £200		N/A		N/A		N/A
Emergency Courier of Essential Business Equipment	Up to £500		N/A		N/A		N/A
O2 Business Equipment Hire	£50 per day up to £500	Nil	N/A	N/A	N/A	N/A	N/A
O3 Business Money	Up to £1,000	£150	N/A	N/A	N/A	N/A	N/A
Cash Limit	£500		N/A		N/A		N/A
Additional Personal Accident	2 x Normal Benefits	Nil	N/A		N/A		N/A

* For Insured Persons travelling to mainland Spain, Cyprus or Turkey, the excesses are amended as follows: 1) Insured Persons aged up to & including age 40 – the excess is increased to £125 • 2) Insured Persons aged 41 and over – the excess is increased to £150
+ The excess does not apply if excess waiver cover has been purchased

HOSPITAL TREATMENT ABROAD

If **you** are admitted to hospital **you** must contact One Assist. immediately. If **you** do not, this could mean that **we** will not provide cover or **we** will reduce the amount **we** pay for medical expenses.

WHILE YOU ARE AWAY WHAT TO DO IN THE CASE OF MEDICAL EMERGENCY

The emergency assistance provided for **you** by this Insurance is operated by One Assist and Healthwatch S.A. In the event of any illness, injury, **accident** which requires:

Inpatient treatment anywhere in the world **you** must contact:

One Assist:
Tel: +44 (0)113 3180 126
Fax: +44 (0)113 3180 127
Email: ops@oneassist.com

Outpatient treatment anywhere in the world, excluding North America and the **United Kingdom**, **you** must contact:

Healthwatch S.A.:
Tel: +44 (0)113 3180 124
Fax: +44 (0)113 3180 125
Email: newcase@healthwatch.gr

Outpatient treatment in North America and the **United Kingdom** **you** must contact:

One Assist:
Tel: +44 (0)113 3180 126
Fax: +44 (0)113 3180 127
Email: ops@oneassist.com

One Assist or Healthwatch S.A. may be able to guarantee costs on **your** behalf. When contacting One Assist or Healthwatch S.A. please state that **your** insurance is provided by UK Underwriting Ltd and quoting the appropriate reference number:

Scheme name: **Primary Travel Insurance**
Reference number: **02545**

Note: **You** must retain all receipts for medical & additional costs incurred and **you** are responsible for any policy **excess** and this should be paid by **you** at the time of treatment.

OUTPATIENT TREATMENT

If **you** require outpatient treatment please contact the appropriate Emergency Assistance provider as detailed above. Please ensure the treating Doctor or Clinic is aware of the following instructions:

OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS:

In order to have **your** invoices paid quickly, please send **your** invoice together with a copy of the policy **schedule** (clearly showing the policy number and names) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to newcase@healthwatch.gr

You must include **your** bank account details, IBAN no's and / or Swift code for payment to be processed electronically.

Out Patient Department Tel: 00 30 2310 256454

Out Patient Department Fax: 00 30 2310 256455 or 0030 2310 254160

E-mail: newcase@healthwatch.gr

RETURNING EARLY TO THE UNITED KINGDOM

If **you** have to return to the **United Kingdom** under Section A1 (Cancellation & Curtailment) or B (Emergency Medical and Treatment Expenses), the 24 hour medical emergency service must authorise this. If they do not, this could mean that **we** will not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**. The 24 hour medical emergency service. **reserve** the right to repatriate **you** should **our** medical advisors view **you** as being fit to travel, if **you** refuse to be repatriated then all cover under this policy will cease. The 24 hour medical emergency service may be contacted from anywhere in the world to provide assistance to **you**

IMPORTANT CONTACT NUMBERS

FOR POLICY ENQUIRIES Call our Customer Helpline on: 0844 412 3111

FOR MEDICAL SCREENING ENQUIRIES Call our Medical Screening Helpline on: 0844 412 3111

FOR CLAIMS Call our Claims Helpline on: 0844 412 4296

TERRITORIAL LIMITS

Territorial Limits

The level of cover applicable to **you** will depend upon the premium paid.

Area 2 -Europe (inc **UK**, Channel Islands, Isle of Man and Republic of Ireland)

Area 3 -Worldwide excluding USA/Canada

Area 4 -Worldwide including USA/Canada

If **you** have purchased an Annual Multi-Trip policy, **you** will be insured for travel within the following areas:

a) Europe only - Area 2

b) Worldwide excluding USA/Canada - Area's 2 & 3 - Standard cover only

c) Worldwide including USA/Canada - Area's 2 & 4 - Essentials & Comprehensive cover only Trips within **your home** country are included providing a minimum of 2 nights are spent in paid accommodation and 50 miles away from **home**.

MAKING A CLAIM

Any incident or loss which gives rise, or may give rise, to a claim under **your** travel insurance should be advised immediately to:

Direct Group Travel Services
Claims Department
PO BOX 800
Halifax
HX1 9ET
Tel: 0844 412 4296
Fax: 0844 412 4138

On contacting Direct Group Travel Services please state **your** insurance is provided by UK Underwriting Limited and quote the following:

Scheme name: **Primary Travel Insurance**
Reference number: **02545**

You will then be sent a claim form, which **you** should arrange to complete as fully as possible, and return with the necessary supporting documents.

If **you** have to make a claim, **you** must notify **us** as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after **your** return **home**.

We reserve the right to decline liability for any claim notified after this date.

UK Underwriting Ltd are an insurers agent and in the matters of a claim, act on behalf of the insurer.

COVER

We will, subject to the terms of the policy and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the **period of insurance**. This policy gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the **schedule** that states the persons covered and the basis of cover. Together these documents form a contract of insurance.

POLICY DEFINITIONS

Wherever the following words or phrases appear within this policy they will always have the same meaning and will appear in bold. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

Acceptable sports & leisure activities

The following activities are automatically included within the cover when participating on an amateur basis:

Archery, if adequately supervised, badminton, baseball, basketball, beach games, bungee jumping (up to 1 jump per trip), canoeing, clay pigeon shooting, cricket, cycling (other than specified), deep sea fishing, dinghy sailing, dragon racing, fell walking, fencing, fishing, football, Frisbee, golf, hiking (under 2000 metres altitude), horse riding (up to 7 days), hot air ballooning which has been organised in the **UK** prior to departure, ice skating, jet boating, jet ski-ing, jogging, korfbal, marathon running, motorcycling up to 50cc, netball, orienteering, outward bound pursuits, paintballing, parascending (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, running-sprint/long distance, safari (**UK** organised), sail boarding, sailing within territorial limits, scuba diving up to 15 metres if adequately supervised, snow mobilising, snow sledging, snorkelling, squash, surfing (under 14 days), tobogganing, tennis, track events, trekking (under 2000 metres altitude), triathlon, ultimate frisbee, volleyball, war games, water polo, water ski-ing, white water rafting (Grade 1 to 4), windsurfing, work abroad including manual work being restricted to bar work and fruit picking (not involving the use of agricultural machinery), yachting (racing/crewing inside territorial waters)

The following activities are not included in the definition:

White water canoeing, bmx or mountain biking, horse jumping, hunting on horseback, polo on horseback, scuba diving within 24 hours prior to departure.

Please note there is no cover under section H Personal Liability for claims arising directly or indirectly from ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment, any firearms or weapons of any kind, participant to participant liability and any animals belonging to you or in your care, custody or control.

Accident, Accidental

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical **bodily injury** which results in a loss.

Act of terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone, or on behalf of, or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Adverse Weather

Weather of such severity that the police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by **you**, or by any reasonable alternative route.

Age Limits

The cover under the Essentials policy and Comprehensive policy will not apply to any person aged 71 or over at the time the policy is purchased. The cover under the Standard policy will not apply to any person aged 56 or over at the time the policy is purchased. The cover under the Backpacker policy will not apply to any person aged 46 or over at the time the policy is purchased.

Bodily Injury

Injury caused by external, violent and visible means.

Business Equipment

Computer equipment, communication devices and other business related equipment which is carried by **you** in the course of **your** business.

Cancellation Costs

Irrecoverable travel and accommodation expenses paid or contracted to be paid by **you** in respect of **your** trip.

Children/Grandchildren

Persons aged up to and including 17 years of age or 22 years of age when in full time education.

