

YOUR TRAVEL INSURANCE POLICY

Reference Number:



Better with us

10 THINGS TO DO BEFORE YOU GO

1. Check the Foreign and Commonwealth Office (FCO) travel advice online at www.gov.uk/fco or phone 0845 850 2829.
2. Get travel insurance and check that the cover is appropriate.
3. Get a good guidebook and get to know the place you are going to. Find out about local laws and customs.
4. Make sure you have a valid passport and any visas you need.
5. Check what vaccinations you need at least six weeks before you go.
6. Check to see if you need to take extra health precautions (visit www.dh.gov.uk/en/publichealth).
7. Make sure whoever you book your Trip through is a member of the Association of British Travel Agents (ABTA) or the Air Travel Organisers' Licensing scheme (ATOL).
8. Photocopy your passport, insurance policy, 24-hour emergency numbers and your ticket details and leave copies with family and friends.
9. Take enough money for your trip and some back-up funds, for example, traveller's cheques, sterling or US dollars.
10. Tell your family or friends where you will be staying and what you plan to do, and give them a way of contacting you (such as an e-mail address).

IMPORTANT

Under the new travel directive from the European Union (EU), you are entitled to claim compensation from your airline if any of the following happens:

1. **You are not allowed to board or your flight is cancelled:** If you check-in on time but you are not allowed to board because there are too many passengers for the number of seats available or your flight is cancelled, the airline operating the flight must offer you financial compensation.
2. **There are long delays:** If you are delayed for two hours or more, the airline must offer you meals and refreshments, hotel accommodation and communication facilities. If you are delayed for more than five hours, the airline must also offer to refund your ticket.
3. **Your baggage is damaged, lost or delayed:** If your checked-in baggage is damaged or lost by an EU airline, you must make a claim to the airline within seven days. If your checked-in baggage is delayed, you must make a claim to the airline within 21 days of when you get your baggage back.
4. **You are injured or die in an accident:** If you are injured in an accident on a flight by an EU airline, you may claim damages from the airline. If you die as a result of these injuries your family may claim damages from the airline.
5. **You do not receive the services you have booked:** If your tour operator does not provide the services you have booked, for example, any flights or a part of your package holiday, you may claim damages from the tour operator. you can download more details from http://ec.europa.eu/transport/passengers/air/air_en.htm

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POLICY A - YOUR TRAVEL INSURANCE POLICY

This document is only valid when issued with a ROCK Insurance Group validation certificate, as long as you have paid the appropriate insurance premium. Please keep these documents in a safe place and carry them with you when you travel.

INSURERS

This insurance is underwritten by MAPFRE ASISTENCIA Compania Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS Company number: FC021974. Branch Number BR008042. Trading under the name MAPFRE ASSISTANCE.

We (MAPFRE ASISTENCIA) are authorised by Direccion General de Seguros and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. MAPFRE ASISTENCIA, Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE ASSISTANCE) has registered offices at 24, Lime Street, London. MAPFRE ASISTENCIA main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE ASISTENCIA S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Direccion General de Seguros y Fondo de Pensiones). It's Branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) supervision in certain situations according to the European Union Regulation.

HEALTH AGREEMENTS

When you are travelling to a country in the European Union (EU), you should collect an application form for a European Health Insurance Card from your local post office or download an application form from www.ehic.org.uk. This allows European citizens to benefit from the health agreements there are between countries in the EU. (This used to be known as the E111.) When you are travelling to Australia or New Zealand and you have to go to hospital, you must register for treatment under the national Medicare or equivalent scheme of those countries.

TRAVEL INSURANCE CONTRACT

This is your insurance contract. It contains certain conditions and exclusions in each section, and general conditions and exclusions apply to all the sections. You must meet these conditions or we may not accept your claim.

PERSONAL INFORMATION

We will only share the personal information you have given us with other organisations for administration purposes and to deal with any claims on your policy.

ELIGIBLE PEOPLE

Family policies: you, your husband or wife (or a partner you have lived with for six months or more) and any child up to a maximum of 5 named on the policy certificate, under the age of 18.

Independent travel on annual multi-trip policies: Everyone on an annual multi-trip policy is entitled to travel independently, but children under 18 who travel alone must be dropped off and picked up by a responsible adult aged over 21.

Group travel: If there is a group of adults who are not related and on one certificate under a single-trip policy, all members of the group must travel together. The scheme will allow up to six children for each adult, but any other children must pay a full adult premium. Children under 18 must be travelling with a relative, guardian or person who has a legal duty to care for them.

Age limits: Policies are only available for people aged up to 79 (at the date you buy the policy.) There are restrictions on the length of time you can travel if you are over 65 at the date you buy the policy.

Residence limits: you must have lived in the United Kingdom or the Channel Islands for at least 6 of the last 12 months, before you bought or renewed your policy.

IF YOU HAVE ANY QUESTIONS

If you have any doubts about the cover we provide or you would like more information, please phone customer services on 0844 482 0660.

IMPORTANT - MEDICAL HEALTH DECLARATION

This travel insurance operates on the basis that all insured persons are not travelling against medical advice nor with the intention of obtaining medical treatment abroad. The insurance will NOT cover you if you have any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations, and where the underlying cause has not been established).

No claim arising directly or indirectly from any Pre-existing Medical Condition affecting any person travelling under this insurance will be covered unless you declare ALL conditions to Our Medical Screening Helpline (if not already included in the Waived Conditions list and acceptance criteria in this section), prior to the commencement of the Trip and they are accepted for insurance in writing.

For the purposes of this insurance, a Pre-existing Medical Condition is considered to be:

- any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow up/ check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip; and
- any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.

Has ANYONE travelling under this policy:

- been prescribed any medication, received any treatment, or attended any consultations, investigations or follow-ups, for ANY medical or psychological conditions in the last 2 years? Yes No
- EVER been prescribed medication, received treatment or had investigations, for: a heart attack, angina, chest pain(s), or any other heart condition? Yes No
- Blood clots, aneurysm or circulatory disease? Yes No
- Any form of stroke, TIA (transient ischaemic attack), or brain haemorrhage? Yes No

If you have answered 'Yes' to any of the above questions in respect of Yourself or anyone travelling under this policy, you must contact Our Medical Screening Helpline by telephone on 0844 482 9639 to declare the condition(s) and ensure that the cover will meet your needs.

You will be asked further questions about the condition(s) and an additional premium may be payable to cover the declared condition(s), and/or further terms may be imposed.

Canceling and cutting short your holiday

It is important to note that the policy contains conditions and exclusions relating to non-insured travelling companions, Close Relatives or persons with whom you intend to stay whilst on your Trip in the event of any need to cancel or curtail a Trip.

Please refer to Important Limitations - Cancelling and cutting short your holiday.

Waived Conditions

The medical conditions listed in the Waived Conditions table are covered subject to the normal terms and conditions of this insurance, **provided** the insured person can meet **ALL** of the following criteria:

- a) has **NO other Pre-existing Medical Condition(s)** which is not listed within the Waived Conditions table; and
- b) is not awaiting surgery for the condition; and
- c) has been fully discharged from any post-operative follow-up.

IF THE INSURED PERSON DOES NOT MEET ALL OF THE CRITERIA SHOWN ABOVE THEN A FULL AND COMPLETE DECLARATION OF ALL PRE-EXISTING MEDICAL CONDITIONS (INCLUDING ANY LISTED BELOW) MUST BE MADE TO THE MEDICAL SCREENING HELPLINE.

If you have any other Pre-existing Medical Condition or your Medical Condition does not meet the above criteria, you must contact the Medical Screening Helpline on 0844 482 9639 to declare ALL your Medical Conditions and ensure that the cover will meet your needs.

IMPORTANT - WAIVED CONDITIONS

- Abnormal Smear Test
- Achilles Tendon Injury
- Acne
- Acronyx (Ingrowing Toe-nail)
- Adenoids
- Allergic Rhinitis
- Alopecia
- Anal Fissure/Fistula
- Appendectomy
- Astigmatism
- Athlete's Foot (Tinea Pedis)
- Attention Deficit Hyperactivity Disorder
- Bell's Palsy (Facial Paralysis)
- Benign Prostatic Enlargement
- Bladder Infection (fully recovered, no hospital admissions)
- Blepharitis
- Blindness
- Blocked Tear Ducts
- Breast - Fibroadenoma
- Breast Cyst(s)
- Breast Enlargement/Reduction
- Broken Bones (other than head or spine) – (no longer in plaster)
- Bunion (Hallux Valgus)
- Bursitis
- Caesarean Section
- Candidiasis (oral or vaginal)
- Carpal Tunnel Syndrome
- Cartilage Injury
- Cataracts
- Cervical Erosion
- Cervicitis
- Chalazion
- Chicken Pox (fully resolved)
- Cholecystectomy
- Chronic fatigue syndrome (if only symptom is fatigue)
- Coeliac Disease
- Cold Sore (Herpes Simplex)
- Colitis (simple)
- Common Cold(s)
- Conjunctivitis
- Constipation
- Corneal Graft
- Cosmetic Surgery
- Cyst - Breast
- Cyst - Testicular
- Cystitis (fully recovered, no hospital admissions)
- Cystocele (fully recovered, no hospital admissions)
- D & C
- Deaf Mutism
- Deafness
- Dental Surgery
- Dermatitis (no hospital admissions or consultations)
- Deviated Nasal Septum
- Diarrhoea and/or Vomiting (resolved)
- Dilatation and Curettage
- Dislocated Hip
- Dislocations
- Dry Eye Syndrome
- Dyspepsia
- Ear Infections (resolved - must be all clear prior to travel if flying)
- Eczema (no hospital admissions or consultations)
- Endocervical Polyp
- Endocervicitis
- Endometrial Polyp
- Epididymitis
- Epiphora (Watery Eye)
- Epispadias
- Epistaxis (Nosebleed)
- Erythema Nodosum
- Essential Tremor
- Facial Neuritis (Trigeminal Neuralgia)
- Facial Paralysis (Bell's Palsy)
- Femoral Hernia
- Fibroadenoma
- Fibroid - Uterine
- Fibromyalgia
- Fibromyositis
- Fibrositis
- Frozen Shoulder
- Gall Bladder Removal
- Ganglion
- Glandular Fever (full recovery made)
- Glaucoma
- Glue Ear (resolved - must be all clear prior to travel if flying)
- Goitre
- Gout
- Grave's Disease
- Grommet(s) inserted (Glue Ear)
- Gynaecomastia
- Haematoma (external)
- Haemorrhoidectomy
- Haemorrhoids (Piles)
- Hallux Valgus (Bunion)
- Hammer Toe
- Hay Fever
- Hernia (not Hiatus)
- Herpes Simplex (Cold Sore)
- Herpes Zoster (Shingles)
- Hip Replacement (no subsequent arthritis)
- Hives (Nettle Rash)
- Housemaid's Knee (Bursitis)
- HRT (Hormone Replacement Therapy)
- Hyperthyroidism (Overactive Thyroid)
- Hypospadias
- Hypothyroidism (Underactive Thyroid)
- Hysterectomy (provided no malignancy)
- Impetigo
- Indigestion
- Influenza
- Ingrowing Toe-nail (Acronyx)
- Inguinal Hernia
- Insomnia
- Intercostal Neuralgia
- Intertrigo
- Irritable Bowel Syndrome (IBS)
- Keimboeck's Disease
- Keratoconus
- Knee Injury - Collateral/cruciate ligaments
- Knee Replacement (no subsequent arthritis)
- Kohlers Disease
- Labyrinthitis
- Laryngitis
- Learning Difficulties
- Leptothrix
- Leucoderma
- Lichen Planus
- Ligaments (injury)
- Lipoma
- Macular Degeneration
- Mastitis
- Mastoidectomy (resolved - must be all clear prior to travel if flying)
- Menopause
- Menorrhagia
- Migraine (provided this is a definite diagnosis and there are no ongoing investigations)
- Miscarriage
- Mole(s)
- Molluscum Contagiosum
- Myalgia (Muscular Rheumatism)
- Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)
- Myxoedema
- Nasal Infection
- Nasal Polyp(s)
- Nettle Rash (Hives)
- Neuralgia, Neuritis
- Nosebleed(s)
- Nystagmus
- Obstructive Sleep Apnoea
- Osgood-schlatter's Disease
- Osteochondritis
- Otosclerosis
- Overactive Thyroid
- Parametritis
- Pediculosis
- Pelvic Inflammatory Disease
- Photodermatitis
- Piles
- Pityriasis Rosea
- Post Viral Fatigue Syndrome (if the only symptom is fatigue)
- Pregnancy (provided no complications)
- Prickly Heat
- Prolapsed Uterus (womb)
- Pruritis
- Psoriasis (no hospital admissions or consultations)
- Repetitive Strain Injury
- Retinitis Pigmentosa
- Rhinitis (Allergic)
- Rosacea
- Ruptured Tendons
- Salpingo-oophoritis
- Scabies
- Scalp Ringworm (Tinea Capitis)
- Scheuermann's Disease
- Sebaceous Cyst
- Shingles (Herpes Zoster)
- Shoulder Injury
- Sinusitis
- Skin Ringworm (Tinea Corporis)
- Sleep Apnoea
- Sore Throat
- Sprains
- Stigmatism
- Stomach Bug (resolved)
- Strabismus (Squint)
- Stress Incontinence
- Synovitis
- Talipes (Club Foot)
- Tendon Injury
- Tennis Elbow
- Tenosynovitis
- Termination of Pregnancy
- Testicles - Epididymitis
- Testicles - Hydrocele
- Testicles - Varicocele
- Testicular Cyst
- Testicular Torsion (Twisted Testicle)
- Throat Infection(s)
- Thrush
- Thyroid - Overactive
- Thyroid Deficiency
- Tinea Capitis (Scalp Ringworm)
- Tinea Corporis (Skin Ringworm)
- Tinea Pedis (Athlete's Foot)
- Tinnitus
- Tonsillitis
- Tooth Extraction
- Toothache
- Torn Ligament
- Torticollis (Wry Neck)
- Trichomycosis
- Trigeminal Neuralgia
- Turner's Syndrome
- Twisted Testicle
- Umbilical Hernia
- Underactive Thyroid
- Undescended Testicle
- Urethritis (fully recovered, no hospital admissions)
- URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
- Urticaria
- Uterine Polyp(s)
- Uterine Prolapse
- Varicocele
- Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
- Vasectomy
- Verruca
- Vertigo - provided no disabling episodes
- Vitiligo
- Warts (benign, non-genital)
- Womb Prolapse (uterus)
- Wry Neck (Torticollis)

IMPORTANT NOTES

We would like to draw your attention to important features of your policy including:

• **Health:** This policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by the Insurers in writing prior to travel may invalidate any subsequent claim. If you are in any doubt as to whether you would be covered by the policy please call the Medical Screening Helpline.

• **Changes in health or medication:** you must contact Us and declare any changes in your health or your medication that occur between the date you take Our this policy and the date you start any Trip.

• **Cruising:** If you intend living on a cruise ship and travelling for extended periods of time during your Trip then you must purchase the Cruise Cover.

• **Cancelling and cutting short your holiday:** It is important to note that the policy contains conditions and exclusions in relation to non insured travelling companions, close relatives or persons with whom you intend to stay whilst on your Trip, in the event of any need to cancel or curtail a Trip as a result of changes in their health. Please refer to the 'Important Limitations - Cancelling and cutting short your holiday' section for full details.

