



**Single and Annual Multi Trip Policies
Master policy number RTVRT40006 A&B**

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

This policy is for residents of the United Kingdom
and the Channel Islands only
For Policies issued from 01/11/2014 to 31/10/2015 with travel before 31/10/2016

YOUR IMPORTANT INFORMATION

**IF YOU NEED EMERGENCY MEDICAL
ASSISTANCE ABROAD OR NEED TO CUT
SHORT YOUR TRIP:**

Contact Emergency Assistance Facilities

24hour Emergency advice line on:

+44 (0) 845 260 3260

+44 (0) 1732 85 33 33

IF YOU NEED A CLAIM FORM:

You can download the relevant form:

www.travel-claims.net

Or contact Travel Claims Facilities on:

+ 44 (0) 845 370 7 133

IF YOU NEED LEGAL ADVICE:

Contact Pannone LLP on :

+44 (0) 161 228 3851

ROCK Insurance Group is a trading name of Rock Insurance Services Limited who is authorised and regulated by the Financial Conduct Authority (FCA) number 300317 and is Underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK. Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union eiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

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<p>It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.</p>	
Policy information	
<p>Your insurance is covered under two master policy numbers, RTVRT40006 A your pre-travel policy and RTVRT40006 B your travel policy, specially arranged by ROCK Insurance Group on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance Certificate. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.</p> <p>We have a cancellation and refund policy, which you will find in full on page 20. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.</p>	
Criteria for purchase	
<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:</p> <ul style="list-style-type: none"> • Have not started the trip. • Take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover</i>. • Is a resident of the United Kingdom or Channel Islands. • Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment. • Are not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy, unless you are under 66 and have paid the additional premium to extend the maximum trip duration to 62 days and this is shown on your insurance certificate. • Is aged 79 years and under on your Annual Multi trip policy and aged 85 and under on your Single trip policy and is aged 65 years or under on any Winter sports policy. • Is not participating in winter sports activities for more than a maximum of 17 days in total when you have purchased an annual multi trip policy with winter sports cover. • Understand there is no cover for cruising unless cruise cover has been purchased. • Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under. 	

ACCURATE & RELEVANT INFORMATION

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS

FOR MEDICAL SCREENING CALL 0845 50 50 543

Make sure you have all your medical information and medication details and policy number to hand. Open 8am – 8pm Mon-Fri , 9am – 5pm Saturdays



TO MAKE A CLAIM

on the policy please visit www.travel-claims.net Or call **0845 3707 133** . Open 9am-5pm Monday-Friday.



FOR LEGAL ADVICE

please contact Pannone LLP **0161 228 3851** or fax **0161 909 4444** Open 9am-5pm Monday-Friday



IN CASE OF A SERIOUS EMERGENCY

please contact the 24hour emergency assistance service provided by Emergency Assistance Facilities

+ 44 (0) 845 260 3260 or +44 (0) 1732 85 33 33

Call an ambulance using the local equivalent of a 999 number and then contact Emergency Assistance Facilities to offer you advice. We strongly suggest you put their telephone number **+ 44 (0) 845 260 3 260 or +44 (0) 1732 85 33 33** into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE. Our appointed assistance service, Emergency Assistance Facilities will explain this to them and provide them with a faxed/email confirmation if necessary.

You will need to have some basic information for them to hand:

- your telephone number in case you are cut off
- patient's name, age and as much information about the medical situation as possible
- name of the hospital, ward, treating doctor and telephone numbers if you have them
- tell them that you have Rock Insurance Travel Insurance, policy number and the date it was bought patient's UK GP contact details in case they need further medical information

Things to be aware of/remember

- **your policy does not cover any costs private medical treatment unless authorised by us.**
- **NEVER** give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness, you will be able to return home when the assistance service considers it safe and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

If you need to see a doctor ask your hotel reception or tour representative for the nearest public/state medical facility, Some hotels will urge you to seek private treatment, however this is not necessary, private medical facilities vary greatly and are not equipped to deal with all emergencies, they may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHIC card, medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return. In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo printed here as this will enable them to identify our membership and avoid language difficulties. If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you unless you have purchased the excess waiver when no excess is due, and send their bill to charge care for payment. The countries where this service is available Spain and all the Spanish Islands, Greece and the Greek Islands, Cyprus, Bulgaria, Egypt and Turkey. www.chargecareinternational.co.uk



WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured, only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on **+44 (0) 845 260 3 260 or +44 (0) 1732 85 33 33** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities.

Rock Trade Travel Insurance		Standard		Premier		Premier Plus	
Policy A	Cover Section	Cover	Excess	Cover	Excess	Cover	Excess
A1	If you are unable to go on your trip	£1,000	£130	£2,000	£110	£5,000	£100
Policy B	Cover Section						
B1	If your Travel Plans are Disrupted						
	If your departure is delayed by twelve hours	£10	Nil	£20	Nil	£20	Nil
	for each additional 12 hour delay	£10	Nil	£20	Nil	£20	Nil
	If your departure is delayed total cover	£100	Nil	£200	Nil	£200	Nil
	If you choose to cancel after a 24 hour delay	£750	£130	£1,000	£110	£5,000	£100
	Missed Departure	£500	£130	£750	£110	£1,000	£100
B2	If you need emergency medical attention	£3,000,000	£135	£5,000,000	£125	£10,000,000	£100
	Emergency Dental Treatment	£250	£130	£250	£110	£500	£100
	Public hospital inconvenience benefit	£500	Nil	£500	Nil	£500	Nil
	Public hospital inconvenience benefit per 24 hours	£25	Nil	£25	Nil	£25	Nil
B3	If you need to come home early	£1,000	£130	£2,000	£110	£5,000	£100
B4	If your possessions are lost, stolen or damaged	£750	£130	£1,000	£110	£2,000	£100
	Single article limit	£100	Nil	£150	Nil	£300	Nil
	Valuables limit	£100	Nil	£150	Nil	£300	Nil
	If your Possessions are delayed	£100	Nil	£150	Nil	£150	Nil
	If your Possessions are delayed per 12 hours	£50	Nil	£75	Nil	£75	Nil
B5	If your cash is lost or stolen						
	Cash	£100	£130	£100	£110	£200	£100
	Passport	£150	£130	£150	£110	£250	£100
B6	If you are mugged	£300	Nil	£300	Nil	£500	Nil
	If you are mugged per day of inpatient treatment	£30	Nil	£30		£50	Nil
B6	If you are hijacked	£1,000	Nil	£1,000	Nil	£1,000	Nil
	If you are hijacked per day	£100	Nil	£100	Nil	£100	Nil
B7	Personal Liability	£1,000,000	£130	£2,000,000	£110	£2,000,000	£100
B8	Death and disability benefit						
	Accidental death benefit	£10,000	Nil	£10,000	Nil	£25,000	Nil
	Permanent loss of sight or limb	£10,000	Nil	£10,000	Nil	£25,000	Nil
	Permanent total disablement	£10,000	Nil	£10,000	Nil	£25,000	Nil
B9	If you need legal advice	£15,000	£130	£25,000	£110	£25,000	£100
B10	If a natural disaster occurs	Nil	Nil	Nil	Nil	£500	Nil
B11	Withdrawal of Services	£200	Nil	£200	Nil	£300	Nil
	Withdrawal of Services per day	£20	Nil	£20	Nil	£25	Nil
B12	Domestic pets	£150	Nil	£150	Nil	£300	Nil
	Domestic pets per day	£25	Nil	£25	Nil	£25	Nil

PLEASE NOTE: *If you have increased your excess or purchased the excess waiver, the applicable excess will be shown on your insurance certificate

		Standard		Premier		Premier Plus	
Policy	Cover	Cover	Excess	Cover	Excess	Cover	Excess
Optional Extensions – Upon payment of an additional premium							
B13	Cruise Extension (Optional)						
	missed port departure	£2,000	£130	£2,000	£110	£2,000	£100
	unused cruise excursions	£500	£130	£500	£110	£500	£100
	cruise itinerary change	£300	Nil	£300	Nil	£300	Nil
	per port	£100	Nil	£100	Nil	£100	Nil
	cabin confinement	£500	Nil	£500	Nil	£500	Nil
	per 24 hours	£25	Nil	£25	Nil	£25	Nil
B14	Wedding Extension (Optional)						
	If your wedding rings are lost, stolen or damaged	£500	£130	£500	£110	£500	£100
	Single article limit	£250	£130	£250	£110	£250	£100
	If you wedding gifts are lost or stolen	£1,500	£130	£1,500	£110	£1,500	£100
	Single article limit	£200	£130	£200	£110	£200	£100
	If you photographs are lost, stolen or damaged	£500	£130	£500	£110	£500	£100
	If your wedding attire is lost or damage	£2,000	£130	£2,000	£110	£2,000	£100
	Single article limit	£300	£130	£300	£110	£300	£100
B15	Golf extension (Optional)						
	Golf Equipment	£1,500	£130	£1,500	£110	£1,500	£100
	Single Article limit	£250	£130	£250	£110	£250	£100
	Green Fees	£300	Nil	£300	Nil	£300	Nil
	Green Fees per 24 hours	£75	Nil	£75	Nil	£75	Nil
	Hired	£200	Nil	£200	Nil	£200	Nil
	Hired per day	£20	Nil	£20	Nil	£20	Nil
B17	Winter Sports Extension (Optional)						
	Own ski equipment	£500	£130	£500	£110	£1,000	£100
	Own ski equipment Single Article Limit	£250	£130	£250	£110	£500	£100
	Hired ski equipment	£250	£130	£250	£110	£300	£100
	Ski Hire	£200	Nil	£200	Nil	£500	Nil
	Ski Hire Per day	£20	Nil	£20	Nil	£50	Nil
	Ski Pack	£300	Nil	£300	Nil	£450	Nil
	Loss of ski pack per 24hrs	£75	Nil	£75	Nil	£75	Nil
	Piste Closure	£200	Nil	£200	Nil	£400	Nil
	Piste closure per 24 hours	£20	Nil	£20	Nil	£40	Nil
	Avalanche closure	£250	Nil	£250	Nil	£250	Nil
	Avalanche closure per 24 hours						
	No Ski Cover	£50	Nil	£50	Nil	£100	Nil
	No Ski Cover per 24 hours	£500	Nil	£500	Nil	£1,000	Nil