Close Business Associate

Any person employed by the same company as **you**, whose absence from business for one or more complete days at the same time as **you** prevents the effective continuation of that business and necessitates the cancellation or **curtailment** of the **holiday** as certified by a senior Director of such company.

Common-Law Partner(s)

Any couple (including same sex) in a common-law relationship or who have cohabited for at least 6 months at the date of purchase of this policy.

Consequential Loss

Unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming is not covered. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury** or illness.

Country of Residence

The country within the **UK** where **your home** is.

Curtailment Costs

Travel costs necessarily incurred to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is consequently foregone. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

Curtailed, Curtailed, Curtailing, Curtail

The abandonment of the **holiday** by **your** early return to **your home** in the **UK**, or **you** being confined as an in-patient in a hospital or nursing **home** during **your trip**

Excess

Where applicable, the **excess** is the first amount of the claim for each person, each section and each incident which is payable by **you** (unless **you** have paid the excess waiver additional premium). The **excess** amounts are shown in the Summary of Cover on page 2.

Family

Parents or grandparents (up to a maximum of two adults) and their **children** or **grandchildren**. Cover for families shall apply where the appropriate premium has been paid and where the **family** members travel together. Adults insured on an annual multi-trip policy are entitled to travel independently of each other. Cover for **children** will only be provided if travelling with an **insured** adult and all travellers are named on **your schedule**.

Golf Equipment

Shall mean golf clubs, golf bag, non motorised golf trolley and golf shoes, all under 5 years of age.

Hazardous Sports and/or Leisure Activities/Activity

Any activity not defined within the **acceptable sports and leisure activities** or **wintersports** definitions. The following activities are considered to be **hazardous sports & leisure activities**. **you** will only be covered whilst participating on an amateur basis in this **hazardous sport or leisure activity**, if **you** have paid the appropriate additional premium before **your** trip commenced and the activity is shown on **your schedule**.

We will not:

- cover any child aged under 10, who is not supervised by an adult when participating in a **hazardous sport or leisure activity**; or
- cover any person aged 66 or over, who is participating in a **hazardous sport or leisure activity**; or
- provide any cover if you receive any financial reward or gain as a result of participating in the **hazardous sport or leisure activity**; or
- pay any personal liability claim, which arises directly or indirectly, as a result of you participating in a **hazardous sport or leisure activity**

Category 2 activities

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

Boxing training (no contact), bungee jumping (up to 3 jumps), camel riding, cave rafting, cycle touring, dinghy sailing (competitive), dog sledging, elephant riding, flying as passenger in a private plane, helicopter or light aircraft, go karting (specific use), gymnastics, hiking (between 2,001 and 4,000 metres altitude), hockey, horse riding and pony trekking (over 7 days), hot air ballooning (non-UK organised), hydro zorbing, kayaking, lacrosse, manual work up to heights of 3 metres (excluding the use of mechanical machinery), martial arts (training only), use of motorcycles over 50cc, mountain biking (excluding downhill or extreme riding), 4x4 off-roading, quad biking, rugby, safari (non-UK organised and not involving the use of firearms), scuba diving between 15 and 30 metres in depth, sea canoeing, surfing (over 14 days, amateur), trekking (between 2,001 and 4,000 metres altitude).

The following activities are not included in the definition: *Hunting on horseback, polo on horseback, horse jumping, hot air ballooning organised in the UK prior to travel, safari's organised in the UK, scuba diving within 24 hours prior to departure, scuba diving below 30 metres in depth.*

Category 3 activities

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

Abseiling, american football, gliding, outdoor endurance events, parascending (over land), sailing (outside territorial waters), sand boarding, sand yachting, white water canoeing, white water rafting (grade 5 to 6 inclusive), yachting (racing / crewing) – outside territorial waters.

Category 4 activities

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

Animal riding (other than specified), bmx cycling, bob sleighing, canyoning, hang gliding, heli-skiing, horse jumping, ice hockey, land yachting, luge, off-piste skiing, rock scrambling, scuba diving (between 30 and 40 metres in depth) if BSAC, PADI, DIWA, SSI or SSA member, show jumping, skateboarding, ski blading, snowboarding (competitive), trekking/hiking (between 4001 and 6000 metres altitude), wrestling.

The following are not included in the definition: *Hunting on horseback, polo on horseback, major events, parachute jumping in the USA, scuba diving if you are not BSAC, PADI, DIWA, SSI or SAA member. scuba diving within 24 hours prior to departure.*

Home

Your usual place of residence in the **UK**.

Loss of Limb(s)

Loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

Loss of Sight

The complete and irrecoverable loss of vision in one or both eyes.

Material Fact

Any fact which is known to **you**, which is likely to influence **us** in the acceptance or assessment of this insurance. A **material fact** is any fact which is known to **you**, which is likely to influence **us** in the acceptance or assessment of this insurance. The **serious illness** of a non-travelling **relative** is an example of a **material fact**. All **material facts** must be disclosed to **us** at the time **your** policy commences and throughout the **period of insurance**. If **you** are in any doubt as to whether a fact is "material" then for **your** own protection it should be disclosed to TPS (Insurance Admin Services) Ltd on 0844 412 3111.

Medical Practitioner

A registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

Period of Insurance

If Single Trip cover is selected the **trip duration**, as shown in **your schedule**. Under section A1 (for cancellation), the insurance is effective from the date of issue of the **schedule** and terminates on commencement of **your trip**. In respect of all other sections, the insurance commences when **you** leave to commence the **trip** as described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the policy period as shown on the **schedule**;
- **Your** return as planned, at the end of the **trip**;
- **Your** return prior to the planned return at the end of the **trip**.

If Annual Multi Trip cover is selected: the period for which **we** have accepted the premium as stated in the **schedule**. During this period any **trip** not exceeding 21 days (Essentials & Standard

and 31 days (Comprehensive) is covered (unless **you** have paid an alternative premium as stated on **your schedule**. Cancellation cover under A1, shall be operative from the date stated in the **schedule** or the time of booking any **trip** (whichever is later) and terminates on commencement of any **trip**. Annual Multi Trip policies include 17 days **wintersports** cover in total per year when the appropriate premium has been paid.

For all other sections of the policy, whichever cover is selected, the insurance commences when **you** leave **your home** or in respect of a business **trip** **your** place of business in the **United Kingdom** (whichever is the later) to commence the **trip** and terminates at the time of **your** return to **your home** or place of business in the **United Kingdom** (whichever is the earlier) on completion of the **trip**.

The **period of insurance** is automatically extended for the period of the delay in the event that **your** return to the **United Kingdom** is unavoidably delayed due to an event insured by this policy.

Permanent Total Disablement

Disablement which, from the moment of **accident**, entirely prevents **you** from attending to any business or occupation whatsoever of any and every kind and which lasts 12 calendar months and at the expiry of that period is, in the opinion of **our** medical advisors, beyond expectation of improvement.

Personal Effects

Luggage, clothing, **valuables** and personal items, (excluding **personal money**) which are owned by **you** and have been either taken or purchased on the **trip**.

The following are not included in the definition:

Antiques, any property held or used for any business or professional purposes, bicycles, contact or corneal lenses, diving equipment, cameras and other photographic equipment of any kind, audio and visual equipment of any kind, electrical and electronic equipment, computers and telecommunications equipment of any kind (including mobile phones), all discs and other audio and/or visual media of any kind, satellite navigation devices of any kind, jewellery, watches, furs, telescopes, binoculars, musical instruments, spectacles, sunglasses, precious stones or articles made of or containing gold, silver or other precious metals.

Personal Money

Your currency coins and bank notes in current circulation, cheques, travellers' cheques, postal or money orders or travel tickets.

Public Transport

A train, bus, coach, ferry service, or scheduled flights running to a published timetable to join the booked travel itinerary.

Redundant, Redundancy

You becoming **redundant** and qualifying to receive payment under the current **redundancy** payments legislation.

Relative

Brother, brother-in-law, civil partner, **common-law partner**, daughter, daughter-in-law, fiancé(e), foster child, grandchild, grandparent, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, spouse, step-brother, step-sister, step-child or step-parent (in-law) who live in the **United Kingdom**.