• **Pregnancy and Childbirth:** we provide cover under this policy if something unexpected happens. In particular, we provide cover under section 2 for injuries to the body or illness that was not expected. We do not consider pregnancy or childbirth to be an illness or injury. To be clear, we only provide cover under sections 1, 2 and 4 of this policy, for claims that come from complications of pregnancy and childbirth. Please make sure you read the definition of 'Complications of pregnancy and childbirth' in the 'Definitions' section.

• **Excesses:** Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under. This amount is shown under each of the sections where it applies. For a reduced premium your policy can include a double excess, in which case all excesses will be doubled.

• **Dangerous Activities:** you may not be covered when you take part in certain sports or activities where there is a high risk you will be injured. Please see "Dangerous Activities" on page 15 of this booklet for information about dangerous or sporting activities that are covered at no extra premium under this policy (that you do not have to tell ROCK Insurance Group about), as well as those which you need to tell ROCK Insurance Group about and those you need to pay an extra premium for.

• **Law:** The laws of England and Wales govern this insurance, unless we agree otherwise.

• **Conditions, Exclusions and Warranties:** Conditions and exclusions will apply to individual sections of your policy, while general exclusions, conditions and warranties will apply to the whole of your policy.

• **Property Claims:** we pay these claims based on the value of the items at the time you lose them, unless it says otherwise in your policy. (This means you will not get back all of the money you paid for the item.)

• **Reasonable Care:** you need to take all reasonable care to protect yourself and your property, as you would if you were not insured.

• **Policy Limits:** Most sections of your policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, for example, for any one item or for valuables in total. You should check your policy. If you plan on taking expensive items with you, we suggest you insure them separately under a household all-risks policy.

IMPORTANT LIMITATIONS – CANCELLING AND CUTTING SHORT YOUR HOLIDAY

This policy will not cover any claims under section 1 (Cancelling and cutting short your holiday) that result directly or indirectly from any medical condition you knew about before the policy started, and that affects:

- a close relative who is not travelling and is not insured under this policy;
- someone travelling with you who is not insured under this policy; or
- a person you plan to stay with on your trip.

You will not be covered if during the 90 days before this policy started, they:

- needed surgery, inpatient treatment or hospital consultations;

- needed any treatment or prescribed medication; or
- were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic when this policy started; or
- had been diagnosed with a terminal condition (that will cause their death) before this policy started.

You should also refer to the general exclusions on page 7.

MEDICAL AND OTHER EMERGENCIES

We will help you immediately if you are ill or injured outside the home area you live in (or the final country of your journey if you are on a one-way trip). We provide a 24-hour emergency service 365 days a year, and you can contact us on the following numbers.

Emergency phone number: 00 44 (0) 203 362 2410

Emergency fax number: 00 35 391 501619

When you contact us you will need to say where you bought the policy from and give the following information.

- Your name and address
- Your policy number shown on your validation certificate
- Your phone number abroad
- The date you left and the date you are due to come back

HOSPITAL TREATMENT ABROAD

If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact us for you immediately. If they do not, we may not provide cover and we may also reduce the amount we pay for medical expenses. If you receive medical treatment abroad as an outpatient, you should pay the hospital or clinic and claim back your medical expenses from Rock Insurance Travel Claims when you return to the UK or the Channel Islands. If your outpatient treatment is likely to cost more than £500, you must contact us immediately.

RETURNING EARLY TO YOUR HOME AREA

We must agree for you to return to your home area (or your final country of a one-way trip) under section 2 (Medical and other expenses) or section 1 (Cancelling and cutting short your holiday). If we do not agree, we will not provide cover and we may reduce the amount we pay you to return to your home area (or the final country of a one-way trip).

A NOTE TO ALL INSURED PEOPLE, DOCTORS AND HOSPITALS

This is not a private medical insurance. If you need any medical treatment, you must tell us immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow us or our representatives to see all of your medical records and information.

CANCELLATIONS & 'COOLING-OFF' PERIOD

If this cover is not suitable for you and you want to cancel your policy, you must write (either by e-mail or letter, which you can post or fax to the number below) to ROCK Insurance Group within 14 days of buying your policy or the date you receive your policy.

In line with the conditions below, they will refund all the premiums you have paid within 30 days of the date you write to them to ask to cancel the policy.

For all single trip policies that have an end date within one month of the date of purchase, there will be no cancellation cooling off period applicable and no refund will be payable on these policies at any time.

If you are a single-trip policyholder whose cover ends more than one month after the date of purchase, they will not refund your premium if you have travelled or made a claim before you asked to cancel the policy.

If you have not travelled or made a claim and you wish to cancel the policy within 14 days of receiving your policy documentation a full refund will be given.

If you cancel after 14 days of receipt of your policy documents no premium refund will be made.

If you are an annual multi-trip policyholder and you have travelled or made a claim before you asked to cancel the policy, ROCK Insurance Group may only refund part of the premium.

If you have not travelled or made a claim and you wish to cancel the policy within 14 days of receiving your policy documentation a full refund will be given.

If you cancel after 14 days of receipt of your policy documents no premium refund will be made. To request cancellation of your policy, please contact ROCK Insurance Group by writing to:

Customer Service Department, ROCK Insurance Group
Suite A, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ

Fax: 0844 482 0661

DEFINITIONS

Wherever the following words or phrases appear in this policy, they will always have the meanings shown under them.

Business associate

Any person who works at your place of business and who, if you were both away from work at the same time, would stop the business from running properly.

Civil partner

A civil partner is someone who has entered into a formal agreement with the insured person (known as a 'civil partnership') as a same sex partner so that they have the same legal status as a married couple.

Close relative or relative

Husband, wife, civil partner or partner, common-law partner (as long as they have lived together for six months or more), parent, parent-in-law, step-parent, legal guardian, children (including legally-adopted children, stepchildren and daughter and son-in-laws), sibling (including step-siblings and sister and brother-in-laws), grandparent, grandchild and a fiancé or fiancée of any insured person.

Complications of pregnancy and childbirth

In this policy 'complications of pregnancy and childbirth' will only include the following.

- Toxaemia (toxins in the blood)
- Gestational hypertension (high blood pressure arising as a result of pregnancy)
- Pre-eclampsia (where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all of the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- Stillbirth
- Miscarriage
- Emergency Caesarean section
- A termination needed for medical reasons
- Premature birth more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date

Dangerous Activities

The activities listed under the Dangerous Activities cover section of this policy.

Family

A person and their husband, wife or partner (as long as they have lived together for six months or more) and any child up to a maximum of 5 named on the policy certificate, under the age of 18.

Geographical Destination zones

Zone 1: Your home area (see Definitions), England, Scotland, Wales, Northern Ireland and the Isle of Man

Zone 2: Europe, including countries bordering the Mediterranean Sea (except Algeria, Israel, Jordan, Lebanon and Libya) See full countries list detailed below.

Zone 3: Worldwide, not including USA and Canada (see note 1 below)

Zone 4: Australia and New Zealand (see note 1 below)

Zone 5: Worldwide, including USA and Canada

Note 1: If you buy single trip cover of 90 days or more for areas 3 and 4 (as described above), you are covered to spend up to 15% of your time (of the whole trip covered) in area 5 (as described above).

Europe

Albania, Andorra, Austria, The Azores, The Balearic Islands, Belarus, Belgium, Bosnia, Bulgaria, The Canary Islands, The Channel Islands, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldavia, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (Moscow), San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Syria, Tunisia, Turkey, Ukraine (Kiev) and The Vatican City.

Home Area

The area you normally live in which in accordance with our eligibility requirements would need to be within the UK or the Channel Islands. (Please note that for the purpose of this insurance each of these areas is defined as a separate area of residence).

Manual labour

Manual labour is work that is physical, including, but not limited to construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery).

We will provide cover for manual labour that is voluntary, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where you will not earn any money. In these situations, you will not be covered for work that involves installing, putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery. You will not be covered when you are working more than three meters above the ground, and cover for personal accident and personal liability is not included. If you injure yourself during voluntary work, the policy excess under section 2 (Medical and other expenses) will be increased to £250.

Medical Condition

Any medical or psychological disease, sickness, condition, illness or injury that has affected you or any close relative, travelling companion or person with whom you intend to stay whilst on your Trip.

Medical Health Declaration

Medical information that needs to be declared to Us before each period of insurance by any insured person who has suffered from a Pre-existing Medical Condition.

Mobile phone and mobile phone accessories

All devices which the manufacturer describes as a mobile phone, cell phone or smart phone. This includes BlackBerrys' and iPhones. The main function, as described by the manufacturer is for mobile telephone calls and texting although it may also include other functions such as a camera, music player, emailing, games, net browsing and so on. Mobile phone accessories are any items designed to work in conjunction with a mobile phone - for example, covers, chargers and headphones.

Motorcycle accessories

Panniers, 'divvy' boxes and padlocks.

Motor vehicle accessories

Wheels, hubcaps, radio and CD players, CD multi-changers, in-car televisions and DVD players, tools, keys, alarms and satellite navigation equipment.

Pair or set of items

A number of items that are similar or used together, for example, a pair of earrings.

Permanently disabled

A disability caused by an accident during your trip that:

- stops you from working in any job you are qualified for;
- lasts for 12 months; and
- our medical advisor believes is not going to improve at the end of those 12 months.

Pre-existing Medical Condition

1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip; and
2. Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.

Public transport

Using a publicly licensed aircraft, train, bus, ferry or coach to join the booked holiday.

Redundancy, Redundant

You becoming unemployed under the Protection of Employment Act. You must have been given a Notice of Redundancy and qualify for payment under the current redundancy payments legislation. The following are not included in the definition:

- Any employment which has not been continuous and with the same employer;
- Any employment which is not on a permanent basis;
- Any employment which is on a short term fixed contract;
- Any instance where you had reason to believe that you would be made redundant at the time of booking your trip.

Search and rescue costs

Costs that are charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include the costs of medical evacuation (by the most appropriate transport) from a medical emergency which is covered under section 2 (medical and other expenses).

Strike or Industrial Action

Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Trip

Cover under section 1 – Cancelling and cutting short your holiday, starts at the time that you book the trip or pay the insurance premium, whichever is later. If you have arranged an annual multi-trip policy, cover under section 1 starts at the time that you book the trip or the start date shown on your validation certificate, whichever is later.

Your holiday or journey starts when you leave the place you usually live or work (whichever is later), or from the start date shown on your validation certificate, whichever is later. The end of your trip is the date that you go back to the place you usually live or work (whichever is earlier), or at the end of the period shown on your validation certificate, whichever is earlier. Cover cannot start more than 24 hours before the booked departure time or end more than 24 hours after you get back. Your cover cannot start after you have left your home area (unless you are asking for an extension).

If, once you have left your home area and before the end of the policy, you decide that you want to extend your policy, you can ask ROCK Insurance Group to extend your cover by phoning 00 44 (0) 844 482 0660. We can consider this if your medical condition (or that of a close relative or business associate) has not changed, you are not waiting for a claim to be settled or you do not know a reason why you might make a claim. If your medical condition has changed or any claims have been made, we may still be able to extend your policy as long as you give us the full details.

We can only consider extending your policy if your overall trip does not last longer than:

- 18 months – single trip if you are aged up to 64
- 31 days – single trip if you are aged 65 and over
- Annual multi-trip – no extensions are allowed

Single trip

A single return holiday or journey of up to 548 days if you are aged 64 or under, beginning and ending in your home area. We provide cover for holidays in your home area if you have booked accommodation for two or more nights in a row. We will only cover you for up to 93 days for each trip if you are aged 65 and over.

Important notice (Single Trip policies only)

Please remember that it does not matter how long you buy cover for, it ends when you return to your home area.

One-way trip

A single outward holiday or journey beginning in your home area. Cover ends 24 hours after you leave immigration control in the final country you go to or at the end of the period shown on your validation certificate, whichever is earlier. We will only cover you for up to 31 days for each trip if you are aged 66 and over.

Annual multi-trip

This gives you cover to travel as many times as you like during any one period of insurance, as long as no single trip lasts longer than 31 days if you are aged 64 and under. If you are aged 65 and over the maximum trip limit is also 31 days except if you are travelling to Zone 5 when the maximum trip limit is reduced to 24 days. We provide cover for holidays in your home area if you have booked accommodation for two or more nights in a row.

Unattended

When you cannot see and are not close enough to your property or vehicle to stop it being damaged or stolen.

United Kingdom (UK)

England, Scotland, Wales, Northern Ireland and the Isle of Man. For the purpose of this insurance the UK does not include the Channel Islands.

Validation certificate

The document that shows the names and other details of all the people insured under this policy. The validation certificate proves you have the cover shown in this document.

Valuables

Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), MP3 players, games consoles, personal organisers, computer equipment, binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and items made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment and musical instruments.

War

War, whether declared or not, or any warlike activities, including using military force to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

We, us, our

MAPFRE ASISTENCIA Compania Internacional de Seguros y Reaseguros Sociedad Anonima.5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

Winter sports (see the table for dangerous activities on page 15 for details of cover)

Skiing and snowboarding, off-piste skiing and snowboarding except in areas considered to be unsafe by resort management, recreational ski and snowboard racing, monoskiing, cross-country skiing, snowmobiling, tobogganing, glacier walking or trekking up to 6,000 metres, cat skiing and ice skating.

Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings or ice skates.

You, your

Each insured person named on the validation certificate issued with this document. Each person must have lived in the UK or the Channel Islands for at least six of the last 12 months and have paid the appropriate premium.

IMPORTANT INFORMATION ABOUT CLAIMS

Medical claims

If you receive medical treatment for an injury or illness, you must get a medical certificate that shows the details of the injury or sickness and any bills you have paid. If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact us for you immediately.

Claims for delayed baggage, losing or damaging money, personal belongings and so on

You must tell the relevant transport company if your personal belongings are delayed, lost, stolen or damaged.

You must also get a property irregularity report (PIR) from the transport company. If you do not tell the airline or transport company within three days of the event, we may not be able to pay your claim. If you lose any money or personal belongings or if they are stolen, you must report this to the police (and hotel management if this applies). You must also get an official written report from the police, airline, transport company and so on. If you do not tell the police (and hotel management if this applies) within 24 hours of the event, we may not be able to pay your claim.

Claims for cancelling your trip

You must tell the carrier or travel agent immediately if you know the trip will be cancelled, so you lose as little as possible. If you do not tell the carrier or travel agent as soon as you find out that you have to cancel the trip, we will only pay the cancellation charges due at the date you found out you had to cancel the trip, not from the date you tell them.

Claims under the Travel Disruption Cover Upgrade

We will require (at your own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which you are travelling.
- Booking confirmation together with a cancellation invoice from your travel agent, tour operator or provider of transport/accommodation.
- In the case of Curtailment claims, written details from your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the Trip.
- Your unused travel tickets.
- A letter from the Carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of your check in times.
- Written confirmation from the scheduled public transport operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local police or relevant authority that you could not use your accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to your claim under this section that we may ask you for.

Our rights

We can, at any time, do the following:

Take over the defence or settlement of any claim.

Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy. If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.

Additionally any items which become the subject of a claim for damage must be retained for the insurer's inspection and shall be forwarded to their Agent's upon request at your or your legal personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim.

Rights of third parties

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

General

You must register any claim to Rock Insurance Travel Claims within 31 days of your trip ending. If you do not, we may not be able to pay your claim. If you need to make a claim, please send a brief description of your claim to:

Rock Insurance Travel Claims
PO Box 5775
Southend-on-Sea
Essex
SS1 2JY
Phone: 0203 362 2411
Fax no: 0844 888 3238

Rock Insurance Travel Claims are open Monday to Friday from 9am until 5pm, and will send you a claim form as soon as you tell them about your claim. To help us prevent fraud (people making claims that they are not entitled to) we keep your personal details on a central system. We keep this information according to the rules of the Data Protection Act.