B16	Business Extension (Optional)					
	If your business equipment is lost or stolen	£1,000	£130	£1,000	£110	£1,000 £100
	Business Equipment Single article limit	£500	£130	£500	£110	£500 £100
	Samples	£500	Nil	£500	Nil	£500 Nil
	If your business samples and/or equipment is delayed by 12 hours	£200	£130	£200	£110	£200 £100
	If your business money is lost or stolen	£1,000	£130	£1,000	£110	£1,000 £100
	Cash Limit	£500	£130	£500	£110	£500 £100
	Emergency Courier	£200	£130	£200	£110	£200 £100
	Hiring equipment	£500	Nil	£500	Nil	£500 Nil
	Hiring equipment per 24 hours	£50	Nil	£50	Nil	£50 Nil
Extra Baggage Delay	£100	Nil	£100	Nil	£100 Nil	
Extra Baggage Delay per 24 hours	£500	Nil	£500	Nil	£500 Nil	
B18	Travel Disruption Cover (Optional)					
	Extended Cancellation and curtailment	£1,000	£130	£1,000	£110	£1,000 £100
	Extended Travel Delay					
	Public Transport	£100	Nil	£100	Nil	£100 Nil
	Public Transport first 12 hours	£20	Nil	£20	Nil	£20 Nil
	Public Transport following 12 hours	£10	Nil	£10	Nil	£10 Nil
	Accommodation	£1,000	£130	£1,000	£110	£1,000 £100
	Extended Missed Departure	£500	£130	£500	£110	£500 £100
Extended Disaster Cover	£1,000	£130	£1,000	£110	£1,000 £100	
C1	Gadget Cover (Optional)					
	Level 1 - 3 gadgets	£1,000	£50	£1,000	£50	£1,000 £50
	Single Item Limit	£1,000	£50	£1,000	£50	£1,000 £50
	Laptop Limit	£1,000	£50	£1,000	£50	£1,000 £50
	Level 2 - 5 gadgets	£2,000	£50	£2,000	£50	£2,000 £50
	Single Item Limit	£1,000	£50	£1,000	£50	£1,000 £50
	Laptop Limit	£2,000	£50	£2,000	£50	£2,000 £50
	Level 3 - 7 gadgets	£3,000	£50	£3,000	£50	£3,000 £50
	Single Item Limit	£1,000	£50	£1,000	£50	£1,000 £50
Laptop Limit	£2,000	£50	£2,000	£50	£2,000 £50	

PLEASE NOTE: *If you have increased your excess or purchased the excess waiver, the applicable excess will be shown on your insurance certificate

DISCLOSURE OF YOUR MEDICAL CONDITIONS & IMPORTANT INFORMATION

Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions accurately and carefully:

Have you, or anyone travelling with you ever had treatment for:

- Any heart or circulatory condition? Yes
 - A stroke or high blood pressure? Yes
 - A breathing condition (including Asthma)? Yes
 - Any type of Cancer? Yes
 - Any type of Diabetes? Yes
 - Has your doctor altered your regular prescribed medication in the last 3 months? Yes
- No

If you have answered yes to the questions on the left, you must tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so.

To enable us to consider your medical condition please contact travellers health check on
0845 50 50 543
 8am-8pm Monday- Friday
 9am-5pm Saturdays

Should we require any additional premium, and you accept our offer, this should be paid to travellers health check, and sent within 14 days of our offer. Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

Yes

Are you are waiting for any tests, treatment or a non routine hospital appointment?

Yes

Do any close relatives, business associates or friends who are not travelling with you or who are not insured with us have an existing medical condition (even if considered as 'stable', under control or in remission) ?

Yes

BE AWARE!

We are unable to provide cover for any claim arising as a result of an existing medical condition of a non-travelling close relative, business associate or friend, or any known or recognised complication of or caused by the existing medical condition.

Full Cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us on:
0845 50 50 543

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise on **0845 50 50 543**, as soon as possible. We will advise you what cover we are able to provide, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary (please refer to definitions for more information)

BE AWARE! We do not provide any cover for:

- Psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- Claims caused by an existing medical condition of a non travelling close relative or a close business associate, or any recognised complication caused by the existing medical condition.
- Any circumstances that are not specified in your policies.

WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start your trip. On annual multi-trip policies cover starts on the chosen start date and cancellation cover is not in force until that date, subsequent trips start from the date of booking.

The cover under policy B starts when you leave home as shown on your insurance certificate and ends on *your return home or expiry of the policy*, whichever is the first. No further trips are covered except where you hold an annual multi-trip policy which will cover further trips with durations of 31days and less unless the appropriate additional premium has been paid to extend this to 62 days per trip. There is absolutely no cover for any portion of a trip which is longer than 31 days in duration unless the appropriate additional premium has been paid.

EXTENSION OF PERIOD

- In the event of either your:
- death, injury or illness during your trip,
 - delay or failure of public transport services during your trip;
- you are unable to complete the trip before your travel policy expires, cover will be automatically extended for Medical Expenses only without additional premium for the additional days necessary to complete the trip, should you wish to include cover for all other sections of the policy, you can arranged to extend cover via the sales team.

<p>YOUR POLICY WORDINGS</p>	<p>Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.</p>
<p>CANCELLING YOUR POLICIES</p>	<p>You have a ‘cooling off’ period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Travel Administration Facilities within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>Single Trip policies - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. Annual Multi Trip policies - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you chose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. We reserve the right to give 7 days’ notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents.</p>
<p>BE CAUTIOUS</p>	<p>This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i></p>
<p>PREGNANCY</p>	<p>Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential if at the time of booking your trip you are aware that you are pregnant that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.</p>
<p>MEDICAL COVER</p>	<p>Your travel policy is not private health insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. If you have an existing medical condition accepted by Travellers Health Check it is a requirement that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be given if travel is against the advice of your doctor.</p>
<p>EHIC</p>	<p>The European Health Insurance Card (EHIC) allows you (provided you are a UK resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx</p>
<p>MEDICARE</p>	<p>If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.</p>
<p>YOUR CONTRIBUTION</p>	<p>Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses (your contribution) shown for this policy are payable by <u>each</u> insured-person, per section and for each incident giving rise to a separate claim. Your contribution may be increased to include existing medical conditions confirmed in writing by us. The increased contribution will apply to all persons insured on the policy whose claim has been caused by the declared medical condition. If you have purchased the excess waiver, you do not have to make any contribution. If you have chosen to double your excess, this will be shown on your insurance certificate.</p>

<p>AUSTRALASIA Australia and New Zealand.</p> <p>BUSINESS ASSOCIATES a business partner, director or employee of yours who has a close working relationship with you.</p> <p>BUSINESS SAMPLES business goods, samples and equipment taken on an insured journey by an insured person that are owned by you or your employer.</p> <p>CHANGE IN HEALTH any deterioration or change in your health between the date the policy was bought and the date of travel, this includes, new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.</p> <p>CHANNEL ISLANDS Jersey, Guernsey, Alderney, Sark , Herm, Jethou, Brecqhou and Lihou.</p> <p>CLOSE RELATIVE spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).</p> <p>CRUISE a trip involving a sea voyage of more than five days total duration, where transportation and accommodation is primarily on an ocean going passenger ship.</p> <p>CURTAILMENT the cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.</p>	<p>ESSENTIAL ITEMS underwear, socks, toiletries and a change of clothing.</p> <p>EUROPE Europe, including countries bordering the Mediterranean Sea (except Algeria, Israel, Jordan, Lebanon and Libya)</p> <p>EXISTING MEDICAL CONDITION any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.</p> <p>FLIGHT a service using an airline or airline flight number.</p> <p>GADGET/S mobile phones, I-pods, I-pads, tablet computers, e-readers, MP3 players, satellite navigation equipment, portable cassette players, portable CD players, computer games machines, and any equipment used with them, such as CDs, games, tapes, cassettes or cartridges.</p> <p>HOME one of your normal places of residence in the United Kingdom or the Channel Islands.</p> <p>HOME COUNTRY both the United Kingdom the Channel Islands, and your country of nationality.</p> <p>INSURED PERSON/YOU/YOUR any person named on the insurance certificate.</p>	<p>INTERNATIONAL DEPARTURE POINT the airport, international rail terminal or port from which you departed from your home country to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.</p> <p>RELEVANT INFORMATION a piece of important information that would increase the likelihood of a claim under your policy.</p> <p>MANUAL LABOUR work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys or any form of work underground.</p> <p>PAIR OR SET two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p>ON PISTE piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts with the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.</p> <p>CASH Sterling or foreign currency in note or coin form.</p>
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<p>POSSESSIONS each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p style="text-align: center;">↓</p> <p>Clothes underwear, outerwear, hats, socks, stockings, belts, braces.</p> <p>*Cosmetics make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes. *excluding items considered as 'Duty Free'</p> <p>Luggage handbags, suitcases, holdalls, rucksacks, briefcases.</p> <p>Valuables any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, games, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, satellite navigation equipment, films, discs or cartridges, rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi precious stones or metal.</p> <p>Eyewear spectacles, sunglasses, prescription spectacles or binoculars.</p> <p>Duty free any items purchased at duty free.</p> <p>Shoes boots, shoes, trainers and sandals.</p>	<p>PUBLIC TRANSPORT buses, coaches, internal flights or trains that run to a published scheduled timetable.</p> <p>SCHEDULED AIRLINE an airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p> <p>SKI EQUIPMENT skis, ski bindings, ski sticks, ski boots, board boots, snowboard bindings and snowboards.</p> <p>SKI PACK ski pass, ski lift pass and ski school fees.</p> <p>SPORTS AND ACTIVITIES any recreational activity that requires skill and involves increased risk of injury.</p> <p><i>If you are taking part in <u>any sport/activity</u> please refer to page 27 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us:</i></p> <p><i>Please call us on 0844 482 0660</i></p> <p>TRAVEL DOCUMENTS current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p>RESIDENT means a person who has had their main home in the United Kingdom or the Channel Islands and has not spent more than six months abroad in the year before buying this policy.</p>	<p>REDUNDANCY being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of Employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p> <p>TRIP a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom or Channel Islands, following your repatriation. <u>both during the period of cover.</u></p> <p>UNATTENDED left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p>UNITED KINGDOM United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p>WE/OUR/US Union Reiseversicherung AG UK.</p> <p>WINTER SPORTS skiing, snowboarding and ice skating. (please refer to page 40 for a full list)</p> <p>WORLDWIDE anywhere in the world.</p> <p>WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>
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Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified, for any of the following circumstances:

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| <ul style="list-style-type: none"> Any trip under an annual multi-trip policy that exceeds 31 days duration. This includes not insuring you for part of a trip which is longer than 31 days. This is extended to 62 days per trip if you have paid the additional premium and this is shown on your insurance certificate. | <ul style="list-style-type: none"> Manual labour (see policy definition). |
| <ul style="list-style-type: none"> Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home. | <ul style="list-style-type: none"> You piloting or travelling in an aircraft not licensed to carry passengers. |
| <ul style="list-style-type: none"> More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip. | <ul style="list-style-type: none"> You travelling on a motorcycle or moped for which you do not hold a full licence to ride in your <u>home country</u>. If you are riding pillion, the rider must also hold a full UK licence. |
| <ul style="list-style-type: none"> Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy. | <ul style="list-style-type: none"> Cruises, unless the appropriate cruise extension has been paid. |
| <ul style="list-style-type: none"> The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. | <ul style="list-style-type: none"> You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not. |
| <ul style="list-style-type: none"> Any claim arising from relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed <u>in writing</u> any terms applicable. | <ul style="list-style-type: none"> Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>. |
| <ul style="list-style-type: none"> The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person. | <ul style="list-style-type: none"> Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life). |
| <ul style="list-style-type: none"> Any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover <u>in writing</u> and any additional premium has been paid. | <ul style="list-style-type: none"> In respect of all sections other than <i>emergency medical expenses</i>, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. |
| <ul style="list-style-type: none"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. | <ul style="list-style-type: none"> Participation in any sports and activities unless the appropriate additional premium has been paid and the policy endorsed. (see definitions for sports and activities page 21) |
| <ul style="list-style-type: none"> Any costs which are due to any errors or omissions on your travel documents. | <ul style="list-style-type: none"> Your failure to obtain the required passport, visa or ESTA. |
| <ul style="list-style-type: none"> Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. | <ul style="list-style-type: none"> You, your travelling companion close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine) or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents. |
| <ul style="list-style-type: none"> Participation in winter sports unless you are aged 65 or under and have paid the additional premium and cover is shown on your insurance certificate. | <ul style="list-style-type: none"> Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, <u>unless specified</u>. |
| <ul style="list-style-type: none"> You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure. | |

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>Up to the amount shown on your summary of cover for your proportion of prepaid:</p> <ul style="list-style-type: none"> i. transport charges, ii. loss of accommodation, iii. foreign car hire <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss</p> <p>(course charges, or tuition fees are not included unless agreed in writing by us)</p>	<ul style="list-style-type: none"> • you or a travelling companion is ill, injured or dies before the trip starts. • a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. • the person you are going to stay with is ill, injured or dies before the trip starts. 	<p>have paid or accept that your contribution will be deducted from any settlement unless you have purchased the excess waiver</p> <p>have complied with the health declaration on page 6 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid.</p> <p>accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing.</p> <p>have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip.</p> <p>accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed.</p> <p>are not cancelling due to the death, injury or illness of any pets or animals.</p> <p>accept that we can only offer to medically screen and extend cover for existing medical conditions to our <u>own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered;</p> <ul style="list-style-type: none"> • a travel companion not insured by us. • a close relative of you or your travel companion. • a business associate of you or your travel companion. <p>are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value.</p>	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> • you are required for jury service or as a witness in a court of law. 	<p>are not cancelling due to a criminal act committed by you or where you are the defendant in the court case.</p>	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> • you or a travel companion being made redundant. 	<p>are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and continuous employment for two years. (see definition-redundancy)</p>	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> • of the requirements of HM forces. 	<p>have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds).</p>	<p>Obtain written confirmation to validate your circumstances.</p>

BE AWARE! No cover is provided under this for section due to;

- anything mentioned in the conditions or general exclusions (page 10)
- the fear of an epidemic, pandemic, infection or allergic reaction.
- your disinclination to travel or any circumstance not listed above.
- your carrier's refusal to allow you to travel for whatever reason.

- the cancellation of your trip by the tour operator.
- a previously diagnosed condition of any close relatives or business associate.
- your failure to obtain required ESTA or Visa in time.
- the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.

We will Pay:	If:	Provided:	If you need to claim:
<p>Up to the amount shown on your summary of cover for the proportionate value of the <u>unused part</u> of your scheduled airline ticket.</p> <p>Up to the amount shown on your summary of cover for trip disruption allowance per 12 hours up to a maximum as detailed.</p>	<ul style="list-style-type: none"> The airline on which you are booked becomes insolvent after your departure from your home country. The departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point. 	<p>you are not claiming for additional expenses if you are forced to cut short your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy.</p> <p>you are at the airport/port/station and the delay is over 12 hours.</p> <p>delay is not due to the diversion of aircraft after it has departed</p>	<p>Download or request and complete a departure delay claim form.</p> <p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
<p>Up to the amount shown on your summary of cover for the cancellation of your trip.</p>	<ul style="list-style-type: none"> After 24 hours of delay at the airport of your <u>outbound</u> journey from your home country you abandon the trip. 	<p>your trip is not less than 2 days duration or is a one-way trip.</p> <p>your contribution has been paid or deducted from any settlement unless you have purchased the excess waiver</p>	
<p>Up to the amount shown on your summary of cover for alternative transport to get you to your trip destination.</p>	<ul style="list-style-type: none"> The vehicle in which you are travelling to your international departure point becomes undriveable due to mechanical failure or being involved in an accident <i>or</i> your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, or your connecting flight. 	<p>you have allowed sufficient time to check-in as shown on your itinerary.</p> <p>the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.</p>	
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> anything mentioned in the conditions or general exclusions (page 10) any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12hrs or where you being able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim. your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 <u>at the time of taking out your policy.</u> 			

We will Pay:	For:	Provided you are not claiming for:	If you need to claim
<p><u>For trips outside your home country:</u> Up to the amount shown on your summary of cover following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> • customary and reasonable fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services. • additional travel, accommodation and repatriation costs to be made for or by you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary. 	<p>any costs where you have not paid your contribution unless you have purchased the excess waiver.</p> <p>treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid.</p> <p>any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment.</p> <p>costs of private treatment <u>unless our 24 hour medical helpline has agreed</u> and adequate public facilities are not available.</p> <p>replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip.</p>	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0) 845 260 3 260 Or +44 (0) 1732 85 33 33</p> <p>Call our 24 hour medical helpline 24 hours a day, 7 days a week, from anywhere in the world</p>
<p>Up to £1,500</p> <p>public hospital benefit of Up to the amount shown on your Summary of cover per 24 hours, up to a maximum as detailed.</p>	<ul style="list-style-type: none"> • your death outside your home country for your burial or cremation, including the cost of returning your ashes home or the return of your body to your home. • each full day that you are in a <u>public</u> hospital as an in-patient during the period of the trip in addition to the fees and charges. 	<p>the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</p> <p>the cost associated with the diversion of an aircraft due to your death, injury or illness.</p> <p>repairs to or for artificial limbs or hearing aids.</p> <p>the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency.</p> <p>any extra costs for single/private accommodation in a hospital or nursing home.</p>	<p>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to.</p> <p>A photocopy or scanned image of your EHIC card.</p>
<p>up to a maximum cost as shown on your summary of cover</p>	<ul style="list-style-type: none"> • emergency dental treatment only to treat sudden pain. 	<p>any dental work involving the use of precious metals to or for the provision of dentures.</p> <p>any treatment or work which could wait until your return home.</p>	

BE AWARE! Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact Emergency Assistance Facilities prior being admitted anywhere, in this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

No cover is provided under this section for:

- **anything mentioned in the conditions or general exclusions** (including any treatment, tests, associated illnesses to existing conditions and psychological disorders).
- any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, *Emergency Assistance Facilities* have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our Emergency Assistance Facilities, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.