Schedule

The **schedule** is proof of insurance and is part of the policy. This document describes **you** and the **insured** person(s) who are covered under this policy, the **period of insurance** and the cover **you** have opted for.

Self-Drive Holiday

A **holiday**, the itinerary of which does not include transportation by means of **public transport**, or by means of the services of other privately owned coach/tour operators.

Serious Injury or illness

Any illness or injury which:

- restricts **your** mobility; or
- results in **you** being a patient in hospital for more than 48 hours.

Single Item

Any one article, pair, set or collection.

Ski Equipment

Skis, ski poles, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots.

Sports Equipment

Those items which are usually worn, carried, used or held during the participation of a sporting activity. This includes **ski equipment** and **golf equipment**.

Trip, Trip duration, Holiday

A journey which begins when **you** leave to commence **your trip** and ends on **your** planned return, during the **period of insurance**, to either:

- a) **Your home**, or
- b) The place at which **you** are temporarily residing in the **UK**, or
- c) A hospital or nursing home in the **UK** following **your** repatriation.

UK, United Kingdom

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

Us, We, Our

UK Underwriting Limited on behalf of Fortis Insurance Limited.

Valuables

Means cameras and other photographic equipment of any kind, audio and visual equipment of any kind, electrical and electronic equipment, computers and telecommunications equipment of any kind, all discs and other audio and/or visual media of any kind, jewellery, watches, furs, telescopes, binoculars, precious stones or articles made of or containing gold, silver or other precious metals.

Wintersports

Guided cross-country skiing, mono skiing, off-piste skiing or snowboarding, recreational racing, skiing, snow boarding and snow sledging.

Wintersports does not include:

Freestyle skiing, heli-skiing, ice hockey, luge, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snowboarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski flying, ski jumping, ski racing or training, the use of skeletons or bobsleighs, snow mobiling and tobogganing.

You, Your(s), Insured

All person(s) within the **age limit**, the names of whom are provided to Primary Insurance at the time of premium payment and are shown on the **schedule**. All persons must be resident and registered with a **medical practitioner** in the **United Kingdom**. Each person is separately insured with the exception of **children / grandchildren insured** on an Annual Multi-Trip policy unless travelling with an **insured** adult.

SECTION A1 - CANCELLATION AND CURTAILMENT, LOSS OF DEPOSIT

▲ What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 2 for **your** proportion of the **cancellation costs** which **you** have paid or agreed to pay and which **you** cannot recover from any source, if it is necessary and unavoidable to cancel or **curtail your trip** as a result of:

- a) death, **serious injury or illness**, during the **period of insurance** of:
 - **you**; or
 - a person **you** are travelling with; or
 - a **relative**; or
 - a **close business associate** who lives in the **UK**; or
 - a friend or **relative** who lives abroad with whom **you** have made arrangements for the provision of **holiday** accommodation where **your holiday** involves staying in such person's **home** and is dependent upon such person's well being.
- b) **you** or the person **you** are travelling with:
 - being required in the **UK** for jury service, as a witness in a Court of Law; or
 - being under compulsory quarantine; or
 - being required to be present by the police, as a result of **your home** or **your** travelling companion's **home** or usual place of business in the **UK** suffering a burglary within 7 days of the start of, or during **your trip**; or
 - suffering fire, theft, storm, flood damage to **your home** or to **your** travelling companion's **home** within 7 days of the start of, or during **your trip** where **you** or **your** travelling companion's presence is required either by the police or the insurers at **your** or **your** travelling companions **home**; or
 - being made **redundant**; or
 - receiving emergency requirements of duty in the armed forces, police, nursing or ambulance services.

In addition, if **you** have booked a **self drive holiday** and it is necessary to cancel **your trip** as a result of **your** vehicle being involved in an accident within 7 days of **your** intended **trip**, we will pay for **your** proportion of the costs which **you** have paid or agreed to pay and which **you** cannot recover from any source.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section A1:

1. the **excess** as shown in the Summary of Cover on page 2
2. any claim for **curtailment** which has not been approved by the 24 hour medical emergency service, prior to **your** return to the **UK**
3. any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing **you** to cancel or **curtail your trip**
4. any costs which **you** have paid or agreed to pay, if **your trip** is cancelled or **curtailed** for the following reasons:
 - a) any claims arising directly or indirectly from any medical condition which would require **you** or any of **your** travelling companions to answer yes to the MEDICAL SCREENING QUESTIONS on page 1, unless declared to and accepted by **us**.
 - b) claims, irrespective of **your** destination, arising directly or indirectly from **you** or anyone else upon whom **your trip** depends;
 - i) travelling or acting against medical advice
 - ii) awaiting results of tests or medical investigations
 - iii) being on a hospital waiting list for treatment
 - iv) having received a terminal prognosis
 - v) suffering from anxiety, stress or depression (unless admitted as an in-patient)
 - vi) failing to disclose a **material fact** at the time **your** policy commences and throughout the **period of insurance**.
 - c) **you** have failed to have any recommended vaccines, inoculations or medications prior to **your trip**
 - d) **you** have failed to get the relevant passport or visa
 - e) unlawful or criminal proceedings against **you** or a person **you** are travelling with
 - f) **redundancy**, which is not notified to **you** during the **period of insurance**
 - g) **your** personal financial circumstances, other than **you** being made **redundant** after the purchase date of the policy
 - h) **your** late arrival at the airport or port after check in or booking in time
 - i) any costs in respect of the following:
 - i) any claims arising directly or indirectly from the cancellation or **curtailment** of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
 - ii) loss of air passenger duty
 - iii) unused timeshare property, airmiles or other promotions of this nature
 - iv) **your** loss of enjoyment of the **trip**, however caused
 - v) **your** failure to advise **us** of any **material fact** prior to the issue of the policy or prior to **your** departure on **your trip**
 - vi) unused portions of **your** original ticket, where repatriation has been made
 - vii) **your** travel expenses for **you** to return to the **UK**, if **you** do not already possess pre-paid return travel tickets
 - viii) any cancellation or **curtailment costs** which **we** would not have had to pay, had **you** notified the travel agent, tour operator or provider of transport or accommodation immediately after **you** knew **you** would be cancelling or **curtailing your trip**
 - ix) any claim resulting from **you** or a person **you** are travelling with being posted overseas or receiving an emergency requirement of duty, following an **act of terrorism**, war or invasion
 - x) **your** disinclination to travel.

SECTION A2 – CATASTROPHE

▲ What You Are Covered For:

If **you** are forced to move from **your** pre-booked and pre-paid accommodation as a result of:

- fire, explosion
- lightning
- earthquake
- storm, tempest, hurricane, flood
- medical epidemic or local government directive

occurring during **your trip**, we will pay any expenses in respect to travel and accommodation **you** incur, to enable **you** to

- continue **your trip**; or
- if **you** are unable to continue with **your trip**, return **you** to the **UK**, up to the amount shown in the Summary of Cover on page 2.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section A2:

1. the **excess** as shown in the Summary of Cover on page 2
2. any costs which cannot be substantiated by a written report from the local or national authority who ordered **your** relocation which confirms the exact cause for the relocation
3. any costs or expenses payable by or recoverable from **your** tour operator, airline, hotel or other provider of accommodation or transport
4. any costs or expenses if **you** decide not to remain in **your** booked accommodation, although it is considered safe and acceptable to continue living there
5. any costs which **you** would have expected to pay during **your trip**.

SECTION A3 - WITHDRAWAL OF SERVICES

▲ What You Are Covered For:

If **your** pre-booked hotel, due to strike or industrial action, completely withdraws the following:

- water or electrical facilities; or
- swimming pool facilities; or
- kitchen services to the extent that no food is available; or
- chambermaid facilities

We will pay **you** the amount shown in the Summary of Cover on page 2, for each complete 24 hours **you** are without these facilities.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section A3:

1. claims which are not substantiated by a written report from the tour representative or hotel confirming the exact length, nature and cause of the disruption
2. strike or industrial action, which was advised to **you** at the time **you** took out this policy
3. claims for services, which were not available prior to any strike or industrial action.