CUSTOMER SERVICE

ROCK Insurance Group do everything they can to make sure that you receive a high standard of service. If you are not satisfied with the service you receive for sales issues, such as how our sales staff dealt with your call, please write to:

The Customer Relations Manager
ROCK Insurance Group
Suite A, 3rd Floor
Griffin House
135 High Street
Crawley
West Sussex RH10 1DQ
Fax: 0844 482 0661
Phone: 0844 482 0660

If you have a complaint about a claim please write to:

The Customer Relations Manager
Rock Insurance Travel Claims
PO Box 5775
Southend-on-Sea
Essex
SS1 2JY
Phone: 0844 888 1591

If you are still not satisfied with the way we have handled your complaint, you may take your complaint to the Financial Ombudsman Service who will investigate your complaint.

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Phone: 0203 362 2411
E-mail: complaint.info@financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

ROCK Insurance Group Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities.

MAPFRE ASISTENCIA is covered under the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. 90% of the claim will be met with no upper limit. Compensation is only available to commercial customers in limited circumstances.

You can get more information by visiting the FSCS's website at www.fscs.org.uk or by writing to:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
Portsooken Street
London
E5A 8BN.

GENERAL CONDITIONS

The following conditions apply to this insurance.

1. You must have lived in your home area for at least six of the last 12 months before you bought or renewed your policy.
2. You must tell ROCK Insurance Group if you know about anything which may affect their decision to accept your insurance (for example, dangerous activities). If you are not sure whether to tell ROCK Insurance Group, tell them anyway.
3. You must act in a reasonable way to look after yourself and your property.
4. You must take all reasonable steps to get back any lost or stolen items, and you must help the authorities to catch and charge any guilty people.
5. You must take all reasonable steps to avoid losing any item which may mean that you have to make a claim under this insurance.
6. You must keep to all the conditions and endorsements of this insurance. If you do not, we may not pay your claim.
7. You must help us get back any money that we have paid from anyone or from other insurers (including the Benefits Agency) by giving us all the details we need and by filling in any forms.
8. If you try to make a fraudulent claim (a claim you are not entitled to), you may be prosecuted, we will not cover your claim and your policy may be cancelled.
9. You must give Rock Insurance Travel Claims all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.
10. You must keep any items which are damaged and send them to Rock Insurance Travel Claims if they ask. You must pay any costs involved in doing this.
11. You must agree to have a medical examination if we ask you to. If you die, we are entitled to have a post-mortem examination.
12. You must pay us back any amounts that we have paid to you which are not covered by this insurance, within one month of us asking.
13. If you have a valid claim, you must let us see any relevant travel documents you are not able to use because of the claim.
14. If you have a valid claim under section 6A, you must send us any damaged items we have paid for under the claim. You must pay any costs involved in doing this. If any item is found and returned to you after we have paid your claim, you must send it to us. You must pay any costs involved in doing this.
15. You must pay the appropriate premium for the number of days of your trip. If you travel for more than the number of days you have paid cover for, you will not be covered after the last day you have paid for.
16. We can, at any time, do the following:
 - Take over the defence or settlement of any claim.
 - Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy. If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.
 - Additionally any items which become the subject of a claim for damage must be retained for the insurer's inspection and shall be forwarded to their Agent's upon request at your or your legal personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim.
17. A person or company who is not covered by this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to insist on any term of this policy being applied. This does not affect any right or remedy of a third party that exists or is available under this Act.
18. During each period of insurance and before you depart on each Trip you must declare to the Medical Screening Helpline any change in your health or medical status. This change must be accepted in writing by Us before cover will be continued. If in doubt as to whether any change is relevant, you should contact the Medical Screening Helpline

GENERAL EXCLUSIONS

We will not cover the following:

1. We will not pay claims if at the time you take out this insurance and/or, for annual multi trip policy prior to the booking of any individual trip, each insured person, who by reason of the Important Health Requirements must make a Medical Health Declaration in respect of the period for which insurance is required, has not declared ALL Pre-existing Medical Conditions to Us and they have been formally accepted by Us in writing.
2. You must make sure that you tell ROCK Insurance Group about any change in your circumstances that happens after the policy has been issued and before you travel. We have the right to change the conditions of your policy in line with the change in risk.
3. Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to a hospital abroad due to an insured person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs (unless we authorised these or they are part of a valid claim under section 1 or section 2).
4. Any claim that happens as a result of war, civil war, invasion, revolution or any similar event.
5. Any property that is legally taken or damaged by any government or public or local authority.
6. Any claim that happens as a result of civil riots, strikes or industrial action (except for strikes or industrial action which the public did not know about when you booked your trip).
7. Costs to replace or restore any property that is lost or damaged because of:
 - ionising radiation or contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
8. All the costs for an item that is lost or damaged if:
 - there is other insurance covering it at the time you claim under this policy; or
 - under the EU travel directives, you are able to get money from the airline you travelled with. We will only pay our share.
9. Any item that is lost or destroyed or damaged by pressure waves from any aircraft or other flying object travelling at or above the speed of sound.
10. Any claim that results from you being in, entering or leaving any aircraft other than as a paying passenger in a fully-licensed passenger-carrying aircraft.
11. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings. For example, if you are not able to return to work after injury or illness you suffered from while on a trip, and replacing locks if you lose your keys.
12. Any claim that results from the tour operator, airline or any other company, firm or person not being able or not being willing to carry out any part of their obligation to you.
13. Any claim that results from you being involved in any malicious, reckless, illegal or criminal act.
14. Motor racing or vehicle racing of any kind.
15. Any claim that results from you taking part in winter sports (unless we provide cover as shown on your validation certificate and you have paid the appropriate premium).
16. Any dangerous activity (unless we have agreed in writing to cover the activity, as shown on an endorsement with your validation certificate, and you have paid the appropriate premium).
17. Any claim that results from you travelling to a country or an area where the Foreign and Commonwealth Office have advised you not to go.
18. Any claim that results from you doing manual labour in connection with your trade, business or profession, unless we have approved this.
19. Any claim that results from:
 - your suicide or attempted suicide;
 - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save someone's life); or
 - you fighting (except in self-defence).
20. Any claim that results from using alcohol or drugs (unless the drugs have been prescribed by a doctor).
21. Any claim that results from you being affected by any sexually transmitted disease or condition.
22. Any claim that results from you not getting the vaccinations you need.
23. Any claim that results from you acting in a way which goes against the advice of a medical practitioner.
24. Any search and rescue costs.
25. Any items (not including money or valuables) stolen from unattended motor vehicles, unless the item was in a locked boot, a locked and covered luggage compartment of the vehicle or a secured storage box that is part of your vehicle, and there is evidence that someone forced their way into the vehicle.
26. Any money or valuables that you lose or have stolen from an unattended motor vehicle.
27. Any items stolen from motor vehicles left unattended between 10pm and 8am.
28. Any claim that you already have a more specific insurance for.
29. Any claim related to an incident that you were aware of at the time you took out this insurance and which could lead to a claim.
30. For sections 1 and 6 to 32, we will not pay for any claims or costs that result from an event where any person or group acts for political, religious, ideological or similar purposes with the intention to influence any government or to put the public, or any section of the public, in fear, and the event leading to the claim happens before you leave the UK or the Channel Islands. We will not pay claims where a loss is caused by, results from or is connected to any action taken in trying to control or prevent any of the above.
31. Any claim that results from you riding a motorcycle with an engine over 125cc (as either the driver or a passenger) unless we have agreed in writing to cover the activity, as shown on an endorsement with your validation certificate, and you have paid the appropriate premium.
32. Any claim caused by you climbing, jumping or moving from one balcony to another regardless of the height of the balcony.

33. Any claim if you are unable to travel as a result of ash or other debris arising from a volcano unless the appropriate travel disruption cover premium has been paid. You should direct any claim in this event to the transport operator involved.
34. Any claims under the optional golf cover section unless the appropriate golf extension premium required has been paid.
35. Any claims under the business cover section unless the appropriate business extension premium has been paid.
36. Any claims on a cruise unless the appropriate cruise extension premium has been paid.

UPGRADES

This policy contains different levels of cover, some of which do not apply unless you have paid the appropriate additional premium. Any extra benefit you have purchased is shown on your Validation Certificate. Please read the wording and ensure the cover reflects your requirements.

Upon the payment of an additional premium, you may upgrade your travel insurance coverage by purchasing any of the following upgrades prior to commencement of your Trip:

- **Excess Waiver**
Excess is reduced to nil when you have paid the premium for Excess Waiver except where stated.
 - Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 2 (Medical and other expenses) will be increased to £250 and application of Excess Waiver will not delete this increased excess.
- **Double Excess**
All policy excesses specified on the Summary of Cover are doubled per insured person when you have selected the Double Excess option.
- **Optional Cruise Upgrade**
Your policy can be extended to cover cruise holidays upon payment of the appropriate additional premium.
- **Optional Winter Sports Cover**
Your policy can be extended to cover Winter Sports. (Please refer to the Optional Winter Sports Cover Section in this policy for full details.)
- **Optional Golf Cover**
Your policy can be extended to cover golf equipment and Non-refundable golfing fees. (Please refer to the Optional Golf Cover Section in this policy for full details.)
- **Optional Business Cover**
Your policy can be extended to cover business equipment. (Please refer to the Optional Business Cover Section in this policy for full details.)
- **Optional Dangerous Activities Cover**
Some Dangerous Activities are automatically covered within the policy. Your policy can be extended, subject to certain limitations, to cover additional Dangerous Activities. Please refer to the optional Dangerous Activities cover section in this policy for full details.
- **Optional Travel Disruption Cover**
Your policy can be extended to improve the cover on cancellation, travel delay, missed departure and disaster cover on the payment of an additional premium. Please see sections 29 - 32 of this wording.

SECTION 1 - CANCELLING AND CUTTING SHORT YOUR HOLIDAY

What you are covered for

If you have to cancel or cut short your trip because of one of the reasons listed below we will pay up to the amount shown in the Summary of Cover on page 22 for:

- travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back, including any local prepaid excursions, tours or activities, if it is necessary and you cannot avoid cancelling or cutting short your trip; and
- reasonable extra travel costs if it is necessary and you cannot avoid cutting short your trip.

The following are reasons we will accept for you cancelling or cutting short your trip.

1. You die, become seriously ill or get injured.
2. A relative, business associate, a person you have booked to travel with or a relative or friend living abroad who you plan to stay with, dies, becomes seriously ill or gets injured.
3. You have to go to court to be a witness or be on a jury (but not as an expert witness) or you are put in quarantine.
4. There is an accident involving a vehicle you were planning to travel in, which happens within seven days before the date you planned to leave and means you cannot use the vehicle. This only applies to self-drive holidays.
5. You are a member of the armed forces, police, fire, nursing or ambulance services and you have to stay in your home area because of an emergency or you are posted overseas unexpectedly.
6. You are made redundant, as long as you are entitled to payment under the current redundancy payments law and, at the time of booking your trip, you had no reason to believe you would be made redundant.

7. It is necessary for you to stay in/return to your home area after a fire, storm, flood or burglary at your home or place of business within 48 hours before the date you planned to leave. We will need a written statement from a relevant public authority confirming the reason and necessity.
8. It is necessary for you to stay in/return to your home area after a fire, storm, flood or burglary at your home or place of business. We will need a written statement from a relevant public authority confirming the reason and necessity.
9. You cannot travel because of government restrictions after an epidemic, for example, the Foreign and Commonwealth Office (FCO) advise you not to go to the destination because there has been an outbreak of avian flu.
10. If you become pregnant after we have sold you this policy, and you will be more than 32 weeks pregnant at the start of, or during, your trip. Or, your doctor advises that you are not fit to travel because you are suffering from complications of pregnancy or childbirth. If you will be more than 32 weeks pregnant at the start of, or during, your trip and you still choose to travel, you may not claim for cutting short your trip unless as a result of the complications of pregnancy or childbirth.

Special exclusions which apply to section 1

We will not cover the following.

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. You not wanting to travel.
3. Any extra costs that result from you not telling the holiday company as soon as you know you have to cancel your holiday.
4. Cancelling or cutting short your trip because of a medical condition or any illness related to a medical condition you knew about at the time of taking out this insurance and/or, for annual multi trip policy, prior to the booking of any individual trip. This applies to you, a relative, business associate or a person you are travelling with, and any person you were depending on for the trip.
5. Any claim that comes from pregnancy or childbirth, except as provided for under the benefits in section 2, unless a qualified medical practitioner confirms that the claim comes from the complications of pregnancy or childbirth.
6. The cost of your original return trip, if you have already paid this and you need to cut short your journey.
7. The cost of going back to the original destination to finish your trip and the costs of more accommodation there.
8. You cutting short your trip and not returning to your home area.
9. You not getting the passport or visas you need.
10. The cost of visas you need for your trip.
11. Civil commotion, strikes, blockades, actions taken by the government of any country or the threat of an event like this.
12. Airport taxes and administration fees charged as a result of refund of airport taxes included in the cost of your flights.
13. Annual membership or maintenance fees for time share properties or holidays
14. The provider (for example, an airline, hotel, ferry company and so on) not providing any part of the trip you have booked, (this could be a service or transport) unless the event is covered by this policy. If this happens, you should claim against the provider.
15. Compensation for any airmiles or holiday points you used to pay for the trip in part or in full.
16. Any claim as a result of your passport or travel documents being lost or stolen.

Please remember

We will work out claims for cutting short your holiday from the day you return to your home area (or your final country if you are on a one-way trip), or from the day you have to go into hospital as an inpatient to the day you are discharged. Your claim will only be based on the number of full days you have not used.

Special conditions which apply to section 1

1. You must get our permission if you have to cut your holiday short and return early to your home area (or your final country if you are on a one-way trip) for an insured reason.
2. We will only consider the unused expenses of a person who has taken out insurance cover with ROCK Insurance Group. For example, if you are travelling with someone who is not insured, we only pay your proportion of costs, not theirs.
3. If you cancel the trip because of an illness or injury you must get a medical certificate immediately from the general practitioner saying that this prevented you from travelling.

Please read the general conditions and exclusions.

SECTION 2 - MEDICAL AND OTHER EXPENSES

Please remember

This section does not apply if you become ill or are injured during trips in your home area (or your final country if you are on a one-way trip).

If you go into hospital, you must tell us immediately.

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for the following. We will pay any costs that are necessary and reasonable as a result of you being unexpectedly injured or ill during your trip.

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Up to £5,000 for the cost of returning your body or ashes to your home area (or your final country if you were on a one-way trip), or for the cost of a funeral in the country where you die if this is outside your home area (or your final country if you were on a one-way trip).
3. Up to £1,000 for the cost of returning your body or ashes to your home if you die in your home area, (or your final country if you were on a one-way trip).
4. Extra accommodation (a room only) and travel expenses to allow you to return to your home area (or your final country if you are on a one-way trip) if you cannot return as you originally booked. You must have our permission to do this.
 - Extra accommodation (a room only) for someone to stay with you and the costs for travelling home with you, if this is necessary due to medical advice.
 - The costs for one relative or friend to travel from your home area to stay with you (a room only) and travel home with you, if this is necessary due to medical advice.
5. We will pay to return you to your home area (or your final country if you are on a one-way trip) if we think this is medically necessary.

Please remember

If, due to unexpected circumstances that are beyond your control and which fall under the conditions of this cover, you cannot finish your holiday within the period of insurance set out on your validation certificate, we will extend your cover for up to 30 days. We will not charge you for this.

Special exclusions which apply to section 2

We will not cover the following.