We will pay:	For:	Provided you are not claiming for:	If you need to claim
<p>Up to the amount shown on your summary of cover in total for your unused proportion of:</p> <ul style="list-style-type: none"> • transport charges, • loss of accommodation that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip. <p>(course charges, or tuition fees are not included unless the appropriate extension has been purchased).</p> <p>PLEASE NOTE Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</p>	<p>your early return home because of the death, injury or illness of:</p> <ul style="list-style-type: none"> • you or a friend with whom you are travelling. • a close relative who lives in your home country. • a close business associate who lives in your home country. <p>or</p> <ul style="list-style-type: none"> • you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a Court of Law, <p>or</p> <ul style="list-style-type: none"> • you, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. • your early return home because of the death, injury or illness of a friend who lives abroad and with whom you were intending to stay with. 	<ul style="list-style-type: none"> any payment where you have not suffered any financial loss. coming home due to an existing medical condition of you, a non-travelling close relative or travelling companion, unless declared and accepted by us in writing. any costs where you have not paid your contribution unless you have purchased the excess waiver. the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value. any claim due to the death, injury or illness of any pets or animals. the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. any unused portion of your original ticket where you have been repatriated. coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. curtailment cover where the trip is of 2 days duration or less or is a one-way trip. the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking. the curtailment of your trip by the tour operator. curtailment due to financial circumstances. 	<p><u>If you need to cut short your trip:</u></p> <p>due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour medical helpline</i> .</p> <p>+44 (0) 845 260 3 260 +44 (0) 1732 85 33 33</p> <p><u>Curtailment claims will not otherwise be covered.</u></p> <p>If you need to come home early for any other reason please call this number:</p> <p>+44 (0) 845 260 3 260 +44 (0) 1732 85 33 33</p> <p>to ensure your circumstances are covered under your policy.</p> <p>Download or request a claim form for Curtailment and complete to the best of your ability enclosing all required documentation as listed on the front of the claim form.</p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

BE AWARE! If you need to come home early you **MUST** contact our emergency assistance service who will be able to assist you- no cover is available for cutting short your trip unless the emergency medical assistance service have agreed. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

- No cover is provided under this section for:**
- **anything mentioned in the conditions or general exclusions (page 10)**
 - coming home early due to an existing medical condition of you or a travelling companion included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing.
 - coming home early due to death or illness of a close relative or close business associate caused by an existing medical condition or a known complication of it.
 - any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.

We will pay:	For:	Provided you:	If you need to claim
<p>Up to the amount shown on your summary of cover for <u>your</u> possessions, with a maximum amount for:</p>	<p>Single Article Limit → Up to the amount shown on your summary of cover</p> <p>Valuables Limit → Up to the amount shown on your summary of cover</p> <p>unreceipted items → £150</p>	<p>have paid your contribution or accept it will be deducted from any settlement unless you have purchased the excess waiver.</p> <p>have complied with the carrier's conditions of carriage.</p> <p>have notified the police, your carrier or tour operator's representative and obtained an independent written report.</p> <p>own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value.</p> <p>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</p> <p>are not claiming for possessions or gadgets which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50).</p> <p>are not claiming for any apps or downloads stored, the cost of replacing any music stored on the Gadget or for any unused credit on your mobile phone.</p> <p>have not left gadgets, electrical Items, eyewear, jewellery & watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport.</p> <p>have not left your possessions or gadgets unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</p> <p>have obtained written confirmation of any loss, damage or delay.</p>	<p><u>For all damage claims:</u> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p><u>For all loss or damage claims during transit:</u> (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><u>For all losses</u> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership. Any items not supported by such proof of ownership will be paid at the maximum of £50 subject to an overall limit for all such items of £150</p>
<p>Up to the amount shown on your summary of cover</p>	<p>Either</p> <ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p>Or</p> <ul style="list-style-type: none"> we will replace the item on your behalf from one of our dedicated suppliers. <p>Or</p> <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. <hr/> <ul style="list-style-type: none"> the purchase of essential items if your luggage containing your possessions are misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. 	<p>have not left your possessions or gadgets unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</p>	<p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership. Any items not supported by such proof of ownership will be paid at the maximum of £50 subject to an overall limit for all such items of £150</p>

BE AWARE! Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc, as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear tear scale published on our website at www.tif-plc.co.uk/wearandtear

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 10) or any items that do not fall within the categories of cover listed.
- duty free items such as tobacco products, alcohol and perfumes.

We will pay:	For:	Provided:	If you need to claim
<p>each insured person: Up to the amount shown on your summary of cover</p>	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. 	<p>your contribution has been paid or deducted from any settlement unless you have purchased the excess waiver.</p> <p>your cash or passport is:</p> <ul style="list-style-type: none"> on your person. held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. 	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations from your home country for foreign currency. (b) where sterling is involved, documentary evidence of possession.</p>
<p>Up to the amount shown on your summary of cover</p>	<ul style="list-style-type: none"> cover to contribute towards the cost of an emergency travel document. 	<p>you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange</p>	<p>For a lost or stolen passport you will also need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>
<p>Up to the amount shown on your summary of cover</p>	<ul style="list-style-type: none"> cover for necessary costs collecting your emergency travel document on your trip. 	<p>you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen.</p>	

BE AWARE!
No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 10)
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- the cost of a new passport upon your return to the United Kingdom.
- cash that is not on your person, in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

If you are mugged or hijacked (Policy B Section 6)

We will pay	For:	Provided:	If you need to claim
<p>Up to the amount shown on your summary of cover</p>	<p>each full day you are:</p> <ul style="list-style-type: none"> hospitalised following a mugging attack. 	<p>you are necessarily hospitalised in a public hospital and have submitted a claim for emergency medical expenses and provided us with written police report.</p>	<p>Download a claim for either medical expenses/and possessions (if applicable) and completed to the best of your ability.</p>
<p>Up to the amount shown on your summary of cover</p>	<ul style="list-style-type: none"> confined as a result of hijack. 	<p>you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement.</p>	<p>Claims will need to be supported by a written report from the appropriate authorities.</p>

BE AWARE!
No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 10)
- any claim where you are unable to provide us with proof of the incident, i.e. police/authorities/medical report.
- any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.

We will pay	For:	Provided:	If you need to claim
<p>Up to the amount shown on your summary of cover plus costs agreed between us in writing:</p>	<p>any event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in:</p> <ul style="list-style-type: none"> injury, illness or disease of any person. loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<p>your contribution has been paid or deducted from any settlement unless you have purchased the excess waiver.</p> <p>Liability for loss of or damage to property or injury, illness or disease is not caused or suffered by:</p> <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. your ownership, care, custody or control of any animal. <p>Compensation or any other costs are not caused by accidents involving your ownership, possession or control of any:</p> <ul style="list-style-type: none"> land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices. 	<p>Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 10)(Where you are liable for damage to trip accommodation your contribution is increased to £250)
- for injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

Accidental death and disability benefit (Policy B Section 8)

We will pay	For:	Provided:	If you need to claim
<p>A single payment as shown on your summary of cover</p>	<p>Your accidental bodily injury, that independently of any other cause, results in your:</p> <ul style="list-style-type: none"> →Death (limited to £1000 when you are under 16 or over 75 at the time of incident). →Total and permanent loss of sight in one or both eyes or total loss by physical severance or →Total and permanent loss of use of one or both hands or feet. →Permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening. 	<p>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.</p> <p>you are not over 75 and claiming permanent disablement.</p> <p>you are not claiming for more than one of the benefits that is a result of the same injury.</p>	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

BE AWARE! This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section
 (Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 10)
- any payment for permanent disablement when your age is over seventy five (75) at the time of the incident

We will pay	For:	Provided:	If you need to claim
<p>Up to the amount shown on your summary of cover</p> <p>and for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> • legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. • enquires relating to your insured trip. 	<p>your contribution has been paid or deducted from any settlement unless you have purchased the excess waiver.</p> <p>you accept that if you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation.</p> <p>legal proceedings in the USA or Canada follow the contingency fee system operating in North America.</p> <p>you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.</p> <p>the estimated recovery is more than £500.</p> <p>we believe that you are likely to obtain a reasonable settlement.</p> <p>the costs cannot be considered under an arbitration scheme or a complaints procedure.</p> <p>you are not claiming against another insured-person, member of your family, a friends or travelling companion, whether insured by us or another provider.</p> <p>the claim is not due to damage to any mechanically propelled vehicle.</p>	<p>If you have an accident abroad and require legal advice you should telephone:</p> <p>Pannone LLP, 123 Deansgate, Manchester, M3 2BU</p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer. To obtain this service you should: telephone 0161 228 3851 or fax 0161 909 4444</p>

BE AWARE! Legal expenses claims are only considered on the condition that you use Pannone LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. We will settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 10)
- proceedings in more than one country for the same event.

If a natural disaster occurs (Policy B Section 10)

We will pay	For:	Provided:	If you need to claim
<p>Up to the amount shown on your summary of cover</p>	<ul style="list-style-type: none"> • reasonable additional costs of travel and accommodation within a 20 mile radius to the same standard as those on your booking to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightening, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease. 	<p>Your trip is not:</p> <ul style="list-style-type: none"> • within the United Kingdom or Channel Islands. • formed part of a tour operator’s package holiday. <p>you are able to provide evidence of the necessity to make alternative travel arrangements.</p>	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 10) or any amounts recoverable from any other source
- alternative transport home, missed flights/connections, food, drink, telephones calls or any other consequential loss
- any claim where the fire, flood, earthquake, storm, lightening, explosion, hurricane or infectious disease had already happened before you left home.