SECTION B – EMERGENCY MEDICAL AND TREATMENT EXPENSES

▲ What You Are Covered For:

If **you** suffer an unforeseen illness or **bodily injury** during the **trip**, we will pay up to the amount shown in the Summary of Cover on page 2 for up to 12 months after the start date of the treatment for:

- a) Emergency Medical and Treatment expenses
 - reasonable and customary medical, surgical and hospital expenses incurred outside the **UK**
 - emergency dental treatment for the immediate relief of pain up to £250 incurred outside the **UK**.
 - b) Funeral and Repatriation expenses
- If **you** die during the **trip** the **we** will pay for the following:
- the funeral expenses in the country where **your** death occurs up to £3,000 or
 - the cost of returning **your** body or ashes **home** up to £3,000.
- c) Travel and Accommodation Expenses
 - Reasonable additional travel and room only accommodation expenses incurred by **you**, as a result of **you** receiving medical advice from a registered **medical practitioner** in attendance and the 24 hour medical emergency service that **your** originally planned return journey **home** to the **UK**, is impossible due to medical reasons. This includes, if deemed medically necessary, reasonable additional transport and accommodation expenses for one person travelling with **you** to remain with **you**. The most the **we** will pay for accommodation costs is £1,000 per person.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section B:

1. the **excess** as shown in the Summary of Cover on page 2
2. any costs or expenses, if **you** or **your** representative have not advised the 24 hour medical emergency service and received their agreement to these costs, in the event of **you**:
 - a) dying; or
 - b) incurring medical or treatment expenses; or
 - c) being involved in an **accident**; or
 - d) being admitted to hospital; or
 - e) **curtailing your trip** due to medical reasons; or
 - f) missing **your** flight due to medical reasons
3. any medical costs or expenses, if **you** are in Australia and **you** have not enrolled with Medicare
4. any medical, hospital or treatment expenses in the **UK**
5. any claims arising directly or indirectly from any medical condition which would require **you** or any of **your** travelling companions to answer yes to the MEDICAL SCREENING QUESTIONS on page 1 unless declared to and accepted by **us**.
6. claims, irrespective of **your** destination, arising directly or indirectly from **you** or anyone else upon whom **your trip** depends;
 - i) travelling or acting against medical advice
 - ii) awaiting results of tests or medical investigations
 - iii) being on a hospital waiting list for treatment
 - iv) having received a terminal prognosis
 - v) suffering from anxiety, stress or depression (unless admitted as an in-patient)
 - vi) failing to disclose a **material fact** at the time **your** policy commences and throughout the **period of insurance**.
7. any medical, hospital, treatment expenses, which in the opinion of the **our** medical advisors, are not essential or can be reasonably delayed until **your** return **home** to the **UK**
8. any costs arising from **you** arranging a single or private accommodation room in a hospital, clinic or nursing home
9. dental treatment which is not for the purpose of relieving immediate pain or suffering
10. any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered **medical practitioner**
11. any medical, hospital or treatment expenses, which **you** have incurred after **you** have refused the offer of repatriation when, in the opinion of **our** medical advisors, **you** are fit to travel
12. any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a **serious injury** or which in the opinion of **our** medical advisors, can be reasonably delayed until **your** return **home**
13. non continuous treatment
14. any up-grades from economy class travel, unless **our** medical advisors specify this necessary on medical grounds
15. any costs or expenses if **you** do not have a pre-paid return ticket to the **UK**, or the country in which **you** are temporarily residing, at the start of **your trip**
16. any medication or drugs which **you** knew were needed at the start of the **trip**
17. the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which **you** went into hospital or clinic abroad
18. any costs of providing, repairing or replacing dentures, dental work involving the use of precious metals, false limbs, hearing aids, contact or corneal lenses or prescription spectacles

19. losses arising within 25 miles of **your home**
 20. cosmetic surgery and all expenses incurred in connection with cosmetic surgery
 21. services and supplies to the extent that they are not usual, customary and reasonable or not prescribed by a legally qualified **medical practitioner** in accordance with similar accepted provisional medical standards.

You may not claim under this section B (Emergency Medical and Treatment Expenses) and section A1 (Loss of Deposit, Cancellation & **Curtailement**) in respect of the same additional accommodation or travel expenses.

SECTION C - HOSPITAL BENEFIT

▲ What You Are Covered For:

We will pay **you** the amount shown in the Summary of Cover on page 2, for each and every completed period of 24 hours for which **you** are an in-patient in a hospital, as a direct result of an **accidental** injury or **illness** which is covered under Section B1

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section C, if **you**:

1. are an in-patient at a hospital or clinic in the **UK**
2. are not receiving continuous treatment
3. are an in-patient at a hospital or clinic, which has not been authorised and arranged by the 24 hour medical emergency service, as detailed on page 3.

SECTION D1 & D2 - TRAVEL DELAY AND HOLIDAY ABANDONMENT

▲ What You Are Covered For:

D1 Travel Delay

We will pay **you** the amount shown in the Summary of Cover on page 2, if **your** planned:

- International outward flight, rail or sea journey on **your** scheduled departure, or
 - International inbound flight, rail or sea journey on **your** scheduled return
- is delayed for 12 hours or more, as a direct result of:
- strike or industrial action
 - **adverse weather**
 - mechanical breakdown or derangement of such aircraft, sea vessel or train.

D2 Holiday abandonment

We will pay, up to the amount shown in the Summary of Cover on page 2, for travel and accommodation expenses which **you** have paid or have contracted to pay, which **you** cannot recover from any source, if **you** elect to cancel **your trip** following a delay of 24 hours or more from the scheduled departure time.

▼ What You Are Not Covered For:

We will not pay the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section D1 & D2

1. the **excess** as shown in the Summary of Cover on page 2
2. any compensation if **you** have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of **your holiday**, the scheduled departure time and the actual departure time of **your** flight, rail journey or sailing, if applicable
3. any delay which is due to strike or industrial action which had started or was announced before **you** took out this policy
4. compensation under both the 'Travel Delay' and 'Holiday Abandonment' sections of this policy
5. any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to, by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
6. **your** failure to check-in according to the itinerary supplied to **you**.

Alternatively, in respect of a **self-drive holiday** the benefits described in Travel Delay and Holiday Abandonment shown above will become payable if **you** are delayed for at least twelve hours from travelling in **your** own vehicle either to or from the **self-drive holiday** destination specified in the booking confirmation supplied to **you** due to:

- a) **adverse weather**,
- b) accidental damage to the self-driven vehicle, including towed caravans, that occurs en-route to the self-drive destination and where repairs cannot be effected within twelve hours of the accident.

SECTION E - MUGGING BENEFIT

▲ What You Are Covered For:

We will pay **you**, up to the amount shown in the Summary of Cover on page 2, for each and every 24-hour period **you** spend in a hospital abroad as an in-patient during **your trip**, as a direct result of injuries sustained whilst being mugged.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section E:

1. any claims for mugging if **you** are an in-patient at a hospital in the **UK**; or
2. any claim for mugging if **you** are not receiving continuous treatment; or
3. any claim for mugging if **you** are an in-patient at a hospital or clinic which has not been authorised by the 24 hour medical emergency service; or
4. any claim for mugging which **you** have not reported to the police and received a crime reference number for.

SECTION F - MISSED DEPARTURE

▲ What You Are Covered For:

We will pay **you**, up to the amount shown in the Summary of Cover on page 2 for reasonable additional accommodation and travel expenses, if **you** arrive at **your** last departure point from the **UK** or the last departure point for **your** return **trip** to the **UK**, too late to board **your** booked flight, train or sailing, as a result of the following:

- scheduled **public transport** services failing to get **you** to **your** destination in time due to strike, industrial action, **adverse weather** or mechanical breakdown; or
- the private motor vehicle in which **you** were travelling suffering from a mechanical breakdown or failure; or
- the private motor vehicle in which **you** were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section F:

1. the **excess** as shown in the Summary of Cover on page 2
2. any upgrade in accommodation
3. any claim arising as a result of **you** not having taken reasonable steps to complete the journey to the departure point on time once the original occurrence giving rise to the delay is diminished or otherwise rectified
4. any claim relating to internal flights
5. any claim, if the **adverse weather**, strike or industrial action was in existence or publicly declared before **you** started **your** journey to the departure point
6. any claim in respect of mechanical breakdown or failure, if **your** private motor vehicle has not been properly serviced and maintained
7. any repair costs to **your** private motor vehicle
8. any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage.