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Any treatment or surgery which we think you do not need immediately and can wait until you return home. Our decision is final.
3. Any costs of treatment or surgery that was carried out more than 12 months after the date of the incident which you are claiming for.
4. The extra cost of single or private-room accommodation unless it is medically necessary.
5. Any medical treatment that you receive because of a medical condition or any illness related to a medical condition which you knew about at the time of taking out this insurance and/or, for annual multi trip policy, prior to the booking of any individual trip. This applies to you, a relative, business associate or person you are travelling with, and any person you were depending on for the trip.
6. Any treatment or medication that you receive after you return to your home area (or your final country if you are on a one-way trip).
7. Any extra costs after the time when, in our medical advisor's opinion, you are fit to return to your home area (or your final country if you are on a one-way trip).
8. Any medical treatment that you receive after you have refused the offer of returning to your home area, when, in the opinion of our medical advisors, you are fit to travel.
9. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from complications of pregnancy or childbirth.
10. The cost of any phone calls, other than the first call to us to tell us about the medical problem. The cost of any taxi fares, unless a taxi is being used instead of an ambulance. The cost of any food and drink (unless these are a part of your hospital costs if you are kept as an inpatient).
11. Costs of more than £500 which we have not agreed beforehand.
12. Any medical treatment or tests you have planned or expect to have.
13. Any costs that result from taking part in winter sports or dangerous activities, unless you have paid the winter sports or dangerous activities premium or bought annual multi-trip cover which includes cover for winter sports.
14. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre; unless we have agreed that this is medically necessary.
15. Cosmetic treatment, unless we have agreed that this treatment is necessary as the result of an accident covered under this policy.
16. Any costs that are as a result of a tropical disease, if you have not had the recommended vaccinations or taken the recommended medication.

Please read the general conditions and exclusions.

SECTION 3 EMERGENCY DENTAL TREATMENT

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 per each insured person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency

repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

Special exclusions which apply to section 3

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. The costs of any subsequent permanent or routine treatment.
3. Any pre-planned, pre-known or expected dental treatment or diagnostic procedure.
4. Treatment which, in the opinion of Our medical officer, can reasonably be delayed until your return to the country of departure.
5. Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating.
6. Normal wear and tear.
7. Any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity.
8. Any damage to dentures, other than whilst being worn by You.
9. Dental treatment involving the provision of dentures or the use of precious metals.
10. Any costs incurred in the home area.
11. Any costs incurred when engaging in Dangerous Activities unless you have paid the appropriate Dangerous Activities premium.
12. Any costs incurred by you when you are engaging in Winter Sports unless you have paid the Winter Sports premium.

Please read the general conditions and exclusions

SECTION 4 - HOSPITAL BENEFIT

This section does not apply for trips in your home area (or your final country if you are on a one-way trip).

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 if, after an accident or illness that is covered under section 2 (Medical and other expenses) of this policy, you go into hospital as an inpatient outside your home area (or outside your final country if you are on a one-way trip). Your benefit will end if you go into hospital when you return to your home area (or in your final country if you are on a one-way trip).

Note: we pay the benefit to you for each complete 24-hour period that you are kept as an inpatient. This amount is meant to help you pay extra costs such as taxi fares and phone calls.

Special exclusions which apply to section 4

We will not cover the following.

1. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from complications of pregnancy or childbirth.

Please read the general conditions and exclusions.

SECTION 5 - PERSONAL ACCIDENT

What you are covered for

We will pay you or your executors or administrators up to the amount shown in the Summary of Cover on page 22, if you are involved in an accident during your trip which causes you an injury, and this accident is the only thing that results in you becoming disabled within 12 months of the date of the accident.

We will pay for the following.

1. Your permanent total disability.
2. Losing one or more of your limbs (a permanent loss at or above the wrist or ankle).
3. Irrecoverable loss of sight in one or both eyes for a period of at least 12 months.
4. If you die, we will pay the amount shown in the Summary of Cover on page 22 (this is limited for children aged under 18 and for those aged over 65).

Special exclusions which apply to section 5

We will not cover the following.

1. An injury or death that is not caused by an accident. For example, if you die from a heart attack, we know the cause, but it is not an accident so it will not be covered.
2. A disability that was caused by mental or psychological trauma and did not involve the injury to your body.
3. A disease or any physical disability or illness which existed before the trip.

Please read the general conditions and exclusions.

SECTION 6 - PERSONAL BELONGINGS, BAGGAGE AND MONEY

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for the following.

6A - Personal belongings and baggage

We will pay for the following

1. After taking off an amount for wear, tear and loss of value, we will replace or pay for an item that you own that you have lost or that has been damaged or stolen. There is a limit for each item, set or pair, and for valuables as set out in the Summary of Cover.
2. We will pay up to the amount shown in the Summary of Cover for buying essential items if your baggage is delayed during an outward journey for more than 12 hours. You must get written confirmation of the length of the delay from the appropriate airline or transport company, and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

6B - Personal money

We will pay for the following

1. We will pay up to the amount shown in the Summary of Cover if you lose or have cash or traveller's cheques stolen. You must give us proof that you owned them and proof of their value. (This includes receipts, bank statements and cash-withdrawal slips.)

6C - Passport and travel documents

We will pay for the following

1. We will only pay up to the amount shown in the Summary of Cover for the cost of replacing the following:
 - If your passport is lost or stolen during a trip (as long as this is outside the country you departed from), we will pay reasonable additional travel and accommodation expenses only that you incur abroad to obtain a replacement passport or travel documentation and the pro rata value of the original passport at the time of loss.
 - Travel tickets
 - Green Cards
 - Visas
 - Prepaid accommodation vouchers
 - Prepaid car-hire vouchers
 - Prepaid excursion vouchers that you lose or that are stolen or damaged during your trip
2. The total amount payable under this section for a claim relating to any or all of the items listed above is limited to the amount shown under the maximum sum insured for Section 5c in the Summary of Cover.

Special exclusions which apply to section 6

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Anything that you lost or was stolen which you did not report to the police within 24 hours of discovering it, and which you do not get a written police report for.
3. Any baggage or personal belongings that you lost or were stolen damaged or delayed during a journey, unless you reported this to the carrier and got a property irregularity report from them at the time of the loss. You must make any claims for lost, stolen or damaged items to the airline within seven days. You must make any claims for delayed baggage to the airline within 21 days of getting it back.
4. Any money or valuables that you lose or have stolen from an unattended motor vehicle.
5. Any baggage or personal belongings that is stolen from your vehicle roof rack.
6. Fragile items (including china, glass, sculpture and video equipment) or sports equipment that are broken while being used, unless they are transported by a carrier and the damage is caused by a fire or other accident to the sea vessel, aircraft or vehicle they are being carried in.
7. Bicycles, motor vehicles, motor-vehicle accessories, motorcycles, motorcycle accessories, marine equipment and craft, household goods and winter sports equipment that you lose or are stolen or damaged (unless you have paid the appropriate winter sports premium).
8. Mobile phones and mobile phone accessories, prepaid minutes you have not used, mobile rental charges or pre-payments (for example, a contract phone with free minutes and text messages), false teeth, bridgework, contact or corneal lenses, prescription sunglasses or spectacles, sunglasses, artificial limbs or perishable items (items that decay or rot and will not last for long, for example, food).
9. Stamps and documents (other than those mentioned under section 6c), business items or samples or business money that you have lost or is stolen or damaged (unless you have paid the appropriate premium for business cover).
10. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by cleaning, repairing or restoring damage caused by leaking powder or fluid in your baggage.
11. Shortages of money due to mistakes, neglect, or different exchange rates.
12. Belongings that are legally delayed or held by any customs or other officials.
13. Cash or passports that you do not carry with you on your person (unless they are held in a locked safety deposit box).

14. Any valuables that you do not carry in your hand baggage and you lose or are stolen or damaged.
15. Any item you cannot prove you owned or prove the value of (for example, with original receipts).
16. Property you leave unattended (other than in your locked accommodation).
17. Any claim for jewellery (other than wedding rings) you lose while swimming or taking part in dangerous activities.
18. Damage caused to suitcases, holdalls or similar luggage, unless you cannot use the damaged item.
19. Any personal belongings or baggage you lose or are stolen while they are not in your control or while they are in the control of any person other than an airline or carrier.
20. A passport that you lose if you:
 - do not report it to the consular representative of your home area within 24 hours of discovering you have lost it; and
 - get a report confirming the date you lost it and the date you received a replacement passport.
21. Traveller's cheques where the provider will replace losses and will only charge you a service charge.
22. Any item you lose or that was stolen or damaged when it was shipped as freight or under a bill of lading (when you have to send your luggage as cargo rather than as your personal baggage).

Claims that result from you losing your baggage or it being damaged or delayed while being held by an airline, should be made to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please read the general conditions and exclusions.

SECTION 7 - ABANDONING YOUR HOLIDAY AND DELAYED DEPARTURE

Please remember

You are entitled to claim for either delayed departure or abandoning your holiday, but not for both.

This section does not apply for trips in your home area.

What you are covered for

If the first part of your booked outward or final return international journeys (by aircraft, ship, cruise ship, coach or cross-channel train) is delayed because of a strike or industrial action, poor weather conditions or a mechanical breakdown we will pay for delayed departure or abandonment up to the amounts shown on the Summary of Cover. You must be delayed by at least 12 hours on each occasion.

7A - Delayed departure

We will pay for each full 12-hour period you are delayed (up to the amount shown in the Summary of Cover), as long as you eventually go on the trip.

7B - Abandoning your trip

If you have to abandon your outward trip as a result of a delay lasting more than 12 hours where the delay has been caused by a strike or industrial action, poor weather conditions or a mechanical breakdown, we will pay for your unused travel and accommodation expenses, including any local prepaid excursions, tours or activities, up to the amount shown in the Summary of Cover after any amount that you can get back is taken off.

7C - Return travel cancellation

If you have to cancel your return trip as a result of a delay lasting more than 12 hours where the delay has been caused by a strike or industrial action, poor weather conditions or a mechanical breakdown, we will pay for your reasonable extra accommodation and alternative travel expenses to get you back to your home area, up to the amount shown in the Summary of Cover after any amount that you can get back is taken off.

Special exclusions which apply to section 7

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 for abandoning your holiday except where you have paid the Excess Waiver premium.
2. Any claim that results from you missing a connecting flight.
3. Any claim that results from a public demonstration, civil unrest (such as war or riots) or a protest.
4. Claims that result from an actual or planned strike or industrial action, which the public knew about at the time you made travel arrangements for the trip.

Special conditions which apply to section 7

Under this policy you must:

1. Have checked in for your trip at or before the recommended time; and
2. Get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

You should make claims that result from abandoning your holiday and happen as a result of the circumstances described in the EU travel directives (see page

1) to the airline first. We will pay any money under this policy after the amount of compensation you receive from the airline for the same event is taken off. Please read the general conditions and exclusions.

SECTION 8 - MISSED DEPARTURE

This section does not apply for trips in your home area.

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for the extra reasonable costs of travel and accommodation you need to continue your trip if you cannot reach the original departure point of your trip on the outward or final return journey as a result of public-transport services failing (due to poor weather conditions, a strike, industrial action or a mechanical breakdown) or the vehicle you are travelling in being involved in an accident or having a mechanical breakdown. (This would not include your vehicle running out of petrol, oil or water, having a flat tyre, puncture or flat battery.)

Special exclusion which applies to section 8

We will not cover the excess shown in the Summary of Cover on page 22.

Special conditions which apply to section 8

Under this policy you must:

1. Leave enough time to arrive at your departure point at or before the recommended time.
2. Get confirmation of the reason for the delay and how long it lasts from the appropriate authority.
3. Give us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation (if your claim is about your own vehicle suffering a mechanical breakdown).

Please read the general conditions and exclusions.

SECTION 9 - PERSONAL LIABILITY

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 if you are legally responsible for accidentally:

1. Injuring someone; or
2. Damaging or losing somebody else's property.

Special exclusions which apply to section 9

We will not cover the following.

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Any legal responsibility that comes from an injury or loss or damage to property that:
 - you, a member of your family, household or a person you employ owns; or
 - you, your family, household or a person you employ, cares for or controls.
3. Any legal responsibility, injury, loss or damage:
 - to members of your family, household, or a person you employ;
 - that results from or is connected to your trade, profession or business;
 - that results from a contract you have entered into;
 - that results from you owning, using or living on any land or in buildings (except temporarily for the trip);or
 - that results from you owning or using mechanically-propelled vehicles, watercraft or aircraft, animals (other than horses and pet cats or dogs), guns or weapons (other than guns that are used for sport);
 - that results from you infecting any other person with any sexually transmitted disease or condition.

Special conditions which apply to section 9

Under this policy you must:

1. Give Rock Insurance Travel Claims notice of any cause for a legal claim against you as soon as you know about it, and send them any other documents relating to any claim.
2. Help Rock Insurance Travel Claims and give them all the information they need to allow them to take action on your behalf.
3. Not negotiate, pay, settle, admit or deny any claim unless you get Rock Insurance Travel Claims' permission in writing.
4. Be aware that we will have full control over any legal representatives and any proceedings. We will be entitled to take over and carry out any claim in your name for your defence or prosecute for our own benefit.

Please read the general conditions and exclusions.

SECTION 10 - LEGAL EXPENSES

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for legal costs that result from dealing with claims for compensation and damages if you die, become ill or get injured during your trip.

Special exclusions which apply to section 10

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Any claim we or our legal representatives believe is not likely to be successful or if we think the costs of taking action will be more than any award.
3. The costs of making any claim against us, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who you have travelled or arranged to travel with.
4. Any costs or expenses which are based on the amount of any award. The costs of following up a claim for an injury or damage caused by or in connection with your trade, profession or business, under contract or resulting from you having, using or living on any land or in any buildings.
5. Any claims that result from you having or using mechanically-propelled vehicles, watercraft, aircraft, animals, guns or weapons.
6. Any claims that results from you acting in a criminal or malicious way.
7. Any claims reported more than 180 days after the incident took place.

Special conditions which apply to section 10

Under this policy you must:

1. Be aware that we have full control over any legal representatives and any proceedings.
2. Follow our or our agents' advice in handling any claim; and
3. Where possible, get back all of our costs. You must pay us any costs you do get back.

Please read the general conditions and exclusions.

SECTION 11 - HIJACK

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for each full 24-hour period if the aircraft or ship you are travelling in is hijacked (on the original journey you booked) for more than 24 hours.

We will only pay up to the amount shown in the Summary of Cover on page 22.

Special condition which applies to section 11

Under this policy you must:

1. Give us a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please read the general conditions and exclusions.

SECTION 12 - CATASTROPHE

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for the cost you pay, or agree to pay overseas, for travel expenses and providing other similar accommodation to allow you to continue with your holiday or journey. We will only do this if you cannot reach or cannot live in your booked accommodation because of a fire, flood, earthquake, storm, lightning, explosion, hurricane or a major outbreak of an infectious disease.

Special exclusions which apply to section 12

We will not cover the following.

1. Any costs that you can get back from any tour operator, airline, hotel or other service provider.
2. Any costs that you would normally have to pay during the period shown on your validation certificate.
3. Any claim that results from you travelling against the advice of the appropriate national or local authority.

Special conditions which apply to section 12

Under this policy you must:

1. Give us a written statement from an appropriate public authority confirming the reason for and the type of the disaster and how long it lasted.
2. Confirm that you did not know about any event that lead to a claim, before you left your international departure point.
3. Give us proof of all the extra costs you had to pay.

Please read the general conditions and exclusions.