We will pay	For:	Provided:	If you need to claim
<p>Up to the amount shown on your summary of cover</p>	<p>up to the amount shown for every complete period of 24 hours that your pre-booked hotel completely withdraws the following services due to strike or industrial action that had started after your arrival:</p> <ul style="list-style-type: none"> • water or electrical facilities, or • swimming pool facilities, or • kitchen services to the extent that no food is available, or • chambermaid facilities. 	<ul style="list-style-type: none"> • any claim is substantiated by a written report from the hotel management confirming the cause of the disruption, the time it started and the time it ended. • no claim is arising directly or indirectly from a strike or industrial action which was already taking place on your arrival at the hotel. • no claim is for services that were not available prior to any strike or industrial action. • you are not claiming for services that are restored within 24 hours. 	<p>You will need to obtain written confirmation from the hotel management stating the services withdrawn, the reason for the withdrawal of the services, the time the services stopped and the time they recommenced. You will not have a valid claim if the withdrawal of services had commenced before your arrival or if they were not due to strike or industrial action.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 10) or any amounts recoverable from any other source
- any claim where the strike or industrial action had already happened before you left home.

Domestic Pets (Policy B Section 12)

We will pay	For:	Provided:	If you need to claim
<p>Up to the amount shown on your summary of cover</p>	<ul style="list-style-type: none"> • every complete period of 24 hours that you are delayed following the delayed arrival in the United Kingdom of your pre booked flight, train, coach or sea trip on the return journey which results in you incurring additional kennel/cattery fees. 	<ul style="list-style-type: none"> • you are not claiming unless your pet's stay exceeds the pre-booked period of accommodation. • you are not claiming for any costs which formed part of the pre-booked duration of stay for your pet. • the delay does not result from your failure to reach the international departure point on your return journey home in time to board the pre-booked transport. • you are able to provide written confirmation from the transport provider showing the original booked arrival time, the actual arrival time and the reason for the delay. • you are not claiming for a delay which is less than 24 hours in total. 	<p>You will need to obtain written confirmation from transport provider or their handling agents stating the scheduled arrival time, the actual arrival time and the reason for the delay. You will need to forward this with written confirmation from the kennel or cattery stating the times your pet was originally booked in to stay with them. You will only have a valid claim if the delayed arrival exceeds 24 hours.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 10) or any amounts recoverable from any other source

We will pay	For:	Provided:	If you need to claim
Up to the amount shown on your summary of cover	<ul style="list-style-type: none"> reasonable additional travel expenses incurred to reach the next overseas port destination due to the vehicle in which you are travelling to your international cruise departure point becomes undrivable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure, or your connecting flight. 	<p>you have allowed sufficient time to get to your destination as shown on your itinerary and are claiming for the circumstances listed and not for your failure to arrive in time due to any other reason such as traffic, road closures and/or adverse weather conditions.</p> <p>the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.</p> <p>you have independent written confirmation of the circumstances.</p> <p>you have not been offered alternative transport, or compensation from your tour operator or cruise provider.</p> <p>the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.</p>	<p>Please telephone our claims department They will advise you what documentation to send in.</p> <p>You must obtain a written report from the Cruise Operator, Carrier or their handling agents confirming the skipped port and the reason for it.</p>
Up to the amount shown on your summary of cover	<ul style="list-style-type: none"> for the loss of excursions that you pre-booked and pre-paid for in your home country where you or the person you are traveling with is too ill to undertake 	<p>There is a valid claim under section B2 of your policy and you have independent confirmation.</p> <p>you have paid or accept that your contribution will be deducted from any settlement (as per your excess shown on your main policy) unless you have purchased the excess waiver.</p>	
Up to the amount shown on your summary of cover	<ul style="list-style-type: none"> up to amount shown for each designated itinerated port that your cruise operator is unable to dock at due to adverse weather conditions or timetable restrictions 	<p>You are not claiming: for a missed port caused by strike or industrial action; because your ship cannot put people ashore due to a scheduled tender operation failure;</p>	
Up to the amount shown on your summary of cover	<ul style="list-style-type: none"> for each full day that you are confined to your cabin or in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid 	<p>you have not had any monetary amount (including on board credit) of compensation offered by the ship or tour operator</p> <p>there is a valid claim under section B2 of this policy</p>	

BE AWARE! No cover is provided under this golf extension for:

- anything mentioned in the conditions or general exclusions (page 10) or any amounts recoverable from any other source
- alternative transport home, missed flights/connections, food, drink, telephones calls or any other loss

We will pay	For	Provided	If you need to claim
<p>up to the amount shown on your summary of cover</p> <p>up to the amount shown on your summary of cover</p> <p>up to the amount shown on your summary of cover</p> <p>up to the amount shown on your summary of cover</p>	<p>the loss or damage to wedding rings during the period of insurance.</p> <p>for the loss or theft of wedding gifts given to the couple in resort.</p> <p>wedding photographs or video recordings to: either</p> <ul style="list-style-type: none"> pay for the cost of reprinting lost or damaged photographs and/or video recordings specifically taken for the wedding and 14 days after the wedding or up to the expiry of the policy, whichever is the first. <p>or</p> <ul style="list-style-type: none"> reasonable additional costs to re-book a photographer of a similar standard to the original to take photographs and/or video recordings specifically for the wedding following the death, injury, illness or due to unforeseen unavoidable transport problems which prevented the original photographer from fulfilling their contract. <p>the loss of wedding attire and to cover: either</p> <ul style="list-style-type: none"> the cost of repair of the wedding dress, suit, shoes and the like which were bought specifically for the wedding if the items are damaged during the period of insurance, <p>or</p> <ul style="list-style-type: none"> replace with a similar wedding dress, suit, shoes and the like, make up, hairstyling and flowers up to the same value of items lost if the items are lost during the period of insurance. 	<p>you have paid your contribution or accept it will be deducted from any settlement unless you have purchased the excess waiver.</p> <p>your property has not been shipped as freight or under a bill of lading.</p> <p>your loss is not due to delay, detention, confiscation, requisition or damage by Customs or any other officials or authorities.</p> <p>you have notified the police, your carrier or tour operator's representative within 24 hours and obtained a written report.</p> <p>you have a valid claim with supporting documentation under the terms and conditions of section B4 'if your possessions are lost or stolen'.</p> <p>you are able to provide the damaged items on request or to prove the existence or ownership of any item with an insured value in excess of £50.</p> <p>You are not claiming for:</p> <ul style="list-style-type: none"> damage or loss that is the result of a domestic dispute. wedding rings ,wedding attire, wedding gifts, wedding photographs, wedding video recordings stolen from your personal holiday or trip accommodation except where entry or exit was gained by violent and forcible means. more than the single article limit for each wedding ring. (as shown on your summary of cover). wedding rings carried in any suitcases, trunks or similar containers when left unattended. (including checked in luggage) more than £200 for any single, pair of set of wedding gift/s more than £300 for any one item or wedding attire <p>the loss or damage is not to due to :</p> <ul style="list-style-type: none"> scratching, wear, tear, depreciation or deterioration. any process of cleaning, repairing or restoring. atmospheric or climatic conditions. moth or vermin. electrical or mechanical breakdown or derangement. 	<p>Please telephone our claims department:</p> <p>0845 3 707 133</p> <p>where they can send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased/hired equipment.</p>

BE AWARE! No cover is provided under this section for:

- Anything mentioned in the general conditions or general exclusions (page 10)
- any intentional damage to wedding attire or accessories due to carelessness/reckless actions.

We will pay	For:	Provided:	If you need to claim
<p>Up to the amount shown on your summary of cover</p>	<p><i>either</i></p> <ul style="list-style-type: none"> the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age wear and tear. <p><i>or</i></p> <ul style="list-style-type: none"> the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<p>you have paid your contribution or accept it will be deducted from any settlement unless you have purchased the excess waiver.</p> <p>you have complied with the carrier's conditions of carriage</p> <p>you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage.</p> <p>you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents.</p>	<p>Please telephone our claims department They will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased/hired equipment.</p>
<p>Up to the amount shown on your summary of cover</p>	<p>the cost of hire of golf equipment if your golf equipment is lost, stolen, or delayed on your outward journey for over 12 hours from the time you arrived at your trip destination.</p>	<p>your golf equipment is not specifically insured elsewhere.</p> <p>you are able to provide either the damaged items on request or to prove the existence or ownership of any item lost or stolen.</p>	
<p>Up to the amount shown on your summary of cover</p>	<p>the loss of Green Fees should the pre-booked Course become unplayable due to adverse weather conditions.</p> <p>costs incurred following you achieving a hole in one</p>	<p>you have kept all receipts for this hire and sent them in to us with your claim.</p> <p>the course is closed by a club official and you have confirmation in writing.</p> <p>you have confirmation in writing from the Club Secretary and your playing partner.</p> <p>you have kept all receipts for these items and send them in to us with your claim.</p>	
<p>BE AWARE! No cover is provided under this golf extension for:</p> <ul style="list-style-type: none"> anything mentioned in the general exclusions or conditions (page 10). any intentional or damage to golf equipment due to carelessness/reckless actions. 			