SECTION G - PERSONAL ACCIDENT

▲ What You Are Covered For:

We will pay **you** or **your** estate a lump sum, as shown in the Summary of Cover on page 2, if **you** suffer **bodily injury** as a result of an **accident** during **your trip** which causes:

- 1) **your** death; or
- 2) permanent **loss of limb(s)**; or
- 3) permanent **loss of sight** in one or both eyes; or
- 4) **permanent total disablement**.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section G:

1. any benefit as a result of participating in a **hazardous sport & leisure activity**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your schedule**
2. any benefit where **your** death, injury or loss does not occur within 180 days of the **accident**
3. any benefit if **you** cannot prove to the **us** that the **permanent total disablement** has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **your** life
4. any claim for **permanent total disablement** if at the date of the **accident you** are over the statutory age of retirement and not in full time paid employment
5. any claim arising directly or indirectly from the contracting of any disease or illness
6. any claim arising directly or indirectly from the injection or ingestion of any substance
7. any claim arising from any event, which exacerbates a previously existing **bodily injury**
8. any claim not certified by an independent **medical practitioner**
9. compensation shall not be payable under more than one of items 1, 2, 3 or 4 in respect of the same **accident**, and the payment under any one item shall terminate **our** liability under this section of the policy.

SECTION H - PERSONAL LIABILITY

▲ What You Are Covered For:

We will pay for **your** legal liability inclusive of all associated legal fees and costs, in total up to the amount shown in the Summary of Cover on page 2, for any event which relates to an incident caused by **you** during the **trip** which results in:

- injury, illness or disease to another person
- loss or damage to property which does not belong to **you** or any member of **your family** and is not in **your** or a member of **your family's** custody or control.

In the event of **your** death **we** will, in respect of the liability incurred by **you**, indemnify **your** personal representatives in the terms of and subject to the limitations of this section, provided that such personal representatives shall act as though they were **you** and observe, fulfil and be subject to the terms, exclusions and conditions of this section insofar as they can apply.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section H:

1. the **excess** as shown in the Summary of Cover on page 2
2. the first £200 of each and every claim in respect of loss or damage to temporary **holiday** accommodation
3. **bodily injury** or disease to any person who, at the time of sustaining such injury or disease, is engaged in **your** service or to any member of **your family** or anyone **you** are travelling with
4. damage to property belonging to, or in the care, custody or control of **you** or a member of **your family** or a person in **your** service
5. any liability arising out of or incidental to any profession, occupation or business
6. any liability which has been assumed under contract and would not otherwise have attached
7. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form or motorised leisure equipment
8. any liability arising out of ownership, occupation, possession, or use of any land or building (other than occupation only of any temporary residence)
9. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind
10. any liability arising in respect of any wilful or criminal act or assault
11. any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to **you** or in **your** care, custody or control
12. any liability claim which arises directly or indirectly as a result of **you** participating in **hazardous sports and leisure activities**
13. any claims arising directly or indirectly from participant to participant liability.

SECTION I - LEGAL EXPENSES

▲ What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 2, for legal costs and expenses incurred in pursuing legal proceedings against third parties for compensation and damages arising from or out of **your** death, **serious injury or illness** during **your trip**.

Conditions Applicable to Section I

We will have complete control over the appointment of any solicitor(s) acting on **your** behalf and of any legal proceedings.

We will be entitled to repayment of any amounts paid under this section in the event that **you** are awarded legal costs as part of any judgement or settlement.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section I:

1. the **excess** as shown in the Summary of Cover on page 2
2. any costs or expenses which have been incurred without **our** prior approval
3. any claim where **we** consider **your** prospect of success in achieving a reasonable benefit to be insufficient
4. any claim emerging from the pursuance to a contingent fee agreement between **you** and **your** counsel
5. any claim for travel and accommodation expenses which **you** have incurred whilst pursuing legal action
6. any claim arising from **you** pursuing legal proceedings as part of and (or) on behalf of a group or organisation
7. any claim for legal costs where **you** are pursuing a legal action against **your** agent, TPS (Insurance Admin Services) Ltd, UK Underwriting Limited, the 24 hour medical emergency service, or Direct Group Travel Services.
8. any claim against any member of **your family** or travelling companion
9. any claim for legal costs where **you** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.

SECTION J - PET CARE

▲ What You Are Covered For:

We will pay up to the amount shown in the Summary of Cover on page 2 in respect to either of the following:

- Veterinarian treatment for **your** dog or cat occurring during the period of **your trip**, required as a result of injury or illness not known at the time of departure; and/or
- Additional boarding/kennelling expenses for **your** dog or cat, incurred by **you** due to a delay on **your** planned return **home** of more than 8 hours.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims under section J:

1. any dog or cat not in good health at the commencement of **your** intended **trip**.
2. any dog or cat that does not comply fully with immigration guidelines with regard to microchip, inoculations, pet passport etc.
3. any boarding/kennelling charges that **you** would have incurred in the course of **your** intended **trip**.

SECTION K - HIJACK BENEFIT

▲ What You Are Covered For:

In the event that the aircraft on which **you** are travelling as a passenger is hijacked, **we** will pay **you** the amount shown in the Summary of Cover on page 2.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims under section K:

1. claims not substantiated by a police report confirming the length and exact nature of the incident.

SECTION L1 - PERSONAL EFFECTS AND BAGGAGE

▲ What You Are Covered For:

1) Personal Effects and Baggage -

We will pay for the loss of, theft of or damage to **your personal effects**, after making reasonable allowance for wear, tear and depreciation, up to the amount shown in the Summary of Cover on page 2.

2) Travel Documents -

We will pay for any reasonable expenses **you** incur, whilst obtaining emergency replacement passports, green cards, visas and accommodation vouchers or travel tickets which have been lost or stolen during the **trip**, up to the amount shown in the Summary of Cover on page 2.

3) Baggage Delay -

We will pay for the purchase of essential items, up to the amount shown in the Summary of Cover on page 2, if **your personal effects** are delayed or lost in transit on **your** outward journey for more than 12 hours.

Any payment made under baggage delay will be deducted should **you** subsequently claim for Personal Effects and Baggage which have been permanently lost or stolen.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section L1:

1. the **excess** as shown in the Summary of Cover on page 2
2. claims for theft of **your personal effects** and baggage if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
3. more than the **single item** limits in the Summary of Cover on page 2, up to a maximum shown in the Summary of Cover on page 2 in total for any one claim, limited to £50 per item and subject to a maximum of £200 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
4. any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
5. wear, tear, or depreciation
6. loss, theft or damage arising from the delay, detention, seizure or confiscation by customs or other officials
7. damage caused by the leakage of powder or liquid carried within **your personal effects** or baggage
8. any breakage of fragile articles, unless the breakage is caused by fire or an incident involving the vehicle in which **you** are being carried
9. theft from **your holiday** accommodation unless there is evidence of violent, visible and forcible entry thereto

10. claims arising for loss to stamps, contact or corneal lenses, sunglasses, hearing aids, dentures, false limbs, antiques, satellite navigation equipment of any kind and mobile phones
11. claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine equipment, diving equipment, watercraft, surfboards, **golf equipment** or **sports equipment**
12. damage to, or loss or theft of **your personal effects** or baggage, if they have been left:
 - a) in the custody of a person of anyone other than an **insured** person or **your** travelling companion
 - b) in an unattended motor vehicle between the hours of 9am and 8pm local time, unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced entry which is confirmed by a police report.
13. loss or damage to **sports equipment**, whilst in use
14. loss, theft or damage to anything being shipped as freight under a Bill of Lading, dentures, bridgework, artificial limbs, hearing aids of any kind, or items being carried on a vehicle roof rack
15. loss, theft or damage to **valuables**, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle
16. any claim for baggage delay if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay
17. loss, theft or damage arising from:
 - a) mechanical or electrical breakdown; or
 - b) moth or vermin; or
 - c) processes of cleaning, restoring or repairing.