SECTION 13 - PET CARE

What you are covered for

We will pay for each full 24-hour period you are delayed for. This payment will cover extra kennel or cattery fees if the start of your original return journey (by aircraft, sea vessel or cross channel train) is delayed because of circumstances that you cannot control. You must be delayed by at least 12 hours, and we will pay up to the amount shown on the Summary of Cover on page 22.

Special exclusion which applies to section 13

We will not cover the following:

- Any kennel or cattery fees you pay outside your home area, as a result of quarantine regulations.

Special conditions which apply to section 13

Under this policy you must:

- Have checked in for your trip at or before the recommended time.
- Get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.
- Be aware that any amount we pay under this section only applies to pet cats or dogs that you own.
- Get a written statement from the appropriate kennel or cattery confirming any extra charges that you have to pay.

Please read the general conditions and exclusions.

SECTION 14 - WITHDRAWAL OF SERVICES

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 if you suffer withdrawal of water or electricity supplies continuously for at least a 60 hour period during your trip.

Special exclusions which apply to section 14

We will not cover the following:

- Any claim that results from a strike or industrial action existing at the time this insurance was issued.
- Any claim not supported by written confirmation from the tour operator or hotel.

SECTION 15 - MUGGING

What you are covered for

We will pay up to the amount shown on the Summary of Cover on page 22 for each complete 24 hours for which you are hospitalised, if you sustain actual bodily injury as a result of a mugging attack during the period of insurance resulting in medical treatment and necessitating admission to an overseas hospital, provided that:

- The incident was reported to the nearest Police Authority within 12 hours of the incident occurring.
- You must produce independent evidence in writing in support of any claim.

Special exclusions which apply to Section 15

We will not cover the following:

- You being under the influence of intoxicating liquor, drug, drugs or substance or solvent abuse.
- Your intentional self injury or your wilful exposure or your deliberate acts.

WINTER SPORTS COVER

The following sections (sections 16, 17, 18, 19, 20 and 21 only apply if you are under 65 and have paid the appropriate premium for winter sports cover or you have arranged annual multi-trip insurance (which gives cover for 17 days within the year).

SECTION 16 - WINTER SPORTS EQUIPMENT

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for the following. There is a limit for each item, set or pair as set out in the Summary of Cover.

- Accidentally losing, or having your owned or hired ski's, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings or ice skates damaged or stolen.

Please remember

We will work out claims for your winter sports equipment that you own as follows.

How old is the equipment?	How much will you get back?
Up to 12 months old	90% of the price you paid
Up to 24 months old	70% of the price you paid
Up to 36 months old	50% of the price you paid
Up to 48 months old	30% of the price you paid
Up to 60 months old	20% of the price you paid
Over 60 months old	Nothing

- If you lose or have your pass for the ski lift stolen, we will pay you the unused percentage of the cost of your pass based on its value at the time it was lost or stolen.

Special exclusions which apply to section 16

We will not cover the following.

- The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
- Any item that was lost or stolen if you did not report it to the police within 24 hours of discovering it, and you did not get a written police report for it.

- Any winter sports equipment that you lost or was stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time. You must make any claims to the airline within seven days.

- Winter sports equipment you left unattended in a public place, unless the claim is about skis, poles or snowboards, and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.

- Any winter sports equipment that is lost or damaged by people it was not designed for.

Special conditions which apply to section 16

Under this policy you must:

- Bring any damaged winter sports equipment you own back to your home area so we can inspect it; and provide proof that you owned the original lift pass and provide proof of the replacement lift pass you bought in the resort.
- You should make claims about you losing your winter sports equipment or it being stolen or damaged while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please read the general conditions and exclusions.

SECTION 17 - SKI HIRE

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for each full 24-hour period for the cost of hiring other skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates if:

- Your winter sports equipment is delayed during your trip for over 12 hours.
- You lose your winter sports equipment or it is stolen or damaged during your trip.

Special exclusions which apply to section 17

We will not cover the following.

- Any item you lose or that is stolen if you did not report it to the police within 24 hours of discovering it, and you did not get a written police report for.
- Any winter sports equipment you lose or that is stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time.
- Winter sports equipment you have left unattended in a public place, unless the claim is for skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
- Any winter sports equipment that is lost or damaged by people it was not designed for.

Special condition which applies to section 17

Under this policy you must:

- Bring any damaged winter sports equipment back to your home area so we can inspect it.

Please remember

You should make claims for your winter sports equipment being delayed while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please read the general conditions and exclusions.

SECTION 18 - SKI PACK

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for a percentage of the cost of your ski pack (if you have already paid and can't get the money back). We will do this if you are ill or injured while you are on holiday and you are not well enough to use it. You must get a medical certificate to prove that you were not well enough. A ski pack includes ski-school fees or ski-instructor fees, hired skis, ski boots and bindings, snowboards, snowboard boots and bindings or ice skates, and the cost of any lift pass you have booked.

Please read the general conditions and exclusions.

SECTION 19 - PISTE CLOSURE

This section only applies between 1 December and 15 April if you are travelling to the Northern hemisphere or between 1 May and 30 September if you are travelling to the Southern hemisphere.

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 if all the lift systems are closed for more than 12 hours as a result of high winds, or not enough or too much snow in your holiday resort. We will pay:

- The cost of transport to the nearest resort, up to the amount shown in the Summary of Cover for each full 24-hour period.
- Up to the amount shown in the Summary of Cover for each full 24-hour period that you are not able to ski and there is no other ski resort available.

Special conditions which apply to section 19

Under this policy you must:

1. Get a written statement from the resort managers confirming the reason for the piste closing and how long it lasted.
2. Be aware that the holiday resort where you are staying must be at least 1,000 metres above sea level.

Please read the general conditions and exclusions.

SECTION 20 - AVALANCHE COVER

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for extra travel and accommodation costs you need to pay if your outward or return journey is delayed for more than 12 hours because of an avalanche.

Special condition which applies to section 20

Under this policy you must:

1. Get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

OPTIONAL GOLF COVER

Golf cover is included if you have paid the appropriate additional premium for the period of insurance up to a maximum of 31 days and the cover is shown on your validation certificate.

SECTION 21 - GOLF EQUIPMENT

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 per each insured person, for accidental loss, theft of or damage to golf equipment which you own.

Within this amount the following sub-limits apply:

1. The maximum we will pay you for any one club or one piece of golf equipment, is £250. If you cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of £50. Evidence of replacement value is not sufficient.
2. The maximum we will pay you, in total, for all articles lost, damaged or stolen in any one incident is limited to £250 if you cannot provide satisfactory proof of ownership and value.

Special exclusions which apply to section 21

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. More than £250 per single club or single item of golf equipment.
3. Golf equipment which is over three 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. Loss, theft of, or damage to, golf equipment from checked-in luggage left in the custody of a Carrier and/or packed in luggage left in the baggage hold or storage area of a Carrier.
6. Claims arising from delay, detention, seizure or confiscation by Customs or other officials.
7. Claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading.
8. Damage to, loss or theft of golf equipment, which is being carried on a vehicle roof rack.
9. Damage to, loss or theft of golf equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an Unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property.
10. Any claim for damage to golf equipment whilst in use.

Please read the general conditions and exclusions.

Special conditions which apply to section 21

Under this policy:

1. We have the option to either pay you for the loss, or replace, reinstate or repair the items concerned.
2. Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.
3. You must take suitable precautions to secure the safety of your golf equipment, and must not leave it unsecured or Unattended or beyond your reach at any time in a place to which the public have access.
4. If claiming for your goods that were stolen or lost you should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.
5. Within 24 hours of discovery of the of the incident, you must report loss of golf equipment to the local police or to the Carrier, as appropriate, (damage

to golf equipment in transit must be reported to the Carrier before you leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to your hotel or accommodation management, or to the tour operator representative.

6. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

SECTION 22 - GOLF EQUIPMENT HIRE

What you are covered for

If your own golf equipment is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period more than 24 hours, then we will pay up to the amount shown in the Summary of Cover on page 22 per each insured person, for hire or replacement golf equipment.

Special condition which applies to section 22

Under this policy you must:

1. Provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

Special exclusion which applies to section 22

We will not cover the following

1. Any claim arising in connection with a Trip solely within the home area.

Please read the general conditions and exclusions.

SECTION 23 - GREEN FEES

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 per each insured person 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:

1. You being involved in an accident; or
2. Your sickness; or
3. Adverse weather conditions which causes the closure of the golf course.

Special exclusions which apply to section 23

1. Any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, if you have any Pre-existing Medical Condition(s), which fall within the criteria listed in the Important Health Requirement at the commencement of the period of insurance.
2. Claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming your inability to play golf.
3. Anything mentioned in the General Exclusions.

OPTIONAL BUSINESS COVER

Business cover is included if you have paid the appropriate additional premium for the period of insurance up to a maximum of 31 days and the cover is shown on your validation certificate.

SECTION 24 - BUSINESS EQUIPMENT

What you are covered for

1. We will pay up to the amount shown in the Summary of Cover on page 22 in total per Trip, for 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.
2. The maximum we will pay you for any one article or samples is £500.
3. The maximum we will pay you for computer equipment is £1,000.
4. We will pay up to the amount shown in the Summary of Cover on page 22 in total per Trip for the purchase of essential items, if your business equipment is delayed or lost in transit on your outward journey for more than 24 hours.

Special exclusions which apply to section 24

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Your engaging in manual work in conjunction with any profession, business or trade during the Trip.
3. More than £50 per single item, up to a maximum of £200 in total for any one claim if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.
4. Wear tear or depreciation.
5. Any claim 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.
6. Any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent if you have not

notified the airline or other Carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).

7. Claims arising from 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. Claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading.
11. Damage to, loss or theft of your business equipment, if it has been left:
 - Unattended in a place to which the public have access; or
 - Left in an Unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or
 - In the custody of a person who does not have an official responsibility for the safekeeping of the property.
12. 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 the delay.

Please read the general conditions and exclusions.

SECTION 25 - BUSINESS EQUIPMENT HIRE

What you are covered for

If your business equipment is lost, stolen, damaged, misdirected or delayed in transit by more than 12 hours we will pay up to the amount shown in the Summary of Cover on page 22 for the cost of hiring the necessary business equipment per complete 24 hours you are without your business equipment, up to a maximum of shown in the Summary of Cover on page 22 in total per Trip.

Special exclusions which apply to section 25

We will not cover the following:

1. Any claim for loss or theft of 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.
2. Any claim, if the loss or theft of your own business equipment occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained.
3. Claims arising from your own business equipment being delayed, detained, seized or confiscated by Customs or other officials.
4. Claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading.
5. Damage to, loss or theft of your own business equipment, which is being carried on a vehicle roof rack.
6. Damage to, loss or theft of your own business equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property.

Please read the general conditions and exclusions.

SECTION 26 - BUSINESS MONEY

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 in total under this policy for the loss or theft of your business money during your Trip.

The maximum we will pay for cash is £500.

Special exclusions which apply to section 26

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Any claim for 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 of your own business money occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained.
4. Any loss if you have not taken reasonable steps to prevent a loss happening.
5. Loss or theft of business money that is:
 - not on your person; or
 - not deposited in a safe, a safety deposit box or similar fixed container in your Trip accommodation; or
 - loss or theft of business money that does not belong to:
 - Your employer; or

- You, if you are self employed;
 - loss or theft of travellers cheques, if the issuer provides a replacement service;
 - depreciation in value, currency changes or shortage caused by any error or omission.
6. Claims arising from delay, detention, seizure or confiscation by Customs or other officials
 7. Anything that can be replaced by the issuer.

Please read the general conditions and exclusions.

SECTION 27 - EMERGENCY COURIER EXPENSES

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 if, after loss, theft or damage to your business equipment that is covered under the section business equipment you incur emergency courier expenses to replace business equipment essential to your intended business Trip. You must keep receipts for all courier expenses you incur.

Special exclusion which applies to section 27

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.

Please read the general conditions and exclusions.

SECTION 28 - EXTRA BAGGAGE DELAY

What you are covered for

We will pay up to the amount shown in the Summary of Cover on page 22 for buying essential items connected to your business if your baggage is delayed during an outward journey for more than 12 hours. You must get written confirmation of the length of delay from the appropriate airline or transport company, and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

Special exclusions which apply to section 28

We will not cover the following:

1. The excess shown in the Summary of Cover on page 22 except where you have paid the Excess Waiver premium.
2. Business equipment that is legally delayed or held by customs or other officials.

Please read the general conditions and exclusions.

OPTIONAL TRAVEL DISRUPTION COVER

Travel Disruption Extension cover is included if you have paid the appropriate additional premium for the period of insurance.

This extension to the policy provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

SECTION 29 - EXTENDED CANCELLATION OR CURTAILMENT COVER

What you are covered for

Section 1 Cancelling and cutting short your holiday of your travel policy will be extended to include the following cover.

We will pay you up to the amount shown in the Summary of Cover on page 22 for any irrecoverable unused travel and accommodation costs (and other pre-paid charges) which you have paid or are contracted to pay, together with any reasonable additional travel expenses incurred if:

1. You were not able to travel and use your booked accommodation.
2. The trip was curtailed before completion as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which you are travelling issuing a directive:
 - prohibiting all travel or all but essential travel to; or
 - recommending evacuation from the country or specific area or event to which you were travelling, providing the directive came into force after you purchased this insurance or booked the Trip (whichever is the later), or in the case of curtailment after you had left your home area to commence the Trip.

SECTION 30 - EXTENDED TRAVEL DELAY COVER

What you are covered for

Section 7B Delayed departure of your travel policy will be extended to include the following cover. We will pay you up to the amount shown in the Summary of Cover on page 22 for the following:

1. If the scheduled public transport on which you are booked to travel is cancelled or delayed, leading to your departure being delayed for more than 12 hours at the departure point of any connecting public transport in your

- home area or to your overseas destination or on the return journey to your home.
- Any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation as a result of:
 - the scheduled public transport on which you were booked to travel from your home area being cancelled or delayed for more than 12 hours; or
 - You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and you choose to cancel your Trip because the alternative transport to your overseas destination offered by the public transport operator was not reasonable.
 - Suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination and/or in returning to your home area as a result of:
 - the public transport on which you were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off; or
 - You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and you choose to make other travel arrangements for your Trip because the alternative transport offered by the scheduled public transport operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on your ticket(s) together with any compensation from the public transport operator.

Special conditions which apply to section 30

Under this policy you must:

- Only claim under subsections Extended Cancellation or Curtailment cover and Extended Travel Delay cover for the same event, not both.
- If the same costs, charges or expenses are also covered under any other section of this policy you can only claim for these under one section for the same event.

SECTION 31 - EXTENDED MISSED DEPARTURE COVER

What you are covered for

Section 8 Missed departure of your travel policy will be extended to include the following cover. We will pay you up to the amount shown in the Summary of Cover on page 22 for the following:

- Reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or returning to your home area if you fail to arrive at the departure point in time to board any onward connecting public transport on which you are booked to travel, following completion of the initial international journey, including connections within your home area on the return journey to your Home as a result of:
 - the failure of other scheduled public transport;
 - Strike, Industrial Action, adverse weather conditions or disruption due to a volcanic eruption;
 - you being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

Special condition which applies to section 31

Under this policy:

- If the same expenses are also covered under any other section of this policy you can only claim for these under one section for the same event.

SECTION 32 - EXTENDED DISASTER COVER

What you are covered for

Section 12 Catastrophe of your travel policy will be extended to include the following cover. We will pay you up to amount shown in the Summary of Cover on page 22 for either:

- Any irrecoverable unused accommodation costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation.
- Reasonable additional accommodation and transport costs incurred:
 - up to the standard of your original booking, if you need to move to other accommodation on arrival or at any other time during the Trip because you cannot use your booked accommodation; or
 - with the prior authorisation of the Emergency Assistance Service to repatriate you to your home if it becomes necessary to curtail the trip as a result of, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting your accommodation or resort.