We will pay:	For:	Provided:	If you want to make a claim
<p>Up to the amount shown on your summary of cover</p>	<p>either</p> <ul style="list-style-type: none"> The cost of repairing business effects that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. or We will replace the item on your behalf from one of our dedicated suppliers. or The original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<p>you have paid your contribution or accept it will be deducted from any settlement unless you have purchased the excess waiver.</p> <p>you have complied with the carrier's conditions of carriage</p> <p>you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage or delay.</p> <p>you or your employer/business associate own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value.</p> <p>you are not claiming for</p> <ul style="list-style-type: none"> items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories. cash stolen from anywhere other than, your person, a safe, or safety deposit box any business effects left <i>unattended (including in luggage during transit)</i>. Except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation) business effects left unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. loss or theft of business money due to depreciation in value, currency changes or shortage caused by any error or omission. Business money that is not on your person or in a safe/deposit box 	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p>For all loss or damage claims during transit : (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p>
<p>Up to the amount shown on your summary of cover</p>	<p>the transportation costs of replacing business samples if they are misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrive at your trip destination.</p>		
<p>Up to the amount shown on your summary of cover</p>	<p>for the loss or theft of your business cash during your trip.</p>		
<p>Up to the amount shown on your summary of cover</p>	<p>Either a replacement employee or for you to return within one month of the event to complete the planned duties you were unable to complete due to your:</p> <ul style="list-style-type: none"> hospitalisation prior to your trip. repatriation during your trip. necessary curtailment of your trip. 	<p>the travel and accommodation costs and expenses are of the same standard/cost to the original booking</p> <p>the necessity of a replacement employee complies with the terms in section A1, B2 & B3 of your pre travel and travel policy. <i>NB: All requirements regarding existing medical conditions apply to all sections of your policy</i></p>	<p>For loss of money we will also require (a) confirmation from your UK currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or (c) where sterling is involved, documentary evidence of possession.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the general exclusions or conditions (page 10) (including any treatment, tests, associated illnesses to existing conditions and psychological disorders)
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- Any claim for loss of business equipment where you or your employer hold insurance elsewhere

Upon payment of an additional premium for winter sports, your policy will cover Wintersports – ((please see Activity Pack 3 on page 40 for full details), for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip or on your Multi Trip covers you for 17 days in one policy year.

We will pay	For:	Provided:	If you need to claim
Up to the amount shown on your summary of cover	<ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p>or</p> <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip. 	<p>you have paid your contribution or accept it will be deducted from any settlement unless you have purchased the excess waiver.</p> <p>you have complied with the carrier’s conditions of carriage.</p> <p>on delay, loss or theft claims you have notified the police, your carrier or tour operator’s representative and obtained an independent written report.</p>	<p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p>
Up to the amount shown on your summary of cover	the cost of hiring replacement ski equipment if your ski equipment is misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination.	the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.	<p>For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p>
Up to the amount shown on your summary of cover	<p>the loss of use of your ski pack following your injury or illness during your trip.</p> <p>each <i>full day</i> you are unable to ski due to the <u>lack of snow</u> which results in the total closure of skiing facilities in the resort.</p>	<p>you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.</p> <p>you have a valid claim for medical expenses.</p>	<p>For all other losses you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p>
Up to the amount shown on your summary of cover	the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort.	<p>you are skiing between 1st Jan and 30th Apr and at a destination of higher than 1600 metres above sea level.</p> <p>you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened.</p> <p>you are not claiming for more than £50 per full 24 hours</p>	

BE AWARE! The possessions section only covers items that belong to you, is not ‘new for old’ and an amount for age, wear and tear will be deducted, you can find full details of our wear tear scale published on our website at www.tif-plc.co.uk/wearandtear. No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 10)
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort

We will pay	If:	Provided:	If you need to claim
<p>Extended Cancellation or Curtailment Up to the amount shown on your summary of cover</p>	<ul style="list-style-type: none"> you were not able to travel and use your booked accommodation. 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. 		<p>Please telephone our claims department they will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for all items</p>
<p>Extended Travel Delay Up to the amount shown on your summary of cover</p>	<ul style="list-style-type: none"> 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. for any irrecoverable unused accommodation and travel costs (and other prepaid 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. for 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. 	<p>you only claim under subsections extended Cancellation or Curtailment cover and Extended Travel Delay cover for the same event, not both.</p> <p>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.</p>	

BE AWARE! The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear tear scale published on our website at www.tif-plc.co.uk/wearandtear. No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 10)
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort

We will pay	For:	Provided:	If you need to claim
<p>Extended Missed Departure Up to the amount shown on your summary of cover</p>	<ul style="list-style-type: none"> 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. 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. 	<p>If 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.</p> <p>you have paid your contribution or accept it will be deducted from any settlement (except for claims under 1 of What you are covered for under the Extended Travel Delay cover above which is not subject to a contribution)</p> <p>You are not claiming for: the cost of Airport Departure Duty/Tax (whether irrecoverable or not). the Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. claims arising directly or indirectly from: a) 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. b) 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. c) you being 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.</p>	<p>Please telephone our claims department They will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for all items</p>
<p>Extended Disaster Cover Up to the amount shown on your summary of cover</p>	<ul style="list-style-type: none"> 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. 	<p>If 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.</p> <p>you have paid your contribution or accept it will be deducted from any settlement (except for claims under 1 of What you are covered for under the Extended Travel Delay cover above which is not subject to a contribution)</p> <p>You are not claiming for: the cost of Airport Departure Duty/Tax (whether irrecoverable or not). the Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. claims arising directly or indirectly from: a) 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. b) 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. c) you being 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.</p>	<p>Please telephone our claims department They will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for all items</p>

BE AWARE! The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear tear scale published on our website at www.tif-plc.co.uk/wearandtear. No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (page 10)
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort

Unlike other policies we cover many sports and activities as standard, no additional premium is required for activities listed in Activity Pack 1. We have categorised the activities that are not covered as standard into seven further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any additional premium is necessary. The activities covered are on a ‘non incidental basis’ – meaning that your chosen activity is not the sole purpose of your trip (with the exception of wintersports whereby you can opt to have specific winter sports cover included to cover you for the entire duration of your trip). *(All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy. If you are unsure please do not hesitate to contact us 0844 482 0660 and we can discuss your individual requirements. We consider ‘professional or competitive’ to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200.*

Activity Pack 1 – Covered as standard Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), Archery, Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking, Camping, Canoeing/kayaking (Grades 1-3), Caravanning, Catamaran Sailing (In-shore), Clay Pigeon Shooting, Cricket, Croquet, Curling, Cycle Touring/leisure biking, Dancing, Darts, Diving (Indoor up to 5m), Dragon Boat Racing, Elephant Trekking (UK booked), Fencing, Fives, Flag football, Flying as passenger (private/small aircraft), Football/Soccer - Kick Around (any surface), Frisbee (recreational), Golf, Gorilla Trekking (up to 1000m), Highland games, Horse, Riding (No Jumping), Hot Air Ballooning, Indoor Skating (not ice), Jet Boating, Jet Skiing, Kiting, Korfball, Low Ropes, Marathons, Model Flying, Model sports, Mountain Biking (up to 1000m), Netball, Orienteering, Petanque, Pigeon racing, Pony Trekking, Pool, Quoits, Rackets, Racquet Ball, Rafting (Grades 1-3), Re-Enactment, Rifle Range, Ringos, Rounders, Rowing (inshore –recreational), Safari (UK booked), Sailing/Yachting (recreational - inshore), Scuba Diving (not solo, up to maximum 30m), Snorkelling, Softball, Squash, Stoolball, Swimming (pool - not open water), Swimming with Dolphins, Table Tennis, Ten Pin Bowling, Tennis, Trekking/Mountain, Walking/Hiking/Rambling/Mountaineering (in group) all up to 1000m , Tubing, Tug of War, Volleyball, Whale Watching, Yoga

Activity Pack 2 – Additional Premium required Adventure Racing (up to 6 hours), Airsoft, Angling/Fishing (sea), Climbing (Indoor/outdoor climbing wall up to 25m), Cross Country Running, Diving (Indoor up to 10m), Dry Slope Skiing, Elephant Trekking (non UK booked), Falconry, Football/Soccer - Organised Amateur, Frisbee (Ultimate Frisbee), Gaelic Football, Gorilla Trekking (up to 2000m), Gymnastics, Handball, Hockey (field), Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2000m), Paint Balling, Parasailing, Parascending (Over water), Roller Blading/skating/Skate Boarding/scooters (non motorised), Rugby (training), Safari (non UK booked), Safari Trekking, Sand Yachting, Sea Canoeing/Kayaking (inshore), Shark Diving/Swimming (cage), Shinty, Street Hockey, Surf life saving (organised competition), Surfing, Trampolining, Trekking/Mountain, Walking/Hiking/Rambling/Mountaineering (in group up to 2000m), Triathlon, up to 1 day Skiing/Dry slope skiing/Snowboarding, War Games/Paint Balling, Water Polo , Water Skiing (no jumping), Weight Lifting, Windsurfing/Boardsailing/Sailboarding, Wrestling (organised training)

Activity Pack 3 - Additional Premium required - included upon payment of Wintersports premium Adventure Racing (up to 12 hours), American Football (Organised/with Safety Equipment), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Canoeing/kayaking (grades 4-6), Canyoning, Cat Skiing, Cross Country Skiing, Equestrian, Flying crew/pilot, Flying Helicopter (Pilot), Glacier Walking, Gliding (non-competitive), Go Karting, Gorge Walking (with ropes), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Skating, Kick Sledging, Land Skiing, Langlauf, Modern Pentathlon, Mono Skiing, Mountain Boarding, Octopush, Off Road Motorcycling (up to 250cc), Passenger Sledge, Power Boating (inshore), Power lifting, Quad Bikes, Rafting (grades 4-6), River Tubing, Rodeo, Roller Hockey, Rugby (Amateur Game), Sand Boarding, Sand Dune Surfing/Skiing, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Cat, Skiing – Mono, Skiing – Nordic, Sledging/Tobogganing, Sleigh riding (reindeer, horses or dogs), Snow Biking, Snow Blading, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Speed Sailing (in shore), Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Summer Tobogganing, Swimming (open water), Telemarking, Tree Top Canopy Walking, Under 17 Driving (not public roads)