SECTION L2 - PERSONAL MONEY

▲ What You Are Covered For:

We will pay for the loss or theft of **your personal money** carried on **your** person or deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation, during **your trip**, up to the amount shown in the Summary of Cover on 2.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section L2:

1. the **excess** as shown in the Summary of Cover on page 2
2. any loss or theft of **personal money** if **you** have not notified the police within 24 hours of its discovery by **you** and obtained a written report, which includes the crime reference number
3. any claim, if the loss or theft occurs whilst in the custody of an airline or other carrier.
4. any loss, if **you** have not taken reasonable steps to prevent a loss happening
5. loss or theft of **personal money** that is:
 - not on **your** person; or
 - not deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation
6. loss or theft of travellers cheques, if the issuer provides a replacement service
7. depreciation in value, currency changes, shortage caused by any error or omission, loss or damage arising from delay, seizure, confiscation or detention by customs or other officials.

WINTERSPORTS

If **you** have paid the additional premium to include **wintersports** cover and the cover is shown on **your** policy **schedule**, cover sections M1, M2, M3, M4 and M5 inclusive apply: For Annual Multi Trip policies **wintersports** cover is only provided up to a maximum of 17 days during the 12 month insured period.

SECTION M1 - SKI EQUIPMENT

▲ What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 2, for accidental loss, theft of or damage to **ski equipment**, which is owned or hired by **you**. If **you** own the **ski equipment**, **we** will take off the following amounts for wear and tear:

AGE OF SKI EQUIPMENT DEDUCTION

Up to 1 year old	- 10% of purchase price
1 to 2 years old	- 30% of purchase price
2 to 3 years old	- 50% of purchase price
3 to 4 years old	- 70% of purchase price
4 to 5 years old	- 80% of purchase price
Over 5 years old	- No cover

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section M1:

1. the **excess** as shown in the Summary of Cover on page 2
2. claims for **ski equipment** which is owned by **you**, if it is over five years old
3. more than **your** liability for the loss or damage to any hired **ski equipment**
4. any claim for loss or theft of **ski equipment**, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
5. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
6. more than the **single item** limits in the Summary of Cover on page 2, up to a maximum shown in the Summary of Cover on page 2 in total for any one claim, limited to £50 per item and subject to a maximum of £200 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
7. claims arising from delay, detention, seizure or confiscation by customs or other officials
8. claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading
9. damage to, or loss or theft of **ski equipment**, if it has been left:
 - a) unattended in a place to which the public has access other than in respect of skis left in an area designated for their storage where no secure facility exists; or
 - b) in an unattended motor vehicle; or
 - c) in the custody of anyone other than an **insured** person or **your** travelling companion.

SECTION M2 - SKI HIRE

▲ What You Are Covered For:

If **your** own **ski equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 12 hours

we will pay for the cost of hiring **you** the necessary **ski equipment** for each 24 hour period **you** are without **your** own **ski equipment**, up to the amount shown in the Summary of Cover on page 2.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section M2:

1. the **excess** as shown in the Summary of Cover on page 2
2. any claim for loss or theft of **your** own **ski equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
3. any claim, if the loss or theft of **your** own **ski equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
4. claims arising from **your** own **ski equipment** being delayed, detained, seized or confiscated by customs or other officials
5. claims for loss or theft of, or damage to **your** own **ski equipment**, whilst being shipped as freight or under a Bill of Lading
6. claims arising from damage, or loss or theft of **your** **ski equipment**, if it has been left:
 - a) unattended in a place to which the public has access other than in respect of skis left in an area designated for their storage where no secure facility exists; or
 - b) in an unattended motor vehicle; or
 - c) in the custody of anyone other than **insured** person or **your** travelling companion.

SECTION M3 - SKI PACK

▲ What You Are Covered For:

If **you** are unable to use **your** ski pass, tuition or ski hire due to:

- being involved in an **accident**; or
- **your** sickness when substantiated by a **medical practitioner**; or
- the loss or theft of **your** ski pass

we will pay **you**, up to the amount shown in the Summary of Cover on page 2, for the proportionate value of any unused ski pass, ski hire or tuition fee.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section M3:

1. the **excess** as shown in the Summary of Cover on page 2
2. any claim, if the loss or theft of **your** ski pass is not notified to the police within 24 hours of its discovery and **you** have not obtained a written report, which includes the crime reference number
3. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
4. loss or theft of **your** ski pass, if it was left:
 - unattended in a place to which the public have access; or
 - in an unattended motor vehicle; or
 - in the custody of anyone other than an **insured** person or **your** travelling companion.
5. claims arising from a medical condition which is not substantiated by a report from the treating **medical practitioner**, confirming **your** inability to ski
6. claims for loss of enjoyment, however caused.

SECTION M4 - PISTE CLOSURE

▲ What You Are Covered For:

We will pay a benefit, as shown in the Summary of Cover on page 2, if **you** are unable to ski for a continuous period in excess of 24 hours, due to a lack of snowfall during the months of December to March inclusive, at **your** pre-booked **wintersports** resort.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section M4:

1. any benefit, if **you** are not skiing in a pre-booked **wintersports** resort which is more than 1,000m above sea level
2. any benefit, if **you** are unable to provide a written report from either the resort management or **your** tour operator substantiating **your** claim
3. any benefit, if an alternative resort is available
4. any benefit, where **you** have been offered a reasonable alternative destination due to piste closure in **your** pre-booked **wintersports** resort
5. claims for loss of enjoyment, however caused
6. any benefit in respect to a **UK holiday**
7. any benefit if **you** were aware of or it was publicly known there was likely to be a lack of snow at the time of taking out this insurance.

SECTION M5 - DELAY DUE TO AVALANCHE

▲ What You Are Covered For:

If **your** outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **your** pre-booked **wintersports** resort, **we** will pay **you** an amount, as shown in the Summary of Cover on page 2, for additional travel and accommodation expenses.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section M5:

1. the **excess** as shown in the Summary of Cover on page 2
2. any claim, if **you** are unable to provide a written report from the resort management substantiating **your** claim.

GOLF COVER

If **you** have paid the additional premium to include golf cover and the cover is shown on **your** policy **schedule**, cover sections N1, N2 and N3 inclusive apply:

SECTION N1 - GOLF EQUIPMENT

▲ What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 2, for accidental loss, theft of or damage to **golf equipment** which **you** own.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims under Section N1:

1. the **excess** as shown in the Summary of Cover on page 2
2. more than the **single item** limits in the Summary of Cover on page 2, up to a maximum shown in the Summary of Cover on page 2 in total for any one claim, limited to £50 per item and subject to a maximum of £200 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
3. **golf equipment** which is over five years old
4. any claim for loss or theft of **golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
5. any claim, if the loss of theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
6. claims arising from delay, detention, seizure or confiscation by customs or other officials
7. claims for loss, theft or damage to anything whilst being shipped as freight or under a Bill of Lading
8. damage to, or loss or theft of **golf equipment**, which is being carried on a vehicle roof rack
9. damage to, or loss or theft of **golf equipment**, if it has been left:
 - a) unattended in a public place; or
 - b) left in an unattended motor vehicle; or
 - c) in the custody of anyone other than an **insured** person or **your** travelling companion.

SECTION N2 - GOLF EQUIPMENT HIRE

▲ What You Are Covered For:

If **your** own **golf equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 24 hours

we will pay for the cost of hiring **you** the necessary **golf equipment** for each 24 hour period **you** are without **your** own **golf equipment**, up to the amount shown in the Summary of Cover on page 2

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section N2:

1. the **excess** as shown in the Summary of Cover on page 2
2. any claim arising from the loss or theft of **your** own **golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
3. any claim, if the loss or theft of **your** own **golf equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
4. claims arising from **your** own **golf equipment** being delayed, detained, seized or confiscated by customs or other officials
5. claims following loss or theft of, or damage to **your** own **golf equipment** whilst it is being shipped as freight or under a Bill of Lading.
6. claims damage to, or loss or theft of **golf equipment**, which was being carried on a vehicle roof rack
7. claims damage to, or loss or theft of **golf equipment**, if it has been left:
 - a) unattended in a public place; or
 - b) left in an unattended motor vehicle; or
 - c) in the custody of anyone other than an **insured** person or **your** travelling companion.