Special exclusions which apply to section 29 to 32

This section is applicable to all extended sections of cover under the Optional Travel Disruption Cover upgrade.

We will not cover for the following:

- The excess shown in the Summary of Cover on page 22 (except claims under 1 of What you are covered for under the Extended Travel Delay cover above)
- The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
- Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
- Claims arising directly or indirectly from:
 - Strike, Industrial Action, cancellation of public transport or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which you were travelling, existing or being publicly announced by the date you purchased this insurance or at the time of booking any Trip.
 - An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.
 - Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
- Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.
- Any costs for normal day to day living such as food and drink which you would have expected to pay during your Trip.
- Claims arising within 7 days of the date you purchased this insurance or the time of booking any Trip, whichever is the later.
- Anything mentioned in the general exclusions applicable to all sections of the policy.

Special conditions which apply to sections 29-32

Under this policy:

- You can only claim under subsections Extended Cancellation or Curtailment cover and Extended Travel Delay cover for the same event, not both. If the same expenses are also covered under any other section of this policy you can only claim for these under one section for the same event.
- If you fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as you find out it is necessary to cancel the trip, the amount we will pay will be limited to the cancellation charges that would have otherwise applied.
- You must get (at your own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that you could not use your accommodation and the reason for this.
- For Curtailment claims only: you must tell the Emergency Assistance Service as soon as possible of any circumstances making it necessary for you to return home and before any arrangements are made for your repatriation.
- You must check in, according to the itinerary supplied to you unless your tour operator or airline has requested you not to travel to the airport.
- You must get (at your own expense) written confirmation from the scheduled public transport operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
- You must comply with the terms of contract of the scheduled public transport operator and seek financial compensation, assistance or a refund of your ticket from them, in accordance with the terms and/or (where applicable) your rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.
- You must get (at your own expense) written confirmation from the scheduled public transport operator/accommodation provider that reimbursement will not be provided.

DA

Please remember

We will not cover any activity considered to be dangerous that is not listed below, any of the sports below that are played professionally or a sport or pastime that involves an increased risk of getting injured, unless you tell ROCK Insurance Group about it and we accept it, at the time you take out the policy. You must pay an extra premium or change your cover to do this. Any activities that you have cover for (except those you do not have to tell ROCK Insurance Group about) will be set out on an endorsement that comes with your validation certificate.

TABLE 1

The following dangerous activities are automatically included in the policy.

• Abseiling (within organiser's guidelines)	• Athletics
• Angling	• Badminton
• Archery	• Banana boating

• Baseball	• Rackets
• Basketball	• Rambling
• Board sailing	• Rap jumping (within organiser's guidelines)
• Bowling	• Ringos
• Bungee jumping (within organiser's guidelines)	• Roller skating/blading (wearing pads & helmets)
• Canoeing (up to grade 2 rivers only)	• Rounders
• Climbing (on a climbing wall only)	• Rowing (except racing)
• Cricket	• Running
• Curling	• Safari trekking in a vehicle (must be organised tour)
• Cycling	• Safari trekking on foot (must be organised tour)
• Deep sea fishing	• Sailboarding
• Fell walking	• Scuba diving to 10 metres (within organiser's guidelines)
• Fishing	• Sea kayaking (coastal waters)
• Football/Soccer (non-competitive)	• Skateboarding (wearing pads and helmets)
• Glacier walking	• Sledging (pulled by horse or reindeer as a passenger)
• Gliding (no cover for crewing or piloting)	• Snorkelling
• Golf	• Softball
• Gymnastics	• Squash
• Handball	• Surfing
• Heptathlon	• Swimming
• Hiking/trekking/walking (below 4,000 metres)	• Table tennis
• Horse riding (excl. competitions/racing/jumping/hunting)	• Ten pin bowling
• Hot air ballooning (organised pleasure rides only)	• Tennis
• Ice skating	• Tubing
• Indoor climbing (on climbing wall)	• Tug of war
• Kayaking (up to grade 2 rivers only)	• Volleyball
• Kite surfing	• Wakeboarding
• Marathon running	• Water polo
• Motorcycling (up to 125cc)	• Water skiing
• Mountain biking	• White water rafting (within organiser's guidelines)
• Netball	• Windsurfing
• Organised safari without guns	• Zorbing
• Orienteering	
• Overland trips	
• Parascending over water	
• Pony trekking	
• Racket ball	

TABLE 2

The following dangerous activities in Table 2 will also be covered **but no cover will apply in respect of any Personal Accident or personal liability claims:**

• Air Boats	• Paint balling (wearing eye protection)
• ATV	• Rifle range shooting
• Camel riding	• Sailing/yachting coastal waters (recreational, no racing)
• Catamaran sailing (if qualified - coastal waters)	• Shooting (within organiser's guidelines)
• Clay pigeon shooting	• Small bore target shooting (within organiser's guidelines)
• Dinghy sailing (coastal waters)	• Superjeep
• Dune buggy	• War games (wearing eye protection)
• Go karting (within organiser's guidelines)	• Yachting (if qualified)
• Jet boating (no racing)	
• Jet skiing (no racing)	

TABLE 3

Your policy can be extended to cover the following dangerous activities in Table 3 for an additional premium:

• American football	• Rugby
• Climbing up to 4,000 metres	• Sand dune surfing/skiing
• Dry slope skiing	• Scuba diving between 10 - 50 metres (within organiser's guidelines)
• Endurance tests	• Speed skating
• Field hockey	• Street hockey (wearing pads and helmets)
• Fives	• Summer tobogganing
• Hockey	• Trampolineing
• Lacrosse	• White water canoeing (up to grade 4 only)
• Langlauf	
• Organised safari with guns	
• Outdoor endurance events	
• Parascending over land	

TABLE 4

Your policy can be extended to cover the following dangerous activities in Table 4 for an additional premium, **but no cover will apply in respect of any Personal Accident or personal liability claims:**

• Fencing (within organiser's guidelines)	• Polo
• Gaelic football	• Sailing/yachting offshore (recreational, no racing)
• Hurling	

TABLE 5

You will not be covered for any claims arising directly or indirectly when engaging in or practising the following dangerous activities in Table 5:

• Adventure racing	• Bouldering
• Base jumping	• Boxing
• Biathlon	• Canyoning
• Big game hunting	• Cave tubing
• Black water rafting	• Caving/potholing
• BMX riding	• Climbing over 4,000 metres

• Cycle racing	• Motor racing
• Cyclo cross	• Motor rallying
• Drag racing	• Mountaineering over 4,000 metres
• Flying (except passengers in licensed passenger carrying aircraft)	• Parachuting
• Free mountaineering	• Paragliding/parapenting
• Hang gliding	• Power boat racing
• Harness racing	• Power lifting
• High diving (over 5 metres)	• Professional sports of any kind
• Hunting (fox/drag)	• Quad biking
• Jousting	• River bugging
• Judo	• Rock climbing
• Karate	• Rodeo
• Kendo	• Roller hockey
• Manual work	• Shark diving (in cage)
• Martial arts	• Sky diving
• Micro lighting	• Speed trials/time trials
• Modern pentathlon	• Triathlon
• Motor cycling (over 125 cc)	• Water ski jumping
• Motor cycle racing	• Weight lifting
	• Wrestling

If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline as quoted on your validation certificate.

CONTACT NUMBERS	
Customer Services Helpline	0844 482 0660
Medical Emergency Helpline	00 44 (0) 203 362 2410
Claims Helpline	0203 362 2411

POLICY B - OPTIONAL GADGET COVER UPGRADE

You can only purchase this upgrade if You are resident in the United Kingdom.

If You have purchased a Single Trip policy, Gadget cover is included if You have paid the appropriate additional premium for the period of insurance up to a maximum of 90 days.

If You have purchased an Annual Multi-trip policy, You are covered when taking part in Trips for up to 31 days during the period of insurance when You have paid the appropriate additional premium.

Please note that the Excess Waiver upgrade ONLY relates to the travel policy. This cannot be applied to the Gadget insurance upgrade.

CERTIFICATE OF INSURANCE – TERMS AND CONDITIONS

This insurance is arranged by ROCK Insurance Group.

The Insurers are Jubilee Insurance, Lloyd's Syndicate 5820 (referred to as "We/Us/Our" in this Certificate). The Lloyd's Managing Agent for Lloyd's Syndicate 5820 is Jubilee Managing Agency Limited. It is entered in the Register of Lloyd's Managing Agents. Registered Office: Sidcup House, 12-18 Station Road, Sidcup, Kent DA15 7EX. Registered in England number 04434499.

The administrator is Citymain Administrators Limited, PO Box 116, Ryde, PO33 2WX. Telephone Number: 0845 576 1538. Citymain Administrators Limited is authorised and regulated by the Financial Services Authority, registration number 306535.

You can visit the Financial Services Authority Website, which includes a register of all regulated firms at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

CERTIFICATION OF COVER

Your Certificate combined with Your insurance schedule certifies that insurance has been effected between You and us. In return for payment of the premium We agree to insure You in accordance with the terms and conditions contained in and endorsed on these documents. We (the Insurers) have entered into a Binding Authority Contract reference number EW144 with ROCK Insurance Group under which We have authorised ROCK Insurance Group to sign and issue these documents on Our behalf.

Signed by



Antony Martin, Managing Director
ROCK Insurance Group

INTRODUCTION

You purchased this optional Gadget cover at the same time You purchased Your Travel Insurance Policy. Optional Gadget cover provides cover for Your Gadget against Theft, Accidental Damage and malicious damage when You are on a Holiday Trip that is covered by Your Travel Insurance Policy.

When You purchased Your Gadget Insurance You selected the level of cover suitable for You. Your level of cover will be confirmed in Your Insurance Schedule. Please ensure You keep Your Insurance Schedule together with this Certificate in a safe place.

WHERE AND WHEN COVER APPLIES

Period of this Certificate

The period of this Certificate will be the same as the period of Your Travel Insurance Policy and is shown in Your Insurance Schedule.

Operative time and geographical area

The protection under Your Gadget Insurance starts and ends at the same time and applies in the same geographical areas as Your Travel Insurance Policy and only when You are on a Holiday Trip.

DEFINITIONS

Wherever the following words and phrases appear in this optional Gadget cover section they will always have these meanings:

Administrator: Citymain Administrators Limited.

Excess: this is the amount You must contribute towards each and every claim You make. The amount of the excess is confirmed in Your insurance schedule.

Gadget: the item(s) insured by this Certificate, purchased by You and shown within the relevant proof of purchase. Only item(s) from the following list shall be covered: MP3 Players, iPods, Smart Phones, DVD Players, iPads, Games Consoles, Digital Cameras, Video Cameras, Mobile Phones, PDAs, Laptops, Bluetooth Headsets, Satellite Navigation Devices, E-Readers, Camera Lenses, In-Car Computers, Head / Ear Phones, Tablets.

Immediate family: Your mother, father, children, brothers sisters, spouse and domestic partner who is permanently residing with You.

Holiday Trip: any Holiday Trip made by You which is covered under Your Travel Insurance Policy.

Insurance Schedule: the document that will be provided following purchase of this insurance. It will confirm Your Gadget insurance details, including the period of the Certificate, Your selected level of cover, maximum limits of Our liability, the amount of the excess and number of Gadgets insured.

Malicious Damage: the intentional or deliberate actions of another party which causes damage to Your Gadget.

Proof of Purchase: the original purchase receipt provided at the point of sale that gives details of the Gadget purchased, or similar documents that provide proof that You own the Gadget.

Reasonable precautions: all measures that would be reasonable to expect a person to take to prevent damage or theft of Your Gadget.

Terrorism: means any act of any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Travel Insurance Policy: Your Travel Insurance Policy.

Unattended: not within Your sight at all times and out of Your arms-length reach.

Violent and Forcible Entry: entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

We, Us, Our: the Insurers, Jubilee, Lloyd's Syndicate 5820.

You/Your: the person named in the insurance schedule and who must be the person who purchased this Gadget Insurance and at the same time he or she purchased an Travel Insurance Policy. You must be over 16 years of age and must own the Gadget(s).

What is covered:

A. Accidental Damage

We will pay the repair or replacement costs if Your Gadget is damaged as the result of an accident.

B. Theft

If Your Gadget is stolen We will replace it. Where only part or parts of Your Gadget have been stolen, We will only replace that part or parts.

C. Malicious Damage

If Your Gadget is damaged as a result of intentional or deliberate actions of someone else We will repair it. Where only part or parts of Your Gadget are damaged, We will only replace that part or parts.

The most We will pay for any one claim will be the replacement value of Your Gadget and in any case shall not exceed Our maximum liability for the level of cover which is £3,000 for a maximum of seven gadgets per policy dependent on the number of gadgets and the premium paid.

If We replace Your Gadget You are covered for a maximum of two replacement claims during the period of Your Certificate.

If We determine that Your Gadget needs to be replaced following a valid claim, and if it cannot be replaced with an identical, or fully refurbished Gadget of the same age and condition, We will replace it with one of comparable specification or the equivalent value, taking into account the age and condition of the original Gadget.

What is not covered:

1. The amount of the excess which applies to each and every claim.
2. Any theft unless accompanied by a crime reference number. Lost property numbers are not acceptable in support of a Theft claim.
3. Any claim involving theft unless reported to the appropriate local police authorities and the Network (if applicable) within 24 hours of discovering the incident.
4. Theft of the Gadget from an unoccupied premise whilst on holiday, unless there is evidence of Violent and Forcible Entry to the premises.
5. Theft of the Gadget left Unattended in a public place or a place to which the public has regular access.
6. Theft of the Gadget from the person unless force, pickpocket or threat of violence is used.
7. Theft or accidental damage to the Gadget whilst on loan to anyone else other than Your immediate family.
8. Loss of the Gadget.
9. Theft of or damage to accessories other than SIM or PCIMA cards which were in the Gadget at the time of the damage or theft.
10. Any claim resulting from the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.
11. Repair or other costs for:
 - routine servicing, inspection, maintenance or cleaning;
 - loss caused by a manufacturer's defect or recall of the Gadget;
 - replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - repairs carried out by anyone not authorised by us;
 - wear and tear or gradual deterioration of performance;
 - claims arising from abuse, misuse or neglect;
 - a Gadget where the serial number has been tampered with in any way.

12. Any kind of damage whatsoever unless the damaged Gadget is provided for repair.
13. The VAT element of any claim if You are registered for VAT.
14. Reconnection costs or subscription fees of any kind.
15. The cost of replacing any personalised ring tones or graphics, downloaded material or software.
16. Any expense incurred as a result of not being able to use the Gadget, or any loss other than the repair or replacement costs of the Gadget.

Please note: if You are insuring an item without SIM or PCIMA card capability, all exclusions relating to these items are not applicable.

What is not covered:

This insurance does not cover

1. Any claim that occurs whilst not on a Holiday Trip.
2. Liability of any nature arising from ownership or use of the Gadget, including any illness or injury resulting from it.
3. Any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of terrorism or war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
4. Nuclear Risk, meaning damage or destruction caused by, contributed to or arising from:
 - a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
5. Sonic Boom, meaning: damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
6. Winter Sports, meaning that: You will only be covered against theft, accidental damage and malicious damage whilst on a Winter Sports holiday if You have included Winter Sports cover under Your Travel Insurance Policy.

REASONABLE PRECAUTIONS

You and Your immediate family are required to take all reasonable precautions at all times.