Activity Pack 4 - Additional Premium required Blowcarting/Land Yachting/Kite Buggy, Boxing Training, Devil Karting, Dirt Boarding, Gorge Walking (no ropes), Gorilla Trekking (up to 3000m), High Diving, Jousting, Kite-boarding/surfing, Motorised Buggy, Mountain Biking (up to 3000m), Paragliding, Parascending (over land), Ski Biking, Skiing – Snowcat, Snow Karting, Snow Surfing, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3000m) Wake Boarding, Water Skiing (jumping)

Activity Pack 5 - Additional Premium required Abseiling (outdoor up to 25m), Caving/Pot Holing, Climbing (rock & ice climbing), Glacier Skiing, Gorilla Trekking (up to 4000m), Heliskiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Mountain Biking (up to 4000m), Polo, Polo cross, Rap Running/Jumping (Outdoor above 25m), River Bugging, Skeleton, Ski Blading, Ski Randonee, Ski Touring, Ski Yawing, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 4000m), Via Ferratta, Wind Tunnel Flying/Indoor Sky diving, Zorbing/Sphereing

Activity Pack 6 - Additional Premium required Adventure Racing (up to 24 hours), Assault Courses including High Ropes, Cave Diving, Cycle Racing, Cyclo Cross, Freestyle Skateboarding, Gliding (competition), Hang Gliding, Micro Lighting, MotoCross, Motor Racing/Rallies/Competitions, Parapenting/Paraponting, Power Boating (off shore), Power Gliding, Power Kiting, Rafting (black water grades 1-3), Scuba Diving (not solo), Ski Flying, Ski Mountaineering, Ski Run Walking, Skiing - Off Piste Without a Guide, Slack-Lining, Wicker Basket Tobogganing, Zip Trekking

Activity Pack 7- Additional Premium required Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Downhill Mountain Biking, Gorilla Trekking (up to 5000m), Kloofing, Mountain Biking (up to 5000m), Scuba Diving (Solo), Solo Climbing/Mountaineering, Tandem Skydive (up to 2 jumps maximum), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 5000m)

Activity Pack 8 - Additional Premium required Adventure Racing (up to 48 hours), Airboarding, Big Game Hunting, Bobsleigh, Bouldering, Boxing, Bull Running, Cave Tubing, Coasteering, Deer Stalking, Drag Racing, Free Diving, Gorilla Trekking (up to 6000m), Hunting/Shooting, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Judo (competition), Karate (competition), Kendo (competition), Luge/Bobsleigh, Martial Arts (competition), Mixed Gas Diving, Mountain Biking (up to 6000m), Parachuting, Potholing, Rafting (black water grades 4-6), Rowing (up to 6000m), Sailing/Yachting (recreational), Shark Diving/Swimming (no cage, full safety equipment and supervised), Ski Acrobatics, Ski Jumping, Ski Racing, Ski Stunting, Skiing – Para, Sky Diving, Sky Jumping, Sky Surfing, Tree Top Canopy Walking (set up), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 6000m), Wrestling (competition)

If you need to claim



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: www.travel-claims.net
Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:
Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE telephone: 0845 3707 133 fax: 0870 620 5001

You need to:

- Produce your insurance certificate confirming you are insured before a claim is admitted.
- Give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- Provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance).
- Pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- Provide full details of any House Contents and All Risks insurance policies you may have.
- Ensure that all claims are notified within 3 months of the incident occurring.
- Not abandon any property to us or the claims office.
- Not admit liability for any event or offering to make any payment without our prior written consent.

We can:

- Make your policy void where a false declaration is made or any claim is found to be fraudulent.
- Take over and deal with in your name the defence/settlement of any claim made under the policy.
- Subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- Obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- Not make any payment for any event that is covered by another insurance policy.
- Only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- Settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims managers attention in writing. **The Claims Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE**

Your right to complain

If your complaint is regarding the selling of your policies: The Compliance Manager ROCK Insurance Group Griffin House 135 High Street Crawley West Sussex RH10 1DQ

Or if, you would like to complain about the outcome of your claim or assistance provided and you do wish to complain please forward details of your complaint in the first instance as follows:

- Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR

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SECTION C – OPTIONAL GADGET COVER UPGRADE

Certificate of Insurance – Terms and Conditions

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

This Gadget Insurance is arranged by Alpha Underwriting with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

The administrator is Rock Insurance Services Limited. They will help **You** with any questions **You** may have and help **You** with any changes **You** need to make to **Your** insurance. Please also contact them if any details in **Your** insurance schedule are incorrect and they will arrange for a corrected insurance schedule to be issued to **You**. **You** can contact them at: Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ, 0800 091 2832, admin@gadgetbuddy.com.

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.

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 Breakdown** 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

The following words shall have the meanings given below wherever they appear in bold:

Accessories: Any item that **You** may attach or connect to **Your Electronic Equipment** (for example a phone charger).

Accidental Damage: The unintentional and unforeseen failure, breakage or destruction of **Your Electronic Equipment**, with visible evidence of an external force being applied and which results in the **Electronic Equipment** being unusable.

Breakdown: The failure of any electrical or mechanical component in **Your Electronic Equipment** due to a sudden and unforeseen fault, which causes **Your Electronic Equipment** to stop working in the way the manufacturer intended and which requires repair or replacement before the **Electronic Equipment** can be used again.

Commencement Date: The date **Your** cover begins with **Us**, as detailed in **Your** policy schedule.

Cosmetic Damage: Any damage which is non-structural, including but not limited to scratches, dents and marks, which does not affect the usage of the **Electronic Equipment**.

Electronic Equipment: The item or items purchased and owned by **You**, as new and in full working order, from a VAT registered company and for which **You** hold **Proof of Purchase**, and that is insured by **Us** as detailed in **Your** policy schedule.

End date: The date that all cover under **Your** policy will cease being the date on **Your** schedule or the date **You** return **Home**.

Excess: The amount **You** will be required to pay towards each claim **You** make under this policy.

Holiday: A journey which commences when **You** leave **Your Home** for an overseas destination and ends when **You** return **Home**. This must not exceed the maximum duration for an individual trip as shown on **Your** policy schedule.

Home: **Your** usual place of residence in the **UK**, Channel Islands or Isle of Man.

Immediate Family: **Your** husband, wife, civil partner, partner, children or parents, who permanently live in **Your Home**.

Period of Insurance: The period of time between the **Commencement Date** and the **End date** which is shown on **Your** policy schedule and that the policy will be in force for. Cover under this policy only applies when **You** are on **Your Holiday**.

Proof of Purchase: An original receipt and any other documentation required to prove **Your Electronic Equipment** was purchased from a **UK** VAT registered company and that it is owned by **You** - including the date of purchase, make and model of **Your Electronic Equipment**, where applicable.

Replacement Item(s): An identical item of **Electronic Equipment** of the same age and condition. or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original item of **Electronic Equipment**. **Replacement Items** will only be delivered to a **UK** address of **Your** choice **You** will need to arrange onward shipment to **Your** destination choice.

Terrorism: Any act including but not limited to the use, or threat, of violence or force by 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.

Theft: The unlawful taking of **Your Electronic Equipment** against **You** will by another party, with the intent to permanently deprive **You** of that property, or burglary by forcible and violent entry, or the removal of **Your Electronic Equipment** by forcible and violent means against **Your** person.

UK: England, Scotland, Wales and Northern Ireland.

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

Unauthorised Calls, Texts or Data Use: Any calls, texts or data use made from **Your Electronic Equipment** after the time that it was stolen, to the time that it was blacklisted by **Your** airline provider.

We, Us, Our, Insurer: UK General Insurance Ltd on behalf of Ageas Insurance Limited.

You, Your: The insured person, who owns the specified **Electronic Equipment** as stated on **Your** policy schedule.

WHAT IS COVERED

In return for **Your** premium payment **We** will insure **Your Electronic Equipment** for the **Period of Insurance** as stated on **Your** policy schedule, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by **Us**. Please read **Your** policy carefully to ensure **You** understand the cover **We** are providing **You** and that **You** comply with **Our** terms and conditions.

BASIS OF COVER

A) Accidental Damage

We will pay up to the amount shown in the Schedule of Benefits for the costs of repairing **Your Electronic Equipment** as a result of **Accidental Damage**. If **We** are unable to economically repair **Your Electronic Equipment** then, at **Our** discretion, a **Replacement Item** will be provided by **Us**.

In addition to claims excluded under the "What is Not Covered" section, **We** will not pay for **Accidental Damage** caused by:

1. deliberate damage or neglect of the **Electronic Equipment**;
2. failure on **Your** part to follow the manufacturer's instructions;
3. inspection, maintenance, routine servicing or cleaning.

B) Theft

We will pay up to the amount shown in the Schedule of Benefits to replace **Your Electronic Equipment** with a **Replacement Item** if it is stolen. Where only part or parts of **Your Electronic Equipment** have been stolen, **We** will only replace for that part or parts.