SECTION N3 - NON REFUNDABLE GOLFING FEES

▲ What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 2, for the proportionate value of any non refundable

- pre-paid green fees; or
- **golf equipment** hire fees; or
- tuition hire fees;

which are not used due to **you** being:

- involved in an **accident**; or
- **your** sickness; or
- **adverse weather** which causes the closure of the golf course

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section N3:

1. the **excess** as shown in the Summary of Cover on page 2
2. claims arising from a medical condition which is not substantiated by a report from the treating **medical practitioner** confirming **your** inability to play golf.

BUSINESS COVER

If **you** have paid the additional premium to include business cover and the cover is shown on **your** policy **schedule**, cover sections O1, O2 and O3 inclusive apply:

SECTION O1 - BUSINESS EQUIPMENT

▲ What You Are Covered For:

a) Business Equipment

We will pay, up to the amount shown in the Summary of Cover on page 2, for accidental loss, theft of or damage to **your** **business equipment**.

Following the accidental loss, theft or damage to **your** **business equipment**, **we** will also pay for any emergency courier expenses **you** have incurred, in obtaining any **business equipment** which is essential to **your** intended business itinerary, up to the amount shown in the Summary of Cover on page 2.

b) Business Equipment Delay

We will pay for the hire or purchase of essential items, up to the amount shown in the Summary of Cover on page 2 if **your** **business equipment** is delayed or lost in transit on **your** outward journey for more than 24 hours.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims under section O1:

1. the **excess** as shown in the Summary of Cover on page 2
2. more than the **single item** limits in the Summary of Cover on page 2, up to a maximum shown in the Summary of Cover on page 2 in total for any one claim, limited to £50 per item and subject to a maximum of £200 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
3. claims for loss or theft of **your business equipment**, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
4. any claim if the loss, damage or theft occurs during a journey and **you** have not notified the carrier of the incident and obtained an official report or a Property Irregularity Report (PIR)
5. any claim if the loss, damage or theft occurs whilst in the custody of an airline or other carrier
6. wear, tear or depreciation
7. loss, theft or damage arising from the delay, detention, seizure or confiscation by customs or other officials
8. damage caused by the leakage of powder or liquid carried with **your business equipment**
9. any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which **you** are being carried
10. loss, theft or damage to anything being shipped as freight or under a Bill of Lading.
11. any claim for **business equipment** delay, if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.
12. damage to, or loss or theft of **your business equipment** if it has been left:
 - a) unattended, in a place to which the public have access; or
 - b) in an unattended motor vehicle; or
 - c) in the custody of anyone other than **insured person** or **your** travelling companion.

Any payment made under Business Equipment Delay will be deducted should **you** subsequently claim for **business equipment** which has been permanently lost or stolen.

SECTION O2 - BUSINESS EQUIPMENT HIRE

▲ What You Are Covered For:

If **your business equipment** is:

- Lost, stolen or damaged; or
- Misdirected or delayed in transit by more than 12 hours **we** will pay for the cost of hiring **you** the necessary **business equipment** for each 24 hour period **you** are without **your business equipment**, up to the amount shown in the Summary of Cover on page 2.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims under section O2:

1. the **excess** as shown in the Summary of Cover on page 2
2. any claim arising from the loss or theft of **your own business equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
3. any claim if the loss, damage or theft of **your own business equipment** occurs during a journey and **you** have not notified the carrier of the incident and obtained an official report or Property Irregularity Report (PIR)
4. any claim if the loss, damage or theft of **your own business equipment**, occurs whilst in the custody of an airline or other carrier
5. claims arising from **your own business equipment** being delayed, detained, seized or confiscated by customs or other officials
6. claims following loss or theft of, or damage to **your own business equipment** whilst being shipped as freight or under a Bill of Lading
7. damage to, or loss or theft of **your own business equipment**, if it has been left:
 - a) unattended, in a place to which the public have access; or
 - b) in an unattended motor vehicle; or
 - c) in the custody of anyone other than an **insured person** or **your** travelling companion.

SECTION O3 - BUSINESS MONEY

▲ What You Are Covered For:

We will pay for the loss or theft of **your** business money and travellers' cheques during **your trip**, up to the amount shown in the Summary of Cover on page 2.

▼ What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 & 10 in connection with claims made under section O3:

1. the **excess** as shown in the Summary of Cover on page 2
2. any loss or theft of business money, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
3. any claim if the loss or theft occurs during a journey and **you** have not notified the carrier of the incident and obtained an official report or a Property Irregularity Report (PIR)
4. any claim if the loss or theft occurs whilst in the custody of an airline or other carrier
5. any loss, if **you** have not taken reasonable steps to prevent a loss happening
6. loss or theft of business money that is:
 - a) not on **your** person; or
 - b) not deposited in a safe, safety deposit box or similar locked fixed container in **your holiday** accommodation
7. Loss or theft of business money that does not belong to:
 - a) **your** employer; or
 - b) **you**, if **you** are self employed
8. loss or theft of traveller cheques, if the issuer provides a replacement service
9. depreciation in value, currency charges or shortage caused by any error or omission
10. loss or damage arising from delay, seizure, confiscation or detention by customs or other officials.

GENERAL EXCLUSIONS WHICH APPLY TO ALL SECTIONS OF THE INSURANCE

This insurance does not cover:

1. Any claims for travel outside the **United Kingdom** arising directly or indirectly from any medical condition which would require **you** or any of **your** travelling companions to answer yes to the MEDICAL SCREENING QUESTIONS on page 1 unless declared to and accepted by **us**.
2. Claims, (irrespective of **your** destination), arising directly or indirectly from **you** or anyone else upon whom **your trip** depends;
 - i) travelling or acting against medical advice
 - ii) awaiting results of tests or medical investigations
 - iii) being on a hospital waiting list for treatment
 - iv) having received a terminal prognosis
 - v) suffering from anxiety, stress or depression (unless admitted as an in-patient)
 - vi) failing to disclose a **material fact** at the time **your** policy commences and throughout the **period of insurance**.

3. Which are claims in any way caused or contributed to by:

- i) the failure of; or
- ii) the fear of the failure of; or
- iii) the inability of

any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or **consequential loss** not otherwise excluded which itself results from the operation of an insured cause.

4. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
 - a) **act of terrorism**; or
 - b) nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
 - c) war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
 - d) seizure or illegal occupation; or
 - e) confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives **you** of the use or value of **your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
 - f) discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
 - g) chemical or biological release or exposure of any kind; or
 - h) attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
 - i) threat or hoax, in the absence of physical damage due to an **act of terrorism**; or
 - j) any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**.
 - k) prohibitive regulations by the government of any country.
 - l) the tour operator, coach operator, transport company or hotel:
 - causing a delay in the commencement of the **holiday**
 - levying a surcharge, thus increasing the basic brochure price of the **holiday**.
 - m) failure to notify the hotel or **holiday** establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or **curtail** the travel arrangements.
5. Any claims arising directly or indirectly from **you** travelling against Foreign Office advice or where it is deemed unsafe for **you** to travel.
6. Any claims arising directly or indirectly from **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
7. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any **consequential loss** or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
8. Any claims arising directly or indirectly from **you** engaging in any illegal or criminal act.
9. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the insured, or any other person on whom the **holiday** plans depend except this exclusion shall not apply in the event of **your** obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within **your** occupational, professional or other similar capacity.
10. Any claims arising directly or indirectly from any **consequential loss** whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section L1, relating to loss of travel documents).
11. Any claims arising directly or indirectly out of **your** financial incapacity other than **redundancy**.
12. Any claims which, but for the existence of this policy, would be covered under any other insurance policy (policies), including any amounts recovered by **you** from:
 - a) private health insurance; or
 - b) EHIC payments; or
 - c) any reciprocal health agreements; or
 - d) airlines; or
 - e) hotels; or
 - f) **home contents** insurers; or
 - g) any other recovery by **you**, which is the basis of a claim.
13. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
14. Any claims arising directly or indirectly from **your** death, **serious injury** or **illness** as a result of participating in:
 - a) a **hazardous sport & leisure activity** whilst on **your trip**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your schedule**.
 - b) **wintersports**, if **you** have not paid the additional premium before **your trip** departure and it is not shown on **your schedule**.There is no cover if **you** are receiving any personal financial reward or gain for participating in any activity during the **period of insurance**, unless **we** have agreed to this and **you** have paid the appropriate additional premium.
15. Any claims arising directly or indirectly from:
 - a) wilful, self inflicted injury or illness; or
 - b) committing or attempting to commit suicide; or
 - c) wilful exposure to danger, except in an attempt to save a human life; or
 - d) solvent abuse; or
 - e) being under the influence of alcohol or drugs, except those prescribed by a registered **medical practitioner** and not those drugs prescribed for drug addiction; or
 - f) a failure to obtain any recommended vaccines, inoculations or medications prior to **your trip** departure; or
 - g) sexually transmitted diseases; or
 - h) Acquired Immune Deficiency syndrome (AIDS); or
 - i) HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivative or variations thereof.
16. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time **you** took out this policy.
17. Any claims arising directly or indirectly from **you** entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which **you** are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.