CONDITIONS AND LIMITATIONS

Under the laws of the United Kingdom both You and We may choose the law which applies to this contract, to the extent permitted by those laws. Unless You and We agree otherwise, the law which applies to this contract is the law which applies to the part of the United Kingdom in which You live.

The Gadget must be less than 36 months old with valid Proof of Purchase (not from online auctions) when this insurance started. In the case of laptops, these must be less than 12 months old with valid Proof of Purchase (not from online auctions) when this insurance started.

You must provide us with any receipts, documents or proof of purchase, that it is reasonable for us to request.

You cannot transfer the insurance to someone else or to any other Gadget without Our written permission.

Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

CLAIMS PROCEDURE

Please comply with the following procedures to obtain authorisation with the minimum delay. Failure to observe these procedures might invalidate Your claim.

Theft and Malicious Damage Claims:

Notify the appropriate local police authority within 24 hours of discovering the incident and obtain a Crime reference number and a copy of the police crime report. Should You be claiming for the theft of Your telephone You must also contact Your network provider within 24 hours of discovering the incident to place a call bar on the handset.

For all claims (including theft and malicious damage):

Contact the administrator on 0844 875 1538 within 48 hours of discovering the incident (or in the event of an incident occurring outside of the United Kingdom, within 48 hours of returning to the United Kingdom). You will be sent a claim form.

Complete the claim form FULLY and return it to the administrator in accordance with their instructions, and in any event within 30 days of notifying the claim together with any requested supporting documentation including:

- Police crime reference number (if applicable)
- Any other requested documentation.
- Proof of violent and forcible entry (if applicable)

The Administrator will assess Your claim, and as long as Your claim is valid, will authorise the repair or replacement of the Gadget as appropriate.

In the event of a claim You may be asked to provide details of any other contract, guarantee, warranty or insurance that may apply to the item including but not

limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurance providers.

Please note: If We replace Your Gadget the damaged or lost item becomes Ours. If it is returned or found You must notify us and send it to us if We ask You to. To help improve its service, the administrator may record or monitor telephone calls.

FRAUD

We take a robust approach to fraud prevention in order to keep premium rates down so that Our customers do not have to pay for other people's dishonesty. If any claim under this insurance is fraudulent or is intended to mislead, or if any misleading or fraudulent means are used by You or anyone acting on Your behalf to obtain benefit under this insurance, the right to any benefit under this insurance will end, the insurance will be cancelled and We will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. We may also inform the police.

To prevent fraud, insurance providers sometimes share information. Details about Your insurance application and any claim You make may be exchanged between insurance providers.

COMPLAINTS

ROCK Insurance Group is proud of its reputation for fairness in treatment of its customers. However, occasionally disputes or misunderstandings can arise.

Any enquiry or complaint You have regarding this section of cover should be addressed to the Administrator, either by post to: Citymain Administrators Limited, PO Box 116, Ryde, PO33 2VX or by email to: customerrelations@citymain.com or by telephoning 0845 576 1538

You should provide details of Your policy and in particular Your policy reference number shown on Your Insurance Schedule to help with the speedy handling of Your inquiry. After this action, if You are still not satisfied with the way a complaint has been dealt with, You may ask Lloyd's to review Your case. The address is:

Policyholder and Market Assistance
One Lime Street, London EC3M 7HA
Telephone: 020 7327 5693, Facsimile: 020 7327 5225
E-mail: complaints@lloyds.com

Complaints that cannot be resolved by Lloyd's may be referred to the Financial Ombudsman Service, at the following address:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Tel 0845 080 1800.

Further details will be provided at the appropriate stage of the complaints process. These procedures do not affect Your legal rights.

CANCELLATION

Please note that if the period of Your Certificate, as shown in the Insurance Schedule, is less than 14 days, You have no statutory right to cancellation.

COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We are unable to meet Our obligations to You under this contract.

Further information can be obtained from the Financial Services Compensation Scheme (7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN) by phone on 020 7892 7300 and on their Website at www.fscs.org.uk

PREMIUMS AND CLAIMS – YOUR RIGHTS

When handling premium payments from You that are due to us and when handling any claim You make, ROCK Insurance Group and the Administrator act as Our authorised agents. This means that when You pay a premium to ROCK Insurance Group it is deemed to have been received by us and that any valid claim You make with the Administrator is not deemed to have been settled until You have actually received a repaired or replacement Gadget.

CONTACT NUMBERS

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE CITYMAIN STATING YOUR NAME AND POLICY NUMBER.

Claims Helpline (from the UK) **0844 875 1538**

POLICY C - OPTIONAL CAR HIRE EXCESS COVER UPGRADE

You can only purchase this upgrade if You are resident in the United Kingdom.

If You have purchased Economy, Standard or Premier cover and have purchased a Single Trip policy, Car Hire Excess Cover is included if You have paid the appropriate additional premium for the Period of Insurance up to a maximum of 56 days.

If You have purchased Economy, Standard or Premier cover and have purchased an Annual Multi-trip policy, You are covered when taking part in Trips for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium.

INTRODUCTION TO YOUR UPGRADE

Thank You for choosing Halo's Car Hire Excess Insurance and welcome to peace of mind Car Rental Protection. Rock Insurance has partnered with Halo Insurance Services Limited to bring You an outstanding service. This policy wording contains important information and gives You a full explanation of Your cover. We have tried to make this document easy to understand, but if You have any questions please call Us on the telephone number on Your Certificate, or write to Us at the address shown at the end of this section.

You need to be aware that all policies are subject to certain exclusions and conditions. It is therefore essential that You are aware of what is covered and what is not and any security requirements and conditions You need to comply with. For simplicity, We use keywords or phrases which are shown in Definitions and these are listed in alphabetical order. They have the same meaning whenever they appear and will always be shown with an initial capital letter so as to remind You of their importance.

To help You understand the cover provided We have laid out sections of this policy under the following headings:-

What is Covered – This text gives information about the cover provided

What is Not Covered – This text draws Your attention to what is not covered

In addition You should also read the General Conditions and Exclusions.

Your Certificate should be read in conjunction with Your Policy Wording, as together they form the basis of Your insurance contract.

It is Our ambition at Halo Insurance to design products that meet Your needs. We are focused on providing You the best-in-class products and selection in order to bring You peace of mind to Your trips wherever they may take You.

We hope You visit Us again soon and keep Us top of mind next time You hire a car!

Please take time to read through Your Certificate and Policy Wording documents.

Contact Us if You need any further information. Once again, thank You for Your custom. Have a safe journey, Halo Insurance Services Limited

IMPORTANT INFORMATION

WHO IS ELIGIBLE TO PURCHASE CAR HIRE EXCESS INSURANCE

Any person:-

1. Holding a valid full or internationally recognised driving license
2. Anyone aged between 21 and 74 years of age
3. Eligible to rent and drive the vehicle and able to adhere to the terms of the Vehicle Rental Agreement
4. Who rents a vehicle for a maximum of 56 days
5. Named on the Vehicle Rental Agreement

MONETARY LIMITS

We can insure You up to the amount of the sum insured or other specified limit, which will be shown in this policy.

JURISDICTION AND LAW

This insurance shall be governed by the laws of England and Wales, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

WHAT TO DO IF YOU WANT TO MAKE A CLAIM

Should You wish to claim under Your Vehicle Rental Insurance You should call the Claims Department Helpline as soon as possible. You must give Us any information or help that We ask for. You must not settle, reject, negotiate or agree to pay any claim without Our written permission. Full details of how to claim are set out below.

CLAIMS NOTIFICATION

In the event of loss please contact The Claims Department within 60 days of the loss.

You will be asked to confirm details of the incident for which You are making a claim – please have Your policy number to hand.

We may ask You to complete a claim form – which We will send to You, if required.

We will ask You to submit certain documentation to support Your claim (please see list below). It is important that You submit all documentation requested, as

We will be unable to process Your claim until received. Any payments made for claims will be paid to You by cheque.

1. a copy of Your Vehicle Rental Agreement.
2. a copy of Your Certificate, which will state Your car hire insurance reference number and/or insurance policy number.
3. Charge Receipt for the rental (if separate from the Vehicle Rental Agreement).
4. copies of any invoices, receipts, or other documents confirming any amount You have paid in respect of the incident for which You are claiming.
5. a front and back copy of the driving licence of the person driving the Rental Vehicle involved in the accident (the driver). You may also be asked for other forms of identification.
6. a copy of Your credit card statement showing payment of the damages claimed.
7. We may also require the following additional documents:
8. if the incident by law requires the attendance of the Police, We require an original copy of the police report.
9. If You are claiming for any theft, You must supply an original copy of the police report.
10. If the Rental Company issued an accident damage report, We require a copy of the report.

The details can be posted to:

Chubb Claims Department
c/o Broadspire (a Crawford company)
249 Midsummer Boulevard
Central Milton Keynes
MK9 1YA

FAILURE TO FOLLOW THESE STEPS MAY DELAY OR JEOPARDISE THE REIMBURSEMENT OF YOUR COSTS WARRANTY

This insurance is provided for one Rental Vehicle at any one time, which may be driven and operated by You.

Cover will take effect from the time You take legal control of the Rental Vehicle and will cease at the time the Vehicle Rental Company assumes control of the Rental Vehicle whether at its business location or elsewhere. This policy must have been purchased prior to the commencement of a Vehicle Rental Agreement for which You wish this policy to be operative.

DEFINITIONS

Assistance Company: who acts on behalf of the Rental Company.

Booking Voucher / Booking Receipt: confirmation that a booking has been made and premium collected using Rock Insurance website properties. This contains Your Booking Voucher Number.

Certificate: An insurance validation Certificate issued by the seller which describes You and the Insured person(s) who are covered under this policy. Also, it will contain Your car hire insurance reference number.

Covered Rental Trip: hire of the Rental Vehicle where the period of hire is shown in the Vehicle Rental Agreement.

Insurer/Our/Us/We: means ROCK Insurance Group and / or Halo Insurance Services Limited and / or Chubb Insurance Company of Europe SE.

Rental Company: a company or agency who are fully licensed with the regulatory authority of the country, state or local authority to provide that the Rental Vehicle is collected.

Rental Vehicle: any vehicle rented under a Vehicle Rental Agreement on a daily or weekly basis from a Rental Company within the Territories of this Insurance and which is collected from the Rental Company within the Geographical Scope of this Insurance.

Specified Driver(s): Drivers listed on the Vehicle Rental Agreement and who can drive the Rental Vehicle.

Territories: the countries which this policy provides cover, and shown on the Certificate as 'Where are You covered'. Please also refer to Our 'Worldwide Territory' definition.

Vehicle Rental Agreement: the contract of hire between the Rental Company and the Insured Person.

You/Your/Insured Person(s): the lead contracting person named on this policy who must be the person named as the main driver in the Vehicle Rental Agreement and who is eligible to drive the Rental Vehicle and any of the Specified Driver(s) on the Vehicle Rental Agreement

SECTION 1 – WORLDWIDE TERRITORY

What is covered:

Your Policy cover only applies whilst the Rental Vehicle is being used in or has been hired in a country defined as a Worldwide Territory.

What is not covered:

Where the Rental Vehicle is being used in, to or through the following countries: Afghanistan, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Sudan, and Zimbabwe.

Also refer to General Exclusions

SECTION 2 – EXCESS INSURANCE

What is covered:

We will pay up to £2,000 for any single incident or up to **£3,000** for a series of incidents during any single Vehicle Rental Agreement for the reimbursement of the excess applied by the Rental Company. You are covered for any physical loss or damage to the Rental Vehicle for which You are responsible under the terms of the Vehicle Rental Agreement, including:

- Fire;
- Theft;
- Vandalism;
- Physical damage to windscreens, tyres, roof and undercarriage;
- Towing costs relating to the loss or damage;
- Loss of use of the Rental Vehicle

What is not covered:

Any Payment over **£2,000** for any single incident or **£3,000** for a series of claims during any single vehicle agreement.

Does **NOT** apply where:

- You have not met the terms of Your Vehicle Rental Agreement
- the Rental Vehicle was not driven by or in the charge or control of You.

Also refer to General Exclusions

SECTION 3 – LOCK OUT

What is covered:

In the event that You are unintentionally locked out of the Rental Vehicle, We will pay costs incurred up to a maximum of **£100** to open the vehicle, without causing any further damage to the Rental Vehicle.

The Rental Company must approve the locksmith and the Assistance Company is to approve this course of action prior to a locksmith being called out. All receipts are to be retained and presented by the named insured to the Assistance Company for the reimbursement to be approved.

Failure to follow these steps may void this cover.

What is not covered:

We will not pay:

- Any costs exceeding £100.
- Where the locksmith is not approved by the Rental Company, and where the course of action was not approved by the Assistance Company.
- Where receipts and invoices are not presented.
- Also refer to General Exclusions

SECTION 4 – VEHICLE KEY REPLACEMENT

What is covered:

We will pay You costs incurred up to a maximum of **£300**, for each and every claim, for replacing a lost or stolen Rental Vehicle key, including replacement locks and locksmith charges.

What is not covered:

We will not pay:

- Any amount exceeding £300.
- Where receipts and invoices are not presented.
- Also refer to General Exclusions

SECTION 5 – BAGGAGE

What is covered:

In the event of theft or damage to baggage and/or personal belongings in Your Rental Vehicle as a result of theft or attempted theft following visible and forcible entry,

We will pay:

- up to **£300** in total for any one claim; OR
- up to **£150** for any single item.

This is subject to original receipts, proof of purchase or insurance valuations being received.

Where original receipts, proof of purchase or insurance valuations are not made available then the maximum payment per single claim is £75, subject to a maximum of £200.

A contribution of £50 is required towards the payment of each and every claim made within this section.

What is not covered:

We will not pay:

- for money, stamps, tickets, documents, securities;
- telephone, communications or entertainment equipment, including but not limited to mobile phones, satellite navigation systems and games consoles;
- goods, samples or equipment carried in connection with any trade or business;

- where the personal belongings and/or baggage are not concealed in either the locked boot or glove compartment of the Rental Vehicle;
- if a loss is not reported to the Police and a Police report obtained within 24 hours of discovery of the loss;
- where evidence of forced entry of the vehicle have not been confirmed by the police and/or Rental Company;
- for claims where the Rental Vehicle has been left unattended between the hours of 20:00hrs and 08:00hrs;
- for claims arising from theft or damage to household goods or anything shipped as freight or under a bill of lading;
- for any equipment not part of the Rental Vehicle which has been supplied by the Rental Company;
- where a travel policy is in place which already provides cover for loss or damage to Your personal belongings and baggage, or where any other insurance policy is in place which provides the same cover.

Also refer to General Exclusions

GENERAL CONDITIONS

The following conditions apply to all sections of this policy.