In addition to claims excluded under the "What is Not Covered" section, **We** will not pay for **Theft**:

1. where the **Theft** has occurred from any motor vehicle where **You** or someone acting on **Your** behalf is not in the vehicle, unless the **Electronic Equipment** has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated;
2. from any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was used to gain entry or exit;
3. where the **Electronic Equipment** has been removed from **Your** control or the control of a member of **Your Immediate Family** unless it was concealed either on or about **Your** person or on or about the person of a member of **Your Immediate Family** and has not been left **Unattended** and force and or violence has been used or threatened against **You** or that person;
4. where the **Electronic Equipment** has been left **Unattended** when it is away from **Your Home**;
5. where all precautions have not been taken.
6. If **You** do not report the **theft** of **Your Electronic Equipment** to the Police within 48 hours of discovering it and do not obtain a written policy report.

C) Breakdown

If a **Breakdown** of **Your Electronic Equipment** occurs outside of the manufacturer's guarantee or warranty period **We** will pay up to the amount shown in the Schedule of Benefits for the repair costs. If **We** are unable to economically repair **Your Electronic Equipment** then, at **Our** discretion, a **Replacement Item** will be provided by **Us**.

We will not pay for any **Breakdown** claims excluded under the "What is Not Covered" section.

D) Liquid Damage

We will pay up to the amount shown in the Schedule of Benefits to repair or provide a **Replacement Item** for **Your Electronic Equipment** if it is damaged as a result of accidentally coming into contact with any liquid.

We will not pay for any liquid damage claims excluded under the "What is Not Covered" section.

E) Unauthorised Calls, Texts or Data Use

Where **Your** item of **Electronic Equipment** is a device where **You** are charged for **Unauthorised Calls, Texts or Data Use** and it is lost or stolen, **We** will refund the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by **Your** airtime provider. This is subject to **You** providing an itemised bill. The maximum **We** will pay for any one occurrence is £100.

In addition to claims excluded under the "What is Not Covered" section, **We** will not pay for:

1. any **Unauthorised Calls, Texts or Data Use** where the **Theft** has not been reported to **Your** airtime provider within 12 hours of the **Theft** occurring.

REPLACEMENT CONDITION

Where **We** are able to provide a replacement, this is not on a 'new for old' basis. Cover is limited to one replacement per **Period of Insurance** per item, up to the amount specified in **Your** policy schedule. If **Your Electronic Equipment** cannot be replaced with an identical item of **Electronic Equipment** 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 item of **Electronic Equipment** subject to the following depreciation scale:

- 10% over two years old and less than three years old
- 20% over three years old and less than four years old
- 30% over four years old and less than five years old
- 40% over five years old and less than six years old

WHAT IS NOT COVERED

1. Repairs or any other costs for:
 - a. cleaning, inspection, routine servicing or maintenance;
 - b. Loss or damage arising from a manufacturer's defect or recall of the **Electronic Equipment**;
 - c. replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - d. any repairs carried out without prior authorisation from **Us**;
 - e. wear and tear to the **Electronic Equipment** and/or gradual deterioration of performance;
 - f. **Cosmetic Damage**.
2. Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
3. Any claim made, or any event causing the need for a claim to be made, which occurred prior to the **Commencement Date** of the **Period of Insurance**.
4. Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of **Your** policy, or since it was added to **Your** policy, as verified by **Your** airtime provider.
5. Any claim arising whilst **You** are not on **Holiday**.
6. Any repair or replacement if a SIM card registered to **You** was not in the insured mobile phone or **Electronic Equipment** at the time of the **Accidental Damage, Theft, Breakdown**, or liquid damage.
7. Any expense incurred arising from not being able to use the **Electronic Equipment**, or any costs other than the repair or replacement costs of the **Electronic Equipment**.
8. **Accidental Damage, Theft, Breakdown** or liquid damage to **Accessories** of any kind.
9. Any **Breakdown** arising 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.
10. Reconnection costs or subscription fees of any kind.
11. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
12. Items purchased from an on-line auction site.
13. Any costs for loss or damage to information or data or software contained in or stored on the **Electronic Equipment** whether arising as a result of a claim paid by this insurance or otherwise.
14. Any other costs that arise directly or indirectly from the event which led to **Your** claim unless specifically stated in this policy.
15. Liability of whatsoever nature arising from ownership or use of the **Electronic Equipment**, including any illness or injury resulting from it.
16. Value Added Tax (VAT) where **You** are registered with HM Revenue & Customs for VAT.
17. Claims arising from **Terrorism**, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
18. Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
19. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
20. Claims for any **Electronic Equipment** used in connection with **Your** profession or trade.
21. Any **Electronic Equipment** more specifically insured elsewhere.
22. Any claim if **You** are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. **You** can check the FCO travel advice at www.fco.gov.uk.

POLICY CONDITIONS AND LIMITATIONS

1. Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single **Period of Insurance**. Cover is limited to one replacement per **Period of Insurance** per item, up to the amount specified in **Your** policy schedule.
2. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.
3. This insurance only covers **Electronic Equipment** purchased in the **UK**, the Isle of Man and the Channel Islands. Cover includes the use of the **Electronic Equipment** for the period and destination shown on **Your** schedule. Any repairs or replacements must be carried out in the **UK** by repairers or retailers approved by **Us**.
4. The **Electronic Equipment** must be less than 6 years old (except for laptops which must be less than 15 months old) at the **Commencement Date** of the insurance, with valid **Proof of Purchase**. All items must have been purchased as new from a VAT registered company and must be in full working order at the **Commencement Date** of this policy.
5. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to: take care to supply accurate and complete answers to all the questions **We** or Rock Insurance Services may ask as part of **Your** application for cover under the policy; to make sure that all information supplied as part of **Your** application for cover is true and correct and; to tell **Us** of any changes to the answers **You** have given as soon as possible. Failure to provide answers in line with the requirement of the act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.
6. **You** must provide **Us** with any receipts, **Proof of Purchase** or documents to support **Your** claim as requested. All **Proof of Purchase** must include the make and model of the **Electronic Equipment** and must be in **Your** name. If **We** do not receive the documents **We** have requested from **You** or if any documents submitted by **You** are not acceptable to **Us**, it may delay **Your** claim or **We** may decline to pay **Your** claim.
7. **You** must take all precautions to prevent any damage to **Your Electronic Equipment**.
8. If **Electronic Equipment** is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company. etc), **You** must notify such carrier immediately and obtain a copy of their report.
9. **We** will process **Your** claim under the terms and conditions of this insurance based on the first reason notified to **Us** for the claim. Please note that it may be necessary for **Us** to contact **Your** Airtime Provider in order to validate **Your** claim.
10. This cover is limited to one replacement per insured item per **Period of Insurance**.
11. Cover for **Your Electronic Equipment** applies to **You** as the person who purchased the policy and **Your Immediate Family**.
12. The benefits of this policy cannot be transferred to someone else or to any other **Electronic Equipment** without **Our** written permission.

HOW TO CLAIM

You must:

1. Notify TrinityM Ltd as soon as possible after any incident likely to result in a claim under this insurance. TrinityM Ltd PO Box 568, Tonbridge TN9 9LT. Telephone 02077 851 702. E-mail Gadget.claims@trinitym.co.uk;
2. Report the **Theft** of **Your** mobile phone within 12 hours of discovery of the occurrence of the **Theft**, to **Your** airtime provider and instruct them to blacklist **Your** handset;
3. Report the **Theft** of **Your Electronic Equipment** to the police within 24 hours of discovery and obtain a crime reference number in relation to the **Theft** of the item.
4. If **We** replace **Your Electronic Equipment** the ownership of the damaged or lost item is transferred to **Us** once **You** have received the **Replacement Item** **We** have supplied. If the **Electronic Equipment** **You** have claimed for is returned or found **You** must notify **Us** and send it to **Us** if **We** ask **You** to do so.

Before **Your** claim can be approved, **You** must pay the **Excess**. The **Excess** for a laptop, iPhone, smart phone or tablet is £50; for all other items, please refer to the **Excess** in the Schedule of Benefits.

If the above terms are not adhered to, then **Your** claim may not be paid or paid in full.

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the Insurer.

CANCELLATION

This insurance is designed to cover most circumstances but **You** should be aware that not all eventualities are insured. Please read this document carefully. If **You** find the insurance does not meet **Your** requirements, please return this policy and proof of premium to the selling agent within 14 days of receipt but before the **Holiday** departure date. Provided no claim has been made, **Your** premium will be refunded in full.

Thereafter **You** may cancel the insurance cover at any time by informing Rock Insurance Services Limited however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

1. Fraud
2. Non-payment of premium
3. Threatening and abusive behaviour
4. Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING YOURSELF HEARD

We realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens **We** want to hear about it so **We** can try to put things right. If **You** have cause for complaint it is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care.

Complaints regarding the sale of the policy:

Please contact Rock Insurance Service who arranged the Insurance on **Your** behalf. If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the next working day, Rock Insurance Service will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk.

Complaints regarding claims:

Please contact:

TrinityM Ltd, PO Box 568, Tonbridge, TN9 9LT.

Telephone 02077 851 702.

E-mail Gadget.claims@trinitym.co.uk.

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 05815A

If **Your** complaint about **Your** claim cannot be resolved by the end of the next working day, TrinityM will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk.

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service Exchange Tower, Harbour Exchange Square, London, E14 9GE

Tel: 0800 023 4567

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

COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

IMPORTANT NOTICE TO CUSTOMERS

If **You** or anyone acting on **Your** behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and **You** will forfeit all rights under the policy. In these circumstances, **We** reserve the right to retain the premium **You** have paid and to recover any sums **We** have paid by way of benefit under the policy. **We** may also pass **Your** details to the police. The terms and conditions of this insurance policy do not affect **Your** statutory rights relating to faulty or mis-described goods. For further information about **Your** statutory rights, please contact **Your** local authority Trading Standards Department or the Citizens Advice Bureau.

DATA PROTECTION

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