18. Any claims arising directly or indirectly from **your** wilful exposure to peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property as if uninsured.
19. Any claims arising directly or indirectly from **you** being engaged in any employment during **your trip** unless agreed by **us** and any additional premium paid.
20. Any claims which have not been proven and the amount of the claim substantiated.
21. Claims for loss of enjoyment, however caused.
22. Any loss whereby any period of disability or loss whatsoever is increased through **your** own act or omission.
23. Third party rights and no party other than **you** may claim benefit under the terms of this insurance.
24. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
25. Any claims arising directly or indirectly from **you** engaging in any manual work except those defined under **acceptable sports & leisure activities**.

GENERAL CONDITIONS WHICH APPLY TO YOUR WHOLE POLICY

1. It is a condition that all **material facts** have been disclosed to **us**. Failure to do so may affect **your** rights under this insurance. Following a change in **material fact** disclosed to **us** by **you** during the **period of insurance**, **we** reserve the right to amend or cancel **your** insurance, providing **you** with a pro-rata refund of premium. If **you** are in any doubt as to whether a fact is 'material', then for **your** own protection it should be disclosed to **us**.
2. **You** must tell **us** as soon as possible about any change in risk which affects **your** policy, including **you**, a person **you** are travelling with, a **close business associate** or **relative** receiving confirmation of a medical condition or currently being under medical investigation, a change in the sporting or leisure activities **you** intend to participate in during **your trip** or any additional person(s) to be insured under the policy. **We** have the right to reassess **your** policy and premium after **you** have advised **us** of any relevant information. If **you** do not advise **us** of all the relevant information, **we** may quote the wrong terms, reject or reduce **your** claim, or **your** policy may become invalid.
3. **You** must be resident in the **UK** and registered with a **medical practitioner** in the **UK** at the time of taking out this policy and intend to return to the **UK** within the **trip duration**.
4. If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium. If during this 14-day period **you** have travelled, made a claim or intend to make a claim, **we** are entitled to recover all costs **we** have incurred for **your** use of those services.
5. Whilst participating in any **hazardous sport & leisure activity**, **you** must take reasonable care at all times to ensure **your** own safety and the safety of those around **you**. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or the safety procedures commonly exercised in pursuing the sport or activity in question at all times.
6. **You** or **your** legal representatives must provide **us** with all policies, information and evidence **we** require and in the format **we** require.
7. **You** shall submit to medical examination at **your** expense, except post mortem which **we** reserve the right to have undertaken at **our** own expense.
8. Any items which become the subject of a claim for damage must be retained, until **your** claim is settled, for **our** inspection and shall be forwarded to **us** upon request at **your** or **your** legal personal representative's expense. All such items shall become **our** property following final settlement of the claim.
9. In the event of any occurrence which may give rise to a claim under this policy, **you** must take all reasonable steps to minimise any loss arising out of such a claim.
10. **You** must exercise due care and attention at all times for the safety of **your** property and take all reasonable steps to prevent **accident**, loss or damage.
11. Each **insured** person shall be deemed to be insured separately
12. Costs will be limited to those that would have been incurred if **you** were a resident of the **UK**.
13. **You** must notify any claim to **us** within 31 days after the incident giving rise to the loss. All documents, **schedules** and medical evidence required in support of a claim should be furnished at **your** expense. **We** will reserve the right to decline liability for any claim notified after this date.
14. This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the initial 14 day cooling off period.
15. This policy shall be governed by and construed in accordance with the Law of England and Wales unless the **insured's** habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the Law of Scotland shall apply.
16. **We** may, at its own expense, take proceedings in **your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to **us**. Where a full recovery is made, **we** agree to return **your excess**.
17. **Our** liability shall be conditional upon the observance by **you** of the terms and conditions of this insurance and the truth and completeness of the statements and answers supplied by **you** and on **your** behalf. If a claim is in any respect false or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.
18. If at the time of loss, damage or liability covered under this policy, **you** have any other insurance or guarantee which covers the same loss, damage or liability, **we** will only pay a rateable share of the claim (excluding Section G Personal Accident).

COMPLAINTS PROCEDURE

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should in the first instance contact:

Complaints regarding the SALE OF THE POLICY:

The Managing Director
TPS (Insurance Admin Services) Ltd
Travel Sales Department
PO Box 157
Norwich
NR7 8WB
Tel: 0844 412 3111
Fax: 0844 412 2723
Email: complaints@tpsLtd.com

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting the following:

The Customer Relations Manager
UK Underwriting Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
West Yorkshire
LS10 1RJ.

In all correspondence please state **your** insurance is provided by UK Underwriting Limited and quote scheme ref 02545.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. **You** may contact the Financial Ombudsman Service at:

Financial Ombudsman Service,
South Quay Plaza,
83 Marsh Wall,
Docklands, London
E14 9SR
Tel: 0845 080 1800

Complaints regarding a CLAIM:

The Managing Director
Direct Group Travel Services
Claims Department
PO BOX 800
Halifax
HX1 9ET
Tel: 0844 412 4296
Fax: 0844 412 4138

In all correspondence please state **your** insurance is provided by UK Underwriting Limited and quote scheme ref 02545.

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting the following:

The Customer Relations Manager
UK Underwriting Limited,
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
West Yorkshire
LS10 1RJ.

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Financial Ombudsman Service,
South Quay Plaza,
83 Marsh Wall,
Docklands, London,
E14 9SR.
Tel: 0845 080 1800

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

COMPENSATION SCHEME

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

DATA PROTECTION ACT 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Important Contact Numbers

FOR POLICY ENQUIRIES

Call our Customer Helpline

Tel: 0844 412 3111

FOR CLAIMS

Call our Claims Helpline

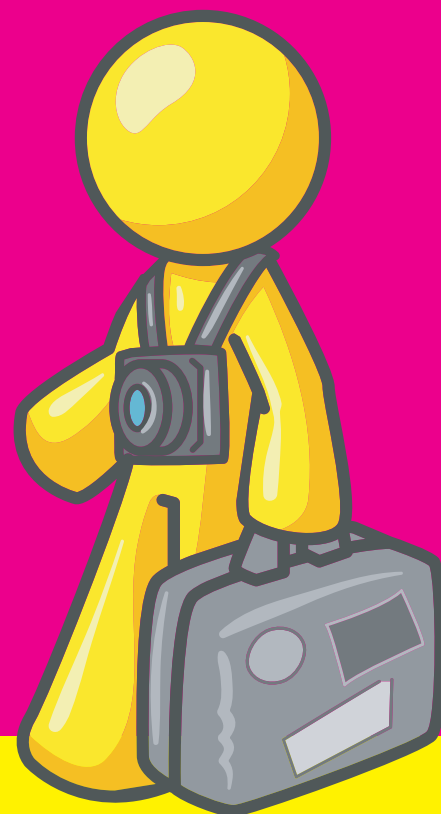
Tel: 0844 412 4296

Please quote

SCHEME REFERENCE

02545

Primary Travel Insurance
PO Box 157, Norwich, NR7 8WB
T: 0844 412 3111 F: 0844 412 2723
E: customerservice@primaryinsurance.co.uk
W: www.primaryinsurance.co.uk



Primary Travel Insurance is a trading name of
TPS (Insurance Admin Services) Ltd
Registered office: Cast House, Old Mill Business Park, Gibraltar Island
Road, Leeds, West Yorkshire, LS10 1RJ
Registered in England. Reg. No. 2587396
Authorised and regulated by the Financial Services Authority
(Firm Reference No. 311788).

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