1. Keeping to the terms of Your policy. The cover provided by this policy only applies if You have met all the terms and conditions stated within this document.
2. Number of Rental Vehicles. Cover is provided for one Rental Vehicle at any one time which may be driven and operated by any of the Insured Persons as detailed on the Vehicle Rental Agreement. Cover will take effect from the time You take legal control of the Rental Vehicle and will cease at the time the Rental Company assumes control of the Rental Vehicle whether at its business location or elsewhere.
3. Purchase of Policy. This policy must have been purchased and have commenced, either prior to or to coincide with, the commencement date of a Vehicle Rental Agreement for which You require this Cover to be operative.
4. Provision of Accurate Information. You must provide complete and accurate information to Us when You take out Your insurance policy and throughout the life of the policy. It is important You ensure that all statements You make or confirm during the course of requesting a quote and/or purchasing an insurance policy, together with statements made in any claims forms, and other documentation are full and accurate. Please note that if You fail to disclose any material information or change of circumstances to Us, this could invalidate Your insurance cover and could mean that part or all of a claim may not be paid.
5. If You have a Claim.
 - a) The Claims Department must be notified of any accident, proceeding or other event which may give rise to a claim within 60 days of the incident.
 - b) You must co-operate with Us at all times and give Us all the information and help We request;
 - c) You must provide Us with the records and documents We request;
 - d) You must not admit liability, negotiate or refuse any claim without Our written consent;
 - e) We are entitled to the control and settlement of all proceedings arising out of or in connection with Your claim;
 - f) Claims will not be paid in respect of expenses to the extent that they are assumed, waived or paid by the Rental Company or its insurers.
 - g) Expenses reimbursed by Your employers insurer will not be paid;
 - h) We will not reimburse charges made by Your credit card company.
6. Other Insurance. Losses will not be paid in respect of any property, damages or expenses more specifically insured or any claim which but for the existence of this Insurance should be recoverable under any other Insurance.
7. Proceedings to make a recovery. We may take proceedings in Your name to recover compensation from any third party in respect of any indemnity provided under this insurance and any amounts so recovered shall belong to Us, and the Insured Person shall co-operate and provide all reasonable assistance as necessary to Us.
8. Our Cancellation Rights. We may cancel Your policy at any time by giving You 7 days' written notice to the last known e-mail address (or mailing address if You do not have an e-mail address) provided by You. We will give You a proportionate refund of any premiums paid for the insurance cover remaining, providing You have not made any claim during the period of insurance cover.
9. Jurisdiction and Law. This policy shall be governed by, and construed in accordance with, the laws of England and Wales whose courts alone shall have jurisdiction in any dispute arising under this insurance.
10. Driving Licence. All Insured Persons must hold a valid driving licence, or hold a full internationally recognised licence.
11. Settling Disagreements. If We have agreed to pay a claim but disagree over the amount to be paid or any other dispute regarding this insurance policy, the matter will be referred to an arbitrator who We have both agreed to. You cannot take legal action until the arbitrator has made a decision.
12. Care of Vehicle. You must take all reasonable steps to protect the Rental Vehicle against loss and damage.

GENERAL EXCLUSIONS

The General Exclusions apply to the whole of this insurance policy, and apply in addition to What is not covered within each policy section.

Your insurance does NOT cover any liability arising directly or indirectly from any of the following:

1. Fraudulent/Dishonest/Criminal Acts. Any fraudulent, dishonest or criminal act committed by You the Insured Person or anyone with whom they are in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated;
2. Violation of Rental Agreement Terms. From the use of the Rental Vehicle in violation of the terms of the Vehicle Rental Agreement;
3. Period of Insurance. This policy only applies during the period of the Vehicle Rental Agreement. This policy is void if the dates of cover for this policy and the Vehicle Rental Agreement do not coincide. No policy can be issued retrospectively. This policy will not exceed 56 days from the start of the Vehicle Rental Agreement, subject the relevant premium being paid.
4. Unacceptable/Unauthorised Drivers. Through driving by persons who are aged less than 21 years and over 74 years, and persons not named as authorised drivers on the Vehicle Rental Agreement, and by persons who do not have a valid driving licence;
5. Unacceptable Vehicles. From the rental of vehicles where the value of the vehicle exceeds £65,000 or vehicles which are more than 20 years old, or the rental of 'antique, expensive or exotic' vehicles not considered to be conventional and usual.
6. Unacceptable Vehicle Types. For the rental of vehicles not licensed for road use, and other vehicles types, including but not limited to trailers, caravans, camper vans, commercial vehicles, vans, loan or courtesy vehicles, trucks, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, motor homes, passenger vans and vehicles with more than 9 seats.
7. Competition and Performance Driving. Out of the use of any Rental Vehicle in racing competitions, rallying, trials, rallies or speed testing, or when driven on a motor sport circuit.
8. Injury, Illness, Drink/Drugs. From self-inflicted injury or illness, alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction or self-exposure to needless peril except in an attempt to save human life).
9. Alcohol Limit. The Insured Person driving any kind of vehicle while the alcohol level in their blood is higher than the legal limit of the country where the incident occurs.
10. Radioactivity/Nuclear/Pollution. From the loss or damage to any property or any liability, loss or exposure resulting or arising from:
 - i) ionising radiation or contamination by radioactivity from any nuclear fuel or any waste and the combustion of nuclear fuel; or
 - j) the radioactive toxic explosive or other hazardous properties or any explosive nuclear assembly or nuclear component thereof.
 - k) the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants;
11. War and Hostilities. From loss or damage caused by war (whether war be declared or not), invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, terrorism, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
12. Other Insurance. The amount of the indemnity You are entitled to claim from any other insurance whether or not the insurer refuses the claim or fails to settle for any reason whatsoever;
13. Rental Vehicles Contents. From any loss or damage to the Rental Vehicle's contents;
14. Fines, Penalties etc. From fines, penalties, exemplary or punitive damages or any other type or kind of judgement or award which does not compensate the party benefiting from the award or judgement for any actual loss or damage sustained;
15. Workers Compensation Act. Out of any obligation for which You may be held liable under any Workers Compensation Act, disability benefits or unemployment law or any similar law;
16. Property in Your Control. From any loss or damage to material property transported by You or in Your care, custody or control.
17. Wear and Tear. Out of wear and tear, gradual deterioration, insect or vermin, inherent vice.
18. Off Road. Out of losses occurring from driving whilst not on a Public Motorway.
19. Mechanical Breakdown & Incorrect Fuel. From loss or damage to the Rental Vehicle as a result mechanical breakdown or as a result of the fuel tank being filled with the incorrect fuel type.
20. Payment of Premium. Where the full premium or any additional premium have not been paid by You.
21. Illegal Transport. From loss or damage whilst carrying illegal goods in the Rental Vehicle or whilst transporting contraband.

COMPLAINTS PROCEDURE

Halo Insurance Services Limited and Chubb Insurance Company of Europe SE aim to provide a service that will cause no cause for complaint. However if You are dissatisfied with the service We have provided please write to:

The Complaints Department
Halo Insurance Services Limited
8 The Square, Stockley Park, Heathrow,
Uxbridge, UB11 1FW, UNITED KINGDOM

quoting Your policy number or claim reference number and give Us full details of Your complaint.

Halo Insurance Services Limited are authorised to issue a final response to Your complaint but where appropriate, the final response may be issued by Your insurer, Chubb Insurance Company of Europe SE.

Should You remain dissatisfied having received a final response, You may be able to take Your complaint to the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation scheme (FSCS). You may be entitled to compensation from this scheme if We cannot meet Our financial obligations. For claims against insurers, 90% of the claim is covered. Further information about the compensation scheme arrangements is available at www.fscs.org.uk or by contacting the FSCS on telephone number 020 7892 7300.

CONFIDENTIALITY AND DATA PROTECTION

All information about You of a sensitive or personal nature will be treated as private and confidential. We will however use and disclose the information We have about You in the course of arranging, placing and administering Your insurance. This may involve passing information about You to insurers, other intermediaries and other third parties involved (directly or indirectly) in Your insurance

We may also pass information about You to other companies which are in or are associated with Our group.

We or they may also use the information We hold about You to provide You with information on other products and services We or they can offer and which We or they feel may be of interest to You. If You do not wish to receive marketing information from Us or them, please contact Us immediately.

INFORMATION ABOUT YOUR INSURANCE PROVIDERS

Halo Insurance Services Limited registered office:

Suite 1, 56 Gloucester Road, London, SW7 4UB and is registered in England number 6929208.

Authorised and regulated by the Financial Services Authority Ref. No. 504629 for the sale and administration of general insurance products in the United Kingdom and throughout the European Economic Area (EEA).

Halo Insurance Services Limited acts as Administrators for the Insurer, Chubb Insurance Company of Europe SE.

Chubb Insurance Company of Europe SE.

Registered office 106 Fenchurch Street, London, EC3M 5NB, England
A European company incorporated in England & Wales registered under company number SE13

Authorised and Regulated by the Financial Services Authority

CONTACT NUMBERS

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE HALO STATING YOUR NAME AND POLICY NUMBER.

Claims Helpline (from the UK): **0844 826 6563**

Claims Helpline (from abroad): **+44 (0) 20 7895 3200**

POLICY A - TRAVEL INSURANCE SUMMARY OF COVER

Section	Benefit	Standard		Premier		Premier Plus	
		Maximum amount insured (for each person insured)	Excess (for each person insured)	Maximum amount insured (for each person insured)	Excess (for each person insured)	Maximum amount insured (for each person insured)	Excess (for each person insured)
1	Cancelling and cutting short your holiday	£1,000	£95	£2,000	£85	£5,000	£60
2	Medical and other expenses	£3,000,000	£100	£5,000,000	£100	£10,000,000	£60
3	Emergency dental treatment	£250	£95	£250	£85	£500	£60
4	Hospital benefit	£25 per complete day of inpatient treatment: up to £500	Nil	£25 per complete day of inpatient treatment: up to £500	Nil	£25 per complete day of inpatient treatment: up to £500	Nil
5	Personal accident:						
	Permanent disability	£10,000	Nil	£10,000	Nil	£25,000	Nil
	Loss of limbs or sight	£10,000	Nil	£10,000	Nil	£25,000	Nil
	Death benefit (aged under 18)	£2,500	Nil	£2,500	Nil	£2,500	Nil
	Death benefit (aged 18 - 65)	£10,000	Nil	£10,000	Nil	£25,000	Nil
	Death benefit (66 and over)	£2,500	Nil	£2,500	Nil	£2,500	Nil
6A	Personal belongings and baggage	£750	£95	£1,000	£85	£2,000	£60
	Single article limit	£100	Nil	£150	Nil	£300	Nil
	Valuables (limited to £100 if insured person is under 18)	£100	Nil	£150	Nil	£300	Nil
	Baggage delay	£50 per complete day: up to £100	Nil	£75 per complete day: up to £150	Nil	£75 per complete day: up to £150	Nil
6B	Personal money	£500	£85	£500	£85	£500	£60
	Cash limit (limited to £50 if insured person is under 18)	£100	£85	£100	£85	£200	£60
6C	Passport and travel documents	£150	£85	£150	£85	£250	£60
7A	Abandoning your holiday	£750	£95	£1,000	£85	£5,000	£60
7B	Delayed departure	£10 for each full 12 hour delay: maximum £100	Nil	£20 for each 12 hour period up to £200	Nil	£20 for each 12 hour period up to £200	Nil
7C	Return travel cancellation	£500	£95	£500	£85	£500	£60
8	Missed departure	£500	£95	£750	£85	£1,000	£60
9	Personal liability	£1,000,000	£95	£2,000,000	£85	£2,000,000	£60
10	Legal expenses	£15,000	£95	£25,000	£85	£25,000	£60
11	Hijack	£100 per complete day: up to £1,000	Nil	£100 per complete day: up to £1,000	Nil	£100 per complete day: up to £1,000	Nil
12	Catastrophe	Nil	Nil	Nil	Nil	£500	Nil
13	Pet care	£25 per complete day: up to £150	Nil	£25 per complete day: up to £150	Nil	£25 per complete day: up to £300	Nil
14	Withdrawal of services	£20 per complete day: up to £200	Nil	£20 per complete day: up to £200	Nil	£25 per complete day: up to £300	Nil
15	Mugging	£30 per complete day of inpatient treatment: up to £300	Nil	£30 per complete day of inpatient treatment: up to £300	Nil	£50 per complete day of inpatient treatment: up to £500	Nil
Winter sports cover is only available if you pay the appropriate extra premium.							
16	Winter sports equipment (owned)	£500	£85	£500	£85	£1,000	£60
	Single article, pair or set limit (owned)	£250	£85	£250	£85	£500	£60
	Hired total	£250	£85	£250	£85	£300	£60
17	Ski hire	£20 per day, up to £200	Nil	£20 per day, up to £200	Nil	£50 per day, up to £500	Nil
18	Ski pack	£75 per day, up to £300	Nil	£75 per day, up to £300	Nil	£75 per day, up to £450	Nil
19	Piste closure	£20 per day, up to £200	Nil	£20 per day, up to £200	Nil	£40 per day, up to £400	Nil
20	Avalanche cover	£250	Nil	£250	Nil	£250	Nil
Golf cover is only available if you pay the appropriate extra premium.							
21	Equipment (Owned)	£1,500	£95	£1,500	£85	£1,500	£60
	Single Article (Owned)	£250	£95	£250	£85	£250	£60
22	Hired	£20 per complete day: up to £200	Nil	£20 per complete day: up to £200	Nil	£20 per complete day: up to £200	Nil
23	Green Fees	£75 per complete day: up to £300	Nil	£75 per complete day: up to £300	Nil	£75 per complete day: up to £300	Nil
Business cover is only available if you pay the appropriate extra premium.							
24	Equipment	£1,000	£95	£1,000	£85	£1,000	£60
	Single Article	£500	£95	£500	£85	£500	£60
	Samples	£500	Nil	£500	Nil	£500	Nil
	Equipment Delay	£200	£95	£200	£85	£200	£60
25	Hiring equipment	£50 per complete day: up to £500	Nil	£50 per complete day: up to £500	Nil	£50 per complete day: up to £500	Nil
26	Business Money	£1,000	£95	£1,000	£85	£1,000	£60
	Cash Limit	£500	£95	£500	£85	£500	£60
27	Emergency Courier	£200	£95	£200	£85	£200	£60
28	Extra Baggage Delay	£100 after the first 12 hours £500 after 24 hours	Nil	£100 after the first 12 hours £500 after 24 hours	Nil	£100 after the first 12 hours £500 after 24 hours	Nil
Travel disruption cover is only available if you pay the appropriate extra premium.							
29	Extended Cancellation & Curtailment Cover	£1,000	£95	£1,000	£85	£1,000	£60
30	Extended Travel Delay						
	Public Transport	£20 after the first 12 hours and then £10 per 12 hours after to a maximum of £100	Nil	£20 after the first 12 hours and then £10 per 12 hours after to a maximum of £100	Nil	£20 after the first 12 hours and then £10 per 12 hours after to a maximum of £100	Nil
	Accommodation	£1,000	£95	£1,000	£85	£1,000	£60
31	Extended Missed Departure Cover	£500	£95	£500	£85	£500	£60
32	Extended Disaster Cover	£1,000	£95	£1,000	£85	£1,000	£60

POLICY B - OPTIONAL GADGET COVER SUMMARY OF BENEFITS

Cover (per Policy unless otherwise shown)	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Premier Plus Cover Limits up to	Excess
1. Level 1 (Up to 3 Gadgets per Policy)	£1,000	£50	£1,000	£50	£1,000	£50
2. Level 2 (Up to 5 Gadgets per Policy)	£2,000	£50	£2,000	£50	£2,000	£50
3. Level 3 (Up to 7 Gadgets per Policy)	£3,000	£50	£3,000	£50	£3,000	£50

POLICY C - OPTIONAL CAR HIRE EXCESS COVER SUMMARY OF BENEFITS

Cover (per Policy unless otherwise shown)	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Premier Plus Cover Limits up to	Excess
1. Car hire excess insurance	£3,000	Nil	£3,000	Nil	£3,000	Nil
- Single article limit	£2,000	Nil	£2,000	Nil	£2,000	Nil
2. Lock out	£100	Nil	£100	Nil	£100	Nil
3. Vehicle key replacement	£300	Nil	£300	Nil	£300	Nil
4. Baggage	£300	Nil	£300	Nil	£300	Nil
5. Single article limit	£150	Nil	£150	Nil	£150	Nil